



The Taylor Small Business Handbook

Taylor, Texas

Taylor Main Street

Developed by



Created in partnership with



THE TAYLOR SMALL BUSINESS HANDBOOK

A GUIDE FOR INCOMING AND CURRENT BUSINESSES IN DOWNTOWN TAYLOR, TEXAS

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1.

Welcome and Introduction

- Message from Taylor's Main Street Manager
- How Taylor Main Street can help your business grow and thrive.
- Factors that make Taylor a great place to open a small business



TAYLOR MAIN STREET
400 Porter Street Taylor, Texas 76574
512-352-3463

Welcome to Taylor!

We are thrilled to have you join our growing community of small businesses in Downtown Taylor. As the Main Street Manager for the City of Taylor, it is my pleasure to introduce you to the vibrant opportunities our town offers. Whether you are just starting out or are expanding an existing business, we are here to support your journey every step of the way.

Taylor is a city that values its history while embracing the future, and small businesses like yours are the heart of our continued growth. As part of our efforts to help you succeed, I'm excited to share our **Small Business Guide**, a resource created specifically to help entrepreneurs like you thrive in Taylor. This guide covers essential information on topics such as:

Business planning and market research Navigating local regulations and zoning requirements

Accessing funding and grants **Building a strong online and physical presence**

Connecting with the resources available through the *Taylor Main Street Program*

We know that starting or relocating a business comes with unique challenges, and our team is here to provide personalized assistance and connect you with the tools you need. Whether it's understanding local business incentives, finding available properties, or promoting your grand opening, the Taylor Main Street Program is dedicated to your success.

Please feel free to reach out to us at **512-352-3463** or TaylorMainStreet@taylortx.gov with any questions or to schedule a meeting. We are excited to see your business grow and look forward to partnering with you to ensure that Taylor remains a welcoming and prosperous place for entrepreneurs and customers alike.

Welcome to Taylor — we're glad you're here! ,



HOW THE TAYLOR MAIN STREET PROGRAM CAN HELP YOUR SMALL BUSINESS GROW AND THRIVE

The Taylor Main Street Program, part of the broader Main Street America movement, offers a variety of resources and opportunities for local small businesses and property owners to support community growth, historic preservation, and economic vitality. Here's a summary of how the Taylor Main Street Program can benefit small businesses and property owners:

Networking & Relationships

- **Access to National Resources:** As a member of the National Main Street program, Taylor Main Street connects local business owners with a national network of Main Street Managers, offering knowledge sharing, support, and proven ideas from across the country.
- **R&D (Rip-off & Duplicate):** Business owners can benefit from successful strategies used in other cities to grow and strengthen their businesses.

Business Support

- **Business Support:** Taylor Main Street provides guidance for various aspects of business management, including general business questions, building improvements, and expansion (whether online or physical locations). The Main Street Office is a local resource for these inquiries.

Design Assistance

- **Texas Main Street Design Team:** As part of the accredited Texas Main Street Program, Taylor Main Street can offer free preservation and design assistance for properties. Property owners can consult the design team to ensure their renovations align with community standards and historical preservation.
- **Contact:** Property owners can reach the Main Street Manager for more information at 512-352-3463 or via email at TaylorMainStreet@TaylorTX.gov

Local Grant Programs

Taylor Main Street provides several grant opportunities to aid in property improvements within the Downtown Commercial District:

- **Façade Improvement Grant (FIG):** A 50/50 matching reimbursement grant up to \$25,000 for exterior renovation projects, such as roof repairs, window replacements, and brick restoration. Applications are reviewed monthly, and work must begin within three months of the award.

- **Sign Grant**: A 50/50 matching reimbursement grant up to \$1,500 for signage improvements. A sign permit is required before the grant application is reviewed.
- **Fire Suppression Grant**: A grant of up to \$25,000 to help with the installation of a fire sprinkler system in downtown commercial properties. Only one fire suppression grant is awarded per fiscal year. Click [Fire Suppression Grant Guidelines](#) to learn more.



FACTORS THAT MAKE TAYLOR A GREAT PLACE TO OPEN A SMALL BUSINESS:

Taylor, Texas, is a growing city with a small-town heart that preserves its rich history while embracing modern development. As part of the rapidly expanding Austin metropolitan area, Taylor offers a unique blend of opportunities for local businesses, catering to both long-time residents and newcomers drawn by the city's charm, affordability, and proximity to larger urban centers.

1. ECONOMIC GROWTH AND DEVELOPMENT

In recent years, Taylor has experienced significant economic growth, especially with major companies like Samsung establishing a presence in the area. This growth has led to increased investment in infrastructure, housing, and commercial development, making Taylor a strategic location for new businesses. The city's leadership has focused on creating an environment that is welcoming to small businesses while supporting larger employers, which drives overall economic activity.



2. DEMOGRAPHICS AND CONSUMER BASE



Taylor's population is diverse, with a mix of young families, professionals, and long-time residents. The city's population has been steadily increasing as more people seek a quieter lifestyle with easy access to Austin's job market and amenities. This creates a varied customer base with a demand for both modern conveniences and locally driven, unique offerings. The consumer base in Taylor values the community, and there's strong support for local businesses, particularly those that contribute to the area's identity and culture.

3. COMMUNITY-FOCUSED CULTURE

Taylor's community prides itself on being connected and supportive, with a "shop local" mindset that benefits small businesses. The downtown district, which is part of the Main Street Program, is a hub of activity, hosting festivals, farmers' markets, and events that attract locals and visitors alike. Businesses that engage with the community and participate in these events often see enhanced visibility and customer loyalty.



4. HISTORICAL AND CULTURAL APPEAL

As a historic town, Taylor has a deep-rooted culture that draws visitors interested in its architectural charm and historic landmarks. The city is proud of its heritage, and many businesses on Main Street operate in buildings with historical significance, adding character to the shopping and dining experience. The emphasis on preservation combined with new growth makes Taylor an attractive destination for those looking for an authentic, small-town Texas experience.

5. BUSINESS OPPORTUNITIES



Taylor's growing population and development initiatives provide a range of opportunities for both new and existing businesses. Sectors such as retail, hospitality, professional services, and technology are poised for expansion as the city's demographic continues to diversify. The presence of large employers and continued urban development are driving demand for restaurants, boutique shops, service industries, and more. Taylor's evolving economy also presents a chance for entrepreneurs to cater to both local needs and the growing number of commuters and tourists.

6. INFRASTRUCTURE AND ACCESSIBILITY

Taylor's location along State Highway 79 provides easy access to Austin, Round Rock, and Georgetown, making it a convenient place for businesses that want to serve both local and regional customers. The city is also well-connected by rail, which supports industrial and logistical businesses. As Taylor continues to grow, there are ongoing efforts to improve infrastructure, including roads, utilities, and broadband access, which are essential for the long-term success of the business community.



7. SUPPORTIVE LOCAL GOVERNMENT AND MAIN STREET PROGRAM



Taylor's local government, in partnership with the Main Street Program, provides significant support for small businesses through grants, incentives, and promotional efforts. The city has made a concerted effort to create a business-friendly environment by simplifying the process for obtaining permits and offering resources to help businesses navigate regulations. Business owners can also take advantage of networking events, training programs, and marketing initiatives aimed at enhancing downtown vitality.

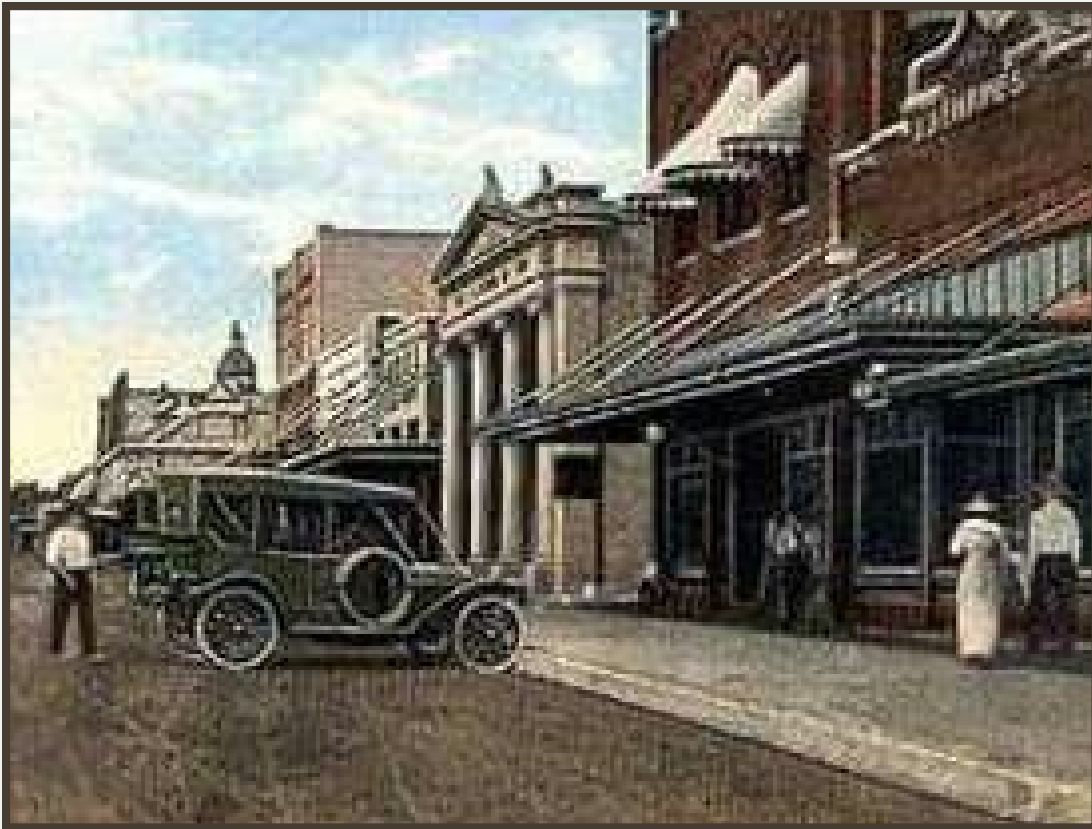
8. BALANCING TRADITION WITH GROWTH

While Taylor is rapidly modernizing, there remains a strong commitment to preserving its small-town atmosphere. This balance between tradition and progress is a key part of what makes Taylor attractive to business owners who appreciate the opportunity to grow in a community-focused setting. Entrepreneurs who align their offerings with both the city's heritage and the needs of its growing population will find Taylor an excellent place to build a lasting business.



Overall, Taylor's local business environment is a dynamic mix of tradition and opportunity, with strong community ties, a growing economy, and a government eager to support the success of its business community. Businesses that tap into this supportive and evolving environment have the potential to thrive and become an integral part of the city's continued growth.





2.

Understanding the Local Business Environment

- 5 small business trends for 2025
- Forecast for the 2025 retail landscape
- Key information and websites to help you better understand the local market
- Demographic snapshot of Taylor
- Retail trade area profile

5 SMALL BUSINESS TRENDS FOR 2025

As we wrap up and reflect on 2024, we look forward to what 2025 holds for small businesses. The outlook is encouraging: According to [research from Guidant \(Link is external\)](#), the majority of small business owners are optimistic about America's economy. That optimism, paired with a well-informed small business strategy, could mean plenty of success in the year ahead. When you're formulating your plans for 2025, consider the following trends:

- **E-commerce.** Online sales aren't exclusive to the big boxes of the world anymore. In fact, Emarketer has found that E-commerce currently accounts for a [fifth of all retail sales\(Link is external\)](#) worldwide — a figure that is only expected to grow to 22.6% by 2027. If you're not offering your products or services online, you could be missing out on opportunities to grow sales.
- **Online marketing.** Likewise, if you're not promoting your brand online, you may not be reaching as many consumers. [73% of small businesses\(Link is external\)](#) have a website. Furthermore, [most small business owners\(Link is external\)](#) use social media platforms to build brand awareness and promote products and services. There have never been more ways to connect with prospective customers than there are right now.
- **Artificial intelligence.** We've all heard the acronym AI. Aside from being a buzzword of the past few years, AI has real-world implications for small business owners. For example, [53% of small businesses\(Link is external\)](#) now use AI-powered chatbots and virtual assistants for customer service. AI can help businesses streamline processes, limit human error, and enable employees to complete everyday tasks faster and focus on other important aspects of the business. It's no surprise that studies are showing an [increase in productivity\(Link is external\)](#) from companies that implement AI into the workplace.
- **Cybersecurity.** In the digital age, data security and privacy remain a [top concern\(Link is external\)](#) for consumers. Small business owners can help prevent [cybercrime](#) by keeping staff up to speed on best practices, securing networks, updating software, and using multi-factor authentication.
- **Customer experience.** Here is where small businesses tend to stand out when compared with big box retailers. Because small businesses are locally owned and operated, the owner truly cares that the store succeeds. Brick-and-mortar stores get this (or they should) but small business owners who also have an online presence need to take that same work ethic online. In today's digital world, set yourself apart by prioritizing an interpersonal touch to create a positive experience at every level, from research to point of sale. That could mean greeting everyone who walks through the door of your brick-and-mortar store or writing a heartfelt email to the customers who subscribed to your newsletter. At the end of the day, it's all about meeting the customers where they are.

