



Guide to Starting a Business in Forest Grove



A place where businesses and families thrive.

City of Forest Grove
Economic Development
Department

July 2021

Dear Entrepreneur:

Welcome to the *Starting a Business in Forest Grove Guide*.

I appreciate your interest in starting a business in Forest Grove. This guide provides basic information and a general checklist to guide you through the process of starting a business in Forest Grove.

Forest Grove offers a welcoming environment to start your business: from low costs, responsive local government and a high quality of life to a supportive business community and friendly, helpful residents.

I hope this information helps you find answers or connect with resources that will help your business get established, grow, and thrive.

If you have any questions or need assistance, please contact the City's Economic Development Department at (503) 992-3293.

Sincerely,



Peter B. Truax
Mayor

Translation services and assistance is available for Spanish speaking entrepreneurs by contacting Adelante Empresas at 503-992-0078 extension 301. The Starting a Business in Forest Grove brochure is also available in Spanish at the City of Forest Grove website www.forestgrove-or.gov/econdev.

Publication Disclaimer & Limitations

The purpose of this 'Starting a Business in Forest Grove Guide' is to provide information to those who are just starting a new business or expanding an existing business. It is not intended that the information provided in this guide is legal, accounting, or other professional advice. Information in this document is not a complete statement of laws and administrative rules. It is highly recommended that you seek professional advice directly from those in respective professions or appropriate agencies. The City of Forest Grove has made every attempt to ensure accuracy of the information at publication but it is impossible to guarantee that the information remains continuously valid. The City of Forest Grove is not liable for any loss or damage caused by the use of the materials included in this guide.

NEW BUSINESS CHECKLIST

Starting a successful business requires a great deal of preparation. The following is a basic checklist of recommendations to help you get your business off to a good start. Please note that this information is subject to change due to revisions in law and administrative practice.

I. BEFORE YOU BEGIN A BUSINESS

- Determine what business is right for you
 - Do your homework (recommended research)
 - Develop a business plan
 - Identify financing
 - Seek professional advice
-

II. CREATING YOUR BUSINESS: THE ESSENTIALS

- Select your business structure
 - Create and register your business name
 - Obtain a city business license
 - Obtain a federal tax identification number
-

III. LOCATING AND SETTING UP YOUR BUSINESS

- Identify location, zoning and building
 - Set up utility services requirements
 - Obtain applicable local licenses and permits
 - Obtain applicable State of Oregon licenses
-

IV. TAX REQUIREMENTS FOR ALL BUSINESS TYPES

- Prepare personal property tax information
 - Prepare federal and state income tax
 - Understand self-employment tax requirements information
 - Check other potential tax requirements
 - Understand IRS record keeping instructions
-

V. BUSINESSES WITH EMPLOYEES: TAXES & INSURANCE

- Check payroll tax withholding requirements
 - File required federal forms
 - Obtain a state business ID number (BIN)
 - File required State of Oregon forms
 - Check other insurance obligations
-

VI. OTHER REGULATORY REQUIREMENTS IF NEEDED

- Protect your business idea: patents and copyrights
 - Determine if you must comply with the Americans with Disabilities Act
 - Comply with Department of Environmental Quality regulations
 - Other employer requirements
-

VII. FINANCIAL ASSISTANCE / TAX INCENTIVES

- Financial planning assistance
 - Loans
 - Equity financing
 - Tax abatements, credits, and exemptions
-

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I. BEFORE YOU BEGIN A BUSINESS

Determine What Business is Right for You

Before you get started, you should ask yourself these questions:

- What do I like to do with my time?
- What technical skills have I learned or developed?
- What do others say I am good at?
- How much time do I have to run a successful business?
- Do I have any hobbies or interests that are marketable?

Do Your Homework (Recommended Research)

Hours spent studying your proposed business idea can save you money in the long run and gives you the proper information to avoid unsound business decisions.

Research your business idea to answer the following questions:

- What services or products will I sell? Is there currently or can I create a demand for my business?
- What or who is my competition? What is my business advantage over them? Can I deliver a better quality of service?
- What will be the name and legal structure (i.e., assumed business name, corporation, etc.) of my business?
- What skills and experience do I bring to the business?
Note: If you don't have experience, consider working in the industry or with a successful owner/operator for at least one year.
- Do I have experience with managing people, bookkeeping or accounting? If not, what resources can I tap into?
- Am I eligible for certification under the state Disadvantaged, Minority, Women and Emerging Small Business Enterprise Program?
- Where will I be located?
- What equipment or supplies will I need?
- What financing will I need?
- What are my resources (financial, collateral, human, etc.)?
- Do I need a specially trained work force? If so, what local programs can help me?
- What insurance coverage will be needed?
- How will I compensate myself? What will I live on while my business grows so that I am adequately compensated?
- What are my legal requirements in terms of zoning, permits, licenses and taxes?

You can find help answering these questions by consulting the following sources:

- Oregon's Small Business Development Centers (SBDC), which provides services to Oregon's small businesses at www.bizcenter.org
- Small Business Administration (SBA), at www.sba.gov
- Service Corps of Retired Executives, at portlandor.score.org/

- Oregon Business Xpress, Oregon’s “One-Stop Shop for Business,” at www.oregon.gov/business

Develop a Business Plan

A solid business plan will be essential to your future success, and is often required in order to secure bank loans and other financing.

Introduction:

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

Marketing:

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

Financial Management:

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide “what if” statements addressing alternative approaches to potential problems.

Operations:

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement:

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE or SBDC representatives, SBA district office business development specialists, or Veterans’ Business

Development specialists. Remember, the business plan is a flexible document that should change as your business grows.

Help with Creating a Business Plan: A variety of organizations can assist you with creating a business plan. Some helpful sources to consult are:

Small Business Administration (National)

(800) 827-5722

www.sba.gov/business-guide

Small Business Administration (Local Office)

620 SW Main Street, Suite 313

Portland, OR 97204

(503) 326-2682

www.sba.gov/offices/district/or/portland

SCORE

620 SW Main Street, Suite 314

Portland, OR 97204

(503) 326-5211

portlandor.score.org/

SBDC

1626 SE Water Ave

Portland, OR 97214

(971) 722-5080

<http://www.bizcenter.org/> or www.pcc.edu/climb/small-business/

Mercy Corps Northwest

43 SW Naito Parkway

Portland, OR 97204

(503) 896-5070

www.mercycorpsnw.org

Oregon Secretary of State and State of Oregon

Oregon Business Guide: How to Start a Business in Oregon

Available at: sos.oregon.gov/business/Pages/starting-business.aspx

Oregon Business Xpress, the State's One-Stop Shop for Business, at

www.oregon.gov/business

Identify Financing

Key to successful business start-up or expansion is your ability to secure appropriate financing. New business owners often underestimate the amount of money it takes to get a business started. An entrepreneur needs to identify both the start-up capital costs and the cash-flow requirements for a business. The total of the two, plus an additional cash reserve, is the capital recommended for

starting a business. There are several resources to consider when looking for financing. It is important to explore all of your options before making a decision.

Personal Savings

The primary source of capital for most new businesses comes from savings and other forms of personal resources. While credit cards are often used to finance business needs, there may be better options available, even for very small loans (such as micro enterprise lenders).

Friends and Relatives

Many entrepreneurs look to private sources such as friends and family when starting out in a business venture. Often, money is loaned interest free or at a low interest rate, which can be beneficial when getting started.

Banks and Credit Unions

Banks and credit unions will provide a loan if you can show that your business proposal is sound. To be successful in obtaining a loan, you must be prepared, organized and know exactly how much money you need, why you need it and how you will pay it back. You must be able to convince your lender that you are a good credit risk. While many banks require that a business be in operation for years before they will consider extending a loan, some banks, governmental agencies, trade associations and non-profit institutions have financial assistance programs for new businesses, such as those offered through the U.S. Small Business Administration (SBA). Keep in mind that each bank participating in the SBA program may have different requirements.

Venture Capital Firms and Angel Investors

These firms generally help fast-growth businesses in exchange for equity or partial ownership.

Check Your Credit Report

The quality of your credit history can have a big impact on your ability to borrow money, and the cost of borrowing. To obtain a free copy of your credit report, visit www.annualcreditreport.com. This is a non-commercial official site sponsored by the three main credit reporting agencies that allows you to receive one free report annually from each agency.

