



**GUIDE
TO
STARTING YOUR BUSINESS
IN
BLOOMFIELD, IOWA**



**Bloomfield Main Street
101 E. Franklin St.
Bloomfield, IA 52537
641.664.2309
www.bloomfieldmainstreet.com**



Bloomfield is the county seat of Davis County, a rural community in beautiful southeastern Iowa, with many opportunities for retail and service businesses to flourish in a friendly, family-oriented environment.

Though the unique historic courthouse and surrounding businesses are on the National Register of Historic Places, the community is progressive while simultaneously valuing its past.

Bloomfield Main Street recognizes that starting a new business presents major challenges. Space must be located; access to funding and technical assistance are needed; and city permits and approvals are necessary.

Bloomfield Main Street has created this guide to assist you in starting a business in Bloomfield and directing you to local organizations, businesses and governmental bodies that will be happy to assist you.

1 LOCATING YOUR BUSINESS

Is your business retail or service oriented? Do you need high visibility or an office setting? Is lower story or upper story space preferable?

2 FINDING SPACE

Bloomfield Main Street is here to help you locate the perfect space for your business. We maintain a building inventory of available spaces, which includes square footage, rental rates/purchase prices, available parking and other data. Please contact our office and/or our website for information on available properties. For industrial sites, please contact the Davis County Development Corporation at 877-864-3232 or visit www.daviscounty.org.

3 A GUIDE TO FINANCING OPTIONS AND ECONOMIC INCENTIVES

- **Design Assistance:** Main Street Iowa provides free design assistance by preservation architects for Main Street communities in Iowa.
- **Grants:** Bloomfield Main Street has sign, awning, paint and façade grants available. Grants for preservation of historic buildings are available through various state programs.
- **Revolving Loans:** Revolving loan funds are available through Southern Iowa Electric Cooperative, Citizens Mutual Telephone Cooperative, Area 15 Regional Planning Commission, and Davis County Development Corporation. Contact Davis County Development Corporation at 877-864-3232 or visit www.daviscounty.org for more information.
- **Historic Tax Credits:** Historic buildings in Bloomfield are eligible for state and federal historic tax credits. Contact Bloomfield Main Street.
- **TIF funds:** The downtown square and certain outlying areas of Bloomfield are Tax Increment Financing (ITIF) districts. This program allows for the city council to provide funds or loans to businesses that construct new or renovate commercial or industrial facilities based on the tax increases the city will realize from the improvements. Contact Carol Taylor at 641-664-2260 or cityclerk@cityofbloomfield.org.

- **IHCC Small Business Development Center (SBDC):** Free business counseling, business planning and funding assistance services are available through SBDC. An SBDC counselor has regular office hours in Ottumwa. Contact Bryan Ziegler, SBDC representative at 800-726-2585, Ext. 5127 or bziegler@indianhills.edu.
- **Financing by Local Lenders:** The following local financial institutions provide financing for qualifying small businesses that wish to locate in Bloomfield:

Success Bank
641-664-2006

Community First Bank
641-664-1362

Community 1st Credit Union
(Offers SBA loans)
641-664-2885

Bank of the West
641-664-1112

PERMITS, LICENSES, APPROVALS AND UTILITY HOOKUPS

Permits, licenses, and other approvals will need to be obtained when opening a business in Bloomfield. Bloomfield Main Street will be happy to assist you in determining which permits will be needed.

Building and Sign Permits:

- Go to www.cityofbloomfield.org and download building and sign permit. Return completed permit to City Clerk who will forward to the Historic Preservation Commission if property is in the historic district.
- Historic Preservation Commission and/or city approval is required before beginning any exterior rehabilitation, remodeling, building or sign project.

Contact Bloomfield City Hall, 111 W. Franklin Street, (641-664-2260 or cityclerk@cityofbloomfield.org) regarding the following:

- Utility hook-ups and concerns. (City of Bloomfield produces its own water and can provide its own electricity in emergencies.)
- Zoning map and ordinance information. (Also check www.cityofbloomfield.org)
Cigarette and alcohol licenses. (For licenses, first apply online—www.iowaabd.com—then present to Bloomfield City Council for approval.)

Contact Citizens Mutual Telephone Cooperative (641-664-2074 or www.cmtel.com) for phone hook-up, high-speed Internet connection, and other technological services.

WELCOME!

You're on your way to becoming a successful member of Bloomfield's business community!





FAQS

Q. How do I know if my business site is in the historic district or the Bloomfield Main Street District?

A. All buildings on the square and some beyond the square are included in both districts. Contact Bloomfield Main Street at 641-664-2309 for details.

Q. Why do such stringent guidelines need to be followed when doing facade work or erecting signs on buildings in the historic district?

A. The downtown historic district is on the National Register of Historic Places, and the standards of the Secretary of the Interior must be met when rehabilitating historic properties in order to retain the National Register designation for the downtown area. By following guidelines, eligibility for grant funding for rehabilitation of all buildings in the district and increased tourism opportunities result.

BLOOMFIELD PROFILE

Bloomfield, Iowa (pop. 2600) is centrally located on major transportation arteries (Highways 2 and 63 in southeast Iowa) to Midwest metropolitan and recreational areas. The location is convenient for many travelers to stop to avail themselves of the many outdoor recreational, cultural/entertainment, heritage tourism, and dining opportunities that Bloomfield has to offer.



The center of the Bloomfield Square is graced by its unique, French Renaissance, Davis County Courthouse. The courthouse is on the National Register of Historic Places and is one of only two in the nation built in this architectural style. Surrounding the courthouse is a National Register District of commercial buildings housing a business mix of retail specialty shops, professional services, and restaurants.

The businesses serve a diverse set of consumer groups including young families, agricultural customers, professionals, seniors, and the Amish community.

Bloomfield dedicates itself to maintaining state-of-the-art technology through its locally owned, leading edge communication infrastructure, and its residents place high priority on up-to-date educational and medical facilities. Retail and industrial sites are available for businesses looking to locate in a supportive and progressive community.

“Bloomfield Main Street looks forward to assisting entrepreneurs, potential business owners, and business owners planning to expand in Bloomfield. Let us help you become a part of and thrive in our community. We want you here!”

—Diana Upton-Hill, Program Manager