FORECAST FOR THE 2025 RETAIL LANDSCAPE

The retail industry is rapidly evolving, and by 2025, small businesses will need to adapt to a tech-driven environment shaped by AI, seamless omnichannel experiences, a focus on sustainability, and an unwavering commitment to customer experience. To remain competitive, small businesses must embrace data analytics to deliver personalized interactions both online and in-store.

Key Trends Shaping 2025

- **AI and Data Analytics**
 - Use AI for tailored product recommendations, predictive analytics, and targeted marketing to meet customer needs effectively.
- **Omnichannel Retail**
 - Blend online and in-store experiences, enabling customers to shop, purchase, and return seamlessly across multiple platforms.
- **Sustainability as a Priority**
 - Offer eco-friendly products and highlight transparent sustainability efforts to attract environmentally conscious consumers.
- **Mobile Commerce Dominance**
 - Optimize websites and payment systems for mobile devices as more shoppers rely on their phones for purchases.
- **Social Commerce Growth**
 - Leverage social media for product discovery, customer engagement, and direct sales opportunities.
- **Augmented and Virtual Reality (AR/VR)**
 - Incorporate AR/VR tools to let customers visualize products in their homes or try them virtually.
- **Personalized Marketing**
 - Deliver campaigns based on customer preferences using advanced data analytics.
- **Flexible Payment Options**
 - Offer payment solutions like buy-now-pay-later programs and mobile wallet integration to cater to diverse customer needs.
- **Emphasis on Local Engagement**
 - Strengthen ties with the community through initiatives that foster loyalty and trust.

Challenges Facing Small Businesses

1. Competing with Larger Retailers
 - Rapidly adopting new technologies to stay relevant.
2. Managing Data Privacy
 - Balancing personalized experiences with robust data protection measures.
3. Technology Investments
 - Upgrading infrastructure to support AI, omnichannel capabilities, and enhanced customer experiences.

The Path to Thriving in 2025

Small businesses that prioritize technology adoption, focus on sustainability, and create memorable customer experiences will be well-positioned for success. Whether through social commerce, AI-driven personalization, or the resurgence of in-store shopping, 2025 promises exciting opportunities for retailers to connect with their customers in innovative ways.

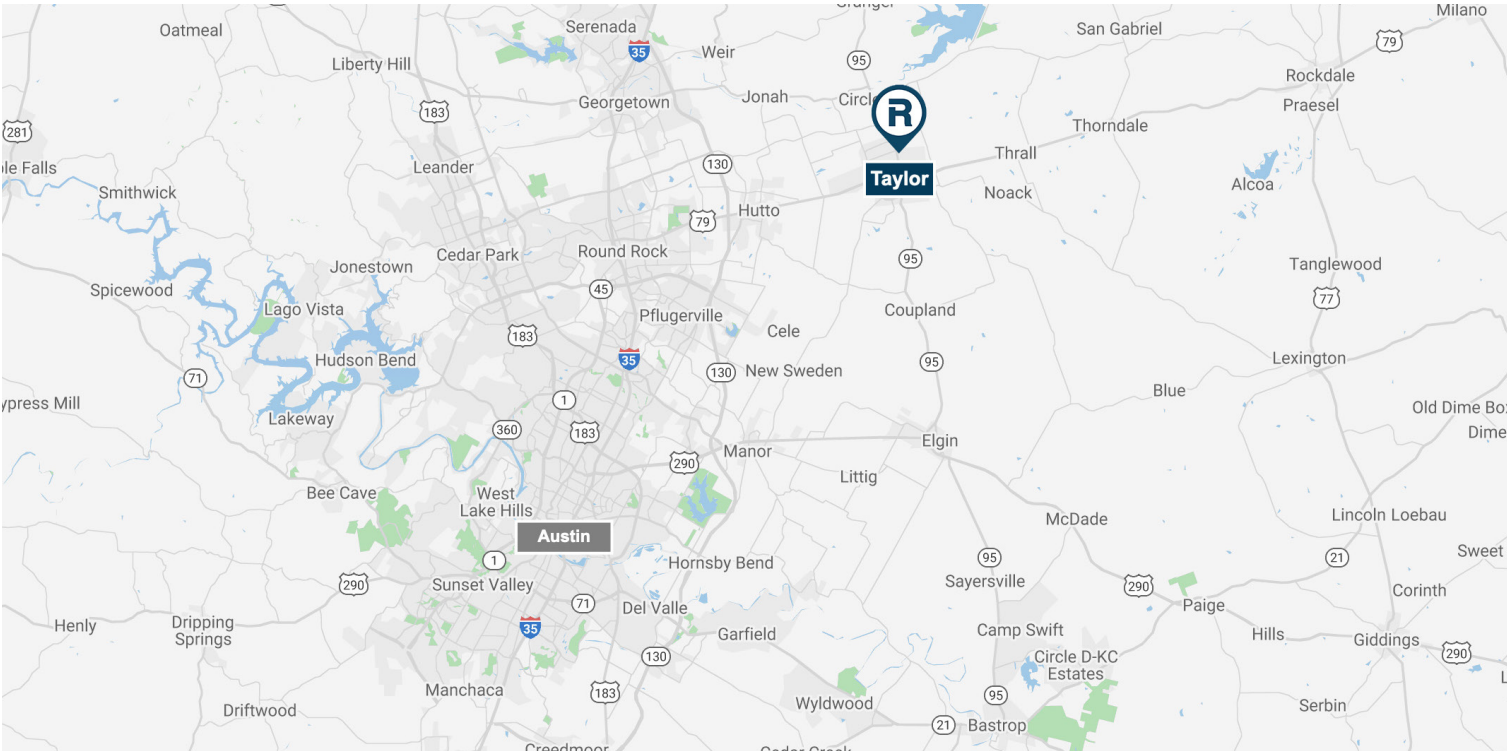
Stay ahead by embracing change, staying customer-focused, and leveraging the tools that define the next era of retail.

KEY INFORMATION TO HELP YOU BETTER UNDERSTAND YOUR LOCAL MARKET FOR SMALL BUSINESS SUCCESS

FOCUS	GOAL	REFERENCE
General business statistics	Find industry and business condition statistics.	NAICS U.S. Census Business Builder (CBB)
Consumer statistics	Learn about potential customers and consumer markets.	Consumer Credit Data Consumer Product Safety
Demographics	Segment the population to target customers more effectively.	U.S. Census Bureau Bureau of Labor Statistics
Economic indicators	Track unemployment rates, types of loans, and more.	Consumer Price Index Bureau of Economic Analysis
Employment statistics	Delve into employment trends important to your market.	Employment and Unemployment Statistics
Income statistics	Determine fair wages using earnings data.	Earnings by Education and Occupation Income Statistics
Money and interest rates	Keep track of interest rates and interest trends.	Daily Interest Rates Money Statistics via the Federal Reserve
Production and sales statistics	Analyze consumer demand, costs, and spending habits.	Consumer Spending Gross Domestic Product (GDP)
Trade statistics	Follow trade metrics and market performance indicators.	Balance of Payments International Trade
Statistics of specific industries	Access detailed data for various industries.	Statistics of U.S. Businesses

Community • Demographic Snapshot

Taylor, Texas



Population		Age	
2020	16,267	0 - 9 Years	12.11%
2024	17,946	10 - 17 Years	10.83%
2029	19,476	18 - 24 Years	9.49%
Educational Attainment (%)		25 - 34 Years	11.13%
Graduate or Professional Degree	5.71%	35 - 44 Years	13.37%
Bachelors Degree	10.36%	45 - 54 Years	12.27%
Associate Degree	5.34%	55 - 64 Years	12.21%
Some College	22.67%	65 and Older	18.59%
High School Graduate (or GED)	35.41%	Median Age	39.88
Some High School, No Degree	10.37%	Average Age	40.30
Less than 9th Grade	10.13%	Race Distribution (%)	
Income		White	54.90%
Average HH	\$85,537	Black/African American	9.19%
Median HH	\$69,641	American Indian/Alaskan	1.80%
Per Capita	\$32,869	Asian	0.86%
		Native Hawaiian/Islander	0.08%
		Other Race	15.46%
		Two or More Races	17.70%
		Hispanic	43.60%



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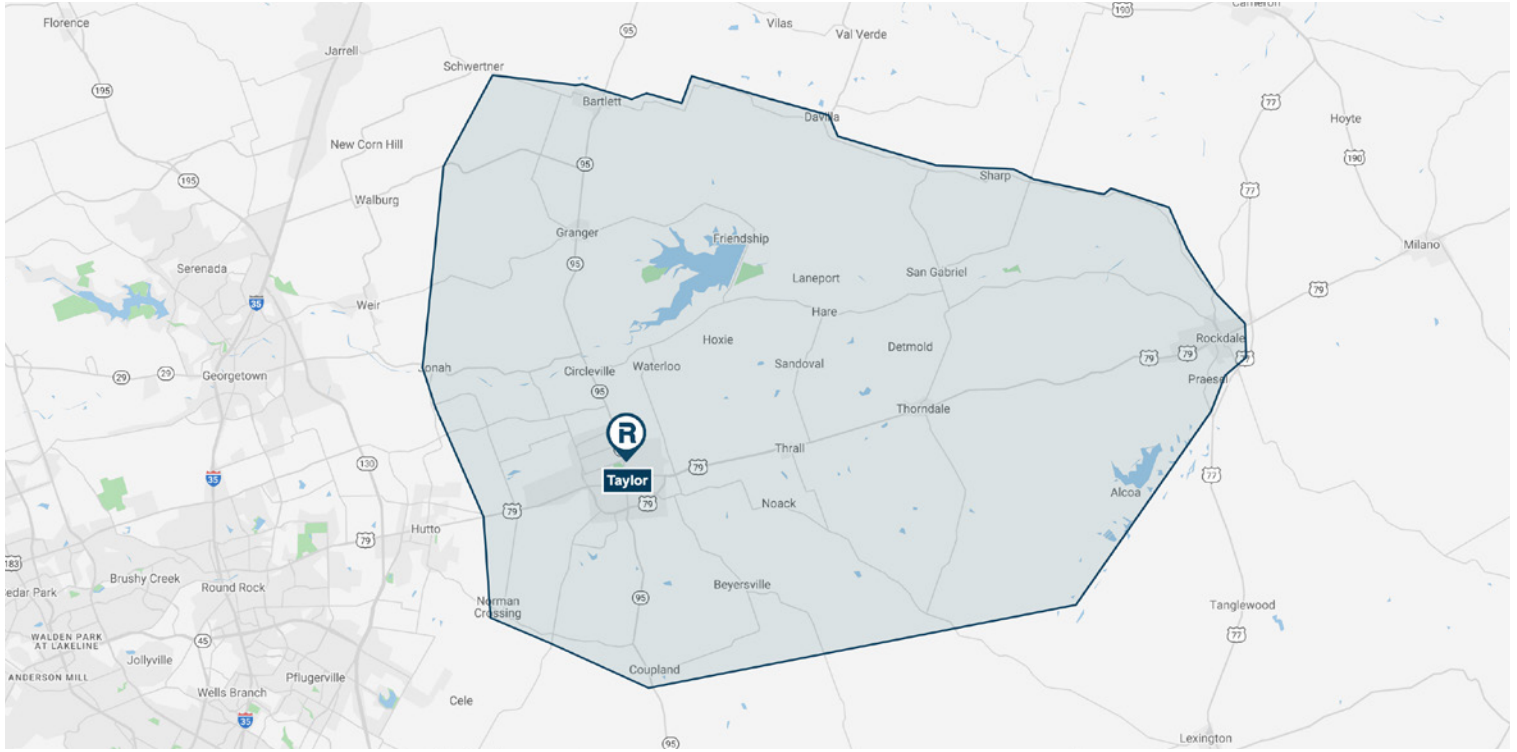
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Retail Trade Area • Demographic Snapshot

Taylor, Texas



Population

2020	36,648
2024	39,903
2029	43,276

Educational Attainment (%)

Graduate or Professional Degree	5.85%
Bachelors Degree	12.27%
Associate Degree	6.82%
Some College	21.47%
High School Graduate (or GED)	37.74%
Some High School, No Degree	8.24%
Less than 9th Grade	7.61%

Income

Average HH	\$89,200
Median HH	\$70,339
Per Capita	\$34,596

Age

0 - 9 Years	11.33%
10 - 17 Years	10.83%
18 - 24 Years	9.38%
25 - 34 Years	10.39%
35 - 44 Years	12.41%
45 - 54 Years	12.22%
55 - 64 Years	13.37%
65 and Older	20.07%
Median Age	41.56
Average Age	41.35

Race Distribution (%)

White	62.05%
Black/African American	7.30%
American Indian/Alaskan	1.23%
Asian	0.67%
Native Hawaiian/Islander	0.09%
Other Race	12.95%
Two or More Races	15.71%
Hispanic	35.43%



