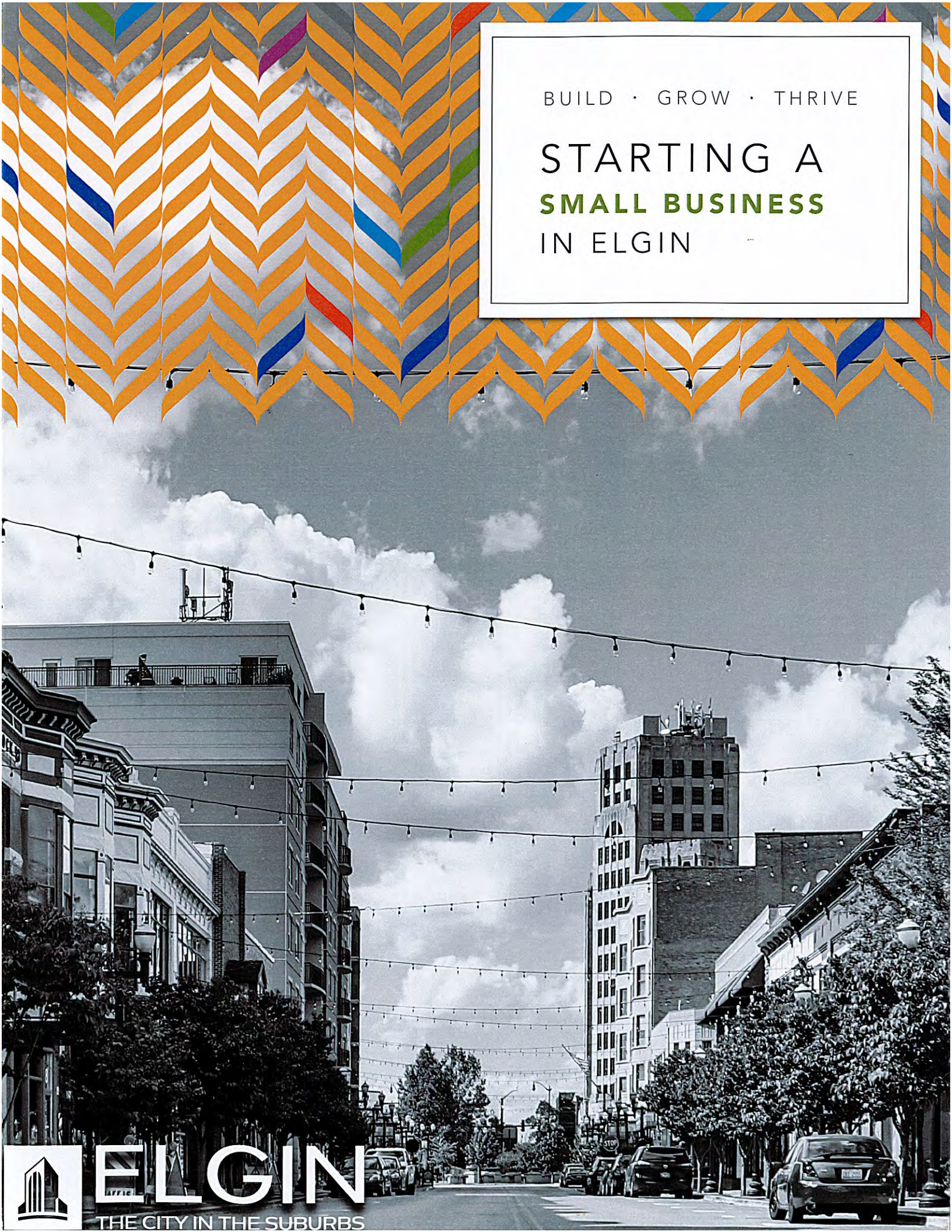


BUILD · GROW · THRIVE

STARTING A
SMALL BUSINESS
IN ELGIN



ELGIN

THE CITY IN THE SUBURBS

LET'S TURN YOUR IDEA
INTO REALITY.

WE'RE HERE TO HELP.

