

# STARTING A BUSINESS IN ST. JOHN'S

This guide provides information about starting or growing a business in St. John's, Newfoundland and Labrador, Canada. For more detailed information visit us online at [stjohns.ca/doing-business](http://stjohns.ca/doing-business).

St. John's, NL, Canada **LIFE ON THE EDGE**



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ST. JOHN'S**





## Thinking of starting your business in St. John's?

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Whether you are an established company or starting a new business, the City of St. John's is here to help. We provide free assistance to help you identify which regulations can impact your business and we will help you find the information you need to navigate business start-up requirements.



348 Water Street. Image via Google Maps

## Plan for your Business

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If you're **starting a business** in St. John's — contact us **first**:

- phone 709-576-8107
- email [business@stjohns.ca](mailto:business@stjohns.ca)
- visit us at 348 Water Street.

We can help you learn how to apply for permits, find the latest resources to prepare your business and marketing plans, define market trends, identify funding sources, provide site selection assistance and more.

A **business plan** is an essential part of creating any business. To simplify your business planning process, we provide business plan templates to help you present your business ideas in a structured manner. Visit [stjohns.ca/doing-business](http://stjohns.ca/doing-business) to view these resources.

Depending on the type of business you wish to operate, **other agencies** at the provincial or federal level, may be involved. Use [BizPal.ca](http://BizPal.ca) to determine whether any industry specific licences and/or regulations apply to your business.

# Municipal Requirements

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When operating a business, you should know about municipal regulations and processes.

In St. John's most businesses, including home-based businesses, pay \$50 for an **Occupancy Certificate/Permit** to operate. Additional fees are determined by the nature of your application.

Regulations are in place to ensure the safety of buildings and operations, particularly life safety issues.

Find out which applications you need to complete and the permits you require for your venture at [stjohns.ca/doing-business](http://stjohns.ca/doing-business) or telephone 709-576-8107.



# Application fees and permit costs

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Planning and Development Fee Schedule can be found at:

[stjohns.ca](http://stjohns.ca)

- ▶ Living in St. John's
- ▶ City Services
- ▶ Planning and Development
- ▶ Planning and Development Fee Schedule

Inspection Services Fees and Rates can be found at:

[stjohns.ca](http://stjohns.ca)

- ▶ Building, Renovation and Repairs
- ▶ Inspection Services Fees and Rates

## Application Process

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Anyone who wishes to operate a business in St. John's must first complete and submit either a **Planning/Development Application** or an **Application for Building Permit**. New construction projects and homebased businesses should complete the Planning/Development Application and the corresponding **Development Checklist**. For a new business or a change of use in an existing commercial building (referred to as a Change of Occupancy), a completed application for Building Permit is required. This activates the approval process for your business.

The application forms are available at [stjohns.ca/forms-permits](http://stjohns.ca/forms-permits) under the tab 'Development Applications and Building Permits.'

Development Checklists can be found at:

[stjohns.ca](http://stjohns.ca):

- ▶ Living in St. John's
- ▶ City Services
- ▶ Planning and Development
- ▶ Development Checklists

**Note:** if a Development Agreement (an application that requires approval from City Council) is required, that must be

applied for and approved prior to issuing building permits. See the **St. John's Development Regulations** for further details at:

[stjohns.ca](http://stjohns.ca):

- ▶ Living in St. John's
- ▶ City Services
- ▶ Planning and Development
- ▶ Development Regulations

Applicants should allow adequate time for the application process, particularly if other agencies and levels of government are involved. Remember to include supporting documents, for example a building floor plan, with your application.

**If you need technical advice** on building code regulations or what permits your business requires before opening, call the on-duty Building Inspector at 709-576-8049. Regulations are necessary to ensure public safety and fairness.

After applying for applicable building and development permits, but before you move in, you will need to request your final certificate of occupancy. Pending final approved inspection, you will be issued a certificate of occupancy.

## Mobile Vending

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Interested in selling goods or services outdoors on a public street or on private commercial property? The City of St. John's accepts applications for **mobile vending**. The application form is available at [stjohns.ca/forms-permits](https://stjohns.ca/forms-permits) under the tab 'Licensing'.

## Commercial Space

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**Check before you lease or buy commercial space for your business.** Contact us to make sure your business is an allowable land use under the **St. John's Development Regulations**. These regulations identify zoning requirements, permitted uses, parking requirements and any controls that apply to your property. If your proposed business is not in a permitted use zone, you may be required to go through a Discretionary Use process.

To learn more about allowable land uses and discretionary use call 709-576-8220 or email [planning@stjohns.ca](mailto:planning@stjohns.ca).



photo by Paula Vermeulen via Unsplash

## Arrange a Meeting

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For those who have a major construction project but may not be ready to formally apply, the City's **Development Team** can help. The Development Team brings together staff from various departments to meet with you informally and confidentiality to provide specific site information and discuss City requirements for the proposed development. If you would like to arrange a meeting with the Development Team email [planning@stjohns.ca](mailto:planning@stjohns.ca).



photo by Jonas Morgner via Unsplash

## Signage for New Businesses

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A permit is required for all exterior signage in St. John's. For information on sign regulations go to:

[stjohns.ca](http://stjohns.ca):

- ▶ Doing Business
- ▶ Starting or Operating a Business
- ▶ Permits and Regulations
- ▶ Installing a Sign



photo by Simon Abrams via Unsplash

## Home-Based Business

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If you will be opening a home-based business, you will need to apply for either a Home Office or Home Occupation. This may require an inspection of your residence. If you are in a rental property, you will want to check with the property owner first as they have to sign the application.