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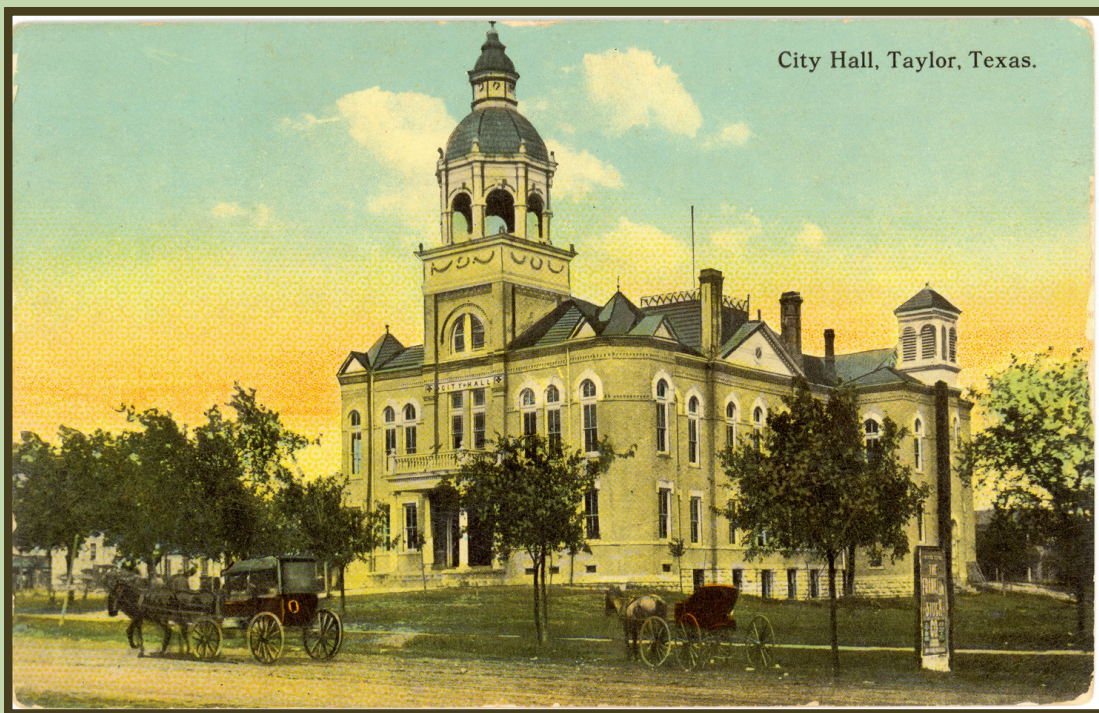
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3.

Understanding the Complexity of Starting or Running a Small Business

- The realities of small business ownership - putting in the work
- A road map for starting or expanding your small business in Taylor
- Strategies for developing your marketing and advertising budget
- Calculate your business start up costs.

The Realities of Small Business Ownership: Putting in the Work

Owning a small business offers undeniable advantages—being your own boss, building something of your own, and shaping your future. But behind the allure lies a tough reality: running a business is hard work, and the challenges can be daunting.

The Grind: Long Hours and High Expectations

Studies show small business owners work significantly more than traditional employees.

- A New York Enterprise Report survey found that **33% of small business owners** work over 50 hours weekly, and **25% exceed 60 hours**.
- A Gallup study echoed this, reporting **39% of small business owners** work more than 60 hours a week.

But the demands of business ownership go beyond long hours. Entrepreneurs face constant pressure—managing limited resources, maintaining employee livelihoods, and navigating the ever-present uncertainty of the marketplace.

The Biggest Challenges Small Business Owners Face

While time constraints are tough, many business owners cite stress and responsibility as their top struggles:

- **62% of small business owners** say the stress of ownership is worse than they anticipated.
- Yet, despite the hurdles, most agree that the rewards—freedom, autonomy, and personal fulfillment—make it worthwhile.

The Myth of Vacation

Vacation time is a luxury for many small business owners:

- A study by OnDeck revealed that only **57% take vacations**, and most take less than the traditional two weeks.
- Even on vacation, **67% check in with work daily**.

However, seasoned business owners and those with more staff tend to take longer breaks. A survey by The Alternative Board found:

- **44% take 16 or more vacation days annually**
- **26% take 11–15 days**
- Only **2% never take time off**

This suggests that as businesses mature, owners find ways to prioritize work-life balance.

Millennials: The Next Generation of Entrepreneurs

For millennials, long hours and hard work aren't deterrents. A Bentley University survey found that **66% of millennials** aspire to start their own business. Their habits make them well-suited for ownership:

- **89% regularly check emails after hours**

- Studies reveal millennials often work through vacations and display “work martyr” tendencies.

Their drive, paired with a desire for flexibility and autonomy, positions millennials as the entrepreneurs of the future.

Finding Success: Balance and Delegation

Interestingly, **51% of small business owners** say achieving work-life balance is critical to their success—ranking it above supportive family, innovative products, or financial partnerships.

One key to balance? Delegation. Yet, many entrepreneurs hesitate to delegate tasks:

- **30% believe they’re the most capable person for the job**
- **20% say their employees lack the skills**
- **20% are simply in a hurry**
- **19% enjoy the tasks themselves**

While understandable, doing everything yourself can limit growth. By delegating day-to-day tasks, business owners can focus on strategy and long-term planning—activities that drive true success.

Conclusion: Why It’s All Worth It

Despite the challenges, most entrepreneurs wouldn’t trade their role for anything.

- **70% say owning a business is the best job they’ve ever had.**
- Only **9% cite workload** as their biggest difficulty.
- Confidence in the economy is growing, with **42% of small business owners feeling more optimistic** than the previous year, and **38% expecting revenue increases over 5%.**

Small business ownership isn’t for the faint of heart. It requires resilience, dedication, and a willingness to adapt. But for those ready to put in the work, it offers unmatched rewards and the chance to truly shape their destiny.

ROADMAP FOR STARTING OR EXPANDING YOUR SMALL BUSINESS IN DOWNTOWN TAYLOR

1. Conduct Market Research

- Understand your target market and assess demand for your product or service.
- Key questions to answer include:
 - **Demand:** Is there a demonstrable need for your offering?
 - **Market Size:** How many potential customers exist?
 - **Economic Indicators:** Where are your customers located?
 - **Market Saturation:** What is the competition like?
 - **Pricing:** How much do customers pay for alternatives?

HOW?? Visit these sites:

- **General Business Statistics:** NAICS, U.S. Census Business Builder
- **Consumer Statistics:** Consumer Credit Data, Consumer Product Safety
- **Demographics:** U.S. Census Bureau, Bureau of Labor Statistics
- **Economic Indicators:** Consumer Price Index, Bureau of Economic Analysis
- **Employment Statistics:** Employment & Unemployment Statistics
- **Income Statistics:** Earnings by Education & Occupation, Income Statistics
- **Trade Statistics:** Balance of Payments, International Trade
- **Industry Statistics:** Statistics of U.S. Businesses

2. Use Competitive Analysis

- Use **Porter's Five Forces** to assess competition and find your market advantage.
- **Analyze suppliers, customers, and similar products** to understand your position and competitive edge.

WAIT!

What are Porter's 5 Forces for Competitive Analysis?

1. **Supplier Bargaining Power:** How much control do suppliers have over pricing and availability?
2. **Customer Bargaining Power:** Are customers easily swayed by alternatives?
3. **Internal Competition:** How intense is the competition within your industry?
4. **Threat of Substitutes:** Can customers find similar products or services easily?
5. **Threat of New Entrants:** How difficult is it for new competitors to enter your market?





3. Write a Business Plan

A business plan outlines your goals, strategies, and how you will achieve them.

Benefits of a Business Plan:

- **Guides** your business growth like a GPS.
- **Simplifies planning** with a clear path for 3-5 years.
- **Helps** you meet milestones objectively.
- **4. Attracts funding** and partners.

There's no one-size-fits-all approach—customize to your needs.



4. Include a Pro Forma Section

A pro forma includes projected financial statements that forecast your business's financial performance.

- Break down start-up costs, ongoing expenses, and projected income conservatively.
- Build an emergency fund covering at least 3-6 months of expenses.



5. Fund Your Business

- Determine start-up costs through your business plan.
- Save at least 6-12 months' worth of living expenses.

Explore funding options: crowdfunding, grants, small business loans, or investors.



8. Pick Your Business Location

- Assess zoning laws and regulations relevant to your business type.
- Contact the Taylor Main Street Office for information on available properties: 512-352-3463 or taylormainstreet@taylor.tx.gov.



7. Choose Your Business Name

- Your business name is your brand and should be:
- Memorable and unique.
- Available as a domain name.
- Relevant to your audience and industry.
- Compliant with legal regulations.

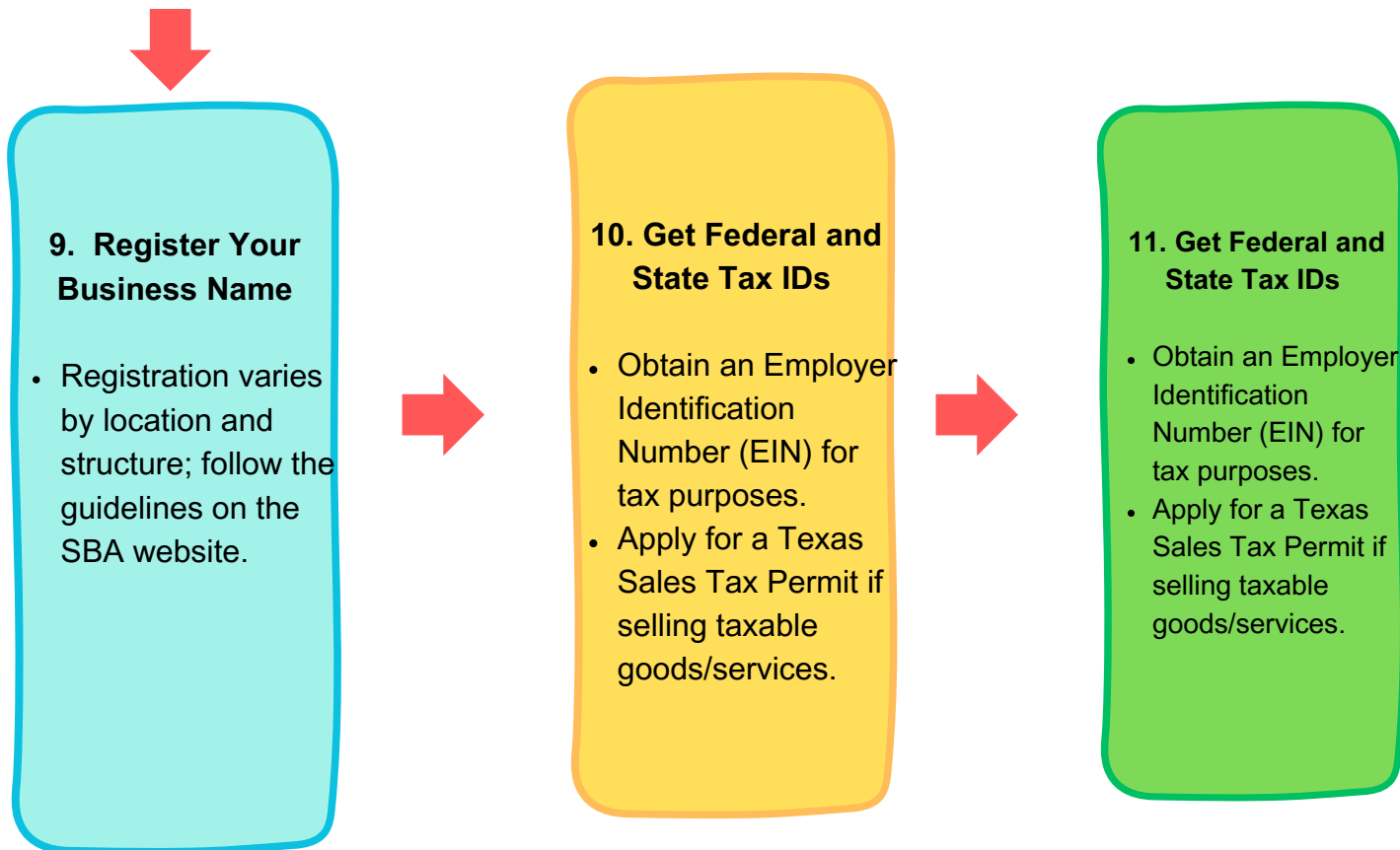


6. Choose a Business Structure

- Select a structure (sole proprietorship, partnership, LLC, or corporation) that provides the right balance of legal protection and benefits.

Consult the Office of the Texas Secretary of State for information on business structures





Starting a business in Taylor is an exciting opportunity, and with the resources offered by the Taylor Main Street Program and its partners, you can lay a solid foundation for your venture. By following these steps and utilizing available support, you'll be well-prepared to turn your business dream into reality. If you need further assistance or specific guidance, don't hesitate to reach out!

STRATEGIES FOR DEVELOPING YOUR SMALL BUSINESS MARKETING AND ADVERTISING BUDGET

As a small business owner, efficiently managing your marketing and advertising budget is crucial for growth. With the right plan, you can reach your target audience without overspending. Here's a streamlined guide to help you create a successful marketing strategy, leveraging both social media and traditional marketing efforts.

