



**DOWNTOWN  
DEVELOPMENT  
AUTHORITY**  
of Augusta

# Business Start-Up Guide

Welcome to the guide for starting a business, brought to you by the Downtown Development Authority of Augusta. Our goal is to provide guidance to those who are looking to establish, relocate, or expand their business in the heart of downtown Augusta. We believe that small businesses are essential for American commerce and the driving force behind the downtown economy. As such, the DDA focuses on advocating for, marketing, supporting, and providing consulting services and grant programs to recruit and retain small businesses in the central business district. We are confident that the resources presented in this guide will help you start your business in the downtown area with ease and simplicity.

## **Downtown Development Authority of Augusta**

1101 Greene street

Augusta, GA 30901

706.722.8000

[augustadda.com](http://augustadda.com)

## **Financing structures**

### **Bonds (deferred payments)**

- Bond: Similar to a loan, a promise made by the Issuer of the Bond (the Authority) to the purchasers of/investors in the Bond to repay the amount that was borrowed
- Revenue Bond: Paid from project revenues rather than taxes ("enterprise" funds), such as rents, tolls, fees, or other charges of the authority
- Typical Financing Structure (often tax-exempt):
  - Authority issues bonds and lends bond proceeds to private companies to finance economic development project
  - Private company agrees, in loan agreement, to build and operate economic development projects and to pay debt service on bonds

- Payments made by private companies under the loan agreement are pledged as security and are used to make the payments on the bonds
- Bonds are “limited obligations” of the Authority, payable solely from the payments made by the private company under the loan agreement
- Does not create any debt or obligation for local governments to levy taxes

### **Property Tax Incentives (“Bonds for Title”)**

- Sale-leaseback bond transaction
- Authority issues bonds and uses proceeds to purchase economic development projects from private developer
- The private company conveys the title to the Project to the Authority
- Authority is exempt from property taxes
- Private company pays property taxes based on leasehold value
- Bonds are secured by lease payments from the private company
  - While the sale-leaseback bond financing structure may be used to raise funds, often the sole purpose of the structure is to provide a reduction in property taxes
  - In that case, a private company may “buy” the bonds
  - A private company is then both the obligor on the bonds (through lease payments) and the owner of the bonds
  - Because the private company only has a leasehold interest in the Project, rather than a fee simple interest, it pays lower property taxes during the term of the lease (the lease is generally for a specific term, with the company having the right to repurchase the property by paying off the bonds, thereby accruing equity)
- The Board of Assessors is not required to use any particular method for valuing the private company’s leasehold interest; however, the Board of Assessors must establish that the method is not arbitrary or unreasonable

### **Why bonds over loans?**

- Depends on the size of the project
- Bonds through development authorities can be tax-exempt and unrated
- Lower interest rates, lower risk
- The financing fee is maxed out and usually significantly lower than a loan origination fee
- Sometimes, you have both- deals can be stacked and allow for offsets of payments and larger incentives

### **SBA-Originated Loans**

- SBA 7(a)
  - Up to \$5 million
  - Does **not** require building ownership
  - Short-term financing for acquisition, working capital, refinancing, etc.
  - Goes through a traditional bank as a lender
- SBA-504 loans
  - Long-term (20-25 years), fixed rate

- It can be used for financing or re-financing
- The bank in the first seat provides a 50% loan; organization like CSRA Business Lending provides a 40% loan; business provides a 10% upfront capital
- CSRA Direct Loans (through CSRA Business Lending)
  - Up to \$500,000
  - 6.25% interest with 1% fee
  - Partnership with a bank- sit in second seat for subordinate debt financing
  - Money comes from EDA, Department of Agriculture, and SBA-504 reinvestment funds

## **Georgia Cities Foundation/Georgia Department of Community Affairs**

- Georgia Cities Loan
  - Revolving loan fund (recommended 50-40-10 structure like SBA-504)
  - Up to \$250,000, 0.75% origination fee
  - 10- to 15-year terms (balloons after 10 years)
  - It can be used for acquisition, rehabilitation, or construction
  - Public works, infrastructure, and operational expenses are ineligible
  - **Must go through DDA and have DDA/community support**
- SSBCI (State Small Business Credit Initiative)
  - 10- to 15-year term, 3.5% fixed-interest loans, 1% origination fee
  - Recommended 50-40-10 structure
  - Up to \$1,250,000, depending on the type of bank loan
  - Owner-occupied small businesses
  - Must be approved before construction commences; residential projects ineligible
  - **It needs community support but goes through the bank and not the DDA**

## **Business Counseling and Management Assistance**

### **Augusta Metro Chamber of Commerce**

1 10th Street

Suite 120

Augusta, GA 30901

(706) 821-1300

[augustametrochamber.com](http://augustametrochamber.com)

With over 1,200 members, the Augusta Metro Chamber of Commerce is the area's largest business membership organization. The chamber's goal is to unite business and professional leaders in the community. The Chamber is focused on advocacy for business matters of public policy, workforce development, small business growth, and opportunities to become involved in the community.