Most online businesses are considered Home Office. The **Home Office checklist** must be submitted with the **Application for Building Permit** outlining details of the business.

Home-based businesses occupying less than 25% of the home do not pay Commercial Realty Tax and will pay 100% Residential Realty Tax. Further details on home-based business can be found in ***Starting a Business in the City of St. John's: Guide to Municipal Regulations***; find it at [stjohns.ca/publications/business-guide](http://stjohns.ca/publications/business-guide).

## Municipal Taxation

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Owners of commercial property pay a flat property-based tax called Commercial Realty Tax. Commercial realty taxes are calculated as a percentage of the total assessed value of the property.

In addition to Commercial Realty Tax certain businesses may be responsible for a downtown Business Improvement Area (BIA) Levy and/or the Tourism Marketing Levy.

If you own a commercial property within the established downtown BIA a levy of 0.8 mills (applicable rate for 2022) is added to the commercial property tax rate. For further details, contact Downtown St. John's at [downtownstjohns.com](https://downtownstjohns.com).

If you operate an accommodation business licensed under the provincial Tourism Establishment Act, a 4% Accommodation Tax (known as the Tourism Marketing Levy) is applied to the daily room charge. A remittance form must be completed and submitted quarterly by hotels and bed and breakfasts within the city; find the form under the tab 'Assessment and Taxation' at [stjohns.ca/forms-permits](https://stjohns.ca/forms-permits).

Is your building not fully occupied? There is a **commercial vacancy allowance claim process** which can reduce commercial realty taxes in some circumstances. To apply for the vacancy allowance commercial property owners must submit the Commercial Property Tax Allowance Claim form, found under the tab 'Assessment and Taxation' at [stjohns.ca/forms-permits](https://stjohns.ca/forms-permits).

Current tax rates can be found at:

[stjohns.ca](https://stjohns.ca)

- ▶ Living in St. John's
- ▶ Your Property
- ▶ Taxation

For more information on taxation go to:

[stjohns.ca](https://stjohns.ca)

- ▶ Living in St. John's
- ▶ Your Property
- ▶ Taxation

## Built Heritage

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Is your property located in a Heritage Area? Is your building a designated heritage building? Find out by calling 709-576-8220 or online at:

[stjohns.ca](https://stjohns.ca)

- ▶ Living in St. John's
- ▶ Building, Renovation and Repairs
- ▶ Heritage

Heritage conservation provides the community with many educational, economic and cultural benefits. Funding may also be available for work that conserves or restores the historic fabric of a heritage building. For details on the **Heritage Financial Incentives Program** visit:

[stjohns.ca](https://stjohns.ca)

- ▶ Living in St. John's
- ▶ Forms and Applications
- ▶ Development Applications and Building Permits
- ▶ Heritage Incentive Program

# Connect with the City

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photo by Eric McClean via Unsplash

**Social media search:**  
CityofStJohns

**Access St. John's**  
10 New Gower Street  
Monday to Friday  
8:00 a.m. to 4:00 p.m.

Call anytime:  
311 or 709-754-CITY (2489)

**Business Information Services**  
Monday to Friday  
9:00 a.m. to 4:00 p.m.

709-576-8107  
[business@stjohns.ca](mailto:business@stjohns.ca)

**Construction Permit Counter /  
Building Inspector on Duty**  
City Hall Annex  
Monday to Friday  
9:00 a.m. to 4:30 p.m.

709-576-8049  
[inspectoronduty@stjohns.ca](mailto:inspectoronduty@stjohns.ca)

**Planning Division**  
Monday to Friday  
9 a.m. to 4:30 p.m.

709-576-8220  
[planning@stjohns.ca](mailto:planning@stjohns.ca)

## Other Business Resources

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**ACOA's Business Information Services** provides information on business registration and taxes, permits and regulations, intellectual property, business support and how to sell to government. Call toll free at 1-888-576-4444 or visit the website [www.canada.ca/en/atlantic-canada-opportunities/services/bis.html](http://www.canada.ca/en/atlantic-canada-opportunities/services/bis.html)

**Canada Revenue Agency (CRA)** The CRA business number account includes corporate income tax, import/export, payroll deductions and important information on Harmonized Sales Tax.

The Business Number is a numbering system that streamlines the way businesses deal with the Federal Government. Not all businesses require a number or account; check out the CRA website at [canada.ca/en/services/business/start.html](http://canada.ca/en/services/business/start.html) to learn more or call toll free at 1-800-959-5525.