1. Set Clear Marketing Goals

Your marketing budget should directly support your business objectives. Consider what you're aiming for:

- **Increase brand awareness:** Invest in social media ads, content marketing, and community events.
- **Generate leads:** Focus on pay-per-click (PPC) advertising, email marketing, and landing pages designed to convert.
- **Drive sales:** Promote through targeted social media campaigns and limited time offers.
- **Expand into new markets:** Allocate resources to market research and influencer collaborations.

Identifying these goals will help you distribute your budget effectively.

2. Understand Your Audience

Knowing your target audience is key to getting the most out of your marketing dollars.

Focus your budget on where your customers spend their time:

- **Online behavior:** Younger audiences may favor Instagram or TikTok, while older professionals might be more active on LinkedIn.
- **Consumer preferences:** Are they more likely to engage with video content, blogs, or direct messages?

Once you understand your audience, you'll know which platforms and strategies to prioritize.

3. Leverage Social Media for Low-Cost Marketing

Social media can be a cost-effective way to reach potential customers without hiring extra help. Here's how to make the most of it:

a. Choose the Right Platforms

Don't spread yourself too thin. Focus on two or three platforms that make sense for your business:

- **Instagram and Pinterest:** Ideal for businesses with visually appealing products.
- **Twitter:** Great for building credibility as a freelancer or professional service provider.
- **LinkedIn:** Perfect for B2B companies looking to generate leads.
- **Facebook:** Safe for reaching a broad audience, especially for local or retail businesses.

b. Develop a Content Plan

Create a plan outlining how often you'll post and what themes you'll cover. Decide on a mix of original and curated content to keep your audience engaged. Tools like **Hootsuite** or **Buffer** can help you schedule posts in advance, saving time.

c. Use Visuals to Stand Out

High-quality visuals are essential for engagement. Use tools like **Canva** to create professional-looking images even if you aren't a designer. Be sure to include eye-catching photos in your posts to capture attention.

d. Engage with Your Audience

To succeed on social media, focus on building relationships, not just broadcasting messages. Engage by:

- Liking and commenting on relevant posts in your industry.
- Sharing content from influencers or industry leaders.
- Responding to comments and questions promptly.

4. Allocate Your Budget Using the 70-20-10 Rule

This rule helps businesses divide their marketing budget in a way that balances stability and experimentation:

- **70%:** Invest in proven marketing channels that consistently bring in leads and sales, such as PPC advertising or content marketing.
- **20%:** Explore new strategies or platforms to test their potential, like experimenting with TikTok ads or launching new email campaigns.
- **10%:** Set aside funds for bold, innovative ideas, like interactive experiences or influencer collaborations that could give your business a fresh edge.

5. Maximize Local Marketing Opportunities

In addition to digital marketing, leverage local channels that connect you to your community:

- **Direct mail:** Send targeted offers to nearby neighborhoods.
- **Sponsor local events:** Build visibility through community engagement.
- **Optimize Google My Business:** Ensure your business details are up-to-date so local customers can easily find you.

6. Adapt to Seasonal Trends

Consider how seasonality affects your business:

- **Retail:** Allocate more of your budget to marketing efforts during high-demand seasons like holidays.
- **Event-based marketing:** Tailor your promotions to local events, whether you're sponsoring or participating.

By adjusting your spending during peak times, you can capture the highest return.

7. Track Performance and Refine Your Strategy

Most marketing platforms offer free analytics tools (e.g., **Facebook Insights**, **Google Analytics**, **Twitter Analytics**) that show how well your campaigns are performing. Keep an eye on key metrics such as:

- Engagement (likes, comments, shares)
- Click-through rates (CTR)
- Conversion rates (sales or sign-ups)

Regularly reviewing this data will help you understand what's working and where adjustments are needed. Based on this feedback, refine your marketing efforts to continually improve your ROI.

8. Test and Optimize Regularly

Marketing is not a “set it and forget it” task. Continuously test different ad versions, landing pages, and content types to see what resonates most with your audience. Always optimize based on performance data to ensure your marketing dollars are working as hard as possible.

By following these strategies, you'll be able to develop a marketing and advertising budget that's aligned with your goals and tailored to your audience. With thoughtful planning, efficient spending, and regular optimization, your marketing efforts will drive measurable growth—without overextending your budget.

Marketing success is all about focusing on what works and adapting along the way. Happy marketing!

CALCULATE YOUR BUSINESS STARTUP COSTS BEFORE YOU LAUNCH

How much money will it take to start your small business? Calculate the startup costs for your small business so you can request funding, attract investors, and estimate when you'll turn a profit.

The key to a successful business is preparation. Before your business opens its doors, you'll have bills to pay. Understanding your expenses will help you launch successfully.

Calculating startup costs helps you:

- | | | |
|-------------------------------|-------------------|--------------------------------|
| Estimate profits | Secure loans | Save money with tax deductions |
| Conduct a break-even analysis | Attract investors | |

BREAK-EVEN POINT CALCULATOR

Know your break-even point and determine your future profits.

The **break-even point** is the point at which total cost and total revenue are equal, meaning there is no loss or gain for your small business. In other words, you've reached the level of production at which the costs of production equal the revenues for a product.

For any new business, this is **an important calculation in your business plan**. Some businesses may take years before turning a profit, often losing money in the first few months or years before breaking even. For this reason, break-even point is an important part of any business plan presented to a potential investor.

For existing businesses, this can be a useful tool not only in analyzing costs and evaluating profits they'll earn at different sales volumes, but also to prove their potential turnaround after disaster scenarios.

What you will need to get started:

- | | |
|--|---|
| Your business's estimated fixed costs . | Your business's selling price per unit . |
| Your business's projected unit sales . | Your business's estimated variable cost per unit . |

IDENTIFY YOUR STARTUP COSTS:

Most businesses fall into one of three categories: brick-and-mortar businesses, online businesses, and service providers. You'll face different startup expenses depending on your business type.



Brick and mortar



Online



Service

There are common startup costs you're likely to have no matter what. Look through the following list, and make sure to add any other expenses that are unique to your business:

Office space

Utilities

Inventory

Market research

Printed marketing materials

Equipment & supplies

Licenses & permits

Lawyer & accountant

Advertising & marketing

Communications

Insurance

Employee salaries

Making a website

ESTIMATE HOW MUCH YOUR EXPENSES WILL COST

Once you have your list of expenses, you can estimate how much they'll actually cost. This process will be different for each expense you have.

Some expenses will have well-defined costs – permits and licenses tend to have clear, published costs. You might have to estimate other costs that are less certain, like employee salaries. Look online and talk directly to mentors, vendors, and service providers to see what similar companies pay for expenses.

ADD YOUR EXPENSES FOR A FULL FINANCIAL PICTURE

Once you've identified your business expenses and how much they'll cost, you should organize your expenses into one-time expenses and monthly expenses.

One-time expenses are the initial costs needed to start the business. Buying major equipment, hiring a logo designer, and paying for permits, licenses, and fees are generally considered to be one-time expenses. You can typically deduct one-time expenses for tax purposes, which can save you money on the amount of taxes you'll owe.

Make sure to keep track of your expenses and talk to your accountant when it's time to [file your taxes](#).

Monthly expenses typically include things like salaries, rent, and utility bills. You'll want to count at least one year of monthly expenses, but counting five years is ideal.

Add up your one-time and monthly expenses to get a good picture of how much capital you'll need and when you'll need it.

USE YOUR STARTUP COST CALCULATIONS TO GET STARTUP FUNDING

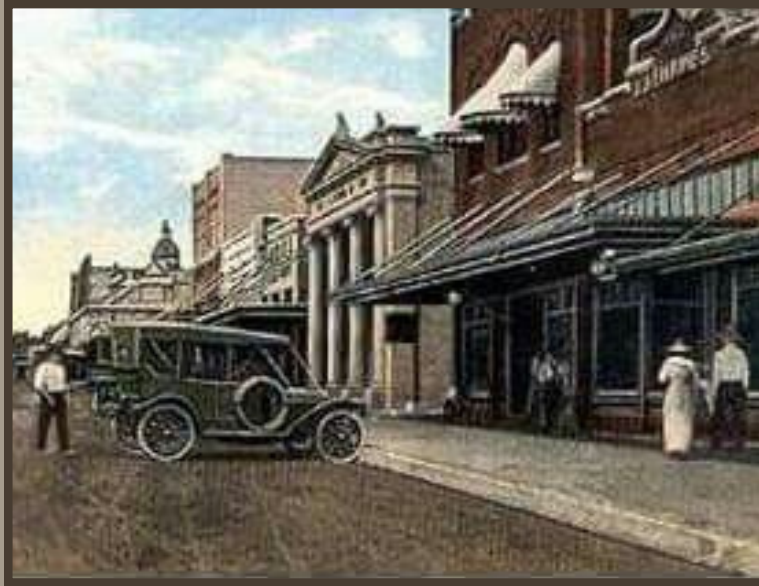
It's a good idea to create a formal report of your expected startup costs.

You want it in a format that's clear and easy to understand. Investors and lenders compare expected costs to projected revenue and determine the potential for your business to profit.

SEE WHAT IT WILL COST TO START YOUR BUSINESS

Download this fillable PDF spreadsheet to calculate your small business startup costs: [CALCULATE START-UP COSTS](#)

Need help? Get free business counseling from the SBA: [Find local assistance](#)



4.

Growth and Expansion in the Local Market

- Scaling your business on Main Street
- Growth and expansion – understanding business life cycles
- Improving your business's cash flow
- Examples of inventory management software
- Company-owned expansion or franchising to other locations
- Business continuity planning for long-term success

SCALING YOUR BUSINESS FOR FUTURE SUCCESS



Scaling a business means growing your company in a way that increases revenue without increasing costs at the same rate. It requires careful planning and strategic decisions. Here's what you need to focus on:

Planning: Develop a solid strategy and financial plan that outlines how you'll grow.

Systems: Implement efficient processes that can support larger operations without slowing down.

Staff: Build a strong team that can handle the challenges of growth.

Partners: Consider bringing in external partners or resources to help with growth.

Technology: Use digital tools to streamline operations and handle increased demand.

Scaling is different from just growing. While growing might mean hiring more people as your business expands, scaling focuses on increasing revenue without significantly raising your operational costs. For example, you could increase sales or production without needing to hire additional staff.

Successfully scaling your business can help you benefit from economies of scale, where your costs are spread over more sales, leading to higher profits. Here are a few tips:

Make sure your sales strategy can be easily repeated and generates enough profit.

Ensure you have the inventory and systems in place to fulfill larger orders quickly.

Consider upgrading your website to handle more traffic and customers.

THE 5 LIFE STAGES FOR A SMALL BUSINESS

A small retail business typically goes through stages like "emerging" (start-up), "growth" (rapid expansion), "maturity" (stable sales), and "decline" (potential closure or sale to another entrepreneur), with examples including a new local bakery opening, expanding its customer base through marketing, reaching a steady level of sales in the community, and then possibly facing challenges from larger chains or changing consumer trends that could lead to a decline in business if not adapted to.

Key Stages of a Small Retail Business Life Cycle:

- **Emerging (Start-up):**
 - Focus on establishing a customer base, finding a niche market.
 - Limited product selection, basic store setup.
 - Heavy marketing efforts to build brand awareness.
 - Example: A new local coffee shop opening its doors and relying on word-of-mouth marketing to attract customers.
- **Growth:**
 - Rapid increase in sales and customer base.
 - Expanding product lines, adding staff.
 - Developing marketing strategies to reach a wider audience.
 - Example: The coffee shop starts offering delivery services, adds more menu options, and opens a second location to cater to growing demand.
- **Maturity:**
 - Stabilized sales and profit levels.
 - Increased competition from larger retailers.
 - Focus on maintaining customer loyalty and operational efficiency.
 - Example: The coffee shop faces competition from a national chain, so they prioritize loyalty programs and customer service to retain their existing clientele.
- **Decline:**
 - Decreasing sales, potential profit losses.
 - Need for significant innovation or adaptation to market changes.
 - Possible closure or restructuring of the business.
 - Example: If the coffee shop fails to adapt to changing consumer preferences, such as a shift towards healthier options, it could experience declining sales and be forced to close or significantly alter its business model.

Other Examples of Small Retail Businesses with Life Cycles:

- **Boutique clothing store:**

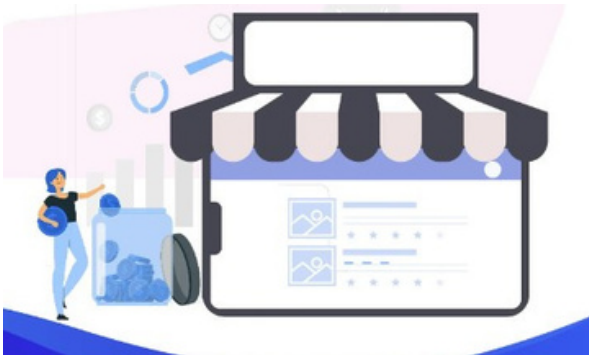
Starts with a unique niche, experiences growth as it gains a following, then might face challenges from online fashion retailers in the maturity stage.