Elgin Quick Facts	2
Elgin's Vision and Goals	3
Opening Your Business	4
Check Your Zoning	5
Business Application	6
Additional Permits and License	7
Utilities and City Services	8
Resources	9





CITY OF CHOICE

ELGIN QUICK FACTS

115,000 residents

35 miles from Chicago

Median Home Value - \$257,400

Three Metra train stops

Average age - 33.3

Three full I-90 interchanges

Average household size - 3.3

30 minutes from O'Hare
International Airport

Household vehicles - 2 to 3

AAA bond rating

Average household income -
\$67,646

Workforce of over 83,000

76 parks and green space,
totaling over 1,600 acres

5,500+ businesses in Elgin

Sixth largest city in Illinois

150+ businesses downtown

ELGIN'S VISION AND GOALS

Elgin's strategic principles and priorities lay out a path for the future based on the four core values of our city: collaboration, diversity and inclusion, innovation and stewardship. These four core values are the lens by which policy, programming, and decisions are made within the City of Elgin. Looking through this lens, the city defined three goals: City of Choice, Safe and Healthy Community and a High Performing, Financially Stable Government.

COMMUNITY AND CULTURE:

Elgin is home to two public performance arts venues, dozens of pieces of public art, numerous performing and visual arts groups, the Elgin Artspace Lofts, the Grand Victoria Casino, 10 major events and much more.

OUTDOORS:

Elgin has 76 parks and green spaces comprised of over 1,600 acres, the Fox River bike trail and water way, three museums, three golf courses, Gail Borden Public Library, the Edward Schock Centre of Elgin and Hawthorne Hill Nature Center.

TRANSPORTATION/TRANSIT:

Elgin is located 35 miles NW of Chicago with three commuter Metra train stops, a 30 minute drive to O'Hare, three I-90 interchanges, center of the nation's railroad network with access to practically every major railroad company, PACE bus system which serves residents locally along 12 set routes connecting passengers to the CTA, RTA and Metra in six county areas.

EDUCATION:

From early education to postgraduate degrees, Elgin is the place to learn critical career skills and to partake in life-long learning. The emphasis on learning resulted in the Alignment Collaborative for Education (ACE)—a community-wide initiative bringing together business, civic and educational leaders to advance student achievement and deliver a skilled workforce.

TAXES:

Kane County taxes are 8.5% while Cook county taxes are 10.5%.



OPENING **YOUR BUSINESS**



IDENTIFY: *What do you want to do?*

Whether your idea is just that, or it's a fully thought out plan, the first step is to identify your project. The more specific, the better we can address your inquiry.



LOCATE: *Where do you want your business?*

Locate a property or two that you are interested in. If you aren't sure where to start, contact our partner organizations (see below) to help you out.



SUBMIT: *What's next?*

Submit a Zoning Inquiry to see if your proposed business idea is allowed in the location you are interested in.

If you are unsure where to begin, the City of Elgin has valuable partner organizations to assist you. The City website, cityofelgin.org, is another great resource, and it is also the home of all necessary applications. Once you're ready to move forward, complete the Zoning Inquiry—the application is on the website. City staff will get back to you in 3 to 5 business days.



The Downtown Neighborhood Association (DNA) is a great resource for those interested in opening their business in downtown Elgin. The DNA can help you find a great location and connect you with other local businesses in the area.



The Elgin Development Group (EDG) serves as a voice for those businesses that need assistance with everything from site location to permitting.



The Elgin Area Chamber (EAC) helps local businesses with everything from creating your business plan to connecting you to a variety of other business leaders. They also offer the Elgin Area Small Business Academy, which offers free workshops on topics important to businesses, taught by local business owners.



CHECK THE ZONING



All businesses located in the City of Elgin, whether developing a new property or opening a business in an existing location, need to have the proper permits and licenses. The first step in the permitting process is to review any zoning allowances for your proposed business location. The City of Elgin's Municipal Code regulates development within Elgin city limits. The zoning ordinance, part of the municipal code, governs businesses (referred to as "land use"), business types, building style and density, parking requirements, signage regulations and the character of development on private property, as well as other property uses.

