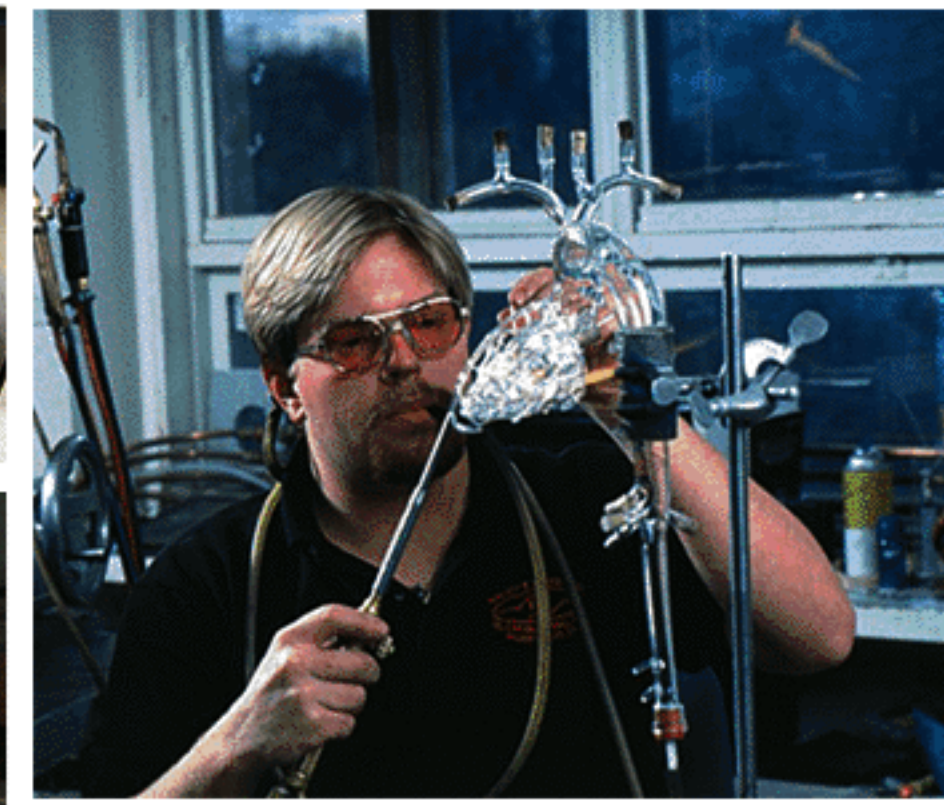


NEVADA COUNTY

California as you like it



Business Resource Guide

*This update was funded by a grant from Pacific Gas & Electric
for the Nevada County Economic Resource Council*



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Prepared by
Nevada County Economic Resource Council
With assistance from WorkForce Connection
Grass Valley/Nevada County Chamber of Commerce
Sierra College Small Business Development Center
Sierra Economic Development District

Introduction

The Nevada County Economic Resource Council, in partnership with WorkForce Connection, has prepared this resource guide for new, existing and potential business owners in Western Nevada County. This booklet contains information about regulations, financing, taxes, permits and available resources for Nevada County businesses.

Low or no cost assistance is available from many associations and governmental agencies. Each of the organizations listed throughout this booklet can offer you assistance on a variety of topics, but no one center can answer all questions.

The original Business Resource Guide was produced in 1993 as a joint effort between the Nevada County Economic Resource Council, Sierra College Small Business Development Center, Grass Valley/Nevada County Chamber of Commerce and the Sierra Economic Development District. This 2005 update was made possible by a grant from Pacific Gas & Electric.

By working together in a private/public partnership we maintain a cooperative network to support the business community of Nevada County.

Business Assistance Programs

- **Nevada County Economic Resource Council**
PO Box 515
Grass Valley, CA 95945

Ph 530-274-8455
email: info@ncerc.org
www.ncerc.org

The Nevada County Economic Resource Council (NCERC) is a non-profit organization composed of business, government, community, and educational entities. This organization works to enhance the economic vitality of Nevada County by supporting the retention, creation and attraction of primary jobs. The NCERC serves as a central point of contact for employers requiring business assistance or considering expansion or relocation. The NCERC assists local employers in the following areas:

- Building and land inventory
- Financial resources
- Labor training
- Government advocacy
- Demographic and economic information

- **Sierra College**
Small Business Development Center (SBDC)
11930 Heritage Oak Place, Suite 1
Auburn, CA 95603

Ph 530-885-5488
email: webform@sbdcsierra.org
www.sbdcsierra.org

The Sierra College Small Business Development Center has been established to serve the unique needs of the small business community. The Center and its staff provide comprehensive assistance to those who own or plan to own a small business, in the areas of general management, business planning, financial resources and marketing services.