### **Greater Augusta Black Chamber of Commerce**

PO Box 1805  
Augusta, GA 30903  
(706)750-8895  
[mygabc.org](http://mygabc.org)

The Greater Augusta Black Chamber of Commerce aims to advocate for the creation and growth of competitive, profitable, and sustainable Black-owned entities. The GABC offers quality education and training programs emphasizing economic development, ownership, and wealth-building practices.

### **UGA Small Business Development Center (SBDC) at Augusta**

2907 Professional Parkway  
Suite B  
Augusta, GA 30907  
(706) 650-5655

[georgiasbdc.org](http://georgiasbdc.org)

The SBDC is a Public Service Outreach Extension of The University of Georgia that provides tools, training, and resources to help small businesses develop and succeed. Their network of partners helps construct a statewide ecosystem to foster the spirit and support the growth of entrepreneurs and innovators. The SBDC's additional activities include increasing minority and women-owned businesses and rural economic development.

### **Augusta Economic Development Authority**

1450 Greene Street  
Suite 3500  
Augusta, GA 30901  
(706) 284-5610

[augustaeda.org](http://augustaeda.org)

The Augusta Economic Development Authority (AEDA) is responsible for recruiting new businesses in industrial, manufacturing, distribution, corporate and regional headquarters, customer service centers, and assistance with other major economic development projects in the county. The AEDA focuses on Richmond County's existing industries to ensure their continued expansion and retention.

### **Downtown Development Authority of Augusta**

1101 Greene Street

Augusta, GA 30901

(706) 722-8000

[augustadda.com](http://augustadda.com)

The DDA focuses its efforts on recruiting and retaining the central business district's small businesses through advocacy efforts, marketing support, grant programs, and consulting services. Through inter-governmental agreements with the City of Augusta, the DDA works on public/private partnerships to attract new businesses, develop vacant properties, redevelop existing buildings, and improve public spaces in the central business district. The DDA assists existing and potential business owners and real estate developers with market research, consumer data, and, where appropriate, access to grant funding and government bond financing, low-interest loans, and façade grants

### **Historic Augusta, Inc.**

415 7th Street

Augusta, GA 30903

(706) 724-0436

[historicaugusta.org](http://historicaugusta.org)

Historic Augusta, Inc., is a private, nonprofit membership organization dedicated to preserving the historic built environment of Augusta and Richmond County through a preservation consulting service, Historic Properties Program, and Preservation Easement Program. The mission of Historic Augusta, Inc. is to preserve historically or architecturally significant sites and enhance the use and livability of Augusta's historic districts.

### **Historic Preservation Division of Georgia Department of Natural Resources**

Attn: Tax Incentives Coordinator

60 Executive Park South NE

Atlanta, GA 30329

(404) 679-4840

[historicpreservation@dca.ga.gov](mailto:historicpreservation@dca.ga.gov)

[dca.ga.gov](http://dca.ga.gov)

The Historic Preservation Division (HPD) consults on projects that involve federal funding, licensing, or permitting to ensure historic resources are considered during the project planning process. The HPD works with partners inside and outside the state government to encourage regional and local planning, neighborhood conservation, downtown revitalization, heritage tourism, and archaeological

site protection. HPD administers economic development programs, such as tax incentives and grants, which leverage private capital to encourage business growth.

## **City of Augusta Housing and Community Development**

510 Fenwick Street

Augusta, GA 30901

(706)821-1797

[augustaga.gov](http://augustaga.gov)

The mission of Augusta-Richmond County Housing and Community Development is to create positive change by promoting self-sufficiency through partnership in economic development, quality housing, and neighborhood reinvestment. They administer several programs, including a Community Development Block Grant, Economic Development Program, and a Neighborhood Stabilization Program. The department strives to enhance the physical environment, improve the quality of life in Augusta, and support the diversity of the city's diverse population.

## **Business Registration**

DBA (doing business as) Registration:

### **Clerk of Court**

735 James Brown Boulevard

Suite 1500

Augusta, GA 30901

(706)821-2460

[augustaga.gov](http://augustaga.gov)

A DBA, also known as a trade name, allows a business to operate under a name other than its registered, legal name. A DBA must be filed in the county in which the business is registered.