Zoning ordinances vary from city to city, but typically different parts of the city are designated for certain uses, like residential, business and commercial, mixed-use or industrial use. So before you open a restaurant in a retail store space or convert your office building into an apartment complex, contact City staff first.

Based on your project's location, the Community Development Department will also alert you if your project is located in an arterial road corridor overlay district (ARC) or historic preservation overlay zone. If the property is located within a historic preservation overlay zone (Historic District) and you are doing outside improvements to the property, you will need to file a Certificate of Appropriateness (COA) application prior to any work being done—but this will come later.

Once you complete the Zoning Inquiry, you will be notified of the options available to you:



ZONING ALLOWED

Congratulations, your business is either fully or conditionally allowed at your desired location!

- 1) If your business is fully allowed, you are ready to move forward with the Business Application. You can find the application and more on the City website.
- 2) If your business is Conditionally allowed, it means that your proposed business will have to go through the Conditional Use Zoning Approval process. This entails additional fees and applications as well as a public hearing. Contact Community Development for more information on this process. Completing this process does not guarantee your zoning will be approved.



ZONING NOT ALLOWED

Your business is not allowed at your desired location, but that doesn't mean you are stuck.

You have two paths forward available to you:

- 1) Find an alternate location where your business could be allowed.
- 2) Proceed with a Conditional Use Zoning Approval process. This entails additional fees and applications as well as a public hearing, but if you are set on your location, this option is available to you. Contact Community Development for more information on this process. Completing this process does not guarantee your zoning will be approved.

BUSINESS APPLICATION

Opening a business can be a quick or long process depending on the location, zoning, and type of business. City of Elgin staff is here to help you from start to finish.



If your business is allowed at your desired location, it's time to move forward with your project. Completing the Business Application is the first step.

Visit the City's website, cityofelgin.org/business, select Business Application, and get started. It usually takes new applicants 30 minutes to one hour to complete depending on how in depth your responses are. Having your business plan, floor plan and any other information you used to help plan your business will be helpful when completing the application.

Once your application is completed, submit to the Community Development Department along with all of your additional documents and your application fee. The application fee must be submitted along with your application for it to be processed.

Once the application is submitted, City staff will review it and determine if there are any additional applications that need to be completed based on your answers. Staff will respond to you in 7-10 business days, providing everything you need to know from estimated permit fee costs, any additional applications, to next steps you would need to take.

Once the work is complete and all of the necessary inspections are passed, you will be issued both the Certificate of Occupancy and Business License. Once you have both of these you are ready to open your business!

QUICK TIPS

Before you begin the process of opening a business, review these helpful quick tips assembled from commonly asked questions:

- Applications must be completed in order to obtain permits.
- Video gaming requires a liquor license.
- Any food preparation requires health department permits and inspections.
- A mixed-used business is one that has multiple components such as a retail store that also offers classes.
- All plumbing work requires the applicant to contact our local water treatment partner, FRWRD, prior to getting a permit from the City of Elgin.
- Permits expire after 180 days of no activity.
- All permits issued require an inspection; some require multiple inspections.
- Additional permits may be required based on your Business Application responses.
- All contractors have specific requirements including notarized letters of intent, licenses and more.
- Liquor license applications must go through a separate process that involves the City Clerk and the Liquor Commission.

ADDITIONAL PERMITS AND LICENSES



Don't worry—You don't have to guess what other permit applications you need to complete. You will get a comprehensive list with instructions, a timeline and cost when staff responds to your business application. This is one of the reasons it's so important to provide a full picture with lots of details when you complete your Business Application.

If you have additional permit applications to complete, like those listed below, you can visit the City's website, cityofelgin.org/business, to access them. Some permits have standard fees while others are based on the type of work being done. For specific fee information, check the permit applications online. You can view each permit application's requirements on the application, too. If you have any questions about your applications, you can always call 311 to check the status and get additional information.

QUICK PERMIT APPLICATION

If you have smaller projects such as window replacements or a roof replacement, you should complete the Quick Permit Application. This permit application covers most projects that do not require a plan review and can usually be completed in less than 5 minutes.