Seek Professional Advice

A variety of professionals can provide you with essential services as well as valuable advice. The following is a list of several categories of professionals that would be worth consulting:

Attorney

An attorney can provide valuable assistance as you develop your business, including helping you choose the right form of business, making sure the proper

papers are filed, drafting and interpreting contracts and leases, representing you in legal action, and providing you with general legal advice concerning the operation of your business. For help finding an attorney, please contact:

Oregon State Bar

16037 SW Upper Boones Ferry Rd
Tigard, OR 97281
(503) 620-0222
www.osbar.org

Additionally, the Lewis & Clark Law School offers legal services to low-income and emerging businesses through its Small Business Legal Clinic in Portland. They can be reached at:

Lewis & Clark Law School Small Business Legal Clinic

310 SW 4th Ave, Suite 1000
Portland, OR 97204
(503) 768-6940
www.lclark.edu/law/centers/small_business_legal_clinic/

Accountant

An accountant can provide assistance with your business plan, set up your accounting books, prepare your taxes, and provide you with tax advice related to the operation of your business, such as how to take advantage of tax deductions. Resources for finding an accountant are available from:

Oregon Association of Independent Accountants

1804 NE 43rd Avenue
Portland, Oregon 97213
(503) 282-7247
oaia.net

Oregon Society of CPAs

10206 SW Laurel St.
Beaverton, OR 97005
(503) 641-7200
www.orcpa.org/

Oregon Association of Tax Consultants, Westside Chapter

3075 SE Century Blvd, Suite 110
Hillsboro, OR 97123
(503) 726-0100
www.oatc-oregon.org/

Banking Services

Opening a business checking account is an important step in building your business' finances, as it will help you separate business assets from your personal

assets. Additionally, establishing a relationship early on with your bank, credit union, or other financial institution can ease the process of applying for business credit in the future. The following is a list of banking institutions in Forest Grove:

Bank of the West

1926 Pacific Avenue
Forest Grove, OR 97116
(503) 357-6165
www.bankofthewest.com

Columbia State Bank

4110 Pacific Ave
Forest Grove, OR 97116
(503) 359-4495
www.columbiabank.com

First Community Credit Union

3924 Pacific Avenue
Forest Grove, OR 97116
(503) 992-1768
www.myfirstccu.org/

Heritage Bank

2811 19th Ave
Forest Grove, OR 97116
(503) 992-8600
www.heritagebanknw.com/

US Bank

1735 N Adair Street
Cornelius, OR 97113
(503) 359-4411
www.usbank.com

Wauna Credit Union

3532 Pacific Avenue
Forest Grove, OR 97116
(800) 773-3236
www.waunafcu.org

Wells Fargo

1905 Pacific Avenue
Forest Grove, OR 97116
(503) 359-1670
www.wellsfargo.com

Buying a Business or Franchise

Buying an existing business or franchise entails specific considerations.

If you are buying a business, consider consulting the following source:

Small Business Administration (SBA)

www.sba.gov/business-guide/10-steps-start-your-business/

If you are buying a franchise, consider consulting the following sources:

Small Business Administration (SBA)

www.sba.gov/business-guide/plan/buy-existing-business-franchise

International Franchise Association

www.franchise.org/

Bureau of Consumer Protection Business Center

Buying a Franchise: A Consumer Guide

www.ftc.gov/tips-advice/business-center/guidance/consumers-guide-buying-franchise

Home-Based Businesses

Today, many new entrepreneurs are choosing to start businesses in their homes, cutting down on the overhead costs associated with renting or owning a building. If you are considering starting a home-based business, consider the following questions:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

Home-based businesses must comply with many of the same laws and regulations that affect other businesses. Information on zoning and required permits can be found later in this guide on page 16.

II. CREATING A BUSINESS: THE ESSENTIALS

Selecting Your Business Form

A business may be conducted under one of several organizational structures. You may choose to operate the business yourself (sole proprietorship), with another person (general partnership) or as a separate legal entity (corporation, limited liability company, limited liability partnership, or limited partnership). Each business structure has advantages and disadvantages and is generally chosen for liability and/or tax reasons.

The most common business structures are briefly described below. For more complete descriptions, visit Oregon Business Xpress, the State's one-stop business portal, at www.oregon.gov/business, access the *Oregon Business Guide* online at sos.oregon.gov/business/Documents/business-guides/start-business-guide.pdf, or visit the U.S. Small Business Administration (SBA) web page on

business structures, www.sba.gov/business-guide/launch-your-business/choose-business-structure

- **Sole Proprietor:** One person operating a business as an individual, with complete control but also unlimited liability for its debts. All income is included on the individual's personal tax return.
- **General Partnership:** An association of two or more persons doing business. Each partner is liable for all debts of the business. All profits are taxed as income to the partners based on their percentage of ownership.
- **Limited Partnership:** Consisting of at least one general partner and one limited partner. General partners control the business and are liable for all debts; limited partners are liable only for the amount they've invested in the business.
- **Corporation:** A legal entity created under Oregon laws by filing articles of incorporation with the state's Business Registry. It is owned by its shareholders, sometimes referred to as equity owners, whose personal assets are shielded from business debts and liabilities. A corporation exists separately from its owners and must file its own tax returns. This entity is managed by a board of directors.
- **Limited Liability Company (LLC):** An unincorporated association having one or more members. An LLC can be managed by managers or members. Managers can be compared to the board of directors, and members to shareholders of a corporation. The internal affairs of the LLC are governed by operating agreements.

A qualified tax consultant or attorney can best advise you about the appropriate business entity to form. An SBA-sponsored Small Business Development Center (SBDC) or local SCORE chapter may also offer literature, classes or other assistance to help you compare different organizational options.

Creating Your Business Name

Every business must have a legal name. Depending on the type of business and name chosen, the name may need to be registered with the Secretary of State Corporation Division. As a general rule:

- A business name that lists all owners' full legal names may be registered, but registration is optional. For example, a sole proprietor choosing to conduct business under his/her own name ("John Smith, CPA") does not need to register with the state.
- Operating under an assumed business name requires registration.

When you are ready to select a business name or assumed business name, you can check the Business Registry Database for name availability online at sos.oregon.gov/business/pages/name-availability-help.aspx or by calling the Oregon Secretary of State's Business Registry office at 503-986-2200.

Registering Your Business

Once you have decided upon a business form and selected a business name, you can register your business with the state. To register, you must submit an application and a nonrefundable processing fee to the Business Registry. This can be done online, at secure.sos.state.or.us/cbrmanager/index.action#stay, or through the mail using forms that are available at <https://sos.oregon.gov/business/Pages/business-registration-forms.aspx>.

Obtaining a City Business License

All businesses and persons doing business within the City of Forest Grove need to obtain a business license each year, even those who operate businesses out of their homes. Business license applications can be found at www.forestgrove-or.gov/utilitybilling/page/business-licenses, on the left side of the screen, and completed applications can be submitted to:

Forest Grove City Hall
Administrative Services Department
1924 Council Street
Forest Grove, OR 97116
(503) 992-3269

Please note that businesses are responsible for knowing and meeting all codes, regulations and laws that pertain to them. The granting of a business license is not a statement or waiver by the City that these other codes, regulations and laws have been met.

Obtaining an Employer Identification Number

All employers, except sole proprietorships with no employees, must apply for a federal tax identification number, also called an employer identification number (EIN). Most banks and other companies will require an EIN before opening a business account.

To obtain an EIN, you must complete and submit an SS-4 Form. The form can be obtained by calling 800-829-Form (3676) or downloading from the IRS web site at www.irs.gov/pub/irs-pdf/fss4.pdf. SS-4 Forms are also available from local IRS and Social Security Administration offices, and often at banks. Submittal instructions (via fax or mail) are included on the form.

III. LOCATING AND SETTING UP YOUR BUSINESS

Identifying Location, Zoning and Building Requirements

It is important to ensure that the location you choose for your business is properly zoned for your business activity. Whether you are considering acquiring a building or piece of property for your business, relocating your existing business, or making an addition on your existing business, the Forest Grove Community Development Department can help you ensure that your plans comply with City regulations. They can be contacted at:

Forest Grove City Hall

Community Development Department
1924 Council Street
Forest Grove, OR 97116
(503) 992-3224
www.forestgrove-or.gov/comdev

Obtaining Applicable Local Licenses and Permits

City regulations, as well as other local laws, may require you to obtain certain permits in order to operate your business. The following is a list of several such permits, along with directions for how to obtain them.