The Sierra College SBDC is an affiliate of the Golden State SBDC program sponsored by: CSU Chico Research Foundation/Center for Economic Development, the California Community College Chancellor's Office Economic and Workforce Development programs and the U.S. Small Business Administration. Serving Nevada, Placer, Sierra, Plumas, Lassen, and Modoc Counties, the Center utilizes a network of organizations, programs, and experienced consultants to assist small businesses in achieving success and enhancing profitability.

Services include:

Business Development Information and Referral Services

- Business Development Profiles and Area Economic Data
- Small Business Reference Library and Videos

Business Consulting and Management Assistance

- Business Plans and General Management Practices
- Finance Resources, Financial Analysis, and Cash Flow Management
- Personnel Practices, Hiring and Employee Training
- Market Research, Marketing Plans, and Advertising

Business Education and Training Workshops

- How to Start Up a Business
- Customer Service and Public Relations
- Business Bookkeeping and Taxes
- Practical and Effective Advertising

The Small Business Development Center provides its consultation services at no cost and all consultations are confidential. All small businesses within the six counties may utilize the Center's services. New businesses just starting up, established businesses, or businesses exploring a new location or market may contact the Center at their office in Auburn; the center also offers outreach counseling in Grass Valley, Truckee and other communities.

- **Sierra Economic Development District (SEDD/SPO)**
560 Wall Street, Suite F
Auburn, CA 95603

Ph 530-823-4703
email: betty@sedd.org
www.sedd.org

Sierra Economic Development District (SEDD) is a non-profit corporation, which works to stimulate and manage economic growth in El Dorado, Nevada, Placer and Sierra Counties. SEDD's mission is to alleviate unemployment and underemployment by expanding industrial, resource and small business development while preserving the quality of life in the Sierra Nevada Foothills.

Services offered to the business community include:

- Act as liaison between business/local governments and state and federal funding sources
- Provide up-to-date socio-economic data and trends for the four counties
- Assist businesses in preparing loan applications for funding under various public financing programs
- Administer local Revolving Loan funds for the cities of Grass Valley, Auburn, Placerville, and the County of El Dorado, County of Placer Redevelopment, City of Lincoln Revitalization & Redevelopment
- Administer SEDD micro loan program

- **WorkForce Connection**
117 New Mohawk Road, Suite G
Nevada City, CA 95959

Career Center: Ph 530-265-3204
Business Services: Ph 530-470-1900

WorkForce Connection Business Services is a community partnership offering no-fee services. Representatives from the Employment Development Department Job Service and Labor Market Information Division, Sierra College Small Business Development Center and Golden Sierra Job Training Agency staff the center.

Services include resources, referrals, one-on-one consulting, workshops and seminars on a variety of topics including:

- Business Management
- Employee recruitment and hiring assistance
- Tax and labor law
- Unemployment and disability insurance
- Downsizing / layoff assistance
- Tax credit programs

CHAMBERS OF COMMERCE

- **California Chamber of Commerce**
1215 K Street, 14th Floor
Sacramento, CA 95814

Ph 916-444-6670
Toll Free 800-331-8877
www.calchamber.com

- **Grass Valley/Nevada County Chamber of Commerce**
248 Mill Street
Grass Valley, CA 95945

Ph 530-273-4667
Toll Free 800-655-4667
email: info@grassvalleychamber.com
www.grassvalleychamber.com

The Grass Valley/Nevada County Chamber of Commerce provides a wide range of services to local businesses at little or no charge. The Chamber has statistics on local commercial and population patterns that can prove useful in determining your market area and location. The Chamber offers seminars and marketing opportunities as well as small business start-up and employee kits for a small fee.

- **Nevada City Chamber of Commerce**
132 Main Street
Nevada City, CA 95959

Ph 530-265-2692
Toll Free 800-655-6569
email: info@nevadacitychamber.com
www.nevadacitychamber.com

The Nevada City Chamber of Commerce provides a wide range of services and information with an emphasis on attracting visitors to the area by promoting its historical, cultural and scenic attributes.