The filing fee for Augusta-Richmond County is \$171

Publishing fee: \$40

## **GEORGIA SECRETARY OF STATE'S OFFICE**

Corporations Division

2 MLK, JR Drive  
Suite 313  
Floyd West Tower  
Atlanta. GA 30334

[sos.ga.gov](https://sos.ga.gov)

Business corporations, nonprofit corporations, professional corporations, limited partnerships (LP), and limited liability companies (LLC) are formed in Georgia by filing with the Corporations Division of the Office of the Secretary of State. The quickest way to register your company is to file electronically using online services at [sos.ga.gov](https://sos.ga.gov). If you file in paper format, you may mail the required paper documents associated with the business type you are registering. Filing procedures and required forms for business entities filing in paper format can be downloaded from the Corporations Division website at [sos.ga.gov/corporations-division-georgia-secretary-states-office](https://sos.ga.gov/corporations-division-georgia-secretary-states-office). There is an additional \$10 service charge for filing in paper format (no service charge assessed if filed online). Further information can also be obtained by contacting the Corporations Division at 404-656-2817.

## **License and Inspections Department**

535 Telfair street  
Augusta, GA 30901  
(706) 312-5050

[augusta.ga.gov](https://augusta.ga.gov)

Upon registration and payment by the business of the required occupation tax and the appropriate fee, the License and Inspection Department shall issue a Business Tax Certificate to said business. The business owner shall display such certificate conspicuously within the business premises. The Business Tax Certificate shall automatically expire on December 31 of the year of its issuance.

## **Richmond County Board of Assessors**

535 Telfair Street  
Room 120  
Augusta, GA 30901  
(706)821-2310

[augustarichmondtaxassessor.com](https://augustarichmondtaxassessor.com)

Please note that personal property returns for ad valorem taxes must be submitted by April 1st of

every year. These returns should include all business assets located within the county as of January 1st. You can download the return forms from the Assessors' webpage.

The Board of Assessors is responsible for determining and defending uniform, fair market values for all taxable properties in Richmond County. This helps to establish a fair digest for the State and provides important information to the Augusta Commission, Board of Education, and Tax Commissioner for the purpose of levying and collecting property taxes.

Georgia sales tax ID number, monthly sales tax returns, and withholding tax ID number:

## **Georgia Department of Revenue**

610 Ronald Reagan Drive

Suite G1

Evans, GA 30809

[dor.georgia.gov](http://dor.georgia.gov)

Businesses in Georgia that sell services or products and collect state sales tax need to register with the Georgia Department of Revenue Tax Center.

A sales tax number is also called an employer identification number or state taxpayer identification number. The Georgia government specifically assigns this number to your business for licensing and tax purposes.

A monthly sales tax return showing the gross sales, gross proceeds, or cost price arising from all taxable transactions during the preceding month must be filed. A return must be filed regardless if a tax is due.

Every individual, partnership, corporation, and company with at least one employee in Georgia must file an application and obtain a withholding tax identification number. Returns and the amount of state tax withheld from an employee must be filed regardless if no state tax was withheld.

Employer Identification Number (EID):

## **IRS**

3154 Perimeter Parkway

Building 3

Augusta, GA 30909

(844) 545-5640

[irs.gov](http://irs.gov)



The Employer Identification Number (EIN), also known as the Federal Employer Identification Number or the Federal Tax Identification Number, is a unique nine-digit number assigned by the Internal Revenue Service to business entities operating in the United States for identification purposes. The IRS uses the number to identify taxpayers required to file business tax returns.

### Local Alcohol License:

#### **Business License Division**

535 Telfair street

Augusta, GA 30901

(706) 312-5036

[augustaga.gov](http://augustaga.gov)

Businesses engaging in the sale of alcohol must apply for an alcohol license before dispensing. No alcoholic beverage may be sold, possessed for sale, or distributed in Augusta, Georgia, except under a license granted by the Augusta Commission. Wholesale alcoholic beverage dealers are not permitted to sell or make deliveries to any person or establishment that does not hold a current City and State alcoholic beverage license of the proper classification. There are fees associated with this license.

### State Alcohol License:

#### **Georgia Department of Revenue**

610 Ronald Reagan Drive

Suite G1

Evans, GA 30809

(706)650-6300

[dor.georgia.gov](http://dor.georgia.gov)

O.C.G.A. §3-2-7.1 (HB 879-2020) requires the Department of Revenue to develop and implement a state-wide centralized application process that ensures an application is sent simultaneously to the Local Licensing Authorities and the State. This new process is designated for retail alcohol licensing only and includes initial registration and renewal applications.