Building Permits

If you plan to add to, make improvements upon, or remodel your business' building, you will need to obtain a building permit from Forest Grove. For more information and to access permit applications, please visit:

Forest Grove City Hall

Community Development Department, Building Division
1924 Council Street
Forest Grove, OR 97116
(503) 992-3229
www.forestgrove-or.gov/building

Restaurant Licenses

Washington County requires all restaurants to acquire a restaurant license, and to comply with a number of food safety requirements. License applications and information on these safety requirements can be found at:

Starting a Home-Based Business

If you plan to operate a business out of your home, you must also make sure that your home-based business complies with Forest Grove zoning code requirements. As stated above, you must also obtain a city business license. For assistance in complying with the zoning code, please contact:

Forest Grove City Hall

Community Development Department
1924 Council Street
Forest Grove, OR 97116
(503) 992-3224
www.forestgrove-or.gov/comdev

**Washington County
Department of Health and Human Services, Environmental
Health Program**

155 North First Avenue, Suite 160
Hillsboro, OR 97124
(503) 846-4402

www.co.washington.or.us/HHS/EnvironmentalHealth/FoodSafety/Business/restaurant-bed-and-breakfast.cfm

Food Handling Permits

Washington County also requires all employees who will be involved in the preparation or service of food in a restaurant or food service facility to pass a food handler test, and obtain a food handler card. For information on scheduling a test, or to take the test online, please visit:

**Washington County
Department of Health and Human Services, Environmental
Health Program**

155 North First Avenue, Suite 160
Hillsboro, OR 97124
(503) 846-4402

www.co.washington.or.us/HHS/EnvironmentalHealth/food-handler.cfm

Contractor / Landscaper Licenses

Metro, the area's regional governing body, offers a regional contractor's business license that is accepted by 20 cities throughout the metro area, including Forest Grove. This license covers all construction trades, both commercial and residential, as well as all landscape contractors. For more information, please visit:

Metro

600 NE Grand Avenue
Portland, OR 97232
(503) 797-1700

www.oregonmetro.gov/tools-working/regional-contractors-business-license

Obtaining Applicable State Licenses

In addition to local licenses and permits, there are several State of Oregon licenses that you may be required to obtain in order to operate your business. The following is a list of several such permits, along with directions for how to obtain them.

Professional / Occupational Licenses

The State of Oregon requires many occupations and business activities to obtain special licensing, permits, or certifications from state agencies or boards. Examples include electricians, plumbers, contractors, and child care providers. To determine whether your business activity is licensed or regulated by the State, and for information on obtaining licenses, please contact:

Oregon Secretary of State
Corporation Division
255 Capitol Street NE, # 151,
Salem, OR 97310
(503) 986-2200
apps.oregon.gov/SOS/LicenseDirectory/

Liquor Licenses

Anyone who sells or offers to sell alcoholic beverages must obtain a State of Oregon Liquor License. The process starts with the Oregon Liquor Control Commission (OLCC). First, contact OLCC to receive the appropriate liquor license application forms at:

Oregon Liquor Control Commission
9079 SE McLoughlin Blvd.
Milwaukie, OR 97222-7355
(503) 872-5000
https://www.oregon.gov/olcc/lic/Pages/license_types.aspx

As part of the application process, OLCC will provide you with an application to submit to Forest Grove for the City Council's endorsement. This application, along with criminal records checks form and processing fee, can be submitted to:

Forest Grove City Hall
Office of City Recorder, Liquor Licenses
1924 Council Street
P.O. Box 326
Forest Grove, OR 97116
(503) 992-3235

Review of all liquor licenses are made by the Chief of Police or designee. If the Chief of Police or designee recommends approval of the application, the matter is scheduled as an agenda item before the City Council. Note: The City Council normally meets twice a month; please allow sufficient time to process your application.

Setting Up Utility Services

High quality utility service is available in Forest Grove, especially through Forest Grove Light & Power, the city-owned electric utility. Below is contact information that you can use to set up utility service for your new business:

Electric

Forest Grove Light & Power
1924 Council Street
PO Box 326
Forest Grove, OR 97116
(503) 992-3221
www.forestgrove-or.gov/lp

Water and Sewer

Forest Grove Utility Billing Office
1924 Council Street
PO Box 326
Forest Grove, OR 97116
(503) 992-3221
www.forestgrove-or.gov/utilitybilling

Natural Gas

Northwest Natural
250 SW Taylor Street
Portland, OR 97204
(503) 226-4211
www.nwnatural.com

Solid Waste / Garbage

Waste Management Services
1525 B Street
Forest Grove, OR 97116
(800) 808-5901
www.wm.com/us/en/mybusiness

Telecommunications / Internet / Broadband

Ziplay Fiber
(877) 470-0073
<https://ziplayfiber.com/>

Xfinity
(800) 934-6489
<http://www.xfinity.com>

Allstream
(833) 603-6600
<https://allstream.com/>

IV. GENERAL TAX REQUIREMENTS FOR ALL BUSINESS TYPES

Prepare Personal Property Tax Information

Business personal property (including equipment, furniture and supplies) exceeding \$12,500 in value is subject to property tax in the State of Oregon. Property placed in storage or held for sale is also taxable and must be reported. All businesses are required to file a personal property report with the county assessor's office annually. The report should include all personal property on the business premises as of January 1 and must be filed by March 1 with the county assessor. Contact information for the county assessor's office can be found below.

Washington County

Assessment and Taxation Department

155 N. First Avenue, Suite 130

Hillsboro, OR 97124

(503) 846-8741

www.co.washington.or.us/AssessmentTaxation/index.cfm

Prepare Federal and State Income Tax Information

Federal Income Tax

All businesses are required to pay taxes to the federal government. The legal structure and type of business determine what taxes apply and when tax payments are due. Many businesses are required to make regular payments of estimated tax throughout the year. Information and tax forms for businesses can be found on the IRS web site, www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Small-Business-Forms-and-Publications, or by calling the IRS at (800) 829-1040 or its Forms Distribution Center at (800) 829-3676.

The IRS web site also offers a variety of helpful online tools, including [A Virtual Small Business Tax Workshop](#) (Small Business Products Online Ordering):

www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Small-Business-Products-Online-Ordering). The Forms Distribution Center is (800) 829-3676.

State Income Tax

Similar to federal taxes, the type of return you will need to file is dependent on the structure of your business. For information on Oregon taxes, call the Oregon Department of Revenue at (800) 356-4222 or visit them online at:

www.oregon.gov/DOR/programs/businesses

Self-Employment Tax Requirements

Self-Employment Tax

Self-employed individuals are responsible for paying self-employment tax, which comprises their contribution to federal Social Security and Medicare taxes. Based

on net earnings, self-employment tax payments may need to be made throughout the year. You can find more information by calling the IRS at (800) 829-1040, or by visiting its web site at www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Self-Employment-Tax-Social-Security-and-Medicare-Taxes

Estimated Income Tax

Self-employed individuals are required to make quarterly estimated income tax payments to both the IRS and the Oregon Department of Revenue. In most cases, if you expect to owe \$1,000 in federal taxes for the year after subtracting any withholding and tax credits, you must file Form 1040-ES each quarter with the IRS. Generally, if you expect to owe \$1,000 or more on the tax-to-pay line on your Oregon tax return, you are required to file Form 40-ESV each quarter with the Oregon Department of Revenue. More information can be found by contacting the IRS and the Oregon Department of Revenue:

Internal Revenue Service

1220 SW Third Avenue

Portland, OR 97204

(503) 265-3501

www.irs.gov/businesses/small-businesses-self-employed/estimated-taxes

Oregon Department of Revenue

955 Center St NE

Salem, OR 97301

(800) 356-4222

www.oregon.gov/DOR

TriMet Self-Employment Tax

Self-employed persons performing services within the Tri-Met district must pay an excise tax on those wages earned within the district. These taxes are collected by the Oregon Department of Revenue, and are paid annually using Form TM. For more information, please contact:

Oregon Department of Revenue

955 Center St NE

Salem, OR 97301

(800) 356-4222

www.oregon.gov/DOR/forms/FormsPubs/transit-payroll-taxes_211-503.pdf

Other Potential Tax Requirements

Some federal taxes apply to specific commodities, products or services. To determine if there are other federal taxes that apply to your business activity, visit the IRS web site at www.irs.gov or call toll free at (800) 829-1040.

There are also other state taxes that may affect you. Research the Oregon Department of Revenue's web site at www.oregon.gov/DOR/programs/businesses/Pages/other-taxes.aspx or call (800) 356-4222 for information on:

- **Amusement device tax:** paid by owners of establishments with Oregon Lottery video poker machines.
- **Cigarette tax and tobacco products tax:** paid by distributors, manufacturers, and consumers of cigarettes and tobacco products in Oregon.
- **Dry cleaning fee:** paid by owners of dry cleaning businesses and "dry" stores.
- **Dry cleaning solvent tax:** paid by owners of dry cleaning businesses and distributors of dry cleaning solvents.
- **Emergency communications (911) tax:** paid by customers of telephone and cellular companies providing telecommunication access to the Oregon 911 Emergency Reporting System.
- **Forest products harvest tax:** paid on timber cut from any land in Oregon.
- **Hazardous substance fee:** paid by possessors of non-petroleum hazardous substance.
- **Petroleum load fee:** paid by petroleum suppliers and importers to Oregon.