CHAMBERS OF COMMERCE continued

- **Penn Valley Chamber of Commerce**
17500B Penn Valley Drive
Penn Valley, CA 95946
Ph 530-432-1802
info@pennvalleycoc.org
www.pennvalleycoc.org

The Penn Valley Chamber of Commerce provides free advertising for its members, hosts mixers for networking, and makes referrals to members where appropriate. Their mission is to promote and stimulate business growth and development to benefit area businesses and the communities they serve.

- **Rough & Ready Chamber of Commerce**
PO Box 801
Rough & Ready, CA 95975
Ph 530-272-4320
www.roughandreadychamber.com

The Rough and Ready Chamber of Commerce provides a forum for networking with other business owners and opportunities for its members to learn about both sides of controversial political and local issues.

- **South Nevada County Chamber of Commerce**
10063 Combie Road, Suite C
Auburn, CA 95602
Ph 530-268-7622
info@snccchamber.org
www.snccchamber.org

The South Nevada County Chamber of Commerce provides a forum for the development and advancement of business in and around southern Nevada County. Members enjoy informative luncheons and mixers, free advertising and a link to their website.

- **Truckee Donner Chamber of Commerce**
10065 Donner Pass Road
Truckee, CA 96161
Ph 530-587-2757
info@truckee.com
www.truckee.com

The Truckee Donner Chamber provides members with business support and education to help them grow and to improve the community's economic vitality and quality of life. Members are supported through legislative advocacy on local, state, and federal levels, provided with marketing and advertising opportunities, and offered education on starting and managing a business.

RETAIL & BUSINESS ASSOCIATIONS

If your business is located in a downtown or shopping center district, you may be included in the merchants' association. Participation in these associations is sometimes mandatory and may be a condition of your lease or your business license. Typically, the merchants' association puts together joint promotional activities for its members. The association may also work on parking, signage and other merchant-related issues within the district. To find out about the merchants' association in your area, contact your leaseholder or your Chamber of Commerce.

- **Nevada City Business Improvement District**
Ph 530-265-6470

The Nevada City Business Improvement District was formed in 2005 to support the physical and program enhancement of downtown Nevada City.

- **Grass Valley Downtown Association**
125 Neal Street
P. O. Box 1986
Grass Valley, CA 95945
Ph 530-272-8315
info@downtowngrassvalley.com
www.downtowngrassvalley.com

The Grass Valley Downtown Association strives to ensure the historic preservation and economic well-being of businesses in the downtown Grass Valley area by organizing events and fundraisers for tourists and visitors to the Grass Valley area.

RETAIL & BUSINESS ASSOCIATIONS continued

- **Nevada County Board of Realtors** Ph 530-272-2627
336 Crown Point Circle www.ncbor.net
Grass Valley, CA 95945

Members have access to a vast array of educational programs, research and resources, including immediate access to full-time, staff real estate attorneys, who can provide objective up-to-the-minute counsel.

- **Nevada County Business Association** Ph 530-274-0995
P.O. Box 994 email: ncba@nccn.net
Grass Valley, CA 95945

The Nevada County Business Association supports, educates, and advocates the positions and issues of greatest interest to business with elected officials and candidates. The NCBA facilitates the formation of public/private partnerships to develop funding mechanisms for transportation and other infrastructure projects necessary for economic growth. NCBA works to improve the relationship between schools and business.

- **Nevada County Contractors' Association** Ph 530-265-8541
111A New Mohawk Road nccaexec@pacbell.net
Nevada City, CA 95959 www.nccabuildingpros.com

The Nevada County Contractors' Association offers its members a complete "menu" of services and programs to help them obtain more work, establish business relationships with other construction-related companies, save money on discounted group insurance plans and other business needs, and to have an active voice in governmental and community affairs.

- **Nevada County Farm Bureau** Ph 530-346-8146
P.O. Box 43 www.nevadacofb.org
Chicago Park, CA 95712

Provides the opportunity for farmers and ranchers to join together in a variety of aspects and work on common issues, such as legislation affecting taxes, education, water, private property rights, energy, labor, pesticides, transportation and commodities. Members qualify to receive discounts on medical insurance, workers' compensation coverage, travel, long distance phone service, car and truck parts and purchases, and more.