NEW COMMERCIAL/INDUSTRIAL CONSTRUCTION PERMIT APPLICATION

This permit application is for the larger projects that require more oversight such as a plan review by our Community Development Department. A good rule of thumb for determining if you need to complete this application rather than the Quick Permit Application is to ask if you are "moving dirt or moving walls." Anytime dirt or foundation is disturbed, a more thorough review is required.

REMODELING PERMIT APPLICATION

If you are doing any interior remodeling, like updating or changing the space, you will need to complete a remodeling permit application. In some cases, exterior remodeling projects also require you to complete this permit application. The remodeling permit application covers remodeling projects of all sizes.

LIQUOR LICENSE

If you intend to serve alcohol at your business, you will need to go through the liquor license approval process. All pre-packaged alcohol sales must go through Conditional Use Zoning Approval process. You will need to contact the [State of Illinois](#) to obtain a state liquor license. Contact the [City Clerk](#) for more detailed information on cost, timeline, and liquor commission meetings.

INSPECTIONS



You're almost there.

The number and type of inspections that are required for your business will be provided to you based on your various applications. Some permits require multiple inspections at different points during the project.

UTILITIES AND CITY SERVICES

The City of Elgin offers many utility and public services covering everything from water to waste management. For specific information on each of these services, contact the providers listed below.

The City of Elgin's Fire Department (EFD) is dedicated to providing a safe community through prevention and mitigation of emergencies in a professional and caring manner. Contact EFD at 847-931-6175 or visit 550 Summit Street, Elgin, IL, 60120.



The City of Elgin's Police Department (EPD) is dedicated to working in partnership with the community to promote safety and enhance the quality of life by serving with integrity and professionalism, encouraging open communication and embracing diversity. Contact EPD at 847-289-2700 or visit 151 Douglas Avenue, Elgin, IL, 60120



ELECTRICITY



Electricity in Elgin is managed by ComEd. Contact them directly at 1-877-426-6331 to set up your service. PO Box 6111, Carol Stream, IL, 60197.

GAS



Natural Gas in Elgin is supplied and managed by Nicor Gas. Contact them directly at 888-642-6748 to set up your service. 1804 Big Timber Rd, Elgin, IL, 60123.

WATER



The City of Elgin services the water supply for the city. Contact 311 to set up your service. If you are outside the city, call 847-931-6001. Learn more at www.cityofelgin.org/75/Water.

J.U.L.I.E.



If you are doing any digging as part of a construction permit, the contractor doing the digging should contact the One-Call System (aka JULIE) at 800-892-0123 at least 48 hours before beginning the work.

FRWRD



Elgin's wastewater treatment services are handled by the Fox River Water Reclamation District (FRWRD). Contact them directly at 847-742-2068 to see what requirements may exist for your business. 1957 N La Fox St, South Elgin, IL, 60177. www.frwrld.com

WASTE & RECYCLING



Each business is responsible for their own waste pick up. The City of Elgin also encourages you to look into recycling options for your business. Some things to keep in mind when looking for waste services:

- Amount and type of waste you estimate your business will generate.
- Frequency of pickup
- Budget
- Location and size of dumpster. Remember, dumpsters cannot be visible; they have to be screened and enclosed.

RESOURCES

While we hope to be a great resource for you as you work to open your business, we also have many local and state partners that you should reach out to as well. For a full list of some great resources along with links and additional information, be sure to visit our website at cityofelgin.org/business.

STAY IN TOUCH WITH THE CITY OF ELGIN.

-  facebook.com/cityofelgin
-  twitter.com/elginil
-  instagram.com/cityofelgin
-  linkedin.com/company/cityofelgin

For any information or non-emergency City service requests, contact Elgin 311. You can dial 311 (or 847-931-6001 if outside of Elgin), email elgin311@cityofelgin.org or submit requests through the City of Elgin portal and app.