IRS Record Keeping Instructions

The IRS publishes a guide entitled Starting a Business and Keeping Records, which contains a great deal of information that can help you keep track of your business' financial activity and comply with tax requirements. This can be accessed online at www.irs.gov/publications/p583/index.html.

V. BUSINESSES WITH EMPLOYEES: TAXES & INSURANCE

File Required Federal Forms

Federal Payroll Withholdings: Income Tax, Social Security and Medicare

Most employers are required to withhold both federal taxes and Social Security contributions from each employee's paycheck, although certain organizations such as religious, educational, charitable and governmental bodies may be

exempt. Employers base these withholdings on information provided by each employee on IRS Form W-4, employee earnings, and federal withholding tax tables. Additionally, each quarter employers report withholdings and wages earned by filing Form 941 with the IRS. For more information, call the IRS at (800) 823-1040 or visit its web site at www.irs.gov/forms-pubs/about-form-941.

Employment Eligibility Verification (I-9)

Employers must require each employee to fill out Form I-9 supplied by U.S. Citizenship and Immigration Services (USCIS). Employees must also show their employer their birth certificate, Social Security card or other identification proving they are a U.S. citizen or have permission to work in the United States. Forms and a booklet explaining Form I-9 rules and regulations can be downloaded from the USCIS web site at www.uscis.gov/i-9. For questions, or to request a form, call (800) 357-2099.

Federal Unemployment Tax

Employers are required to pay a percentage of each employee's wages as a federal unemployment tax. Once you have filed for an EIN, you will automatically be sent unemployment tax reporting forms. For more information, call the IRS at (800) 823-1040 or visit its web site, www.irs.gov/Individuals/International-Taxpayers/Federal-Unemployment-Tax.

File Required State of Oregon Forms

Combined Employer's Registration Form

The Oregon Department of Revenue requires all Oregon employers to file a Combined Employer's Registration Form which consolidates reporting and payment of state income tax, unemployment tax, and Tri-Met taxes. Combined Employer's Registration Forms are available online at sos.oregon.gov/business/Pages/obr-combined-employer-registration-help.aspx, or by calling the Oregon Department of Revenue at (800) 356-4222.

State Business ID Number (BIN): When an employer first files a Combined Employer's Registration Form, his/her business is issued a Business Identification Number (BIN) that is then used to track state reports and payments.

State Payroll Tax Withholding Requirements:

- State Income Tax: Employers are required to withhold a portion of each employee's paycheck for state taxes. Upon filing your Combined Employer's Registration Form you will receive "wage bracket" withholding tax tables prepared by the Oregon Department of Revenue to help you determine each employee's withholding. You are then required to report the amount of taxes withheld and total taxable wages paid to the Department of Revenue on a monthly, quarterly or annual basis. For more

information, including exemptions from withholding, visit the Department of Revenue online at www.oregon.gov/DOR/programs/businesses/Pages/payroll-withholding.aspx, or call (800) 356-4222.

- **State Unemployment Tax:** Employers are required to pay quarterly unemployment taxes which finance unemployment insurance and payment of benefits to unemployed workers. Each employer is assigned a tax rate based on the amount of unemployment claims charged to their account (fewer claims = lower tax rate). New employers begin with the same rate, which is later adjusted as required. For more information, visit the Oregon Employment Department's Unemployment Insurance Tax web site at www.oregon.gov/EMPLOY/Businesses/Tax/Pages/Payroll-Taxes.aspx or call (503) 947-1488he.
- **Workers' Benefit Fund Assessment:** This is a payroll assessment calculated on the basis of hours worked by all paid workers subject to Oregon's Workers' Compensation Laws. The WBF assessment funds State programs that directly benefit injured workers and the employers who help make it possible for them to return to the workforce. More information can be obtained from Oregon's Workers' Compensation Division at (503) 947-7815 or online at www.oregon.gov/DCBS/Pages/wbf.aspx.
- **TriMet Payroll Tax:** All employers who pay wages for services performed in the TriMet transit district must pay an excise tax on those wages earned within the district. For more information, contact the Oregon Department of Revenue at (800) 356-4222 or visit its web site at www.oregon.gov/DOR/forms/FormsPubs/transit-payroll-taxes_211-503.pdf.

Other Insurance Requirements and Considerations

Workers Compensation Insurance

Most employers doing business in Oregon must obtain Worker's Compensation Insurance before they hire employees. This insurance covers all medical expenses incurred by workers injured on the job, including payments to workers who become temporarily or permanently disabled. It also provides payments to dependents if a worker dies as a result of an occupational injury or disease. Employers may acquire insurance from the State Accident Insurance Fund (SAIF), or any commercial insurance company qualified to write Workers' Compensation Insurance. For more information, contact either agency below:

Oregon Worker's Compensation Division
350 Winter Street NE

PO Box 14480
Salem, OR 97309
(800) 452-0288
wcd.oregon.gov/Pages/index.aspx

Small Business Ombudsman for Workers' Compensation

350 Winter Street NE
PO Box 14480
Salem, OR 97309
(971) 283-0997
www.oregon.gov/DCBS/SBO/Pages/sbo.aspx

Health Insurance

Providing health insurance coverage for your employees can be an important way of attracting and retaining the best talent. Below are two state agencies that can help you to find insurance plans that are both high quality and affordable:

Oregon Consumer & Business Services Department

350 Winter Street NE
PO Box 14480
Salem, OR 97309
(503) 947-7980
www.oregon.gov/Dcbs/Pages/index.aspx

Oregon Health Plan

500 Summer Street NE
Salem, OR 97301-1079
www.oregon.gov/oha/HSD/OHP

Other Business Insurance

Running a small business involves a significant investment, and it is common practice to purchase enough insurance to cover your assets. Business insurance protects your investment by minimizing financial risks associated with unexpected events such as a death of a partner, an injured employee, a lawsuit, or a natural disaster. If your business is an LLC or a corporation, your personal assets are protected from business liabilities; however, neither business structure is a substitute for liability insurance, which covers your business from losses. The SBA can provide you with information and resources to help you choose the right coverage for your business:

Small Business Administration (Local Office)

620 SW Main Street, Suite 313
Portland, OR 97204
(503) 326-2682

www.sba.gov/business-guide/launch/get-business-insurance-assets-liability

VI. OTHER REQUIREMENTS IF NEEDED

Protect Your Business Idea: Patents, Copyrights, and Trademarks

U.S. Patents

A patent is an exclusive property right to an invention and is issued by the Commissioner of Patents and Trademarks, U.S. Department of Commerce. If you decide to apply for a patent, you should seek professional assistance from a patent attorney or patent agent because patent procedures are detailed and technical. You might also consider performing a preliminary patent search to determine if your invention qualifies for a patent. The Boley Law Library of the Northwestern School of Law at Lewis and Clark College in Portland, a designated Oregon Patent & Trademark Depository Library, can help you with this search. For more information, please contact:

Lewis and Clark College

Boley Law Library - Patent Specialist

10101 SW Terwilliger Blvd

Portland, OR 97219

(503) 768-6676

https://library.lclark.edu/law?group_id=11380

U.S. Patent and Trademark Office

General Information Services Division

Crystal Plaza 3, Room 2C02

PO Box 1450

Alexandria, VA 22313

(800) 786-9199

www.uspto.gov

U.S. Copyrights

A copyright protects literary, dramatic, musical, artistic, or other intellectual creations from unauthorized copying or exploitation. Items such as written materials, works of art, musical compositions, and computer programs are protected by copyright. No publication, registration, or other action in the Copyright Office is required to secure a copyright; the copyright is secured automatically when the work is created and fixed in a tangible form of expression. However, there are definite advantages to registering a copyright. Copyrights are registered with the U.S. Library of Congress. To obtain information on copyrights and copyright application forms, please contact:

Library of Congress

Copyright Office

101 Independence Ave SE

Washington, DC 20559
(202) 707-3000

www.copyright.gov/

Trademarks and Service Marks

A trade or service mark identifies a source of goods or services. It can consist of letters, words, pictures, designs or any combination of these. The mark must be in use before it can be registered, but registration is optional. Registration prevents the registration or use of an identical or similar mark, and helps prove the date of first use. It's a good idea to check for conflicts with federally registered trade and service marks before registering your own.

The booklet *Basic Facts about Trademarks* is available from the U.S. Commissioner of Patents and Trademarks by calling (800) 786-9199, or by accessing the U.S. Patent and Trademark Office's web site at www.uspto.gov/sites/default/files/documents/BasicFacts.pdf. Forms to register a federal trade or service mark can be downloaded from www.uspto.gov or by calling the patent commissioner's number above. You can obtain the Oregon Trade and Service Marks registration form by calling the Corporate Division at (503) 986-2200 or downloading it from sos.oregon.gov/business/Pages/oregon-trade-and-service-mark-registration-forms.aspx. There is a nonrefundable processing fee in Oregon.

