



BLUE SPRINGS HOME-BASED BUSINESS GUIDE



Blue Springs is a progressive, business-friendly community and a great place to grow your ideas and your business.

Statistics show that 69 percent of U.S. entrepreneurs start their business at home. If you are thinking about starting a home-based business, this booklet provides resources and information that can help.

This booklet is a companion publication to the How To Open a Business in Blue Springs guide.



GETTING STARTED

We are here to help!

Here in Blue Springs, the City of Blue Springs and the Blue Springs Chamber of Commerce work together to serve the business community.

Whether you are considering starting or have decided to start your business, your first stop should be to visit with the **Blue Springs Business Services Division**.

The Chamber serves as the point of contact for new, relocating or expanding businesses in Blue Springs. The Chamber team stands ready to connect you to the tools and resources your business needs to succeed.

Blue Springs Business Services Division
903 West Main Street, Blue Springs, MO 64015
(816) 228-0131 | www.bluespringsgov.com

Before You Begin

Many home-based businesses are started on a part-time basis and can grow into full-time businesses as the market for the business or service develops.

Starting a home-based business has its rewards and challenges. There are various factors and special circumstances to consider before starting a business in your home. Carefully weighing the advantages and disadvantages of operating a business in your home are an important first step in deciding whether or not to start a home business.



Advantages:

- Can start as a part-time business
- More flexible lifestyle and more integrated with the family

- Lower start-up and operating costs
- Cost-savings on child/adult care
- No commuting
- Flexible work hours
- Satisfaction of being your own boss
- Increased tax benefits and write-offs
- Outlet for creative/unique talents

Disadvantages:

- Space may be cramped, limiting growth potential and family use
- Personal and family lifestyle patterns may be disturbed
- Business and family privacy may be disrupted
- Lack of fringe benefits
- Lack of informal social contacts or opportunities to network
- Long work hours and time away from family
- Stress due to inability to balance family and business needs
- Family members and friends may demand more of you when you're home all day
- Business activities may cause problems with neighbors
- Discipline is required to establish steady, homework patterns

Things to Consider

If you live in a neighborhood managed by a home owner's association (HOA), it's a good idea to check whether it can restrict your business activities.

Most home owner insurance policies DO NOT cover home businesses. Consult your insurance agent to see if you need to purchase an additional policy to protect your business.

BUSINESS BASICS

Starting a business involves planning, making key financial decisions and completing a series of legal activities. Please refer to the How to Open a Business in Blue Springs guide for these business basics:

- Building a Business Plan
- Naming, Registering and Organizing your Business
- City, County State and Federal Licensing
- What's Next?

Visit www.bluespringsgov.com/startbusiness to learn more.



LOCAL RESOURCES

We encourage you to take advantage of free/reduced priced training and counseling services available here in Blue Springs. These resources can help you prepare a business plan, secure financing, pair you with a business coach and connect you to fellow entrepreneurs in our community. Please contact these agencies to learn about specific resources.

Blue Springs Chamber of Commerce

(816) 229-8558 | www.bluespringschamber.com

The Chamber of Commerce offers SCORE Business Mentoring and Power Hour Classes on a monthly basis. The Chamber has several committees and events focusing on business development and networking.

Blue Springs Business Services Division

816-228-0131 | www.bluespringsgov.com/business

The City of Blue Springs regulates specific types of businesses to maintain the health, safety, and general welfare of the community. This division can assist you in obtaining a City business license and answer any zoning or code compliance questions you may have.

Mid-Continent Public Library/Square One Small Business Services

www.mymcpl.org/squareone

Square One Small Business Services at Mid-Continent Public Library offers classes, programs, resources and research guidance both online and in person. Small business specialists can meet with you by appointment.

University of Missouri Extension Office/Missouri Small Business & Technology Development Centers

(816) 252-5051 | Extension.missouri.edu/Jackson | JacksonKC@missouri.edu

The University of Missouri Extension Office in partnership with the Missouri Small Business Technology Development Centers offers business coaching, business plan development, educational classes and can help you learn about business grants and international trade opportunities.