- **Seven Hills Business District**
Contact – Duane Strawser (Tour of Nevada City Bike Shop) Ph 530-265-2187
Or Bimmy Rode (Nevada City Florist) Ph 530-265-3228

Seven Hills Business District is a subcommittee of the Nevada City Chamber of Commerce and acts as an ad-hoc to the city council. Its territory encompasses the area from Northern Queen to Robinson's Timber to the Argall/Zion area.

Licenses, Permits, and Required Filings

BUSINESS LICENSES AND PERMITS

No business license is required to conduct business within unincorporated Nevada County, an area that includes the Loma Rica Business Park near the Nevada County Airport. A business license is required within the incorporated city limits of Grass Valley, an area including Whispering Pines Industrial Park, development in the Spring Hill area on Idaho-Maryland Road, Pine Creek Shopping Center, the Brunswick Basin, and the Grass Valley Shopping Center. A business license is also required within the city limits of incorporated Nevada City. If your business is within city limits, contact the business permit and licensing section of your city's government. Additionally, special permits are required for businesses such as second-hand dealers, taxi services, kennels, automobile wreckers and massage studios.

- **City of Grass Valley** Ph 530-274-4300
125 East Main Street www.cityofgrassvalley.com/services/departments/finance/bl_how_to_apply.php
Grass Valley, CA 95945
- **City of Nevada City** Ph 530-265-2496
317 Broad Street
Nevada City, CA 95945

Some occupations such as accountants, cosmetologists, optometrists, etc., may require additional state licensing. Contact the California Department of Consumer Affairs to determine what licensing board governs your profession.

- **Consumer Affairs** Ph 916-445-1254
400 R Street Toll Free 800-952-5210
Sacramento, CA 95814 www.dca.ca.gov
- **Contractors' State Licensing Board** Ph 916-255-3900
Headquarters Office Toll Free 800-321-2752
9821 Business Park Drive email: lbcslb@vmmail.teale.ca.gov
Sacramento, CA www.cslb.ca.gov
- **State Board of Equalization** Central Information Center: 800-400-7115
3321 Power Inn Road, Suite 210 Our District Office: 916-227-6700
Sacramento, CA 95826 www.boe.ca.gov

A special business license known as a Hawker and Peddler License is required for: outdoor music festivals, carnivals, public dances and special events, door-to-door solicitors, peddlers, and itinerant businesses. Before the County Tax Collector's office will issue a Hawker and Peddler license, the applicant must first see the appropriate City or County Planning Department (see Planning and Zoning, page 9).

- **Nevada County Tax Collector** Ph 530-265-1285
Eric Rood Administration Center Toll Free 888-807-1285
950 Maidu Avenue tax.supervisor@co.nevada.ca.us
Nevada City, CA 95959 www.nevadacountytax.com

FICTITIOUS NAME STATEMENTS:

If you operate a business under any name other than your own, you must file a fictitious business name statement. This is also referred to as a DBA (doing business as). Forms are available at the Recorder's office, the Economic Resource Council, and the Chambers of Commerce. The completed form must be filed with the Nevada County Recorder's Office. Within thirty days of filing for the fictitious business name, you must run a "Fictitious Business Name Statement" in a local newspaper with a general circulation. This statement will run weekly for four weeks. At the end of the four weeks, the newspaper will issue an affidavit of publication, which must be returned to the County Recorder within 30 days.

- **Nevada County Recorder's Office** Ph 530-265-1221
Eric Rood Administration Center Toll Free 888-844-1221
950 Maidu Avenue www.mynevadacounty.com/recorder
Nevada City, CA 95959

REGISTRATION OF TRADEMARK/NAME, CORPORATE FILINGS, NOTARY PUBLIC, ETC.

To register a trademark or trade name, find out specifics regarding corporate filings, notary public regulations, international business relations program, etc.

- **Secretary of State**
1500 11th Street
Sacramento, CA 95814
Ph 916-657-5448
www.ss.ca.gov/business

BUSINESS PROPERTY TAX:

Businesses are required to file an **Assessor's Business Property Statement 571-L** annually, when requested by the Assessor or when equipment and fixture costs reach a total of \$100,000. The form can be downloaded from the Assessor's web site.

