



Starting a
business in
Downtown
Cornelia

START

corneliageorgia.org



City Business Directory
www.corneliageorgia.org

City Clerk
Debbie Turner
181 Larkin St
Cornelia, GA
706-778-8585

City Hall
181 Larkin Street Cornelia, GA
706-778-8585

Community Development
Director
Jessie Owensby City Hall
706-778-8585 ext. 280
dmanager@corneliageorgia.org

Building Inspector
Robert Gutowski
706-778-8585 ext. 248
buildinginspector@corneliageorgia.org

Fire Marshal
Josh Hazle
706-778-4343 ext. 241

Georgia Department of Revenue
etax.dor.ga.gov

Habersham
Chamber of Commerce
668 Historic Hwy 441
Cornelia, GA
706-778-4654

Habersham County
Environmental Services
185 Scoggins Drive
Demorest, GA
706-776-7659
phdistrict2.org

Internal Revenue Services
800-829-4933

SBDC Offices
999 Chestnut St SE
Gainesville, GA
770-531-5681

Secretary of State
sos.georgia.gov



Leading up to Opening Day

district.

- Building Inspection Permit
Obtain from the City Building Inspector. This is generally required if you are constructing or modifying your place of business.
- Fire Inspection
Obtain from the City Fire Marshal who inspects all business, commercial, industrial, and multi-family apartment complexes to make sure all structures are compliant of all life safety code enforcements.
- Certificate of Occupancy (CO)
Obtain permit from City Fire Marshal. This states that the property is ready for occupation.
- Health Permit
Obtain from Habersham County Environmental Services.
- Sign Permit
Obtain from City Building Inspector prior to erecting signage at business.
- Utility Connections
City Hall can assist you with water connection, solid waste, and sanitation services and issues.

GET TAX IDENTIFICATION NUMBER & REGISTER FOR STATE & LOCAL TAXES

Learn which tax identification number you will need to obtain from the IRS and the Georgia Department of Revenue. Employers with the employees, business partnerships and corporations must obtain Employer Identification Number (EIN) from the IRS. Register with the State of Georgia to obtain a state tax identification number, worker's compensation, unemployment and disability insurance.



Cornelia Fast Facts

- 50,689 population within 10 minutes
- Average household income is \$51,423
- 77.8% of population is 18 years or older with the largest concentration at 25–64 years old; median age is 31.9
- Total consumer expenditure within 10 minutes in \$675 million
- Local demand for the following exceeds supply:
 - > Food Service and Drink – \$37 million gap
 - > Food and Beverage Stores – \$23 million gap
 - > Clothing –\$22 million gap
 - > Plus gaps in the following: electronics/appliances, sporting goods, hobby, books, music, miscellaneous retail, including pet and pet supplies, art dealers, art supply, flower shops, tobacco stores, flower shops, etc.
- Data based on estimates from Nielsen Claritas Retail Market Power 2013 and ESRI forecasts for 2014.



- Largest municipality in Habersham
- Home to many of the county's largest employers: Fielddale Farms, Ethicon, Global Tech Industries, etc.
- Merging of two major US routes, 441 and 23, with an annual average of 29,000 vehicles daily and an additional 6,000–10,000 through downtown
- Nationally accredited Main Street
- Special events bring 30,000+ people downtown annually
- Competitive rents in unique commercial space with historical charm
- Opportunity Zone Tax Credits and other business assistance
- Great infrastructure with numerous updates (water, sewer, high-speed internet)
- Cornelia is a well-managed city that is financially sound with an active and engaged Downtown Development Authority and its own Hospitality and Tourism Board



- Select an accountant
- Contact Downtown Development early for information on Gap financing

DETERMINE THE LEGAL STRUCTURE OF BUSINESS & REGISTER NAME

Decide which form of ownership is best for you: sole proprietorship, partnership, limited liability company (LLC), corporation, S corporation, nonprofit, or cooperation. Cornelia has numerous attorneys located in the city that can assist you in determining the appropriate form or your accountant can advise you.

- Select an attorney (check out the city business directory online)
- Register with Secretary of State online at sos.georgia.gov

OBTAIN BUSINESS LICENSES & PERMITS

- Business licenses/tax permits
Obtain and pay annual license fee at the City Clerk's office. They can tell you which permits are necessary for your type of business.
- Alcohol License
Obtain at the City Clerk's office. There is a discounted fee for central business district.
- Zoning Verification
Obtain from the City Planner which will review zoning for a business location and determine if your business is cleared to open in that



- Contact Downtown Development Director
- Contact City Clerk's Office

CHOOSE LOCATION & CONFIRM ZONING REGULATIONS

Get advice on how to select a customer-friendly location and comply with zoning laws. Work with a broker to find a suitable site for your business that is aligned with the model outlined in your business plan and city codes. Do not sign a lease until you have reviewed all zoning laws, building codes, and fire codes. Zoning regulates the types of use allowed on each site. It is imperative that the type of business is aligned with the zoning regulations. The Downtown Development Director is also available to assist with the site selection. Remember to consider parking for you employees and customers, as well as trash removal, recycling, and utility consideration.

