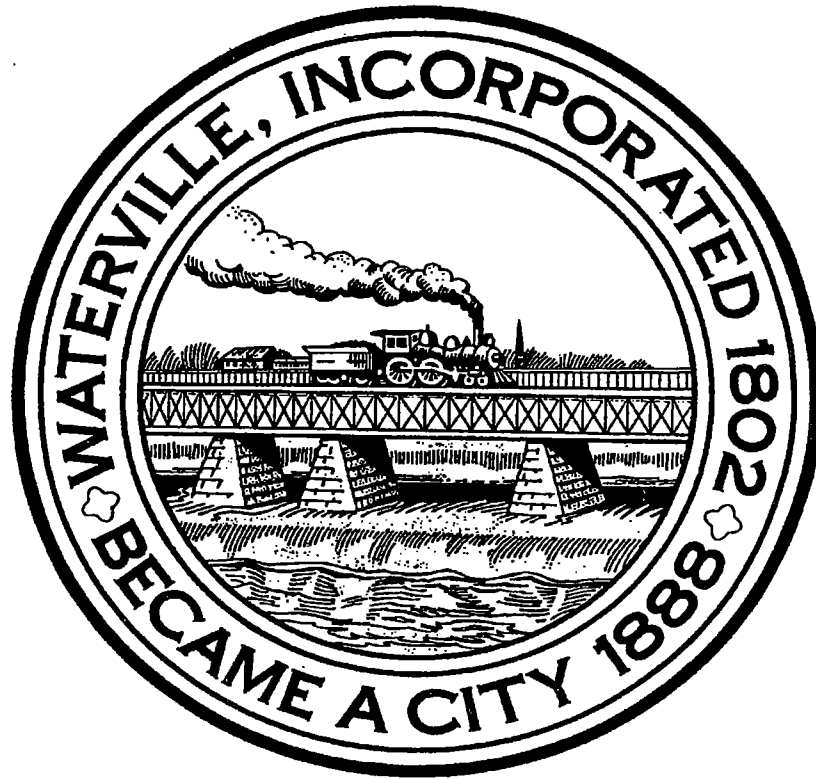


***A GUIDE TO DOING BUSINESS
IN
WATERVILLE, MAINE***



Prepared by the Economic Restructuring Committee of Waterville Main Street



CITY OF WATERVILLE

Office of the
Mayor

Greetings!

As Mayor of the City of Waterville I welcome your interest in our City. I am committed to doing as much as I can to make Waterville an outstanding place to live, work, and do business. This Guide should answer many of your questions, however please feel free to contact me at City Hall if you need additional information.

Sincerely,

Paul R. LePage
Mayor



177 Main Street, Waterville, Maine 04901
TEL 207.680.2055 FAX 207.680.2056
info@watervillemainstreet.org
www.watervillemainstreet.org

On behalf of Waterville Main Street, I applaud your interest in doing business in Waterville. We hope this Guide will be a useful source of information. If you are considering locating in the downtown area, please feel free to contact our office if we can be of any assistance.

Sincerely,

Ave Vinick, President
WMSt Board of Directors

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INTRODUCTION

This reference is intended to be an information resource to anyone who is contemplating establishing a new business or purchasing or expanding an existing business in the City of Waterville. Since this pamphlet is an “informational resource” only, it should not be used as the sole source of information. Agencies listed should be contacted to verify information and answer questions.

KEY MUNICIPAL AND REGIONAL OFFICES

	<u>TELEPHONE:</u>	<u>LOCATION:</u>
City Hall	680-4200	FAX: (207)680-4207
Mayor	680-4202	City Hall
Administrator	680-4203	1 Common Street
City Clerk	680-4210	Waterville, ME 04901
Police Chief	680-4704	
Tax Assessor	680-4220	
City Planner	680-4230	Fax: (207) 680-4234
Planning Board	680-4230	The Center Building*
Code Enforcement Officer	680-4231	93 Main Street
Board of Zoning Appeals	680-4231	Waterville, ME 04901
Electrical Inspector	680-4231	
Building Inspector	680-4231	
Plumbing Inspector	680-4231	
Project Engineer	680-4232	

***All mail should be sent to 1 Common Street, Waterville, ME 04901 for Planning or Code Enforcement Departments.**

Fire Chief	680-4730	Central Fire Station
Fire Department	680-4734	7 College Ave Waterville, ME 04901
Public Works Department	680-4744	6 Wentworth Court Waterville, ME 04901 Fax (207) 877-7532
Central Maine Power Company	1-800-750-4000	8 Water Street Waterville, ME 04901
Kennebec Sanitary Treatment District	877-0611	401 Water Street Waterville, ME 04901
Waterville Sewerage District	873-5191	255 Main Street Waterville, ME 04901
Kennebec Water District	872-2763	6 Cool Street Waterville, ME 04901