### Food Service Permit:

#### **Georgia Department of Public Health**

200 Piedmont Avenue, SE

Atlanta, GA 30334

(404)657-2700

[dph.georgia.gov](http://dph.georgia.gov)

For applicants who wish to operate a new food service establishment, or if there is a change of ownership to an existing one. Applicants must also complete the required packet if the project involves structural modifications unless prior approval has been obtained from the health authority.  
Planning and zoning

## **Planning and Zoning**

535 Telfair Street

Augusta, GA 30901

(706)821-1796

<https://www.augustaga.gov>

The Planning Division of the Augusta Planning & Development Department manages the Comprehensive Planning and Zoning functions within the Augusta government.

The mission of the Planning and Development Department is to ensure that Augusta's growth is orderly and in conformance with our Comprehensive Plan, planning principles, and policies and that implementing that plan and administering and enforcing building construction, property maintenance, and license codes is done in a professional and cost-effective manner.

## **Augusta Metro Chamber of Commerce**

1 10th Street

#120

Augusta, GA 30901

(706)821-1300

[augustametrochamber.com](http://augustametrochamber.com)

The Augusta Metro Chamber of Commerce is the largest business membership organization in the CSRA. Membership is open to all businesses and organizations interested in enhancing the Augusta Region's overall growth and investing in many opportunities that will maximize their expansion and opportunity.

The mission of the Chamber has three components:

- Serving as the voice for business in matters of public policy and legislative affairs.
- Working to promote the region as a partner in economic development.

- Providing programs and services to our members that enhance their profitability, productivity, and overall success.

## **Augusta Tomorrow**

Enterprise Mill, South Tower

1405 Greene street

Suite 85

Augusta, GA 30901

(706)722-910

<https://www.augustatomorrow.com>

The mission of Augusta Tomorrow, Inc. is to serve the community at large by planning, promoting, and implementing the development of Augusta with particular emphasis on the city center. Since 1982, Augusta Tomorrow, Inc. has been a visioning entity and keeper of the master plans in Augusta. Augusta Tomorrow, Inc. is not a funding group but can provide information on how planning has to be done for the city.

## **Property Improvements**

### **Historic Preservation Commission**

535 Telfair Street

Augusta, GA 30901

(706)821-2300

[augustaga.gov](http://augustaga.gov)

The historical, cultural, and architectural heritage of Augusta-Richmond County is among its most valued and important assets. Preserving this heritage is essential to promoting the health, prosperity, and general welfare of the people. The Historic Preservation Commission was established to aid in stimulating the revitalization of the business districts and historic neighborhoods of Augusta-Richmond County. The Historic Preservation Commission is to make decisions with the intent to protect and enhance local historical, cultural, and architectural attractions to tourists and thereby promote and stimulate business; to enhance the opportunities for federal or state tax benefits under relevant provisions of federal or state law; to provide for the designation, protection, preservation, rehabilitation of historic properties and historic districts; to participate in federal or state programs to do the same; and to promote the reuse of existing building stock in Augusta-Richmond County and thereby conserve increasingly scarce landfill space and valuable natural resources.

The contact for the Historic Preservation Commission is the Augusta Richmond County Planning Commission.

## **Construction, Permitting, and Licensing Division**

1803 Marvin Griffin Road

Augusta, GA 30906

(706)312-5050

Planning Division (706)821-1796

[planning\\_commission@augustaga.gov](mailto:planning_commission@augustaga.gov)

The Construction Division of the Augusta Planning & Development Department is responsible for commercial and residential building construction, conducting plan reviews for proposed and final building design plans, and issuing permits.

## **Establishing Water, Gas, and Electricity Services:**

### **Augusta Utilities**

452 Walker St - Suite 200

Augusta, GA 30901

(706) 821-1851

[utilities@augustaga.gov](mailto:utilities@augustaga.gov)

The mission of Augusta Utilities is to provide quality water and wastewater service in a highly efficient and environmentally focused manner. We will accomplish this mission with the understanding that our fundamental purpose is to serve the Citizens of Augusta.

Georgia Natural Gas

(877)850-6200

[gng.com](http://gng.com)

Georgia Power

(888)660-5890

[georgiapower.com](http://georgiapower.com)

## **Property Maintenance**

### **Code Enforcement Division**

535 Telfair Street  
Augusta, GA 30901  
(706)821-1796

[jsimpkins@augustaga.gov](mailto:jsimpkins@augustaga.gov)

The purpose of the Code Enforcement Division is to improve neighborhoods throughout Augusta-Richmond County and increase livability by creating safe and healthy conditions, removing blight, educating citizens, enforcing municipal codes, promoting pride of ownership and community, and building collaborative relationships with residents, businesses, community groups, and local government agencies.

