

STARTING A BUSINESS IN MOBILE A RESOURCE GUIDE

This resource guide is updated and maintained by the Mobile Area Chamber's small business development department. This guide is intended to be an informational resource for businesses wishing to locate or start in the region. To learn more about how the Chamber's small business development department can help you, call 251.431.8607 or visit mobilechamber.com/small-business/.

City of Mobile cityofmobile.org

The City of Mobile's online portal, Citizen Self Service (CSS), is a one-stop shop for doing business in the city limits. A business license is required to operate each separate business activity within the city, including acquiring a business license and filing and paying taxes.

If you are a developer, the city online portal, Build Mobile, lets you track, manage and view plans, permits, inspections and code enforcement cases throughout the building process, as well as pay invoices and request an inspection on active permits. buildmobile.org

Mobile County mobilecountyal.gov

A privilege (business) license is required for all businesses doing business in Mobile County. On the county site, you can acquire a business license and file and pay county sales taxes online. Business owners are required to pay taxes on inventory of personal property (i.e. office equipment, office supplies, furniture, etc.) mobilecountyalc.com

The county's inspection services department regulates the construction, demolition, alteration and repair of structures in unincorporated Mobile County. This includes plan review, permitting and inspection of all work that is subject to the adopted building codes and flood damage prevention.

State of Alabama

myalabamataxes.alabama.gov

Any business that hires employees and pays wages in Alabama needs an Alabama income tax withholding number to hold and remit the taxes to the Alabama Department of Revenue. My Alabama Taxes (MAT) is the state's electronic filing and remittance system for the filing of state, city and county sales, use, rental and lodging taxes. Proprietors, partners, corporate shareholders and others must report estimated earnings and pay income tax each quarter.

Insurance

labor.alabama.gov

Business owners with employees may be required to provide worker's compensation insurance. Companies with five or more employees, part-time or full-time, are required to have worker's compensation insurance, obtained through a local insurance agency.

Americans with Disabilities Act (ADA)

ada.gov

The Americans with Disabilities Act prohibits discrimination in employment on the basis of disability including handicap accessibility.



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E-Verify

e-verify.gov

U.S. law requires all employers to verify the legal presence of their employees. Form I-9 is required to verify the identity and employment authorization of individuals to work in the United States, and all U.S. employers must complete Form I-9 for each individual they hire. This includes citizens and noncitizens.

E-Verify is a web-based system that allows employers to verify the identity and employment eligibility of newly hired employees by electronically matching information provided by employees on the Form I-9.

Alabama employers may use the federal E-Verify website or businesses with 25 or fewer employees may elect to use the Alabama E-Verify Employer Agent Service at verify.alabama.gov.

Equal Employment Opportunity Commission (EEOC)

eoc.gov

Employers must be aware of equal employment opportunity regulations. It is illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information among other issues.

Federal

irs.gov

An Employer Identification Number (EIN) issued by the IRS is used to identify a business entity and is needed to pay federal withholding tax. A sole proprietor may use his or her Social Security number as the EIN, unless the proprietorship has employees or is required to file any business tax forms. A partnership or corporation must have an EIN whether or not it has employees.

Employers are required to withhold federal income tax (FIT), Social Security and Medicare taxes (FICA) from the wages paid to employees. FICA taxes are paid by both the business and the employee. All employees must have a Social Security number. If self-employed, contributions are made through the self-employment tax reported on the employer's quarterly tax return.

Occupational Safety & Health Administration (OSHA)

osha.gov

All businesses with employees are required to comply with state and federal regulations regarding the safety and protection of employees.

Patient Protection and Affordable Care Act (PPACA)

The PPACA is a health care reform bill that created significant changes to the American health care system. Employers should determine and disclose whether their health plan holds "grandfathered" status, making it exempt from some PPACA regulations. If not, it may require certain changes be made to its current benefits.

Depending on the size of a business, applicability standards for such requirements may differ. Companies that maintain over 50 full-time employees may be subject to particular financial regulations and complex law. Employers may be required to distribute specific notices to employees, complete certain reporting forms, and comply with new rules related to tax-favored arrangements.