SCHEDULED MEETINGS

Held in City Council Chambers
The Center Building (Formerly known as The Sterns Building)
93 Main Street, Third Floor
Waterville, ME

CITY HALL HOURS

Administration	8:00 a.m. to 5:00 p.m.	
Clerk Office	8:00 a.m. to 5:00 p.m.	(Window Closes at 4:30 p.m.)
Finance Department	7:30 a.m. to 5:00 p.m.	(Window Closes at 4:30 p.m.)

BOARD MEETINGS

City Council:	1 st and 3 rd Tuesday of each month
Board of Zoning Appeals:	2 nd and 4 th Wednesday of each month
Planning Board:	1 st and 3 rd Monday of each month
Board of Assessment Review:	<i>As Needed</i>

Call specific department for deadlines.

Meetings which fall on holidays may be rescheduled.

FINANCIAL ASSISTANCE PROGRAMS

The following programs are available for businesses looking to establish themselves in Waterville or businesses in Waterville looking to expand and grow.

Program	Purpose	Benefit	Contact
Agricultural Marketing Loan Fund	To assist in the expansion of existing agriculture-based businesses and the development of new business.	Low interest (5-8%) loans up to \$250,000 for eligible businesses' capital purchases to develop new and innovative technologies and processes that improve the manufacturing, marketability, and production of Maine made products.	Department of Agriculture 207-287-3491 www.state.me.us/agriculture
Agricultural Development Grant Fund	To encourage efforts by farmers, aquaculturists and food processors to expand their markets, promote their products and test new technological processes.	Matching, competitive grant program.	Department of Agriculture 207-287-3491 www.state.me.us/agriculture
Coastal Enterprises, Inc. Financial Assistance Programs	To promote small business projects which address a human, community, or environmental need, whether through employment, wages and benefits, type of product or service, or location.	Typical loans range from under \$5,000 to \$300,000; with longer lead time, larger financing amounts are possible. CEI can also help raise funds for projects from other entities. Usually one job per \$15,000 of CEI capital, with opportunities targeted to TANF recipients, persons with disabilities, and other dependent individuals, is part of the financing agreement.	Coastal Enterprises, Inc. 207-882-7552 www.ceimaine.org
Commercial, Small Business & Veterans' Small Business Loan Insurance Programs	To help small businesses access commercial credit by providing loan insurance to commercial lenders.	FAME may insure up to 90% of a loan on a pro-rata basis or 100% of 25% of a loan on a leveraged basis. For eligible veterans and wartime veterans, FAME may insure 100% of a loan up to a maximum exposure of \$75,000 and \$125,000, respectively.	Finance Authority of Maine 207-623-3263 or 800-228-3734 www.famemaine.com
Economic Recovery Loan Program	This program targets Maine-based businesses that have exhausted other sources of capital.	Provides financing up to \$200,000 to help businesses remain viable and/or improve productivity.	Finance Authority of Maine 207-623-3263 or 800-228-3734 www.famemaine.com
Employment Tax Increment Financing (ETIF)	To provide qualified businesses that add five or more qualified employees within a two year period with financing.	Financing provided is equal to 30, 50 or 75% of the added employees' Maine income tax withholdings, for a period of up to 10 years.	Department of Economic and Community Development 207-624-9800 www.econdevmaine.com
Community Development Block Grant	To promote the creation of jobs for low to medium income employees.	A community may apply for up to \$400,000 in a block grant at a ratio of \$10,000 per job to be created as a result of the block grant. 51% of the newly created jobs must be for low-to middle income workers.	Kennebec Valley Council of Governments 207-453-4258 www.kvcog.org