Comply with Americans with Disabilities Act Requirements

The Americans with Disabilities Act (ADA) is a federal law that prohibits discrimination against disabled persons in the areas of employment, public accommodation, and public services.

Title III of the ADA requires that public accommodations make facilities and services accessible to the disabled. Many private businesses are considered public accommodations under this law. The ADA specifies twelve types of entities that, regardless of size, are public accommodations: places of lodging, exhibition or entertainment, public gathering, public display or collection, recreation, and exercise; private educational institutions; establishments serving food or drink; sales or rental establishments; service establishments; stations used for specific public transportation; and social service center establishments.

Title I of the ADA deals with private employment and prohibits discrimination against "any qualified individual with a disability" in all aspects of employment. Title I applies to employers who have 15 or more employees.

For information on Title III of the ADA (public accommodation issues), contact:

U.S. Department of Justice
Office on ADA, Civil Rights Division
950 Pennsylvania Ave. NW
Disability Rights Section - NYAV
Washington, DC 20530

www.ada.gov

(800) 514-0301

For additional information on Title I of the ADA (private employment issues), contact:

Equal Employment Opportunity Commission

909 First Avenue, Suite 400

Seattle, WA 98104

www.eeoc.gov

(800) 669-4000 (Voice)

(206) 220-6882 (TDD)

Comply with Department of Environmental Quality Regulations

Certain business activities require Oregon Department of Environmental Quality (DEQ) permits such as: discharge of materials into waters of the state; discharge of storm water associated with industrial activity; discharge of emissions into the air; owning an underground storage tank; storage, use or transportation of waste tires; disturbing five or more acres of land with clearing, grading, excavation and/or construction activities; and building a parking lot. The DEQ provides a DEQ Permits Handbook that can walk you through the process of obtaining a permit. It is available by contacting

Oregon Department of Environmental Quality

700 NE Multnomah Street, Suite 600

Portland, OR 97232

(503) 229-5696

www.oregon.gov/DEQ/

Other Employer Requirements

Oregon Minimum Wage

Oregon has a legal minimum wage, which is adjusted annually for inflation by the state Bureau of Labor and Industries (BOLI). More information can be found at:

Bureau of Labor and Industries

800 NE Oregon Street, Suite 1045

Portland, OR 97232

(971) 673-0761

www.oregon.gov/BOLI/TA/

Job Safety and Health Regulations

The Oregon Occupational Safety and Health Division (OR-OSHA) sets and enforces job safety and health regulations for business and industry. To determine your compliance requirements, please contact:

Oregon Occupational Safety and Health Division

350 Winter Street NE, 3rd Floor

PO Box 14480

Salem, OR 97309

(800) 922-2689

www.oro sha.org/rules_laws.html

VII. FINANCIAL ASSISTANCE / TAX INCENTIVES

Financial Planning Assistance

A variety of organizations are available to assist you with the important task of business financial planning. Careful planning now can help ensure the long-term financial success of your enterprise.

Service Corps of Retired Executives (SCORE)

SCORE is a volunteer organization comprised of retired business owners whose members help small business owners, managers, and potential owners solve their operating problems and plan for financial success with one-on-one counseling and classroom training. They can be contacted at:

SCORE - Portland

620 SW Main Street, Suite 314

Portland, OR 97205

(503) 326-5211

portlandor.score.org/

Small Business Development Center (SBDC)

Staffed with experienced business instructors and counselors, SBDC centers offer workshops, one-on-one counseling, and a variety of tools to help individuals start and grow financially-successful businesses. Highlighted courses include a Start Your Own Business Mini Series (three workshops on Basics, Planning and Financing), as well as bookkeeping workshops. The closest SBDC to Forest Grove is:

SBDC

1626 SE Water Ave

Portland, OR 97214

(971) 722-5080

www.bizcenter.org

Other Agencies

There is a variety of other agencies that can provide financial planning assistance. In particular, Adelante Mujeres and Mercy Corps are two local nonprofit organizations that dedicate significant resources toward providing individuals with the tools and support necessary to launch high-quality and successful businesses. They can be contacted at:

Adelante Mujeres

2030 Main St Suite A

Forest Grove, OR 97116

(503) 992-0078

www.adelantemujeres.org/

Mercy Corps Northwest

43 SW Naito Parkway

Portland, OR 97204

(503) 896-5070

www.mercycorpsnw.org/

Loans

Local Banks and Credit Unions

Local banking institutions are a primary source of business credit. Contact the following local banks and credit unions for information on what loan products are available, and how to apply.

Bank of the West

1926 Pacific Avenue

Forest Grove, OR 97116

(503) 357-6165

www.bankofthewest.com

Columbia State Bank

4110 Pacific Ave

Forest Grove, OR 97116

(503) 359-4495

www.columbiabank.com

First Community Credit Union

3924 Pacific Avenue

Forest Grove, OR 97116

(503) 992-1768

www.myfirstccu.org/

Heritage Bank

2811 19th Ave

Forest Grove, OR 97116

(503) 992-8600

www.heritagebanknw.com/

US Bank

1735 N Adair Street

Cornelius, OR 97113

(503) 359-4411

www.usbank.com

Wauna Credit Union

3532 Pacific Avenue

Forest Grove, OR 97116

(800) 773-3236

www.waunafcu.org

Wells Fargo

1905 Pacific Avenue

Forest Grove, OR 97116
(503) 359-1670
www.wellsfargo.com

Mercy Corps Northwest Loan Program

Mercy Corps Northwest assists individuals from the Portland–Vancouver metro region, including minorities, women, refugees, immigrants, and the previously incarcerated, by increasing their economic self-sufficiency through micro-enterprise development and self-employment. The Mercy Corps Northwest Loan program exists to provide financing to entrepreneurs who have viable business ideas. Loans range from \$500 to \$50,000 based on capability and capacity. Terms are for up to 60 months and are at competitive rates.

Mercy Corps Northwest
43 SW Naito Parkway
Portland, OR 97204
(503) 896-5070
www.mercycorpsnw.org

State Loan Programs

State Entrepreneurial Development Loan Fund (EDLF)

The EDLF fund provides initial loans of up to \$25,000 and follow-up loans of \$15,000 to businesses meeting two of the following criteria: 1) in operation for less than 24 months; 2) revenues of \$100,000 or less in the last 12 months; or 3) run by a severely disabled person. The applicant must also be enrolled in or have completed a Small Business Development Center (SBDC) counseling program and have a business plan reviewed by an SBDC. More information can be found at:

Business Oregon
775 Summer Street, Suite 200
Salem, OR 97301
(503) 986-0123
www.oregon4biz.com

Oregon Business Development Fund

The “regular” OBDF program offers longer-term gap financing for basic-sector businesses of up to \$500,000 or 40 percent of a project’s cost. The “targeted” OBDF provides incentives that encourage companies to locate or expand in distressed areas of the state, offering below-market interest rates (prime minus four points) with a floor of four percent. More information can be found at:

Business Oregon
775 Summer Street, Suite 200
Salem, OR 97301
(503) 986-0123
www.oregon4biz.com

**Oregon Association of Minority Entrepreneurs Credit Corp.
(OAMECC)**

This subsidiary of OAME provides direct financial aid to business owners through a micro-plan program (\$500 to \$15,000 loans) or through a Small Business Administration MicroLoan Program (loans up to \$35,000).

OAMECC

4134 N Vancouver
Portland, OR 97217
(503) 249-7744
www.oame.org

Oregon Capital Access Program

This program is designed to increase bank financing to Oregon small businesses by providing loan portfolio insurance to cover higher risk loans. Borrowers pay a fee of between 3 and 7 percent of the loan amount, which is matched by the state and contributed to a loan loss reserve account.

Business Oregon

775 Summer Street, Suite 200
Salem, OR 97301
(503) 986-0123
www.oregon4biz.com

Oregon Credit Enhancement Fund (CEF)

Like the Capital Access Program, the CEF fund provides guarantees to enrolled banks, enabling them to increase capital available to small businesses. However, greater restrictions apply as to the type, size and location of businesses that qualify. The state charges a one-time, up-front insurance premium for the program.

Business Oregon

775 Summer Street, Suite 200
Salem, OR 97301
(503) 986-0123
www.oregon4biz.com

State Energy Loan Program (SELP)

SELP finances qualifying energy conservation projects and renewable energy resource development in Oregon, including projects that use recycled materials to create products or use or promote the use of alternative fuels. Projects can be a retrofit of existing facilities or new construction. Loans are fixed rate, long term and at competitive rates.