MORE RESOURCES

- » Gail Borden Public Library
- » Small Business Administration
- » Illinois Small Business Development Center
- » Fox Valley SCORE
- » Women's Business Development Center
- » Northwest Hispanic Chamber of Commerce

DOWNTOWN NEIGHBORHOOD ASSOCIATION OF ELGIN

downtownelgin.com | 847-488-1456
31 S Grove, Suite 100, Elgin, IL, 60120

ELGIN AREA CHAMBER

elginchamber.com | 847-741-5660
31 S Grove Ave, Elgin, IL, 60120

ELGIN DEVELOPMENT GROUP

elgindevelopment.com | 847-741-5663
31 S Grove Ave, Elgin, IL, 60120

EXPLORE ELGIN AREA TOURISM BUREAU

exploreeelginarea.com | 847-695-7540
60 S Grove Ave, Elgin, IL, 60120

COOK COUNTY

cookcountyiil.gov | 312-443-5500
118 N Clark St, Chicago, IL, 60602

KANE COUNTY

countyofkane.org | 630-232-3400
719 Batavia Ave, Geneva, IL, 60134

ILLINOIS DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY (DCEO)

illinois.gov/dceo | 217-782-7500
500 E Monroe St, Springfield, IL, 62701

OPEN YOUR BUSINESS IN ELGIN

Submit a Zoning Inquiry

The zoning ordinance determines where each type of business can be located. Once you have a desired location, complete this form and staff will get back to you in 3-5 business days with your next steps.



City Staff Will Contact You

Your proposed location could be fully allowed, conditionally allowed, or not allowed. If your location is fully allowed, your next step is the Business Application. If your location is conditionally allowed or not allowed, your next step is the Conditional Use Zoning Approval process. Staff will give you instructions on next steps and detail your options.



Your Business Application

Once City staff receives your Business Application and application fee, you will be contacted within 7-10 business days with a full list of any other applications you may need to complete as well as a general timeline and cost. If you have elected to go through a Conditional Use process, that information will be provided to you in our response.



Submit Your Additional Applications

Complete and submit any additional requirements and pay any additional fees based on the feedback on your Business Application or Conditional Use Zoning Approval application.



Schedule Necessary Inspections

You should call to schedule inspections in the order the work is being done. Inspections are required in order to complete the permit process.



Open for Business

All applications and inspections are approved, the certificate of occupancy is your golden ticket, and you are ready to open.





BUSINESS CHECKLIST

Utilize this checklist to help you plan your working relationship with the City of Elgin as you work to open your business.

- Business plan (encouraged, but not required)
- Floor plan with dimensions (check the website for the floor plan requirements)
- Site plan and/or Plat of Survey (check the website for the plan requirements)
- Application fee
- Tentative timeline for opening your business
- Any questions or concerns you have



SOME THINGS TO KEEP IN MIND

No matter what business you are bringing to Elgin, be sure you have all of the information you need before you get started.

- Be sure to check the zoning ordinance of your desired location before you commit to a lease or a purchase. The zoning of a location determines the type of business that can be conducted there.
- Are you planning on having video gaming in your business? You must have a liquor license in order to have gaming in your establishment.
- Off-street parking for your business will be reviewed. Requirements vary by zoning and business type.
- Will your business be preparing food? If so, there will be Health Department requirements and inspections.
- Will your business have multiple components such as a retail store that also has a cafe and classes? That makes your business a mixed-used business and there may be more requirements.
- If you plan on doing any plumbing work contact the Fox River Water Reclamation District (FRWRD). You will need a copy of their permit to get the City of Elgin permit. Also, if your business will be doing any cooking, a grease interceptor may be required, which should also be discussed with FRWRD.
- Inspections are part of the permitting process. It's how the permits are closed and your business license is issued. Since inspections are a required part of the process, they are offered at no additional fee.



FREQUENTLY ASKED QUESTIONS

Here are some frequently asked questions about opening up a business in Elgin. You can always visit the website cityofelgin.org/business for more information.

- How do I keep up with the progress on my permits?* Simply call 311 to get the status of all of your permits.
- Do permits expire?* Typically after 180 days of no activity, permits do expire. The good news is that as soon as activity is started, the permit date resets. You can also extend or renew your permit by calling 311.
- What if I fail my inspection?* Most inspections are passed on the first try, but not to worry if you don't. A re-inspection should be scheduled once the violations have been corrected. Re-inspection fees may occur in the event that more than three re-inspections are required.
- How long will all of this take?* Opening up a business can be a quick or long process depending on the location, zoning, needed property improvements, and the type of business. Complete the Business Application to get a good idea of the required permits and timelines. The Business Application is just the first step in opening your business in Elgin and additional information and permitting may be required.