- **Nevada County Assessor's Office**
Eric Rood Administration Center
950 Maidu Avenue
Nevada City, CA 95959
Ph 530-265-1232
Toll Free 888-806-1232
www.mynevadacounty.com/assessor

HOME OCCUPATION PERMITS (For Home-Based Businesses)

The County of Nevada requires a permit to operate a business within your home. The residential character of the dwelling must be maintained. There can be no change in outward appearance of a business and the home occupation must not infringe upon the rights of neighboring residents to enjoy the peaceful occupancy of their homes. A home occupation must not occupy more than 25 percent or 400 square feet of floor area of the residence (whichever is greater), or 1,000 square feet in an accessory building, or involve on-site retail sales of merchandise. Contact your city or county planning department regarding this permit (see Planning and Zoning below).

SELLER'S PERMIT/SALES AND USE TAX PERMIT

All businesses involved in the sale or lease of tangible personal property must register with the California State Board of Equalization for a seller's permit, resale license or wholesale license. This permit will provide you with a registered resale number, which you are required to use when conducting business. Permits must be posted where they are clearly visible. You may register for a seller's permit in person or by mail. Call the 800 number below to get an application or download one from the BOE website. To obtain more information on seller's permit, resale license or wholesale license, contact the State Board of Equalization District Office in Sacramento.

- **State Board of Equalization**
450 N Street
P.O. Box 942879
Sacramento, CA 94279-0001
Toll Free 800-400-7115
www.boe.ca.gov

ENVIRONMENTAL HEALTH PERMIT

An Annual Certificate of Operation (C of O) is required for businesses that dispense food to the public; pump septage; operate community water systems with less than 199 connections, centralized sewage systems, underground storage tanks (USTs), public pools or beaches; store, generate, or recycle hazardous materials. The C of O permit is issued by the Department of Environmental Health and is required prior to operation. The Department of Environmental Health is the local enforcement agency (LEA) for abandoned solid waste.

Fee list, ordinances and program information can be obtained from:

- **Nevada County Environmental Health Department**
Eric Rood Administration Center
950 Maidu Avenue
Nevada City, CA 95959
Ph 530-265-1222
www.mynevadacounty.com/eh

PLANNING AND ZONING

Before applying for any business license or permit, make sure your business meets local zoning requirements and any construction conforms to local building codes. Usually, building permits are required for new construction as well as building improvements and change in occupancy. If you are seeking a location for your business, thoroughly investigate zoning ordinances through the local planning department to be sure that your choice is zoned for your particular business activity. In some cases, zoning regulations will require a type of use permit for your business.

- **Nevada County Planning Department**
Eric Rood Administration Center
950 Maidu Avenue
Nevada City, CA 95959
Ph 530-265-1759
www.mynevadacounty.com/planning
- **Nevada County Building Department**
Eric Rood Administration Center
950 Maidu Avenue
Nevada City, CA 95959
Ph 530-265-1222
www.mynevadacounty.com/building
- **City of Grass Valley Building Department**
125 East Main Street
Grass Valley, CA 95945
Ph 530-274-4340
info@cityofgrassvalley.com
www.cityofgrassvalley.com
- **City of Grass Valley Planning Department**
125 East Main Street
Grass Valley, CA 95945
Ph 530-274-4330
info@cityofgrassvalley.com
www.cityofgrassvalley.com
- **City of Nevada City**
317 Broad Street
Nevada City, CA 95945
Ph 530-265-2496

Employees

It is important that you contact the appropriate regulatory agencies to learn of any special regulatory requirements necessary for you to operate your business in order to ensure compliance with all city and county requirements.

FEDERAL AND STATE SAFETY AND HEALTH REGULATIONS

You have a legal obligation to provide a safe working environment for your employees. You must operate your business in compliance with both Federal and California OSHA requirements. Contact the U.S. Department of Labor for a consultation on information regarding Federal OSHA and Cal OSHA requirements.

- **US Department of Labor Occupational Safety & Health Administration (OSHA)** Ph 800-321-6742
www.osha.gov
- **Cal/OSHA** Ph 916-263-0704
Free Consultation Service www.dir.ca.gov/WP.asp AND
2424 Arden Way, Suite 410 www.dir.ca.gov/DOSH/EmployerInformation.htm
Sacramento, CA 95825
- **Workers' Compensation** PH 916-263-2741
Toll Free 800-736-7401
www.dir.ca.gov/DWC

FEDERAL AND STATE WAGE-HOUR LAWS AND CHILD LABOR LAWS

If you hire employees, you may have to meet the requirements of the Federal Fair Labor Standards Act and the California Labor Code. Contact the U.S. Department of Labor, Wage and Hour Division and the local Labor Commissioner for information on minimum wage and other labor issues.