<p>Maine Technology Institute (MTI)</p>	<p>To provide investments through a competitive award process to private companies and non-profit organizations that will increase the level and the pace of research and development in the state's technology sectors and create new jobs for Maine people.</p>	<p>Investments up to \$500,000 that are awarded on a competitive basis several times a year. All MTI awards require a minimum 1:1 cash match.</p>	<p>Maine Technology Institute 207-582-4790 www.mainetechnology.org</p>
<p>Occupational Safety Loan Program</p>	<p>To provide low cost financing for businesses that install or improve equipment that reduces workplace hazards and promotes the health and safety of employees.</p>	<p>Participants can obtain direct loans of up to \$50,000 at a 3% annual interest rate.</p>	<p>Department of Labor 207-624-6400 www.state.me.us/labor</p>
<p>Regional Economic Development Revolving Loan Program</p>	<p>A revolving loan fund that provides businesses that have 50 or fewer employees or less than \$5 million in annual sales. The loan funds are intended to create or retain high-quality jobs. These loans may be subordinated to financing from other lenders.</p>	<p>Direct loans of up to \$200,000 from regional economic development agencies. Loan funds may not exceed one-third of total project costs being financed.</p>	<p>Finance Authority of Maine 207-623-3263 or 800-228-3734 www.famemaine.com</p>
<p>Small Business Administration: Basic 7(a) Loan Guaranty</p>	<p>SBA's primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. It is also the agency's most flexible business loan program, since financing under this program can be guaranteed for a variety of general business purposes.</p>	<p>Loan proceeds can be used for most sound business purposes including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements, and debt refinancing (under special conditions). Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets.</p>	<p>Small Business Administration 207-622-8274 www.sba.gov/me</p>
<p>Small Business Administration: Certified Development Company (CDC), a 504 Loan Program</p>	<p>To provide long-term, fixed-rate financing to small businesses to acquire real estate or machinery or equipment for expansion or modernization.</p>	<p>Typically a 504 project includes a loan secured from a private-sector lender with a senior lien, a loan secured from a CDC (funded by a 100 percent SBA-guaranteed debenture) with a junior lien covering up to 40 percent of the total cost, and a contribution of at least 10 percent equity from the borrower. The maximum SBA debenture generally is \$1 million (and up to \$1.3 million in some cases).</p>	<p>Small Business Administration 207-622-8274 www.sba.gov/me</p>
<p>Small Business Administration: Microloan, a 7(m) Loan Program</p>	<p>To provide short-term loans to small businesses and not-for-profit child-care centers for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery, and/or equipment.</p>	<p>Up to \$35,000 in loans. Proceeds cannot be used to pay existing debts or to purchase real estate. The SBA makes or guarantees a loan to an intermediary, who in turn makes the microloan to the applicant. These organizations also provide management and technical assistance.</p>	<p>Small Business Administration 207-622-8274 www.sba.gov/me</p>

Small Corporate Offering Registration (SCOR)	Intended to be a means by which a company needing capital may make a public offering of securities, without the often costly and time-consuming process of an SEC registration. The program's primary focus is reducing the cost of capital to small businesses.	The program enables corporations and limited liability companies to raise up to \$1,000,000 in any 12-month period through the sales of securities to the public.	Department of Professional and Financial Regulation 207-624-8551 www.state.me.us/pfr
Small Enterprise Growth Fund	The purpose of this fund is to promote growth for small businesses that demonstrate a potential for high growth and public benefit.	Provides up to \$500,000 in patient capital. Funds must be matched in cash. Investments from the fund may be structured as convertible debentures or direct purchases of preferred stock.	Small Enterprise Growth Fund 207-623-3263 or 800-228-3734 www.segmaine.com
Tax Exempt Bond (SMART-E)	To provide tax-exempt bond financing to manufacturers that may be used to purchase and/or construct a manufacturing facility, and/or purchase new machinery and equipment. Because these bonds are tax-exempt, borrowers are offered attractive interest rates.	Tax-exempt bond financing up to \$7,000,000. Bonds may be structured to finance up to 90% of an eligible loan based on collateral value.	Finance Authority of Maine 207-623-3263 or 800-228-3734 www.famemaine.com
Taxable Bond (SMART)	To provide credit-enhanced taxable bond financing for the construction or acquisition of real estate and the purchase of new or existing machinery and equipment. The assets do not need to be related to manufacturing.	Taxable bond financing up to \$7,000,000.	Finance Authority of Maine 207-623-3263 or 800-228-3734 www.famemaine.com
Tax Increment Financing (TIF)	To provide municipalities with a local tool to finance the cost of private development.	A municipality may use all or a portion of the new property taxes that result from an investment project within a designated district to assist in that project's financing. The municipality has the option of issuing bonds (which are retired using the tax increment), or disbursing the tax increment directly to the investing business to cover project costs. TIF districts may be designated for a period of up to 30 years. The terms of financing are established by the municipality. A public hearing and the majority vote of the municipal legislative body is required.	Department of Economic and Community Development 207-624-9800 www.econdevmaine.com
Business Equipment Tax Reimbursement Program (BETR)	To provide tax relief to allow businesses to become established or expand.	An annual reimbursement of all local taxes paid on qualified business personal property for up to 12 years.	Maine Revenue Services 207-626-8475 www.state.me.us/revenue