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COOK COUNTY

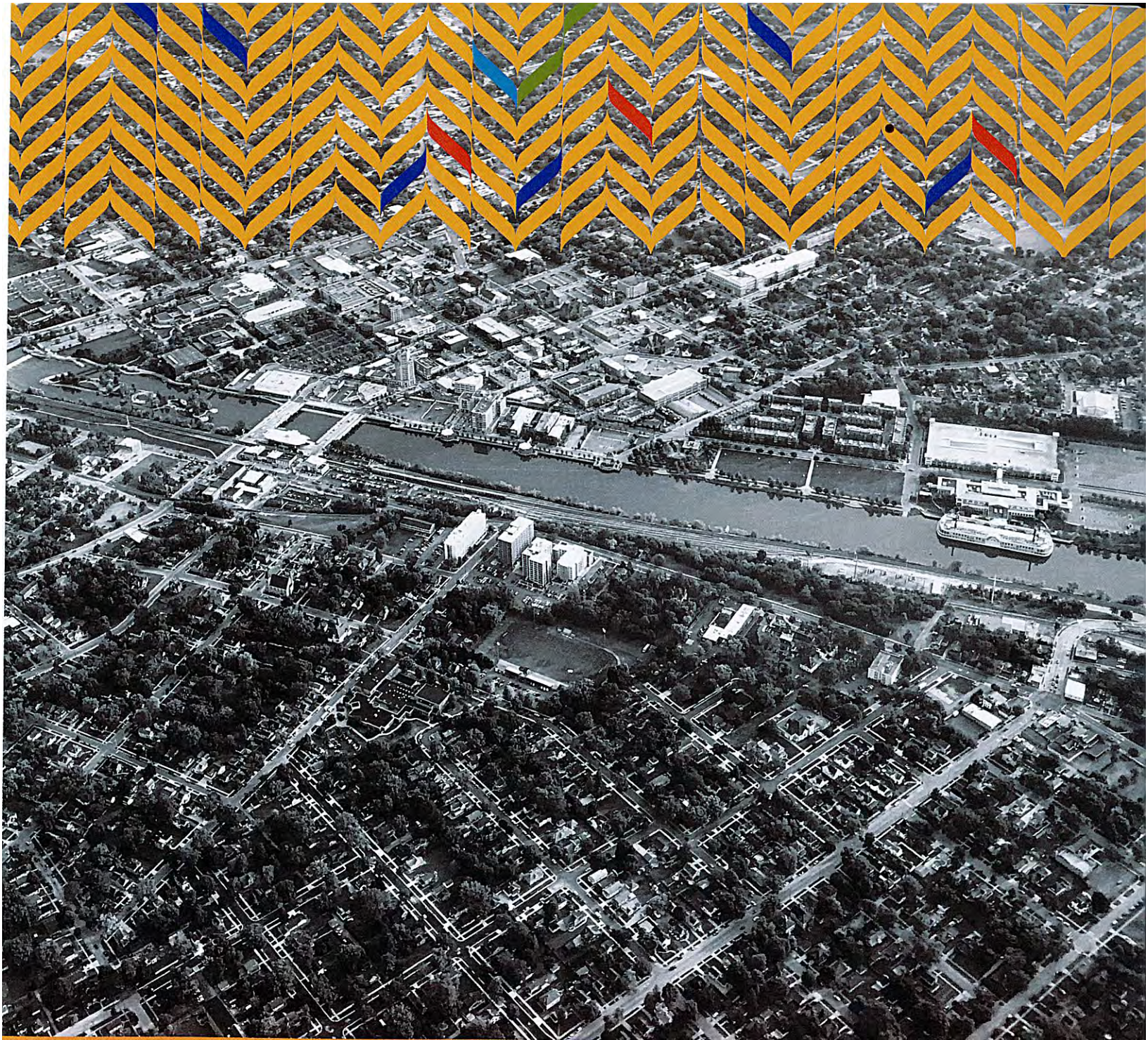
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