- **Local bookstore:**

Initially relies on community support, expands with events and author signings during growth, but could face challenges from online booksellers in the decline stage.

- **Specialty food market:**

Gains traction with high-quality products, experiences growth by expanding delivery services, but might struggle to compete with large grocery chains in the maturity phase.



HOW RETAIL BUSINESSES CAN IMPROVE CASH FLOW

Here's the list of strategies that retailers can take advantage of to improve their cash flow:

REVISE YOUR PAYMENT COLLECTION POLICIES

The bottom line is getting paid more and faster than you spend. The quickest way to remedy payment woes and ensure regular cash flow is to set up payment collection terms that improve cash flow.

Luckily, retail businesses have a lot of flexibility regarding payment terms. As retailers primarily deal with selling to the masses, they can implement payment policies. Mostly, people will abide by them as long as the product is what they want.

The key point here is to make an effort to implement and uphold strict collection terms.

Many mom-and-pop stores, for example, are known to sell to locals without any proper understanding of the retailer-customer relationship. Many small businesses have a 30-to 90-day collections policy, which is a long period. This forces retail businesses to go into their savings while waiting for payments.

While somewhat admirable and understandable, behavior like this is still detrimental to the business. The most impactful change a business can make to improve cash flow is laying down the law on when payments will be collected. They should actively ensure that collections are made.

IMPROVE INVENTORY MANAGEMENT

The inventory management and supply chain sector is the most efficient route to improve cash flow. The business can only improve cash flow when operating to its maximum potential. One of the biggest hurdles when managing retail business cash flow is the unpredictability and whims of the consumer base. A product selling like hotcakes one day can easily be forgotten the next. New stuff is coming out daily, so getting complacent with your inventory stocking is a bad idea.

Then, there is the issue of [supply and demand planning](#). A business that sells clothes has to plan months for what goods will be in demand in winter. But suppose the sales were not as expected. Hence, all that winter inventory the business stocked up ends up in a bargain bin by the end of the season.

While there is no real surefire way to combat this incredible volatility in demand, businesses can mitigate these circumstances by staying in touch with the customer base.

It's the age of social media, and trends are defined by TikTok more than brands or celebrities. Stay in touch with the market, and use all the available data when making forecasts and [cash flow projections](#).

Leverage inventory management software solutions. These solutions can instantly process large swathes of data and generate as close to a future prediction as possible.

A combination of market monitoring and forecasting is the best way to avoid stocking mistakes. This positively affect cash flow as goods keep coming and going rather than being deadstock, taking up space, and costing valuable money.



HOW RETAIL BUSINESSES CAN IMPROVE CASH FLOW...continued....

MAKE PAYMENTS EASY FOR YOUR CUSTOMERS

According to the [Nation Retail Federation](#), 97% of customers report that the number one reason they back out from buying a product is because the payment process was too inconvenient. This is a vital area to work on to improve cash flow.

Don't run a cash and card-only business in 2024. Most people favor electronic payment methods like PayPal. Many firms opt for a completely contactless payment experience. Self-checkout at brick-and-mortar stores and streamlined online payments for e-commerce retailers is the way forward.

Another point to focus on in payment streamlining is the possibility of an interest-free installment program. Trends like [buy-now-pay-later](#), for example, are very common among the younger generations today. In this trend, businesses sell luxury products to customers on the terms that the payment will be collected in installments without interest. This is a surefire way to capture a huge demographic of customers who cannot purchase products outright but can do so in installments. These same people will also become the dominant demographic, so businesses would do well to cater to their preferences.

Making payments easy increases the chances of customers spending money. Payments start coming in quickly. Offering discounts when using certain payment methods is also a good plan. It can incentivize customers to pay on purchase rather than delivery, making cash flow into the business faster.

DIVERSIFY YOUR FUNDING SOURCES

Another good way to improve cash flow is having multiple available cash sources. By cash sources, we mean ways for the business to still have the cash to continue operations and fulfill its debts. This can be anything from a cash reserve of a portion of monthly saved income to a business credit card, which allows you to secure time and make purchases during slow business seasons.

Bank loans are another avenue to secure cash and prevent yourself from going negative in the cash flow department. However, treating these alternate cash reserves as emergency backups that will pick up the slack when business isn't booming is important.

OUTSOURCE YOUR OPERATIONS

Outsourcing operations where possible is an immaculate way to improve cash flow. You want to cut costs while making more money, and outsourced operations are the perfect solution to meet both of those goals. With outsourced remote operations, businesses can have the same employee roles but pay a fraction of the in-house cost, allowing for more savings.

The saved cash can then be spent to optimize and improve other areas of the business, such as fixing a physical store or building a better e-commerce platform, etc., which will go on to aid in increasing revenue.

Overview of Inventory Management Software Solutions

A competitive marketplace requires a system for tracking inventory levels, orders, sales and deliveries. This is particularly true for manufacturing businesses that need to create a work order, bill of materials and other production-related documents. Since the early 2000s, inventory management software progressed to the point where companies no longer needed to input data by hand. Inventory management software is valuable for businesses of all sizes that look to avoid product overstock and outages, organize inventory data and manage services.

Particularly for businesses with multiple locations and warehouses, inventory management solutions with a central database of detailed listings allow for a reduced effort on basic tracking, thus freeing up time to analyze and improve overall business processes. When searching for an inventory management system, check for tracking and shipping tools, mobile accessibility, integration capabilities and other features that may be necessary for business processes. Other features to consider before purchasing inventory management software include barcoding and scanning capabilities, label generation and custom or built-in report generation.

Before committing to an inventory management solution, assess the functionalities, business processes or industry-specific nuances your or your company’s distinct workflow requires. Simplify your search with our Top 10 Inventory Management Software report, where you can compare features and pricing for leading industry solutions.

Features & Deployment Key

Lot/Serial Tracking

Shipping and Receiving

Barcode and Scanning

Label Generation

Mobile Accessibility

Reporting Capabilities

SaaS platform

On-premise platform

SaaS and on-premise

About Business-Software.com

Business-Software.com is your go-to source for business software reviews, expert advice, in-depth articles and product white papers to meet all of your software needs. We’re the most comprehensive online resource for buyers and vendors, catering to more than 300,000 members who trust us to connect them with the right software.






We offer exclusive comparison reports for 80+ business software segments, enabling you to efficiently research and review highly rated software products. Download our free reports to discover top business solutions for Accounting, CRM, ERP, CMS, Manufacturing, HR and more.

Top 10 Inventory Management Software Comparison

Oracle+NetSuite WMS	Infor	Sage Software	Plex Inventory Management Software	inFlow
Ideal for: Supporting ASN handling, kitting and user-defined putaway and pick strategies.	Ideal for: Holistic warehouse and labor management for all sizes.	Ideal for: Cloud-based inventory management for all sizes.	Ideal for: Discrete manufacturing and process manufacturing-based companies.	Ideal for: Retail, distribution, manufacturing, wholesale and ecommerce companies.
Business size <div><div>S</div><div>M</div><div>L</div></div>	Business size <div><div>S</div><div>M</div><div>L</div></div>	Business size <div><div>S</div><div>M</div><div>L</div></div>	Business size <div><div>S</div><div>M</div><div>L</div></div>	Business size <div><div>S</div><div>M</div><div>L</div></div>
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Additional Features <ul style="list-style-type: none">Multi-location planning and managementExpiration and shelf-life trackingAutomatically calculates preferred stock levels and re-order points	Additional Features <ul style="list-style-type: none">Holistic multisite warehousingIndustry-specific functionalityNative in 14 languagesReceiving and put-awayModern UX	Additional Features <ul style="list-style-type: none">Integrated with Sage ERP modulesIntuitive interfaceActionable dataManageable inventoryOptimized orderingSupplier comparison	Additional Features <ul style="list-style-type: none">Multiple cost model comparisonsProduct genealogy trackingBatch splitting and merging, and mixed supplier lot functionality	Additional Features <ul style="list-style-type: none">Supports multiple languagesAutomated system back-up processesBOM and product catalog management
Select Customers Prudential, Jollibee, Guitar Center, Intuitive Surgical, Hamamatsu	Select Customers Future Supply Chains, Sparta, Xinhua Winshare, Johnstone Supply	Select Customers Medshop, Sandpit, Savoury Systems, Falls Event Center	Select Customers Precision Global Systems, Champion Plastics, Intega Products, Weber Metals	Select Customers NASA, Swarovski, 7/11, Blizzard Entertainment, Chicago Bulls
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Interested in learning more? Please [click here](#) to request additional information.

Top 10 Inventory Management Software Comparison

Zoho Inventory	Fishbowl	Cin7	TradeGecko	Finale Inventory
				
Ideal for: Growing ecommerce, retail, distribution, manufacturing and wholesale businesses.	Ideal for: Inventory and asset tracking for small to midsize organizations running QuickBooks.	Ideal for: Companies focused on fashion and apparel, flooring, furniture and showrooms.	Ideal for: Automated and integrated operations for wholesale and multichannel businesses.	Ideal for: Cloud inventory and warehouse management for high-volume, multi-channel ecommerce.
Business size 	Business size 	Business size 	Business size 	Business size 
				
Key Features 	Key Features 	Key Features 	Key Features 	Key Features 
Additional Features <ul style="list-style-type: none">Accounting and CRM integrationPurchase and sales order generationShopping cart and payment service integration	Additional Features <ul style="list-style-type: none">QuickBooks and Xero integrationOrder managementSales and purchasingPart TrackingReportingMulti-currency support	Additional Features <ul style="list-style-type: none">Accounting and ecommerce integrationSupports multiple currencies3PL and EDI functionalityBranch transfer tools	Additional Features <ul style="list-style-type: none">Inventory managementB2B ecommerce platformElectronic paymentsWorkflow automationReporting with smart insights	Additional Features <ul style="list-style-type: none">Order managementQuickBooks and online integrationKitting and product bundlingBuilds for light assembly3rd party add-ons
Select Customers Australia Post, TNT, FedEx, UPS, Canada Post	Select Customers East Coast Defender, Spark R&D, Backyard Adventures, Niche Bakers	Select Customers Cubes Corporation, Dawson's Furniture, Sapling Child, Cloudifi	Select Customers FTO Hockey, Salty Raven, Reel Skipper, Ireland Craft Beverages, ABE	Select Customers Chocoley Chocolate, Manscaped, Microfiber Wholesale, Stronger Rx
Deployment   	Deployment   	Deployment   	Deployment   	Deployment   

Interested in learning more? Please [click here](#) to request additional information.

Best Inventory Management Ranked By Category

Category	Winners	Runner Up
Best Cloud	NetSuite 	Finale Inventory 
Best On-Premise	inFlow 	Infor 
Best Small Business	Zoho Inventory 	Infor 
Best Medium Business	Infor 	Plex 
Best Enterprise	Oracle+NetSuite WMS 	Sage 
Best Usability	Fishbowl 	inFlow 
Best Value	TradeGecko 	Zoho Inventory 
Best Customer Support	Sage 	Cin7 

Franchising vs Company-Owned Expansion



FRANCHISING

Offers the benefit of rapid expansion with less financial risk.

COMPANY-OWNED EXPANSION

Provides greater control and the ability to keep all profits within the business.



Key Considerations Before Expanding:

Financial Readiness:

- Ensure you have the necessary capital or access to financing to fund new locations, along with a realistic budget for initial operating costs until the new location becomes profitable.

Operational Systems:

- It's important to have solid, replicable operational systems in place before expanding. This includes training programs, inventory management, and customer service standards that can be implemented consistently across all locations.

Market Research:

- Conduct thorough market research to determine where new locations will have the best chance of success. Consider factors like demographics, competition, and consumer demand in the new area.

Scalability:

- Make sure your business model can be scaled successfully. For example, a business with a strong local presence might need to adapt its marketing or operations to succeed in new areas.



Company-Owned Expansions

An alternative strategy for small businesses
looking to grow instead
of opting into a franchise.

How it Works:

In company-owned expansion, the business owner uses their own capital to open new locations. This includes overseeing site selection, hiring employees, managing operations, and ensuring that each new store or outlet follows the same standards as the original location. The owner retains full control over each branch, unlike franchising where third-party operators handle day-to-day management.

Benefits of Company-Owned Expansion:

Full Control:

The business owner maintains complete control over every new location, ensuring consistent quality, branding, and customer experience. This helps avoid issues that may arise with franchisees managing operations differently.

Higher Profit Potential:

Since there are no franchisees taking a share of the revenue, all profits from the new location go directly to the business. While franchising generates income through royalties, company-owned expansions allow the business to keep 100% of the profits.

Brand Integrity:

Owning and operating each location ensures that the business maintains strict control over its brand image, service quality, and customer experience. This is especially important for small businesses with strong, niche reputations.

Direct Management:

Having hands-on control allows the owner to swiftly make decisions and implement strategies across all locations, ensuring uniform operations and strategic alignment with the overall company goals.