High-Technology Investment Tax Credit	To promote investment in high-technology businesses.	Provides businesses primarily engaged in high-tech activities a tax credit equal to the adjusted basis of eligible equipment placed in service in Maine less any lease payments received during the taxable year. The tax credit may not exceed \$100,000 in any one year and may not be used in tandem with BETR. Any unused credit amount may be carried forward up to five years.	Maine Revenue Services 207-626-8475 www.state.me.us/revenue
Jobs and Investment Tax Credit	To allow any business, other than a public utility, that invests at least \$5 million in a taxable year in qualifying types of personal property and creates 100 new jobs in Maine within the ensuing two year period, a tax credit.	A tax credit equal to 10% of the lesser of \$500,000 per year or to the tax otherwise due. Any unused credit amount may be carried forward up to six years.	Maine Revenue Services 207-626-8475 www.state.me.us/revenue
Maine Seed Capital Tax Credit Program	To encourage equity investment in young business ventures, directly and through private venture capital funds.	Provides investors with state income tax credits for up to 60% of the cash equity they provide to eligible Maine businesses. Investments eligible for tax credits may be used for fixed assets, research or working capital.	Finance Authority of Maine 207-623-3263 or 800-228-3734 www.famemaine.com
Research Expense Credit	To promote research and development by businesses in Maine.	Provides a 5% income tax credit to companies that incur qualifying research expenses in excess of their average research expenses. The program also provides a 7.5% credit to companies that incur basic research payments to qualified organizations, educational institutions, and other research organizations.	Maine Revenue Services 207-626-8475 www.state.me.us/revenue
Super Credit for Substantially Increased Research and Development	To provide added incentive for businesses that qualify for the Research Expense Credit and whose qualified research expenses in Maine for the taxable year exceed 150% of their average research expenses for the three taxable years prior to September 1997.	The credit is equal to the amount of qualified research expenses for the taxable year that exceed 150% of that average research expense, and may not exceed 50% of the net tax due after the allowance of any other credits.	Maine Revenue Services 207-626-8475 www.state.me.us/revenue
Biotechnology Sales Tax Exemption	Sales tax exemptions to encourage increased investment and feasibility.	An exemption for the purchase of machinery, equipment, instruments, and supplies used by the purchaser directly and primarily in a biotechnology application.	Maine Revenue Services 207-287-2336 www.state.me.us/revenue
Custom Computer Programming Sales Tax Exemption	Sales tax exemptions to encourage increased investment and feasibility.	An exemption for the purchase of custom computer programming.	Maine Revenue Services 207-287-2336 www.state.me.us/revenue

Fuel and Electricity Sales Tax Exemption	Sales tax exemptions to encourage increased investment and feasibility.	Exempts from sales tax 95% of the sales price of all fuel and electricity purchased for use at a manufacturing facility.	Maine Revenue Services 207-287-2336 www.state.me.us/revenue
Manufacturing Sales Tax Exemptions	Sales tax exemptions to encourage increased investment and feasibility.	An exemption for the purchase of qualified machinery and equipment used in the production of tangible personal property as well as the repair and replacement of parts. Material used in production is also exempt.	Maine Revenue Services 207-287-2336 www.state.me.us/revenue
Research Machinery and Equipment Sales Tax Exemption	Sales tax exemptions to encourage increased investment and feasibility.	Exemptions for machinery and equipment used directly and exclusively for research and development.	Maine Revenue Services. 207-287-2336 www.state.me.us/revenue
Governor's Training Initiative (GTI)	To provide support to an employer who provides a starting wage equal to 85% of the average wage for that occupation in the given labor market area and contributes at least 50% of the premium cost of employee health insurance. (Some small and new businesses are exempt from the second requirement.)	Financial assistance to support job creation, retention, and upgrading by directly linking Maine's education and training resources to the needs of Maine's employers.	Department of Labor 207-624-6390 www.state.me.us/labor
Maine Apprenticeship Program	To provide on-the-job training and related classroom instruction.	Up to \$100 per course may be reimbursed for successful completion of course work.	Department of Labor 207-624-6390 www.state.me.us/labor
Maine Quality Centers Program (MQC)	This program is offered at no cost to companies or trainees by the state's community colleges, including Kennebec Valley Community College. To qualify, companies must create a minimum of eight new fulltime jobs with benefits.	Provides 100% state-financed education and training for new employees, as well as customized recruitment.	Maine Quality Centers 207-767-5210 or 800-491-3121 www.mtcs.net/mainequalityce rs.html

BUSINESS TRAINING AND TECHNICAL ASSISTANCE PROGRAMS

The following programs are available for businesses looking to establish themselves in Waterville or businesses in Waterville looking to expand and grow.