- **US Department of Labor**
Information and services for employers: www.dol.gov/dol/audience/aud-employers.htm
- **California Industrial Relations Dept** Ph 916-263-2877
2424 Arden Way, Suite 160 email: info@dir.ca.gov
Sacramento, CA 95825 www.dir.ca.gov

FEDERAL AND CALIFORNIA FAIR EMPLOYMENT LAWS

Contact the Federal Equal Employment Opportunity Commission and the California Department of Fair Employment and Housing for information about compliance with laws prohibiting discrimination in employment on the basis of sex, age, color, national origin, religion, or physical and mental handicaps.

- **US Equal Employment Opportunity Commission** Toll Free 800-669-4000
info@ask.eeoc.gov
www.eeoc.gov/employers/smallbusinesses.html
- **California Department of Fair Employment & Housing** Ph 916-445-5523
2000 O Street, Suite 120 Toll Free 800-884-1684
Sacramento, CA 95814 www.dfeh.ca.gov

EMPLOYEE HIRING AND TRAINING

There are several programs designed to assist the local business community in the recruitment, screening, hiring and training of new employees.

- **WorkForce Connection**
117 New Mohawk Road, Suite G
Nevada City, CA 95959
Career Center: Ph 530-265-3204
Business Services: Ph 530-470-1900

The WorkForce Connection is a partnership of community-based agencies working together to coordinate employment and training services for businesses and job seekers. Services include; labor market, tax credit & labor law information; training cost reimbursements; interviewing & recruitment assistance, and no-fee job postings. Partners of WorkForce Connection include Cal WORKS Employment Services, California Department of Rehabilitation, Employment Development Department, Golden Sierra Job Training Agency, Nevada County Economic Resource Council, 49er R.O.P., Sierra College, and the Senior Community Service Employment Program.

- **CalWORKS Employment Services** Ph 530-265-1760
117 New Mohawk Rd., Suite A
Nevada City, CA 95959

CalWORKS Employment Services offers job coaching, education, vocational and technical training to welfare recipients who are working toward a self-sufficient lifestyle. Labor market and the needs of local employers dictate the focus of the program. Post-employment support helps ensure employers have access to well trained, quality employees.

- **Employment Development Department** Ph 530-470-1902
117 New Mohawk Road, Suite D
Nevada City, CA 95959
www.edd.ca.gov

The Employment Development Department offers employers many services including no-fee job postings (www.caljobs.ca.gov); unemployment and disability insurance information (www.edd.ca.gov/eapply4UI); labor market information (www.labormarketinfo.edd.ca.gov); employment tax credit certifications; layoff and plant closure assistance; and employer seminars. The user-friendly web site provides information and forms (www.edd.ca.gov).

CalJOBS Customer Service: Ph 800-758-0398
Disability Insurance: Ph 800-480-3287
Labor Market Information for Nevada County: Ph 530-470-1909
Tax District Office: Ph 888-745-3886
Unemployment Insurance: Ph 800-300-5616
Workshare: Ph 916-464-3300

- **Department of Rehabilitation**
Nevada County: 970 East Main Street, Suite 100
Grass Valley, CA 95945-9303 Ph 530-477-2600

Central Office: 7000 Evergreen Street
Sacramento, CA 95815 Ph 916-263-8981
www.dor.ca.gov

The Department of Rehabilitation offers a number of services to employers. These include tax credits, on-the-job training, wage reimbursements, information on workplace accommodations and ADA consultation.

- **Golden Sierra Job Training Agency** Ph 530-265-3201
117 New Mohawk Road, Suite E
Nevada City, CA 95959
www.goldensierra.com

As a partner of WorkForce Connection, Golden Sierra has a variety of programs that can assist businesses in the recruitment, screening, hiring and training of employees. These programs include: recruitment and screening, on-the-job training (OJT), work experience/internship, and customized training. Funding for this program is through the federal Workforce Investment Act (WIA). Services are offered at no cost to the business or job seeker.