Tree maintenance

(706)821-2300

[augustaga.gov](http://augustaga.gov)

The Augusta-Richmond County Tree Commission was created to:

- Define problems, suggest solutions, and provide support
- Review any appeals or variances and recommend acceptance or rejection to the Planning & Development Director
- Annually review and update as needed the Illustrated Guide to Implementing the Augusta Tree Ordinance (IGO)
- Review petitions for landmark trees

### **Traffic signals, streetlights, signs, road markings:**

#### **Traffic Engineering**

452 Walker Street  
Augusta, GA 30901

(706) 821-1850

The Traffic Engineering Division of AED is responsible for maintaining and enhancing Augusta's roadway efficiency and safety through effective maintenance and installation of traffic control devices.

## **Public Safety**

Commercial construction plans review:

### **Fire Inspection Bureau**

3117 Deans Bridge Road

Augusta, GA 30906

(706)821-1155

Three sets of plans are submitted to the [License & Inspection Department](#), they will then forward a copy to the Fire Department for review and approval.

Once the plans are approved, a construction permit is issued. An 80% and 100% inspection is required. After the 100% inspection, a certificate of occupancy is issued for a fee of \$150.

Fire inspection requests:

### **Fire Inspection Bureau**

(706) 821-2929

Inspection requests must be made at least 24 to 48 hours in advance, and construction inspections must be made at least 48 hours in advance. All inspection requests can be made via telephone by calling (706) 821-2929.

### **Richmond County Sheriff's Office**

Law Enforcement Center

400 Walton way

Augusta, GA 30901

(706)821-1000

<https://www.richmondcountysheriffsoffice.com>

The downtown business district is patrolled by vehicles, golf carts, bicycles, and foot patrols.

Business and property owners are encouraged to clearly and properly display their property's address so that it is visible to patrolling deputies. They are further urged to contact the 911 dispatch center and list their emergency numbers, hours of operation, and 24-hour contacts in the event the owner or business representative needs to be notified of problems or concerns.

### **Americans With Disabilities Act (ADA):**

Department of Justice

950 Pennsylvania Avenue, N.W.

Civil Rights Division

Washington, D.C. 20530

(800)514-0301

(833)610-1264 TTY

<https://www.ada.gov>

The Americans with Disabilities Act (ADA) prohibits discrimination against people with disabilities in several areas, including employment, transportation, public accommodations, communications, and access to state and local government programs and services.

Businesses are encouraged to visit the ADA website to obtain a PDF copy of the ADA Guide for Small Businesses. This document provides an illustrated overview of some basic ADA requirements for small businesses and how to make their services accessible.

For small businesses, compliance with the ADA is not difficult. To help businesses with their compliance efforts, Congress established a technical assistance program to answer questions about the ADA. Answers to your questions about the ADA are a phone call away. The Department of Justice operates a toll-free ADA Information Line (800- 514-0301 voice and 833-610-1264 TDD). In addition, tax credits and deductions were established to be used annually to offset many costs of providing access to people with disabilities.

In recognition that many small businesses can not afford to make significant physical changes to their stores or places of business to provide accessibility to wheelchair users and other people with disabilities, the ADA has requirements for existing facilities built before 1993 that are less strict than for ones built after early 1993 or modified after early 1992.

### **City of Augusta Contact Information**

**Administrator's Office**

(706)821-2400

[city.administrator@augustaga.gov](mailto:city.administrator@augustaga.gov)

**Engineering and Environmental Services Dept.**

(706)592-3200

**Traffic Engineering**

(706)821-1850

**Fire and Emergency Services**

(706)821-1155

**Mayor's Office**

(706)821-1831

Email: [mayorjohnson@augustaga.gov](mailto:mayorjohnson@augustaga.gov)

**Planning and Zoning**

(706)821-1796

**Construction, Permitting, and Licensing Divisions**

(706)312-5050

**Richmond County Sheriff's Department**

(706)821-1000

**Richmond County Board of Assessors Office**

(706)821-2310

**Utilities**

(706)312-4154



## **Additional Business Contact Information**

### **Downtown Development Authority of Augusta**

(706)722-8000

[augustadda.com](http://augustadda.com)

### **Augusta Metro Chamber of Commerce**

(706)821-1300

[augustametrochamber.com](http://augustametrochamber.com)

### **Augusta Economic Development Authority**

(706)284-5810

### **Destination Augusta**

(706)724-4067

<https://augustaeda.org>

[visitaugusta.com](http://visitaugusta.com)

### **Augusta Convention Center**

(706)823-6505

[augustaconventioncenter.com](http://augustaconventioncenter.com)