Challenges of Company-Owned Expansion:

Higher Initial Costs:

Unlike franchising, where franchisees invest their own money to open new locations, company-owned expansion requires significant capital investment from the business. This includes real estate costs, staffing, equipment, and marketing expenses.

Operational Complexity:

As the business grows, managing multiple locations becomes more complex. The business owner will need to develop robust management systems and may need to hire regional managers or operational staff to oversee day-to-day operations at each new location.

Slower Growth:

Company-owned expansion generally leads to slower growth compared to franchising, as each new location requires significant time and financial resources from the business. The pace of expansion is directly tied to the business owner's ability to fund and manage additional locations.



Business CONTINUITY PLANNING

Business continuity planning (BCP) is a process that helps businesses prepare for, respond to, and recover from unexpected events that could disrupt operations. BCPs are important because they can help businesses mitigate risks, avoid losses, and maintain profitability.

Business Continuity Plans typically include:

A disaster recovery plan: A plan for restoring IT infrastructure and business systems after a disruption

Strategies for short- and long-term outages: Detailed plans for how to maintain operations

Contact information: Information for emergency responders, key personnel, and backup site providers

A checklist: A list of supplies, equipment, data backups, and backup site locations

Manual workarounds: Outlines for how to continue operations until computer systems are restored

BCPs should be designed to cover a wide range of possible disruptions, including:

Natural Disasters

Cyberattacks

Power Outages

Supply Chain Issues

Acts of Terror

Reputational Damage

Civil Unrest



5.

Navigating Local Regulations and Permits

- The Development Services Department is your go to source for planning, codes, permitting, and the Main Street Program.
- Taylor's Land Development Code
- Taylor's Engineering Manual
- Development Services and the Taylor permit process
- Navigating Taylor's building permit process
- Permit application instructions
- Development Services fee schedule
- Types of signs allowed in the Taylor Main Street district
- Steps for a new commercial sign
- Sign permit checklist
- Food & Beverage Permits from the Williamson County & Cities Health Division
- WCCHD permitting process
- WCCHD food and beverage fee schedule

DEVELOPMENT SERVICES

The Development Services Department oversees the City of Taylor's building and development processes, the enforcement of City codes and ordinances, the revitalization of downtown through the Main Street Program, and other programs that support economic and community development.

The department includes several divisions focused on specific functions including:

Administration

The Administration division provides support to the other divisions within the department, oversees the City's affordable housing programs and provides staff support to boards and commissions.

Building

The Building division is responsible for ensuring that buildings are safe by reviewing plans and inspecting construction for compliance with the adopted building codes.

Code Enforcement

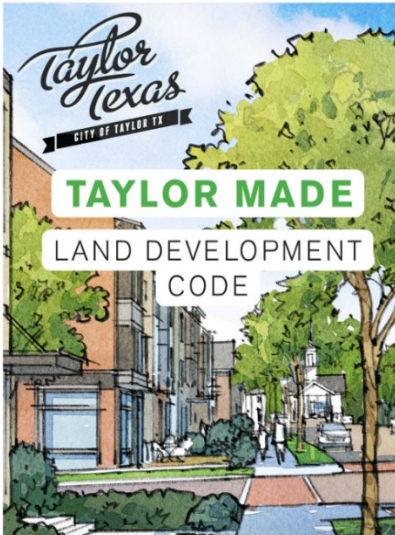
The Code Enforcement division is responsible for ensuring the community is safe and attractive through the enforcement of the City's health and safety ordinances.

Main Street

The Main Street division is responsible for the revitalization of downtown Taylor through historic preservation following the program administered at the state level by the [Texas Main Street Program](#) and at the national level by the [National Main Street Center](#).

Planning

The Planning division is responsible for ensuring that development is consistent with the community's vision through the implementation of the City's development policies including the [Comprehensive Plan](#) and [Land Development Code](#).



TAYLOR'S LAND DEVELOPMENT CODE

On November 9, 2023, the City of Taylor adopted a new [Land Development Code](#) (LDC) that includes regulations for zoning, subdivisions, signage, and historic preservation. The City Council also approved the creation of a new Engineering Manual that aligns with the updated LDC.

One major change in the new LDC is the renaming of "Place Types" or "Place Type Zones." These zones define specific areas where certain types of buildings can be constructed, based on factors like density, height, and design. Each Place Type includes rules for both public and private spaces, like sidewalks and building frontages. Most properties in the Main Street Downtown Improvement District, located north of the railroad tracks, are now classified as P5 – Urban Center. In contrast, properties south of the tracks are designated as P4 – Mix Place Type.

P4 – Mix

The P4 – Mix Place Type serves as a transition zone between the P5 Urban Center (which is more commercial) and the P3 Neighborhood Place Type (which is more residential). It allows for a range of building types, from small commercial buildings to house-form commercial spaces and residential buildings (both attached and detached). This flexible approach helps the area adjust between commercial and residential needs, supporting Taylor's long-term economic stability.

P5 – URBAN CENTER

The P5 – Urban Center Place Type is designed for high-density development. It accommodates commercial spaces, offices, hotels, and residential units, all located close to the sidewalk. This zone encourages a continuous line of buildings and wide sidewalks, making it ideal for both pedestrian and vehicle traffic, and it plays a key role in shaping the city's public spaces.

For more detailed information, including property types and allowable uses within each Place Type, you can refer to Table 4.3 of the Land Development Code. The full Land Development Code can be accessed by visiting [Taylor LDC](#). The specific standards for Place Type Zoning District Development are found on pages 121-124 of the LDC.



TAYLOR'S ENGINEERING MANUAL AND DETAILS

The City of Taylor also published an [Engineering Manual](#), available at [2024 Engineering Manual]. This document is intended to help developers, business owners, and residents with tasks such as:

- Developing vacant land
- Renovating or rehabilitating existing structures
- Applying for sign permits

The manual includes checklists outlining the materials and steps required to apply for various permits. For example:

- **Sign Permit Checklist:** Page 72
- **Sign Variance Checklist:** Page 80

These resources are designed to simplify the development process and ensure all necessary steps are followed.

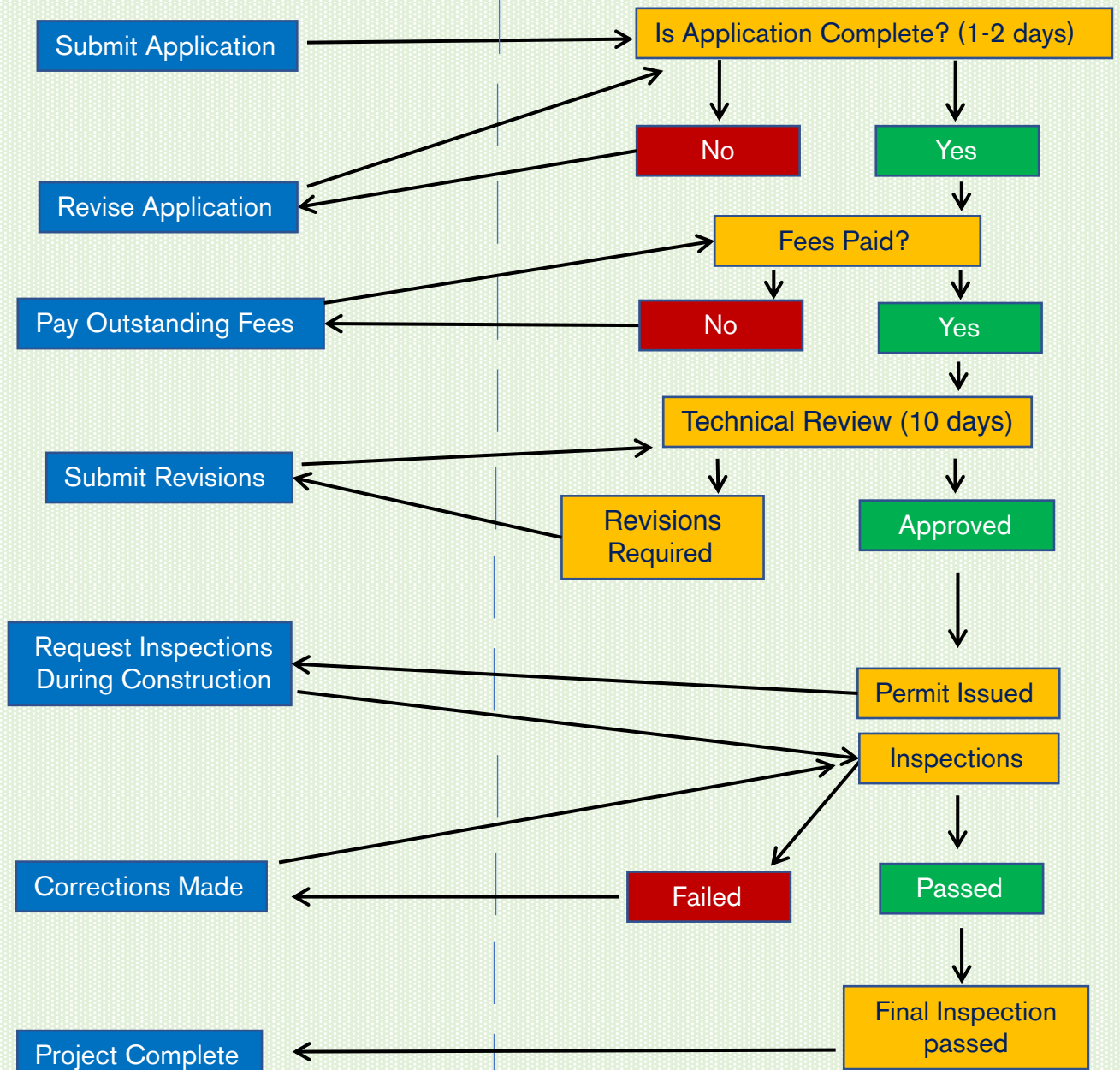


Building Permit Process

Purpose: Building a Better and Safer Taylor Together

Applicant

Staff



Flowchart is not indicative of all steps.



PERMIT APPLICATION

To apply, go online to www.mygovernmentonline.org and create an account.

Once you've created an account:

- A. Log-in to your account
- B. Select Permits and Licensing
- C. Select 'Apply Online'
- D. Select State 'Texas'
- E. Jurisdiction select 'Taylor'
- F. Project Type select 'Permit'
- G. Click 'Next'
- H. Select 'Get Started on a New Application'



NOTE: If hiring a contractor, the contractor must be registered with The City of Taylor **BEFORE** a permit is issued. Contractors can complete their registration online, via www.mygovernmentonline.org

All inspections must be submitted by 3:00pm in order to guarantee next business day service

CITY OF TAYLOR
DEVELOPMENT SERVICES
400 Porter St. Taylor, TX 76574
development.services@taylortx.gov

DEVELOPMENT SERVICES FEE SCHEDULE

This is an edited version of the FY 2025 City of Taylor Fee Schedule. For the complete schedule, please click [Taylor FY Fee Schedule](#)

COMMERCIAL (Fees collected at time of application unless otherwise noted)	Fee	Tech Fee
<i>New Commercial & Commercial Additions (Includes multi-family greater than 4 units and mixed use)</i>		
A. Plan Review Fee. Fee is per square foot (SF).	\$0.15	\$15.00
B. Permit fee (collected upon permit approval). Fee is per SF. (Includes Building, Electrical, Plumbing & Mechanical - \$0.25/SF/each	\$1.00	\$35.00
C. Multi-Family Fee. Fee is per multi-family unit	\$200.00	\$35.00
The permit fee includes an initial inspection and one re-inspection. Each re-inspection required AFTER the first re-inspection will be charged an inspection fee of \$75.		
<i>New Commercial – Shell Building & Tenant Finish Out</i>		
A. Plan Review Fee. Fee is per square foot (SF).	\$0.15	\$15.00
B. (collected upon permit approval). Fee is per SF. (Includes Building, Electrical, Plumbing, & Mechanical - \$0.20/SF/each	\$0.80	\$25.00
The permit fee includes an initial inspection and one re-inspection. Each re-inspection required AFTER the first re-inspection will be charged an inspection fee of \$75.		
<i>Commercial Remodel (includes multi-family greater than 4 units and mixed use.)</i>		
A. Plan Review Fee. Fee is per square foot	\$0.15	\$15.00
B. Permit fee (collected upon permit approval). Fee is per SF. (Includes Building, Electrical, Plumbing & Mechanical - \$0.25/SF/each)	\$0.75	\$25.00
The permit fee includes an initial inspection and one re-inspection. Each re-inspection required AFTER the first re-inspection will be charged an inspection fee of \$75.		
<i>Commercial Accessory Structure – 120 SF or greater</i>		
A. Review Fee	\$95.00	\$15.00
B. Per SF + Plan Review Fee & Inspection Fee	\$0.60	\$25.00
<i>Electrical Permits</i>		
A. Residential Stand Alone (Fee + Inspection Fee)	\$40.00	\$15.00
B. Commercial Stand Alone (Fee + Inspection Fee = Standard Commercial Plan Review Fee)	\$60.00	\$15.00
C. Solar Panels (Fee + Inspection Fee)	\$145.00	