Oregon Department of Energy

550 Capitol Street NE, 1st Floor
Salem, OR 97301

(503) 378-4040
(800) 221-8035
www.oregon.gov/energy

Federal Loan Programs

The United States Small Business Administration offers a variety of loan programs, often providing additional underwriting of loans available from private-sector lenders that can make participating bank and credit union loans easier to qualify for. These programs are listed below.

- **The 504 Loan Program** provides long-term subordinate financing for the acquisition or renovation of land, buildings, or major equipment by businesses that create jobs, improve the local economy or meet other SBA goals. The borrower puts 10 percent down, obtains 50 percent financing and the SBA program provides the remaining 40 percent. Loans are provided through Certified Development Companies. (Local CDCs are listed on the SBA web site.)
- **The 7 (a) Loan Guaranty Program** can be used to obtain a third-party loan to expand or renovate facilities, purchase machinery and major equipment, augment working capital, purchase land or buildings or construct commercial buildings, and refinance existing debt. The SBA can guarantee as much as 85 percent of loans up to \$150,000 and 75 percent of loans over that amount. Beyond the regular 7(a) program, there are several specialized 7(a) loan guaranty programs, including:
 - **CAPlines**, an umbrella loan program helping small businesses meet their short-term and cyclical working capital needs through five different programs.
 - **The LowDoc Loan Program**, offering a simple, one-page SBA application Portland, OR 97201 form and rapid turn-around on qualifying loans.
 - **The Export Express Loan Program**, helping to secure loans of up to \$250,000 for either short-term working capital or longer term fixed asset financing.
 - **The Export Working Capital Program**, providing companies with loan guarantees of up to \$2 million specifically for export sales and contracts.
 - **The International Trade Loan Program**, offers long-term financing to growing export businesses and those adversely affected by import competition.
 - **SBAExpress**, authorizing SBA preferred lenders a streamlined process for loans of up to \$350,000 (SBA guarantees 50 percent).
 - **The 7(m) Microloan Program** provides between \$500 and \$35,000 loans through nonprofit intermediaries. Proceeds may be used for typical business purposes such as working capital, machinery and equipment, etc.

SBA 7(m) Microloan Provider:

OAMECC

4134 N Vancouver
Portland, OR 97217
(503) 249-7744
www.oame.org

- **The Small Business Investment Company Program (SBIC)** brings together privately owned and managed investment (“venture capital”) firms interested in investing or making loans to small businesses in the manufacturing and service industries. Investments and/or loans may involve the SBIC’s own funds or funds obtained at favorable rates with SBA guarantees.

SBA SBIC Providers:

www.sba.gov/sbic

Additional resources and contacts for SBA loan programs include:

**U.S. Small Business Administration
Capital**

Portland District Office

620 SW Main Street, Suite 313
Portland, OR 972045
(503) 326-2682
www.sba.gov/offices/district/or/portland

Evergreen Business

1618 SW 1st Avenue, Suite
Portland, OR 97201
(503) 222-7496
(800) 878-6613
www.evergreen504.com/

Equity Financing

Individual Development Accounts (IDAs)

IDA programs offer participant the opportunity to save for and invest in an asset. Participants can save for a small business start up or expansion, post-secondary education or job training. An individual can save up to \$1,000 a year for three years in order to receive up to \$9,000 in matching funds.

Adelante Mujeres

Adelante Mujeres, through its Adelante Empresas program, is a local nonprofit organization that, as a part of its mission, provides local Latino entrepreneurs the capacity to overcome societal barriers and develop the skills necessary to launch successful businesses. The IDA program offers a 3:1 matched savings account, financial literacy education and one-on-one financial and asset-specific counseling

Adelante Mujeres

2030 Main St Suite A
Forest Grove, OR 97116
(503) 992.0078

www.adelantemujeres.org/small-business-development/

Crowdfunding

Crowdfunding is based the broader concept of crowdsourcing, which is the concept of an individual reaching a goal by leveraging small contributions from many parties. Crowdfunding is the application of this concept to the collection of funds through small contributions from many parties in order to finance a particular project or venture. www.entrepreneur.com/topic/crowdfunding

Kiva

Kiva is a small project through which lenders make microfinance loans directly to borrowers in the U.S. and Kenya via the Internet. Kiva aims to expand financial opportunities and access for borrowers who otherwise lack them, reduce the cost of capital for borrowers who need it, and enhance the connectedness between lenders and borrowers. www.kiva.org/

CASA of Oregon

VIDA is a collaborative of agencies offering IDAs to individuals and families. They work with nine partner organizations in Washington County.

CASA of Oregon

2508 SW Roy Rogers Road, Suite 155

Sherwood, OR 97140

503-537-0319

<https://casaoforegon.org>

Oregon Entrepreneurs Network (OEN)

OEN manages the operations of two investment groups that help entrepreneurs fund the growth of their enterprise. The Women's Investment Network (WIN) and the Portland Angel Network (PAN) meet regularly to discuss investment opportunities in emerging companies in the region, and looks particularly at opportunities with good growth and profit potential. Companies looking to receive angel funding should be seeking capital within the range of \$250,000 to \$2 million. OEN can be contact at:

OEN

PO Box 6452

Portland, OR 97228

(503) 222-2270

www.oen.org

Oregon Growth Account

The Oregon Growth account is a state-sponsored investment fund that uses funds from the Oregon Lottery to inject seed capital to launch and expand young Oregon companies. While the fund is overseen by a public board chaired by the State Treasurer, who also sets governing policies, day-to-day management and investment decisions are made by private fund managers. To submit a business plan for consideration, contact any of these private general partners, whose

contact information can be found at: www.oregon4biz.com/Innovate-&-Create/Oregon-Growth-Board/Investments/

Tax Abatements, Credits, and Exemptions

Forest Grove Enterprise Zone

Forest Grove offers a tax abatement program that provides a financial incentive for industrial business and certain hotel/motel facilities that make new investments in real property and equipment, and create new jobs. In exchange for locating or expanding into an enterprise zone, eligible (generally non-retail) business firms receive total exemption from the property taxes normally assessed on new plant and equipment for at least three years, but possibly up to five. Nearly all industrially zoned properties inside the City of Forest Grove are eligible, as well as Commercial Auto Overlay zoned properties inside the City of Forest Grove for Hotels and Motels only. For more information, please contact:

Forest Grove Economic Development Department

1924 Council Street
PO Box 326
Forest Grove, OR 97116
(503) 992-3293
www.forestgrove-or.gov/econdev

State Environmental Tax Credits

Oregon's Department of Environmental Quality can help Oregon business owners determine which of several Oregon tax credits they may be eligible for, such as pollution control tax credits and truck engine tax credits.

State of Oregon

Dept. of Environmental Quality

700 NE Multnomah Street, Suite 600
Portland, OR 97232-4100
(503) 229-5696
www.deq.state.or.us

Historic Tax Credits

Historic Property Tax Benefits

The Oregon State Historic Preservation Office has two tax incentive programs to encourage the appropriate rehabilitation and maintenance of historic properties listed on the National Register of Historic Places. The Federal Tax Credit program is for income-producing buildings only (commercial and residential rental). It saves the property owner 20 percent of the cost of rehabilitation through a federal income tax credit. Oregon's Special Assessment of Historic Properties program offers a 15-year "freeze" of a property's assessed value for buildings that will be significantly but appropriately rehabilitated and maintained.

**State of Oregon
State Historic Preservation Office**

725 Summer Street NE, Suite C

Salem, OR 97301

(503) 986-0690

<https://www.oregon.gov/oprd/OH/Pages/default.aspx>

Historic Preservation Easements

As a tool to protect historic properties, this program allows owners of a listed historic place to donate an easement to the non-profit Restore Oregon, thereby restricting future use or development. Tax benefits to the donor include write-offs for charitable deductions on federal tax returns, which carry through on state returns. Property and estate taxes may also be reduced if true cash value of the property is lessened.

Restore Oregon

1327 SE Tacoma Street #114

Portland, OR 97202

(503) 243-1923

restoreoregon.org/

Other State Business Tax Credits

Construction-In-Process Exemption

Most projects to erect or enlarge a building or structure may be exempt from property taxes for up to two years anywhere in Oregon, while under construction and not in use or occupied – or otherwise not ready for any commercially intended purpose – on Jan. 1 of the tax assessment year. This exemption applies also to on-site machinery or equipment being installed as real property.

Washington County

Assessment and Taxation Department

155 N. First Avenue, Suite 130

Hillsboro, OR 97124

(503) 846-8741

www.co.washington.or.us/AssessmentTaxation/index.cfm

Miscellaneous Business Tax Credits

The Oregon Department of Revenue has information and online forms for various tax credits for corporations, including those for employer-provided dependent care assistance, donations of computers for research, even fish habitat improvements.