LOCAL REQUIREMENTS

Home-based businesses are allowed in all residential zoning districts, but the main use of the home must remain residential. A home business is considered an accessory use and must function in a manner that is not noticeable or offensive to the neighbors.

Business License — A Business License is required for most business owners in Blue Springs, regardless of business size.

Appearance — There can be no change in the exterior appearance of the residence or other visible evidence of a home occupation. No business signage is allowed in residential neighborhoods.

Business-Related Patrons/Customers — A home-based business may not generate business-related traffic. Business-related patrons or customers cannot visit home-based businesses for services or to purchase goods.

Nuisances — A home occupation should not create noise, dust, heat, smoke, odor, vibration, electrical interference, glare, light, nor radio or television transmission interference that exceeds normal levels associated with a residential area. Producing, dumping or storing combustible, toxic or other hazardous substances on site is prohibited.

Storage — Outdoor storage of business-related materials is not permitted.

Vehicles — Vehicles over six tons are not allowed to park in residentially zoned districts within the City. Other prohibited vehicles include: flatbed trucks, dump trucks, utility wreckers, boom trucks, bucket trucks, tandem axle trucks, cab and chassis trucks.

Homeowners' Associations — If you live in a planned residential neighborhood or complex, your business activities may be restricted to your Homeowners' Association (HOA) Covenants, Conditions, and Restrictions rules.

Rental Properties — If you rent your home, your lease may restrict home-based businesses. Your lease may require you to gain permission or extra insurance to operate a home-based business.

SPECIAL CONSIDERATIONS

Daycare

If you plan on caring for children not related to you in your home, you must obtain a Blue Springs Business License and a Missouri Family Childcare license. In Blue Springs, there are two categories of residential daycare facilities — Limited and General.

Limited: a business in a private residence where care is given for no more than four individuals at a time, excluding people related to or permanently residing with the care giver.

General: a business in a private residence where care is given for 5-10 individuals at a time, excluding people related to or permanently residing with the care giver. This category is subject to residential restrictions and will require additional permitting. Call Business Services at (816) 228-0131 for more detailed information.

Electricians, Plumbers, Mechanical, HVAC and Construction Related Businesses

In addition to a City Business License, contractors (plumbers, mechanical, HVAC and electrical contractors) are required to pay a contractor's fee as a result of the extra due diligence performed by City staff to verify state licenses and proper insurance.

Electricians, Plumbers and HVAC contractors must provide a current copy of Masters Certificate and Liability Insurance with minimum coverage of \$500,000. Construction related contractors must provide a current copy of Workers' Compensation Insurance coverage.

Food Handling

If your home-based business involves the preparation of food, please contact the Jackson County Environmental Health Division who is responsible for implementing the policies and procedures of the County's Food Code and issuing Food Handler Permits.

To begin the permitting process, contact the Environmental Health Division by visiting www.jacksongov.org/eh/ or calling (816) 847-7073. To obtain a food permit, you will also need a business personal property parcel number from the Jackson County Assessment Department. (www.jacksongov.org/assessment/)



BEING A GOOD NEIGHBOR

By following the rules and regulations for operating a home-based business in your zoning district, you will remain a good neighbor and reduce your chances of creating a nuisance situation for your neighborhood.

Because noise and traffic are the two primary concerns for anyone living in a residential area, pay attention to the number of deliveries to and from your home; be cognizant of any on-street parking deficit caused by your business; and keep noise and other nuisances to an absolute minimum.

We encourage you to reach out to your neighbors to let them know how they can contact you if there is any disturbance being caused by your business. This often goes a long way toward good neighbor relations and keeping the peace. With proper research, compliance with zoning code requirements, and consideration for your neighbors, operating a home-based business will not only be a profitable endeavor, but a lawful one, too.

A good rule of thumb: If your customers must come to your home, that business is most likely prohibited in a residential area.

Top 5 Prohibited Home-Based Businesses

The following businesses, among others, are not allowed in residential areas in order to keep the balance between neighbors and businesses:

1. Retail Sales & Services
2. Hair/Nail Services
3. Massage Services
4. Manufacturing
5. Vehicle Sales & Service



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ECONOMIC DEVELOPMENT

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