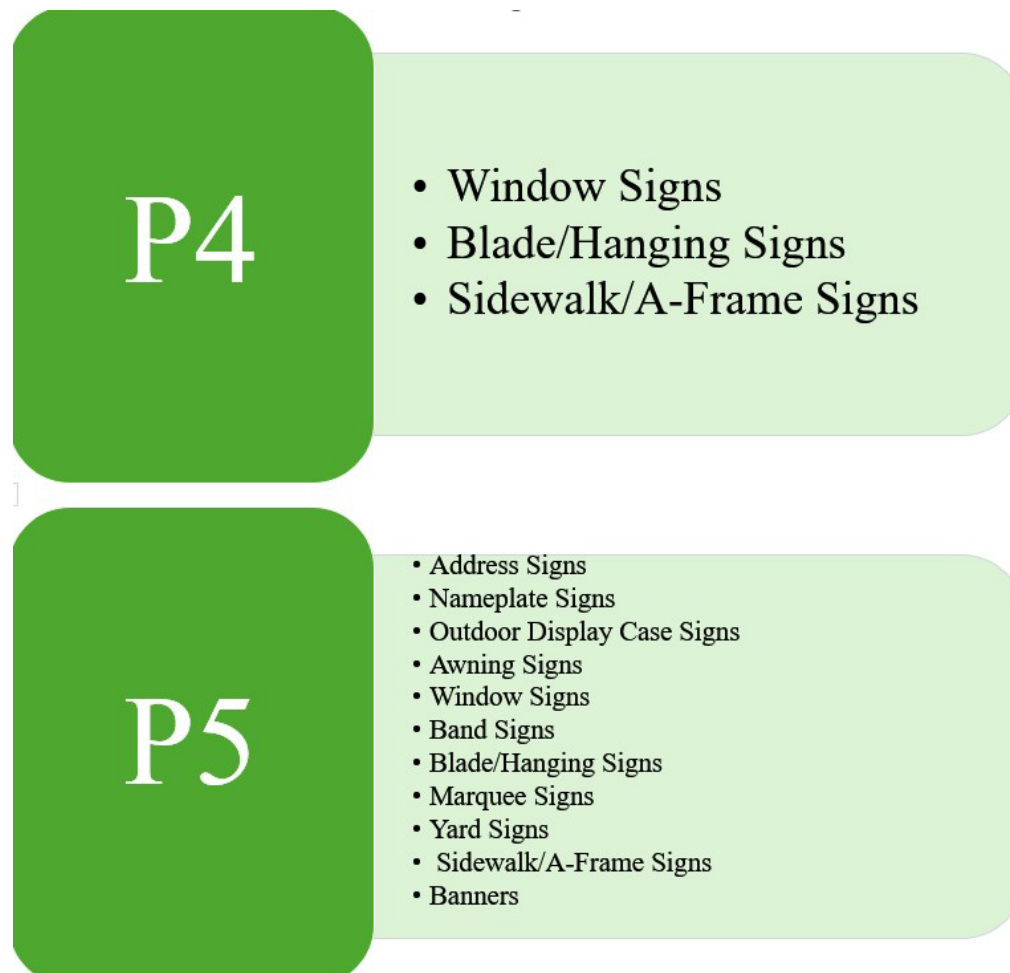
	Fee	Tech Fee
<i>Mechanical Permits</i>		
Residential Stand Alone (Fee+ Inspection Fee)	\$50.00	\$15.00
Commercial Stand Alone (Fee + Inspection Fee + Standard Commercial Plan Review Fee)	\$75.00	15.00
<i>Plumbing Permits</i>		
Residential Stand Alone (Fee+ Inspection Fee)	\$40.00	\$15.00
Commercial Stand Alone (Fee + Inspection Fee + Standard Commercial Plan Review Fee)	\$75.00	\$15.00
<i>Sign Permits</i>		
Application Fee (non-profit, faith-based, governmental, and service clubs are exempt from paying the fee)	\$25.00	\$15.00
A. New Sign or Sign Re-Facing – Application Fee	\$75.00	\$15.00
B. Freestanding Signs over 8 feet tall	\$180.00	\$15.00
C. Internally Illuminated Signs	\$180.00	\$15.00
D. Master Plan Sign Proposal (Fee + \$25.00 for each sign within the master plan application)	\$250.00	\$15.00
E. Sandwich Board/A-Frame Signs in the Downtown- Main Street Program District	NO CHARGE	NO CHARGE
F. Sign Re-inspection Fee (for each inspection after the first inspection)	\$55.00	\$15.00
<i>Miscellaneous Permits</i>		
Certificate of Occupancy – Commercial (Includes customer service inspection [CSI]) (Fee + Inspection Fee)	\$80.00	\$15.00
Customer Service Inspection (CSI) – Residential	\$80.00	\$15.00
A. Demolition (Fee + Inspection Fee)	\$25.00	\$15.00
B. Foundation Leveling & Repair (Fee + Inspection Fee)	\$40.00	\$15.00
C. Mobile Food Vendors and Food Courts (Fee + Inspection Fee)	\$150.00	\$15.00
D. Peddler & Solicitor (Fee is per application + \$50.00 for each person. Permit is valid for 6 months)	\$60.00	\$15.00
E. Work in the City Right-of-Way (no engineering review) (Fee + Inspection Fees)	\$50.00	\$15.00
F. Work in the City Right-of-Way (with engineering review) (Fee + 1% of project cost + Engineering Inspection Fee)	\$50.00	\$15.00
G. Roof Permit (Fee + Inspection Fee + Plan Review Fee – if required)	\$40.00	\$15.00
H. Streamlined Site Development Plan	\$100.00	\$15.00
I. Temporary Construction Trailer or Temporary Sales Office (Fee + Plan Review Fee + Inspection Fee)	\$100.00	\$15.00
J. Backup Generator Permit (Fee + Plan Review + Inspection Fee)	\$145.00	\$15.00
K. Tree Removal Permit (Fee + Inspection Fees)	\$60.00	\$15.00
<i>Inspection Fees</i>		
Initial Inspection (Residential)	\$55.00	\$15.00
Each Re-Inspection (Residential)	\$55.00	\$15.00

A. Emergency Inspection (Residential)	\$95.00	\$15.00
B. Initial Inspection (Commercial)	\$75.00	\$15.00
C. Each Re-Inspection (Commercial)	\$75.00	\$15.00
	Fee	Tech Fee
D. Emergency Inspection (Commercial)	\$125.00	\$15.00
E. Medical Gas Inspections/Re-Inspections	\$250.00	\$15.00
Any inspection fee shall be charged for cancellations of inspections on the same day as the scheduled inspection date.		
Fees for Working Without a Permit		
Work without a permit – 1 st offense (Double the Fee Cost)		
Work without a permit – 2 nd & subsequent offenses – (Filed in Municipal Fee (Triple the Fee Cost + Citation)		
Standard Plan Review Fees		
A. Residential Plan Review	\$75.00	\$15.00
B. Commercial Plan Review	\$95.00	\$15.00
Standard Expedited Plan Review Fee (Building Permit Only)		
A. Expedited Residential Plan Review (subject to capacity). Fee is per hour	\$125.00	\$15.00
B. Expedited Commercial Plan Review (subject to capacity) Fee is per hour	\$200.00	\$15.00
Combined & Concurrent Expedited Planning and Permit Development Fees		
For development projects combining any or all of the following: Subdivision Improvement Plans; Site Development Plans; Building Permits		
A. 33.3% of the TOTAL FEE (calculated at \$150% rate) shall be paid before the expedited development submission can be considered complete. No plan review will commence until the initial fee has been paid.		
B. All relevant fees are charged at \$150% of the standard fee rates contained in this fee schedule except for sewer, water, and roadway impact fees. Impact fees are charged at the standard rate contained in the relevant ordinance.		
Zoning		
Place Type Change Request (Application Fee + Notices + News Paper Public Notice)	\$350.00	\$15.00
Special Use Permit (Application Fee + Notices + News Paper Public Notice)	\$350.00	\$15.00
Appeals (Application Fee + Notices + News Paper Public Notice)	\$250.00	\$15.00
Appeals (Applicant Fee + Notices + News Paper Public Notice)	\$250.00	\$15.00
Place Type Variance (Application Fee + Notices + News Paper Public Notice)	\$325.00	\$15.00
A. Warrant (Application Fee)	\$250.00	\$15.00

Miscellaneous Fees		
A. Recording Fees (all application types) – set by Williamson Conty and paid by applicant		
B. Mailed Notices (all application types) Fee is per notice		\$15.00
C. News Paper Public Notice (Minimum Fee – pricing above \$230.00 is dependent upon the size of the advertisement placed in the Taylor Press)	\$230.00	\$15.00

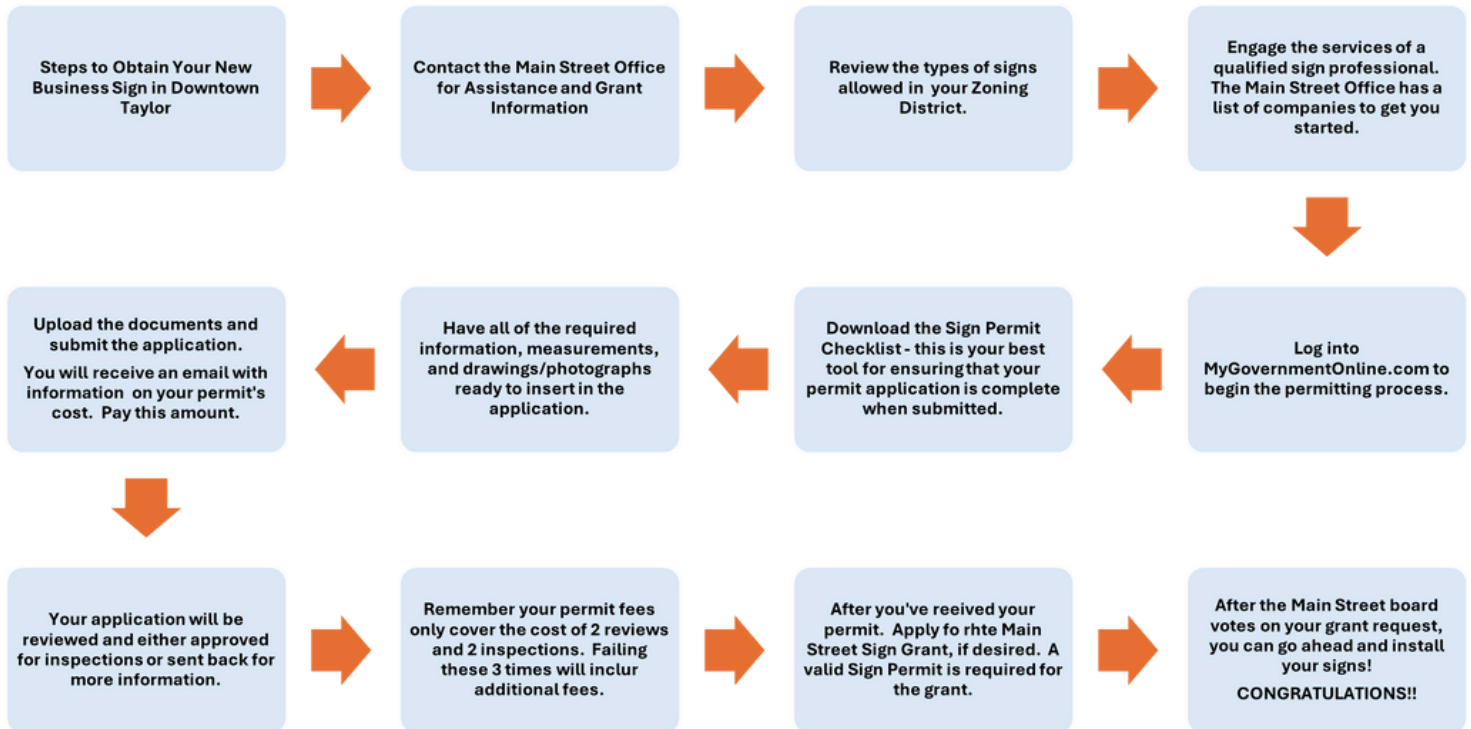
TYPES OF SIGNS ALLOWED BY ZONING DISTRICT IN DOWNTOWN TAYLOR

The City of Taylor is divided into different Place Type Zoning Districts, and it is important to know which district your property falls into so you can determine the type of signs are allowed. Most of the Taylor downtown commercial district north of the railroad is listed as P5 – Urban Center while the majority of the commercial properties south of the railroad are listed as P4 – Mix.



The sign ordinance is located in Chapter 5 of the [Land Development Code](#). For descriptions of these sign types, refer to the Taylor LDC, Chapter 5, pages 184-194.

STEPS TO APPLY FOR A NEW COMMERCIAL SIGN



PERMIT APPLICATION PROCESS FOR ALL PERMIT TYPES

To apply, go online to www.mygovernmentonline.org and create an account.

Once you've created an account:

Log-in to your account

Select Permits and Licensing

Select 'Apply Online

Select State 'Texas'

Jurisdiction select 'Taylor'

Project Type select 'Permit'

Click 'Next'

Select 'Get Started on a New Application'

COMMERCIAL SIGN PERMIT CHECKLIST

This checklist is designed to help guide your through the sign permitting process.