SMALL BUSINESS RESOURCES

**Alabama Department of Commerce
Office of Small Business Advocacy**
401 Adams Ave., Montgomery, AL 36130
800.248.0033
madeinalabama.com

Provides resources for small business development including regulatory or financial assistance.

**Alabama SBDC at the University
of South Alabama**
600 Clinic Dr., Room 328 , Mobile, AL 36688
251.460.6004
southalabama.edu/sbdc

Provides small business counseling, loan packaging assistance, international trade and procurement technical assistance for businesses wanting to do business with the government.

Bank On South Alabama
251-431-0115
Bankonsouthalabama.org

Access safe and affordable financial products and services

**Better Business Bureau of Central
and South Alabama (BBB)**
150 Government St., Ste. 1004,
Mobile, AL 36602
251.300.3388
bbb.org/us/al/mobile

BBB offers dispute resolution services to the public by assisting in resolving consumer complaints through conciliation, it also provides arbitration and mediation services and referral services and information.

The Connection Center
Ben May Mobile Public Library
701 Government St., Mobile, AL 36602
connectioncenter.mobilepubliclibrary.org
251- 340-1536

Career and small business assistance, tools, resources and access to experts.

Downtown Mobile Alliance
261 Dauphin St., Mobile, AL 36601
251.434.8498
downtownmobile.org

Supports the redevelopment of downtown Mobile through marketing, advocacy and management of BID services. It also operates Urban Emporium, a retail incubator for new or expanding retailers in downtown Mobile and offers training, from loss prevention to inventory control.

**Hatch Entrepreneurial
Development Center**
36 N. Section St., Fairhope, AL 36632
251.270.2670
hatchfairhope.com

A business resource hub and incubator for startups and technology-based entrepreneurs in Baldwin County. It fosters entrepreneurial culture by developing a resource ecosystem.

Innovation Portal
358 St. Louis St., Mobile, AL 36602
251.202-7165
innovation-portal.com

Provides a growth-focused space for entrepreneurs to connect with each other and gain access to targeted programming, expertise, resources and funding to encourage successful launch, development and scaling of their ventures.

SMALL BUSINESS RESOURCES

Internal Revenue Service (IRS) - Stakeholder Liaison

**820 S. University Blvd., Bldg. 3, Ste. 3C
Mobile, AL 36609
251.341.5937
irs.gov**

Provides information and assistance about IRS policies, practices and procedures to business owners and tax practitioners to ensure compliance with tax laws.

Mobile Area Chamber of Commerce Small Business Development Dept

**451 Government St., Mobile, AL 36602
251.431.8607
mobilechamber.com/small-business/**

Assists local entrepreneurs starting, managing and growing their businesses by providing small business training seminars, workshops, educational materials and one-on-one consulting, as well as referrals to local resource providers and other business experts.

South Alabama Regional Planning Commission (SARPC)

**110 Beauregard St., Mobile, AL 36602
251.433.6541
sarpc.org/rlf.asp**

Manages a revolving loan fund used to finance small business start-up and expansion projects to create permanent jobs.

South Alabama SCORE

**327 Fairhope Ave., Fairhope, AL 36532
251.928.6387
southalabama.score.org**

Provides small business counseling, training and mentoring for existing and potential business owners.

Southwest Alabama Partnership for Training and Employment (SWAPTE)

**515 Springhill Plaza Ct., Mobile, AL 36608
251.432.0909
swapte.org**

Works with local businesses to leverage their training investment through the On-The-Job Training Program and the Incumbent Worker Training Program. These initiatives provide wage reimbursement for companies hiring and training eligible new hires and a portion of training costs for existing staff.

U.S. Small Business Administration (SBA)

**1141 Montlimar Dr., Ste. 1007
Mobile, AL 36609
251.544.7401
sba.gov**

Provides business and financial assistance programs specifically designed to meet key financing needs, including debt financing, surety bonds and equity financing. The SBA does not make direct loans, but provides loan guarantees to lenders to reduce risk.

University of South Alabama (USA) Melton Center for Entrepreneurship and Innovation

**5811 USA Drive S., MCOB Room 123
Mobile, AL 36688
251.460.6730
southalabama.edu/colleges/mcob/mcei/**

Provides consulting and training services to start-up, mid- and late-stage companies, as well as nonprofit organizations.



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