**Service NL** offers a variety of services to businesses including incorporation, food establishment licences, building accessibility permits and more.  
709-729-3317 [www.servicenl.gov.nl.ca](http://www.servicenl.gov.nl.ca)

**Newfoundland and Labrador Liquor Corporation (NLC)** issues liquor licenses — [www.nlliquor.com](http://www.nlliquor.com). A division of the NLC, **ShopCannabisNL** provides information on how to become a cannabis retailer.

**Horizon TNL** formerly RDEE TNL provides services and expertise in economic development in both French and English.  
[www.horizontnl.ca](http://www.horizontnl.ca)

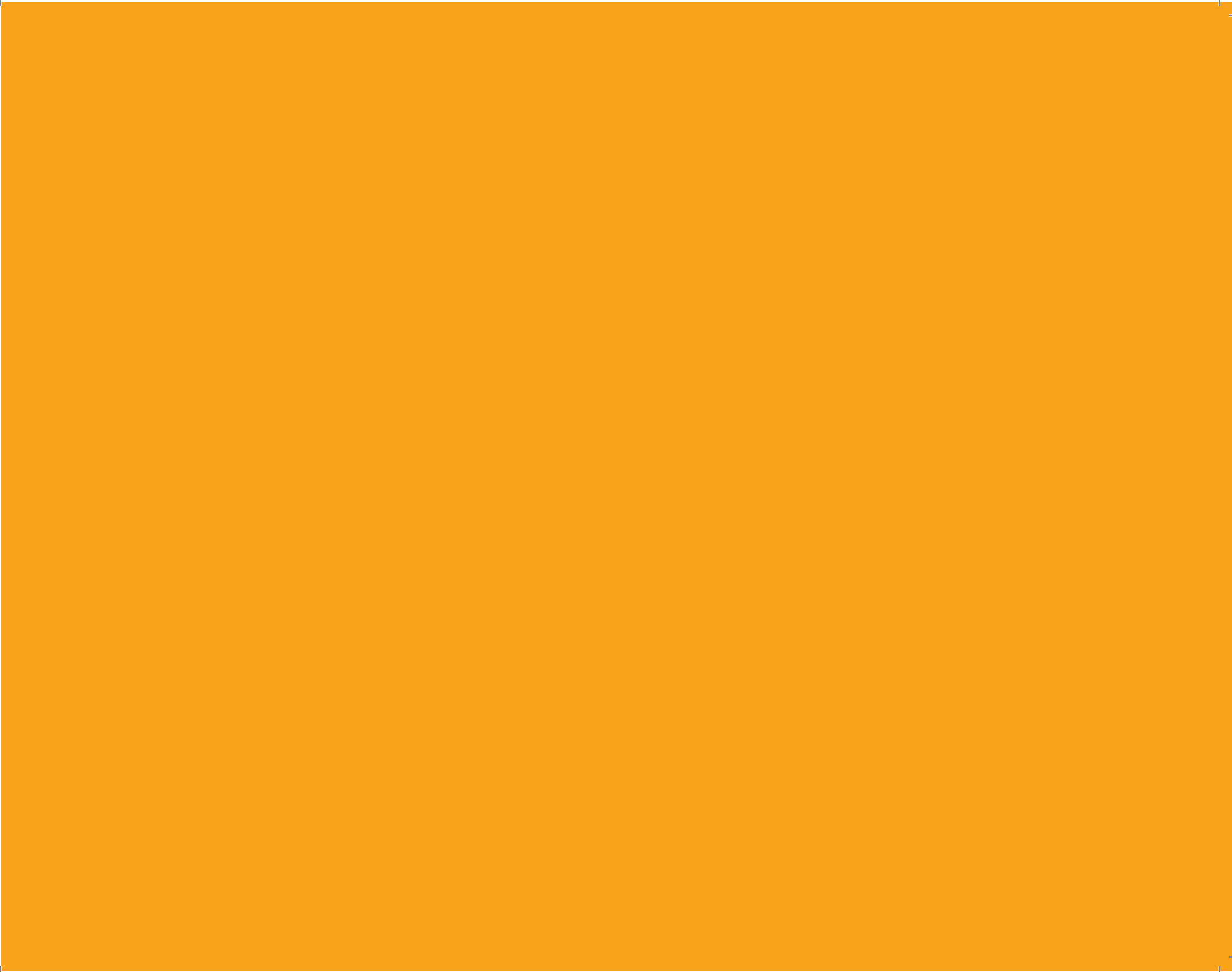


## Networking

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Stay in touch with what's happening in the St. John's economy including economic, statistical and business news from the City of St. John's, by following **@AdvantageSJ** on Twitter and subscribing to our **E-Newsletter Mailing List** at [advantagestjohns.ca/resources](http://advantagestjohns.ca/resources) to receive our monthly Economic Snapshot.

Get involved and meet other entrepreneurs through business and industry organizations; make the right connections to the business community in St. John's, at [advantagestjohns.ca/resources/industry-and-government-resources/](http://advantagestjohns.ca/resources/industry-and-government-resources/)



## Disclaimer

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This guide provides a general overview of the regulations, permits, processes, procedures and taxes as they apply to businesses in St. John's. The City of St. John's does not guarantee, warrant or make any representations that the information contained herein is the complete authority on regulations, permits, taxes and processes as they apply to business.



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