Program	Description	Eligibility	Contact
Small Business Administration: Loan Prequalification	Allows business applicants to have their loan applications for \$250,000 or less analyzed and potentially sanctioned by the SBA before they are taken to lenders for consideration. The program focuses on the applicant's character, credit, experience, and reliability rather than assets.	An SBA-designated intermediary works with the business owner to review and strengthen the loan application. The review is based on key financial ratios, credit and business history, and the loan-request terms. The program is administered by the SBA's Office of Field Operations and SBA district offices.	Small Business Administration 207-622-8274 www.sba.gov/me
Get real. Get Maine!	A promotional campaign designed to market Maine food and other agricultural products that are primarily grown, raised, harvested, or processed in Maine. Products are promoted through a variety of elements including advertising, a nationally distributed wholesale buyers' guide, the internet and through participation in fairs, activities and events.	Products must be primarily grown, raised, harvested, or processed in Maine.	Department of Agriculture 207-287-3491 www.getrealmaine.com
Maine Products Marketing Program.	Provides marketing assistance to Maine companies producing consumer goods. Producers of quality products substantially made in Maine can take advantage of a number of exciting programs: Maine Made America's Best product identification, kiosk display opportunities, presence on www.mainemade.com , and national and regional trade show opportunities.	Must be producers of quality products substantially made in Maine.	Department of Economic and Community Development 207-624-9825 www.mainemade.com
Governor's Training Initiative (GTI)	Provides financial assistance to support job creation, retention, and upgrading by directly linking Maine's education and training resources to the needs of Maine's employers.	To be eligible, an employer must provide a starting wage equal to 85% of the average wage for that occupation in the given labor market area and contribute at least 50% of the premium cost of employee health insurance. (Some small and new businesses are exempt from the second requirement.)	Department of Labor 207-624-6390 www.state.me.us/labor
Maine Apprenticeship Program	Provides on-the-job training and related classroom instruction. Up to \$100 per course may be reimbursed for successful completion of course work. At the end of the program, the employer has a certified, skilled journeyman.	Any business with need of skilled journeymen.	Department of Labor 207-624-6390 www.state.me.us/labor

<p>Maine Quality Centers Program (MQC).</p>	<p>Provides 100% state-financed education and training for new employees, as well as customized recruitment. This program is offered at no cost to companies or trainees by the state's technical colleges.</p>	<p>To qualify, companies must create a minimum of eight new fulltime jobs with benefits.</p>	<p>Maine Quality Centers 207-767-5210 or 800-491-3121 www.mtcs.net/mainequalitycenters.html</p>
<p>Applied Technology Development Centers,</p>	<p>Technology incubators for start-up companies commercializing products and services in Maine's seven targeted technology sectors, provide cost effective facilities and services, including training and access to business, technical, and financial resources.</p>	<p>Applied Technology Development Centers exist for the information technology, composite materials, precision manufacturing, biotechnology, forestry and agriculture, environmental, and aquaculture industries.</p>	<p>Department of Economic and Community Development 207-624-9800 www.econdevmaine.com</p>
<p>Business Answers</p>	<p>Maine's toll-free business information hotline provides assistance in most areas of starting and operating a business in Maine. In addition to providing information about state small business development resources, this program offers One Stop Business License assistance. This service helps businesses identify state licensing requirements that pertain to them and provides applications and information needed for business operation. Complementing these services is the small business advocate, who can facilitate communications between small businesses and state government.</p>	<p>None</p>	<p>Department of Economic and Community Development 800-872-3838 in Maine 800-541-5872 outside Maine www.econdevmaine.com</p>
<p>Market Development Center (MDC)</p>	<p>Procurement technical assistance and counseling to help Maine businesses market products and services to federal and state government. Access to contract opportunities, information, resources, and education on government contracting is available.</p>	<p>None</p>	<p>Market Development Center 800-339-6389 www.mdcme.org</p>
<p>Maine Manufacturing Extension Partnership (Maine MEP)</p>	<p>Provides small or medium-sized manufacturers and with the help and solutions they need to succeed. Trained Maine MEP field staff can help with lean manufacturing, technology transfer, ISO 9000/12000 certification, energy and environmental assessments, and other solutions designed to improve the competitiveness of Maine manufacturers.</p>	<p>Must be a small or medium-sized manufacturer.</p>	<p>Maine Manufacturing Extension Partnership 207-623-0680 or 800-MEP-4MFG www.mainemep.org</p>