EMPLOYEE HIRING AND TRAINING continued

- **49er Regional Occupation Program**
Nevada County: 582 Searls Avenue Nevada City, CA 95959 Ph 530-265-8848

Placer County: 360 Nevada Street Auburn, CA 95603 Ph 530-889-5949
www.49errop.com

The 49er Regional Occupational Program (49er R.O.P.) assists over 600 businesses throughout Placer and Nevada County. 49er R.O.P. educates students in basic employment skills directly related to the needs of local businesses and then works with these businesses to create non-paid student internships. This combination of classroom academic studies and on-the-job training gives students an education they could not receive in a traditional classroom program and provides an opportunity to train future employees.

- **Senior Community Service Employment Program** Ph 530-478-6171
Tahoe National Forest
631 Coyote Street
Nevada City, CA 95959

Established as part of the Older American's Act (1965), the Senior Community Service Employment Program provides part-time job training apprenticeships for low-income seniors (55+).

- **Sierra College** Ph 530-274-5303
250 Sierra College Drive www.sierracollege.edu
Grass Valley, CA 95945

Sierra College, Nevada County Campus, offers employers the opportunity to work in collaboration with the college's Career Center staff to successfully match students with employment opportunities. Employers may post open positions, present employment opportunities in classrooms, recruit on campus, or utilize the (subsidized) Work-Study programs. Employers may also work with students to explore careers in their area of interest (Informational interviews, Job Shadows, Mentorships, & Internships), or hire interns in paid or non-paid positions.

- **Sierra College Contract Education Office** Ph 916-781-6245
5000 Rocklin Road www.sierracollege.edu/ed_programs/econ_dev.html
Rocklin, CA 95677

Sierra College offers on-site customized training or retraining, professional workshops, seminars, and training needs analysis. These programs are designed to provide technical, management or personal development training to company employees at the company work site.

- **Employment Training Panel** Ph 916-327-5262
1100 J Street, 4th Floor email: bworthington@etp.ca.gov
Sacramento, CA 95814 www.etp.ca.gov

The Employment Training Panel assists businesses in acquiring and re-training skilled workers by subsidizing employer training for qualified individuals.

Financing Programs

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Available to local businesses in the form of a loan to: purchase land and improvements, purchase existing building(s) and improvements; purchase machinery/equipment, purchase inventory, or for construction of building(s), or working capital.

- **Sierra Economic Development District (SEDD/SPO)**
560 Wall Street, Suite F
Auburn, CA 95603
Ph 530-823-4703
email: betty@sedd.org
www.sedd.org

SMALL BUSINESS ADMINISTRATION LOAN PROGRAM

504 Loan: Available for the purchase of land and improvements; purchase of existing building(s) and improvements; construction of building(s), purchase of machinery/equipment with life of 15 or more years; renovation and restoration. Maximum amount: 40% of project; not to exceed \$1 million.

7A Loan: Available for the purchase of land and improvements; purchase of existing building(s) and improvements; construction of building(s), purchase of machinery/equipment; working capital; purchase of inventory; and business buy-outs. Maximum guarantee amount is \$1 million.

A more detailed description of these loans can be found at <http://www.sba.gov/financing/sbaloan/snapshot.html>

- **Sierra College
Small Business Development Center (SBDC)**
11930 Heritage Oak Place, Suite 1
Auburn, CA 95603
Ph 530-885-5488
email: webform@sbdcsierra.org
www.sbdcsierra.org

CALIFORNIA LOAN GUARANTEE PROGRAM

The Loan Guarantee Program permits Regional Development Corporations to use state funds to guarantee loans made by banks or financial institutions up to 90 percent of the outstanding principal balance with a maximum guarantee amount of \$500,000 including grantees for short-term capital. Additional services provided by the Regional Development Corporation include: business plan analysis, entrepreneurial and small business education services; referrals to lenders; and post loan technical assistance.

- **California Capital Small Business Development Corp.**
926 J Street, Suite 1500
Sacramento, CA 95814
Ph 916-442-1729
email: arucker@cacapital.com

HOUSING RESOURCES

The Nevada County Department of Housing and Community Services secures funds for first time homebuyers and housing rehabilitation and weatherproofing for qualified families. The Department also manages CDBG-funded economic development loans.