- Select a broker
- Contact the City Planner for Planning and Zoning

ESTABLISH & ORGANIZE BUSINESS FINANCES

Local banks stand ready to discuss your new business venture and are familiar with gap financing opportunities available through the Downtown Development Director. Look for government backed loans, venture capital, and research grants to get started.

- Select a bank and open an account



- Façade grant- 50/50 matching reimbursement grant up to \$1,500 for improvements to the exterior of the building
- Sign grant- 50/50 matching reimbursement grant up to \$500 for a new sign for your business
- Downtown Relocation grant- businesses who locate in the downtown district will receive 50% discounts on Business license, Certificate of Occupancy, Building Permits
- Opportunity Zone Tax Credit- Business will receive \$3,500 tax credit for every two full-time employees for ten years starting at date of hire
- Community Redevelopment Tax Incentive- For property owners who purchase, renovate, and occupy (whether it the property owner or a lessee) a previously vacant building can be eligible for local ad valorem property tax abatements for every year the building was vacant up to five years
- Rural Zone Designation- Credits will be available for job creation activities, investment in downtown properties, and renovation of properties to make them usable. The credits can be layered on top of each other; however, no credits are eligible without the job creation element being present. This program cannot be used in conjunction with any other state tax credit program. **Benefits:** \$2,000/year/full-time equivalent job created within the zone for five years. At least two net, new full-time equivalent jobs must be created and maintained in order to qualify for the job credits or any additional credits listed: Up to \$125,000 credit (claimed over 5 years) for investing in the downtown area. This is capped at 25% of the total investment cost, not to exceed \$25,000 in credits claimed over five years. Up to \$150,000 credit (claimed over 3 years) for rehabilitating structures in the downtown area. This is capped at 30% of the total investment cost, not to exceed \$50,000 in credits claimed over the three years.
- State Small Business Credit Incentive- The GA loan participation program where the program where the state utilizes SSBCI funds to purchase participations in loans that are sourced and



underwritten by participating lenders to small businesses. GA LPP will purchase up to 25% of eligible loans, generally ranging from \$10,000 to \$1 million.

- Small Business Credit Guarantee Program- loan guarantee program where the state guarantees 50% of loans enrolled by approved lenders in the program. The program is available to all lenders, including banks, credit unions, and CDFI's. Generally, the state enrolls loan amounts under \$100,00 to borrowers with fewer than 500 employees.

Those business that locate in the Downtown District of Cornelia are subject to different ordinances conducive to running a business. For example, a restaurant is allowed to have "happy hour" and serve until 2 a.m. on Thursday, Friday and Saturday nights. The Downtown District also allows for wine tasting rooms, brew pubs, breweries, and micro-distilleries.

Habersham Business Resource Center offers business start-up assistance and other business expansion assistance. The Resource Center is a partnership between the Habersham Chamber of Commerce, Piedmont College, and North Georgia Technical College that utilized students, faculty, and Chamber members with various aspects of starting a new business or expanding an existing one. The Department of Labor also offers the QuickStart Training Program. redevelopment.

Other possible state/federal assistance programs can be found online at www.mainstreetgeorgia.org



DEVELOP A BUSINESS PLAN

Developing a sound business plan will provide your business with an accurate and realistic path for success. Business start-up assistance and other programs are available from the Habersham Business Resource Center. Assistance can also be found with the Small Business Development Center (SBDC) which can provide one-on-one counseling, business training seminars in marketing, finance, and business start-up. There are numerous examples of good business plans online and in print at the library that can also help with business plan development.

- Contact the Habersham Chamber of Commerce for assistance from the Resource Center
- Small Business Resource Assistance- We can work with your business and UGA to help draft business plans, create marketing strategies, and analyzes financial data, and strategic planning

SEEK ASSISTANCE & TRAINING

After you've completed your research and business plan development, determine if your prospective business has particular needs that can be met by one of the programs available. The Downtown Development Director has information on business loans, incentive programs, site selection, and market information. Consult the small business community in Cornelia and talk to the other business owners. Utilize all available resources such as free government provided demographic data. Understanding laws and regulations imposed on businesses in Cornelia is essential to your success.