State of Oregon

Department of Revenue

955 Center Street NE

Salem, OR 97301

(503) 378-4988

(800) 356-4222

www.oregon4biz.com/Oregon-Business/Tax-Incentives/

VIII. ADDITIONAL RESOURCES

General Information

City of Forest Grove

Economic Development Department

1924 Council Street
PO Box 326
Forest Grove, OR 97116
(503) 992-3293
www.forestgrove-or.gov/econdev

Community Development Department

1924 Council Street
PO Box 326
Forest Grove, OR 97116
(503) 992-3224
www.forestgrove-or.gov/comdev

Building Division

1924 Council Street
PO Box 326
Forest Grove, OR 97116
(503) 992-3229
www.forestgrove-or.gov/building

Forest Grove Library

2114 Pacific Avenue,
Forest Grove, OR 97116
(503) 992-3247
www.forestgrove-or.gov/library

Washington County

County Administrative Office

155 N First Avenue, Suite 300
Hillsboro, OR 97124
(503) 846-8685
www.co.washington.or.us/CAO/index.cfm

Assessment and Taxation

155 N First Avenue, Suite 130
Hillsboro, OR 97124
(503) 846-8741
www.co.washington.or.us/AssessmentTaxation/index.cfm

State of Oregon

Consumer and Business Services

350 Winter Street NE
Salem, OR 97301
PO Box 14480
Salem, OR 97309
(503) 378-4100
www.oregon.gov/DCBS

Office of Small Business Assistance

255 Capitol Street NE
Salem, OR 97310
844-469-5512 (toll free)
sos.oregon.gov/business/Pages/office-small-business-assistance.aspx

Division of Financial Regulation

350 Winter Street NE, Room 410
Salem, OR 97301
(503) 947-7980
dfr.oregon.gov/pages/index.aspx

Occupational Safety and Health

350 Winter Street NE, 3rd Floor
Salem, OR 97309-0405
(800) 922 2689 (Salem)
www.orosha.org

Certification Office for Business Inclusion and Diversity (COBID)

775 Summer Street NE, Suite 200
Salem, OR 97301
(503) 986-0123
www.oregon4biz.com/How-We-Can-Help/COBID/

Department of Revenue

955 Center Street NE
Salem, OR 97301
(503) 378-4988
(800) 356-4222
www.oregon.gov/dor

Oregon Business Xpress

www.oregon.gov/business

Technical Assistance

Forest Grove Economic Development Department

The Economic Development Department is available to assist you with your business needs. From site searches, tax incentives, and financing to regulatory assistance, market information and workforce development – we can help. Please feel free to contact us anytime at:

Forest Grove Economic Development Department

1924 Council Street
PO Box 326
Forest Grove, OR 97116
(503) 992-3293
www.forestgrove-or.gov/econdev

Forest Grove Community Development Department

The staff members of the Community Development Department are the experts on the City's zoning regulations. They can help you make sure that you are complying with all local requirements regarding your business' location and operation. Knowledgeable and helpful employees are ready to help you at:

Forest Grove Community Development Department

1924 Council Street
PO Box 326
Forest Grove, Oregon 97116
(503) 992-3224
www.forestgrove-or.gov/comdev

Forest Grove Community Development Department, Building Division

If your business plans include constructing a new building or making alterations or additions to an existing building, you will want to be sure you are complying with all City building codes. The Forest Grove Building Division staff can help you navigate these requirements and can assist in filling out and submitting applications for building permits. They are ready to help at:

Forest Grove Building Division

1924 Council Street
PO Box 326
Forest Grove, OR 97116
(503) 992-3229
www.forestgrove-or.gov/building

Adelante Mujeres

Adelante Mujeres, through its Adelante Empresas program is a local nonprofit organization that, as a part of its mission, provides local Latino entrepreneurs the capacity to overcome societal barriers and develop the skills necessary to launch successful businesses. Program staff and volunteers will work one-on-one with aspiring entrepreneurs to create environmentally sustainable, well-run and profitable small businesses. More information can be found at:

Adelante Mujeres
2030 Main St Suite A
Forest Grove, OR 97116
(503) 992.0078
www.adelantemujeres.org/

Forest Grove Chamber of Commerce

The Forest Grove Chamber of Commerce is a forum that brings together business owners, professionals, staff and volunteers who work together to stimulate a prosperous business environment for a more vibrant community. For information on Chamber activities and services please contact:

Forest Grove Chamber of Commerce
2417 Pacific Avenue
Forest Grove, OR 97116
(503) 357-3006
<https://fgcchamber.org>

Livelihood NW

Livelihood NW provides long-term mentoring relationships with start-up and emerging businesses, including technical assistance on specific projects. Help is available to develop business plans, conduct market research, set up accounting and business information systems, develop personnel policies and compensation systems and training modules, and access capital, including loans. A full-time staff with 30 years of experience, supplemented with teams of students and student interns, work with companies on specific projects. The assistance is provided at no cost and is tailored to the needs of the individual company.

Livelihood NW
615 SW Harrison Street
Portland, OR 97201
(503) 990-8255
livelihoodnw.org/

Hispanic Metropolitan Chamber

The non-profit Hispanic Metropolitan Chamber (Hispanic Chamber) is a local chapter of the U.S. Hispanic Chamber of Commerce. The Hispanic Chamber publishes a monthly newsletter, Business Matters; holds monthly luncheons/networking sessions featuring business and civic leaders to address community and business issues; conducts workshops; provides technical

assistance; provides scholarships to Hispanic students throughout Oregon; and conducts leadership and construction career trainings.

Hispanic Metropolitan Chamber

333 SW 5th Avenue, Suite 100

Portland, OR 97204

(503) 222-0280

www.hmccoregon.com

Mercy Corps Northwest

Mercy Corps Northwest offers Business Development Services that include one-on-one work with staff for the development and refinement of business plans, preparation of loan application documents, and ongoing assistance in daily business operations. MCNW also offers training and development programs, classes, and seminars including the CORE 4 program. The CORE 4 is a 6 week workshop series that provides an overview of the major issues involved in starting a small business including business plan development, marketing, basic business financial literacy, operations, and credit management. **MicroMentor** is an initiative of Mercy Corps. MicroMentor is a free online service that connects small business owners with business mentors

Mercy Corps Northwest

43 SW Naito Parkway

Portland, OR 97204

(503) 896-5070

www.mercycorpsnw.org

MicroMentor

www.micromentor.org

Oregon Association of Minority Entrepreneurs (OAME)

The non-profit OAME provides technical assistance to minority entrepreneurs and serves as an information clearinghouse, providing a variety of services and resources to its members. It also runs a 40,000-square-foot “incubator” providing business space at below-market rates.

OAME

731 N Hayden Meadows Drive

Portland, OR 97217

(503) 249-7744

www.oame.org

Oregon Business Express

A “One Stop Shop” online portal for opening and operating a small business portal in Oregon.

Oregon Business Xpress

www.oregon.gov/business

Oregon Entrepreneurs Network (OEN)

Among its many services, OEN offers the Private Panel Review which allows an entrepreneur to present his/her business plan to a panel of experts for review and industry-specific advice. The non-profit organization helps connect companies to expertise and other resources they need to grow their business through its business development programs (“Startup Services”) and its many educational and networking events.

OEN

1155 SW Morrison Street #209

Portland, OR 97205

(503) 222-2270

www.oen.org

Office of Small Business Association

Oregon’s Office of Small Business Assistance serves as an independent voice for small businesses within state government. When problems arise, the advocate works collaboratively with small businesses and state agencies to resolve issues. The Small Business Advocate brings together businesses and government to continuously improve Oregon's business climate. The Small Business Advocate's core mission is to assist entrepreneurs who believe they've been subject to unreasonable or unfair state regulatory actions.

Office of Small Business Assistance

255 Capitol Street NE

Salem, OR 97310

844-469-5512 (toll free)

sos.oregon.gov/business/Pages/office-small-business-assistance.aspx

Oregon Manufacturing Extension Partnership (OMEP)

OMEP assists Oregon manufacturers reduce costs, increase sales, and create jobs by becoming more competitive and productive in the global marketplace. Interested businesses are provided with a no-charge, no-obligation on-site assessment for appropriate services that include lean manufacturing/process improvement, project management, and energy management.

Oregon Manufacturing Extension Partnership

7650 SW Beveland Street, Suite 170

Portland, OR 97223

(503) 406-3370

www.omep.org

Oregon Native American Business Entrepreneurs Network (ONABEN)

This non-profit strives to increase the success of businesses owned by Native Americans. It focuses on training and business management and it provides resources and referrals for capital access.