- **Community Development Agency – Housing Division**
950 Maidu Avenue
Nevada City, CA 95959
Ph 530-265-1388
email: nina.bigley@co.nevada.ca.us
www.mynevadacounty.com

Resources for Agriculture-Related Businesses

BUSINESS RESOURCES

- **High Sierra Resource Conservation Development Council** Ph 530-823-5687
251 Auburn Ravine #105 email: dan.macon@ca.usda.gov
Auburn, CA 95603

High Sierra Resource Conservation and Development Council provides assistance with grant programs, agricultural marketing, and agricultural land conservation.

- **Nevada County Resource Conservation District** Ph 530-272-3417
113 Presley Way, Suite 1 lesa-osterholm@ca.nacdnet.org
Grass Valley, CA 95945

Nevada County Resource Conservation District provides technical assistance, irrigation design and management, and conservation planning.

- **University of California Cooperative Extension** PH 530-273-4563
Veterans Memorial Building
255 South Auburn Street
Grass Valley, CA 95945

University of California Cooperative Extension provides information and assistance with crop selection, costs of production, pest management, soil fertility management, crop water requirements, livestock, range management, invasive weeds, etc.

- **Nevada County Agricultural Commissioner** PH 530-273-2648
Paul Boch
Veterans Memorial Building
255 South Auburn Street
Grass Valley, CA 95945

The Agricultural Commissioner is responsible for enforcement of rules and regulations of the California Food and Agriculture Code, the California Business and Professional Code pertaining to agriculture functions and weights & measures. This Department also administers the Fish and Wildlife Commission, Predatory Animal Control and Agriculture Advisory Commission.

State Taxes

- **Franchise Tax Board** Toll Free 800-852-5711
www.ftb.ca.gov
3321 Power Inn Road, Suite 250
Sacramento, CA 95826-3893

Collection of individual and business income taxes

- **Employment Development Department**
Forms only / no counter service:
1114 Yuba Street Ph 530-741-4020
Marysville, CA 95901

In-person service:
3321 Power Inn Road
Sacramento, CA 95826 www.edd.ca.gov

Collection of employment taxes. For the most up-to-date information, you can download the California Employers Guide at www.edd.gov/taxrep/de44.pdf

- **State Board of Equalization** Central Information Center: 800-400-7115
Our District Office: 916-227-6700
www.boe.ca.gov
3321 Power Inn Road, Suite 210
Sacramento, CA 95826-3889

Issues seller's permits and is responsible for the administration and collection of the state's sales and use, fuel, alcohol, tobacco, and other special taxes and fees.

STATE EMPLOYER IDENTIFICATION NUMBER

State Employer Identification Number is only necessary if you are going to have employees. Form DE-1 can be obtained through the Employment Development Department or downloaded from the EDD web site.

Once completed, mail or fax to:

Employment Development Department
Account Services Group MIC 28
P.O. Box 826880
Sacramento, CA 94280-0001

Toll Free 888-745-3886
Fax 916-654-9211
www.edd.ca.gov

Federal Taxes

FORMS AND PUBLICATIONS

- **Internal Revenue Service**
Order Forms Division
1111 Constitution Avenue, NW
Washington, D.C. 20224

Toll Free 800-829-1040
www.irs.gov

You can download forms and publications from the IRS Web Site, www.irs.gov/formspubs.
Though many are available, some of the most useful small business forms and publications are:

Publications:

- Pub 15 – Circular E – Employers Tax Guide
- Pub 80 - Circular SS – Federal Tax Guide for Employers
- Pub 334 - Tax Guide for Small Business
- Pub 17 – Your Federal Income Tax

Forms:

- SS-4 – Application for employer Identification Number
- W-4 – Employee Withholding Certificate
- 1040 – Individual Income Tax
- 1065 – Partnership Tax
- 1120 – Corporate Income Tax
- 1120S – Sub S Corporate Tax

FEDERAL EMPLOYER IDENTIFICATION NUMBER

Federal Employer Identification Numbers (FEIN) is needed if you are in business. If you are a sole proprietorship without employees you may use your social security number, otherwise you need to obtain a FEIN. The FEIN can be obtained several different ways:

Complete and file form SS-4 online at www.irs.gov/smallbiz
OR

Download form SS-4 (at www.irs.gov/pub/irs-pdf/fss4.pdf) and fax it to 215-516-3990.
Fax requests will be processed within 4 days.

OR

Phone request – Monday through Friday (7:00am to 10:00 pm local time) 800-829-4933
For best results, have a completed SS-4 form in front of you before calling.
An EIN number will be assigned at the conclusion of the call.