ONABEN

6441 SW Canyon Court, Suite 104
Portland, OR 97221
(503) 968-1500
(800) 854-8289
www.onaben.org

SCORE

SCORE is a volunteer organization whose members help small business owners, managers and potential owners solve their operating problems with one-on-one counseling and classroom training. Counseling is not limited to businesses that have problems, but is also available to managers of successful firms who want to renew their objectives and long-range plans for expansion or diversification.

Portland SCORE

620 SW Main Street, Suite 314
Portland, OR 97205
(503) 326-5211
portlandor.score.org/

Small Business Development Centers (SBDC)

Staffed with experienced business instructors and counselors, Small Business Development Centers offer workshops, one-on-one counseling and a variety of tools to help individuals start and grow a business. Highlighted courses include a Start Your Own Business Mini Series (three workshops on Basics, Planning and Financing), bookkeeping workshops, a year-long management program that includes once-a-month classroom time and 30 hours of one-on-one counseling, and International Trade Workshops.

SBDC

1626 SE Water Ave
Portland, OR 97214
(971) 722-5080
www.bizcenter.org/

The Nonprofit Association of Oregon (NAO)

NAO provides training, consultations and referrals for non-profit organizations. Programs available include workshops, networks, and consultations on financial management, board development, strategic planning, building diversity, interim director services, organizational development, and leadership issues.

Nonprofit Assn. of Oregon

5100 SW Macadam Avenue, Suite 360
Portland, OR 97239
(503) 239-4001
nonprofitoregon.org/

United States Small Business Administration

The U.S. Small Business Administration (SBA) dedicates its energy and resources to providing support to small businesses and small-business owners across the nation. SBA helps businesses across the country through the “3 C’s” of its service: capital (provided through a number of financing programs), contracts (federal contracts awarded to small businesses), and counseling (through its Small Business Development Centers).

Small Business Administration (Local Office)

620 SW Main Street, Suite 313
Portland, OR 97204
(503) 326-2682
www.sba.gov/offices/district/or/portland

Professional Service Providers

Attorneys

An attorney can provide valuable assistance as you develop your business, including helping you choose the right form of business, making sure the proper papers are filed, drafting and interpreting contracts and leases, representing you in legal action, and providing you with general legal advice concerning the operation of your business. For information on attorneys located in Forest Grove, please contact:

Forest Grove City Hall

Economic Development Department
1924 Council Street
Forest Grove, OR 97116
(503) 992-3293
E-mail: jking@forestgrove-or.gov

Forest Grove Chamber of Commerce

2417 Pacific Avenue
Forest Grove, OR 97116
(503) 357-3006
<https://fgcchamber.org>

Oregon State Bar

16037 SW Upper Boones Ferry Rd
Tigard, OR 97281
(503) 620-0222
www.osbar.org

Additionally, the Lewis & Clark Law School offers legal services to low-income and emerging businesses through its Small Business Legal Clinic in Portland. They can be reached at:

Lewis & Clark Law School Small Business Legal Clinic

310 SW 4th Ave, Suite 1018

Portland, OR 97204

(503) 768-6940

www.lclark.edu/law/centers/small_business_legal_clinic/

Accountants

An accountant can provide assistance with your business plan, set up your accounting books, prepare your taxes, and provide you with tax advice related to the operation of your business, such as how to take advantage of tax deductions.

For information on accountants located in Forest Grove, please contact:

Forest Grove City Hall

Economic Development Department

1924 Council Street

Forest Grove, OR 97116

(503) 992-3293

E-mail: jking@forestgrove-or.gov

Forest Grove Chamber of Commerce

2417 Pacific Avenue

Forest Grove, OR 97116

(503) 357-3006

<https://fgcchamber.org/>

Additional resources for finding an accountant are available from:

Oregon Association of Independent Accountants

1804 NE 43rd Avenue

Portland, Oregon 97213

(503) 282-7247

oaia.net/

Oregon Society of CPAs

10206 SW Laurel Road

Beaverton, OR 97005

(503) 641-7200

www.orcpa.org/

Oregon Association of Tax Consultants

3075 SE Century Boulevard, Suite 110

Hillsboro, OR 97123

(503) 226-0100

www.oatc-oregon.org/

Insurance

Business and Health Insurance

Running a small business involves a significant investment, and it is common practice to purchase enough insurance to cover your assets. Business insurance protects your investment by minimizing financial risks associated with unexpected events such as a death of a partner, an injured employee, a lawsuit, or a natural disaster. If your business is an LLC or a corporation, your personal assets are protected from business liabilities; however, neither business structure is a substitute for liability insurance, which covers your business from losses. Providing health insurance coverage for your employees can be an important way of attracting and retaining the best talent.

For information on insurance providers located in Forest Grove, please contact:

Forest Grove City Hall

Economic Development Department
1924 Council Street
Forest Grove, OR 97116
(503) 992-3293
E-mail: jking@forestgrove-or.gov

Forest Grove Chamber of Commerce

2417 Pacific Avenue
Forest Grove, OR 97116
(503) 357-3006
<https://fgcchamber.org/>

Additionally, the SBA can provide you with information and resources to help you choose the right coverage for your business:

Small Business Administration (Local Office)

620 SW Main Street, Suite 313
Portland, OR 97205
(503) 326-2682
www.sba.gov/business-guide/launch/get-business-insurance-assets-liability

Additionally, below are two state agencies that can help you to find insurance plans that are both high quality and affordable:

Oregon Consumer & Business Services Department

350 Winter Street NE
PO Box 14480
Salem, OR 97309
(503) 378-4100
www.oregon.gov/Dcbs/Pages/index.aspx

Oregon Health Plan
500 Summer Street NE
Salem, OR 97301-1097
(503) 947-2340
www.oregon.gov/oha/HSD/OHP

Banking Services

Opening a business checking account is an important step in building your business' finances, as it will help you separate business assets from your personal assets. Additionally, establishing a relationship early on with your bank, credit union, or other financial institution can ease the process of applying for business credit in the future.

The following is a list of banking institutions in Forest Grove:

Bank of the West
1926 Pacific Avenue
Forest Grove, OR 97116
(503) 357-6165
www.bankofthewest.com

Columbia State Bank
4110 Pacific Ave
Forest Grove, OR 97116
(503) 359-4495
www.columbiabank.com

First Community Credit Union
3924 Pacific Avenue
Forest Grove, OR 97116
(503) 992-1768
www.myfirstccu.org/

Heritage Bank
2811 19th Ave
Forest Grove, OR 97116
(503) 992-8600
www.heritagebanknw.com/

US Bank
1735 N Adair Street
Cornelius, OR 97113
(503) 359-4411
www.usbank.com

Wauna Credit Union
3532 Pacific Avenue
Forest Grove, OR 97116
(800) 773-3236
www.waunafcu.org

Wells Fargo
1905 Pacific Avenue

Forest Grove, OR 97116
(503) 359-1670
www.wellsfargo.com

Demographics and Market Data

Data Resource Center – Metro

Metro maintains a database of economic and demographic information for the Portland-Vancouver area through its Data Resource Center, a U.S. Census Bureau affiliate. Data available includes population and household characteristics, housing units, building permits and employment. Medium and long-range forecasts can be obtained, along with customized reports covering user-defined areas. Data can be displayed as maps and complemented by aerial photographs and other spatial imagery.

Data Resource Center

600 NE Grand Avenue
Portland, OR 97232
(503) 797-1742
www.oregonmetro.gov/tools-partners/data-resource-center

Oregon Labor Market Information System (OLMIS)

Online database gives employers, analysts and others business professionals access to a variety of economic information, including current local and regional economic indicators, industry and occupational data and contacts.

State of Oregon

Employment Department OLMIS

875 Union Street NE
Salem, OR 97311
(503) 947-1472
www.qualityinfo.org/

Population Research Center (PRC)

The Population Research Center (PRC) at Portland State University is an interdisciplinary public service, research, and training unit for population-related data and research for the State of Oregon. The PRC also provides links to the State Data Center and subsequent U.S. Census Bureau data to Oregonians.

Population Research Center

Portland State University

506 SW Mill Street
Portland, OR 97207
(503) 752-3922
<https://www.pdx.edu/population-research/>

State Data Center

Charles Rynerson (Coordinator): (503) 725-5157
<https://www.pdx.edu/population-research/state-data-center>

Forest Grove Library (Reference Librarian)

Free WiFi, Value Line, Wall Street Journal, Business and Company Resource Center, and access to more than 1.5 million items. Library cards are free to all Washington County residents and/or property owners and can be used at any of the Washington County public libraries. They also offer the Forest Grove City Library Business Resource Guide. This is an annotated list of business books, magazines, newspapers, reference materials, online resources, and more at the Forest Grove City Library.

www.forestgrove-or.gov/library

Forest Grove City Library

2114 Pacific Avenue,
Forest Grove, OR 97116
(503) 992-3337