It is best to have all of the required information from this checklist together before you begin the application process. This will save you time.

Sign permit applications are ONLY accepted ONLINE by logging into <https://www.mypermitnow.org/>.

You will be required to upload documents to support your application. ALL DOCUMENTS NEED TO BE UPLOADED AS PDF FILES.

The review process begins after ALL required information and documents have been provided.

If you need assistance, there is help available:

- For help with using MyPermitNow.org, follow this link:
[Creating a New User Account](#)
[Adding Projects to the My Permits Section](#)
[Request an Inspection](#)
- For assistance with your specific project, contact the Permitting section of the Development Services Department – 512-352-3675
OR
If your project is in the Main Street Program District, contact the Main Street Manager – 512-352-3463

HAVE THE FOLLOWING INFORMATION READY WHEN YOU BEGIN YOUR APPLICATION PROCESS:

Project owner and Permit Applicant's contact information (the Applicant may be either your contractor/sign provider or you)	
Do you have the landowner's consent to display sign(s) on the land or building? YOU WILL NEED A SIGNED LETTER FROM THE OWNER TO UPLOAD AS A PDF.	
What is the location of the site or building?	
Is the project in the Downtown Sign/Main Street Program District? IF YES, there may be sign grants available.	
What is the name of the business the sign is for?	
Is the sign a temporary or permanent sign? (i.e., is it a temporary banner, or a permanent sign identifying the business?)	
Will the sign be illuminated?	
Will any lights be INSIDE the sign, lights DIRECTED ONTO the sign from another source, or NO lights at all?	
If illuminated, specify the illumination levels.	
If illuminated, will light be turned on or off intermittently or have a changeable message?	

Sign Style: Is it attached to the wall or window, projecting, freestanding, a banner, etc.?	
Position of the sign - how far is it set back from the pavement or curb? (Insert the distance.)	
The height the sign will be above the ground or the grade of the sidewalk.	
What is the sign's measurements, i.e., how tall, wide, and deep is it?	
What is the distance between the sign and the curb or pavement?	
How wide is the property lot along the road frontage? (If the sign location is a free-standing building, measure the frontage of the property lot, if it is a commercial building in a contiguous block, measure the width of the building.)	
Width of the front of the building	
SCALED PLANS*	
Provide a scaled site plan showing the building's location, its distance from the road and sidewalk, and the location of the sign(s).	
Provide scaled drawings of the proposed sign(s). If proposed the sign will be attached to a building, include its position on the building in the drawings.	
Provide scaled drawings of the freestanding sign, including details of the foundation and how it will be attached.	
Provide scaled drawings of the sign(s) showing the lettering and color scheme to be used.	
SUPPORTING DOCUMENTS	
Written consent from the land/property owner where the sign(s) is/are to be located, if applicable.	
If several signs are proposed, provide a table showing the type, square footage, and heights/widths/depths of each sign indicated on the plan.	
Electrical details for an illuminated sign including cross sections showing wiring, local disconnect switch, and illumination levels, if applicable.	
Specifications of the sign, including its materials, color and how it will be affixed to the building, if applicable.	
All applicable fees.	

SCALED PLANS* - Drawings that represent a sign at a size other than its actual size. The scale is the ratio between the distance at full size and the distance at the scale used. (i.e., 1 : 12 means 1inch would represent 1 foot).

OBTAINING FOOD AND BEVERAGE PERMITS IN TAYLOR FOR NEW AND EXPANDING RESTAURANTS, FOOD TRUCKS, AND OTHER FOOD OUTLETS



The Williamson County & Cities Health Division oversees all permits for food and beverage sales for cities located in Williamson County. For detailed information regarding food and beverage permits, visit WCCHD.org

FOOD AND BEVERAGE PERMITS:

Retail food establishments, unless specifically exempted, must be permitted. Food establishments include:

- restaurants
- bars
- convenience stores
- mobile food units
- temporary food booths
- food service within childcare facilities
- hospitals
- any entity that sells or gives away food or beverages

"Food" means a raw, cooked, or processed edible substance, ice, BEVERAGE, or ingredient used or intended for use or for sale in whole or in part for human consumption, or chewing gum. [\[FDA Food Code\]](#)

The Williamson County & Cities Health Division place the various types of retail food establishments into 5 categories:

- Cottage Food Law
- Farmers Market
- Fixed Food Establishments
- Event and Temporary Food Requirements
- Mobile Food Establishments

The Texas Cottage Food Law:

Allows individuals to sell certain non-perishable foods made in home kitchens, without having to apply to a food permit with WCCHD.

[DSHS – Cottage Food Production Operations](#)

[25TAC §299.661 – Cottage Food Production Operations](#)

For more information, visit TexasCottageFoodLaw.com

Farmers Market:

WCCHD requires certain food vendors that are participating in [State Certified Farmers Markets](#) to obtain a WCCHD Farmers Market Permit and a Farmers Market Permit – EGG ONLY.

One permit allows participation in all [State Certified Farmers Markets](#) and is available online through the [Department of Texas Agriculture](#).

Fixed Food Establishments:

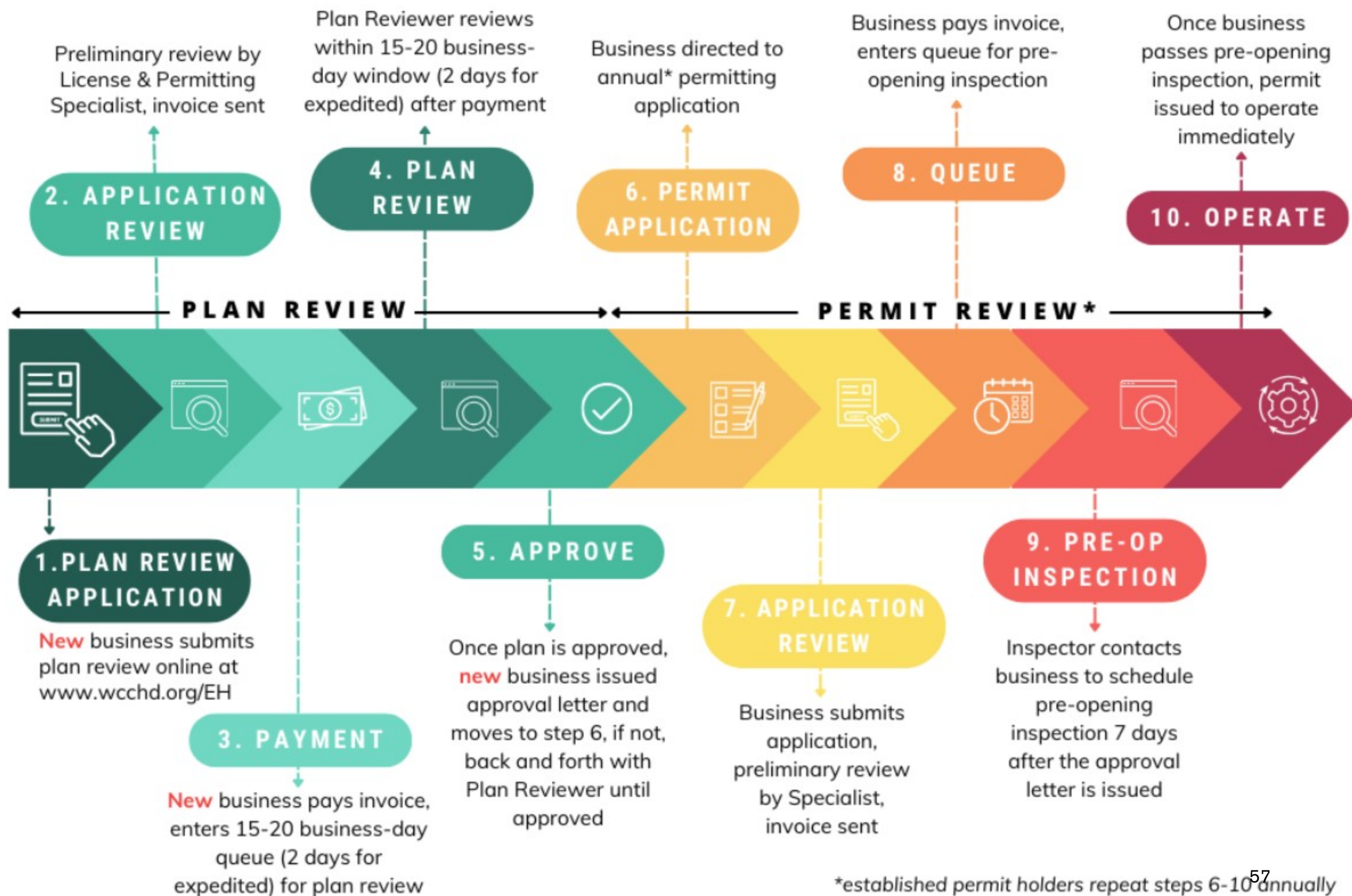
A **retail fixed food establishment** is any place where food is prepared and intended for individual portion service. This includes the site at which individual portions are provided for consumption on or off the premises and regardless of whether there is a charge for the food.

Bed and breakfasts with more than 7 rooms, restaurants, bars, cafes, snack bars, hospitals that serve food to the general public, correctional facilities that contract with professional food management corporations for food preparation, and privately-owned correctional facilities are all considered to be retail food establishments.

A **retail food store** is a food establishment or a section of an establishment where food and food products are offered to the consumer and intended for off-premises consumption. This includes delicatessens that offer prepared food in bulk quantities only, grocery stores, markets, etc.

Catering Permits fall under fixed food establishments permits.

WCCHD PERMITTING PROCESS



APPLY FOR A NEW FOOD AND BEVERAGE PERMIT FROM THE WILLIAMSON COUNTY AND CITIES HEALTH DISTRICT



Applying for a permit for a new retail food business is a 10-step process. The graphic below shows the steps that need to be taken in order to go through the plan review and permit application process. Established permit holders repeat steps 6-10 annually for renewal. The renewal process should begin before the permit's expiration date.

NOTE: Because of rapid growth in Williamson County, the staff of the WCCHD are experiencing a high volume of service requests. Their goal is to communicate expected timelines when applications are reviewed. Once you've received your letter of approval, please allow 7 days to schedule the pre-opening inspection. An additional inspection fee of \$140 may be requested for an expedited pre-opening inspection.

IMPORTANT:

- ALL pre-opening inspections (regardless of if the plan review was regular or expedited) will be scheduled for 7 days after the approval letter is issued.
- An additional inspection can be requested (\$140 fee) for an expedited (less than 7 days) pre-opening inspection.
- Any plan review without communication from the business for 60 days will be deemed abandoned and closed. In such a case, a new plan review, along with new payment, will be necessary to proceed.

TO START THE PROCESS, click [Apply for a New Permit](#) to be directed to [MyGovernmentOnline](#). Please ensure that all required documents have been attached to the application to be complete.

WCCHD 2024 FEES:

Food & Beverage Establishments		Description
Number of employees (1 – 7)	\$200.00	Annual permitting of a food establishment and minimum inspections to verify compliance.
Number of employees (8 – 15)	\$300.00	
Number of employees (16 – 30)	\$400.00	
Number of employees (31 – 45)	\$550.00	
Number of employees (46 or more)	\$750.00	
Late Fees:		
30 – 60 days late: additional 20% charge of permit fees		
60+ days late: additional 50% charge of permit fees		
Food Establishment Plan Review	\$355.00	Plan Review and pre-opening inspection
Expedited Food Establishment Plan Review	\$750.00	
School Food Establishment Permits**		
Number of employees (1 – 7) – Two Units Required	\$340.00	Annual permitting of a food establishment and minimum inspections to verify compliance.
Number of employees (8 – 15) – Two Units Required	\$360.00	
Number of employees (16 – 30) – Two Units Required	\$400.00	
Number of employees (31 – 45) – Two Units Required	\$550.00	
Number of employees (46 or more) – Two Units Required	\$1,010.00	

** Permit due dates and late fees are based on the school-year calendar.

WCCHD 2024 Fees (cont.)

Special Permits		Description
Mobile Food Establishment	\$200.00	Annual permit - late fee \$100
Temporary Food Establishment	\$125.00	Permit issuance and inspection, valid for two weeks Late fee \$63.00
Farmer's Market Permit	\$100.00	Late fee \$50.00
Farmer's Market Permit – Eggs Only	\$50.00	Late fee \$25.00
Central Preparation Facility Registration	\$140.00	Late fee \$70.00

Miscellaneous Fees		Description
Variance (HACCP) Application Fee	\$123.00	Supervisory review of a customer submitted request for a regulatory variance. May require multiple submittals prior to approval.
Fee for additional inspection conducted at request of establishment	\$140.00	
Compliance inspection fee	\$140.00	Full inspection, unpermitted or first failure compliance fee
Permit reinstatement fee	\$173.00	Following second failure, fee for meeting with inspector and reinstating permit
Amended Permit	\$50.00	Permit information update without a change of owner or business, i.e. business name change.
Returned Check	\$35.00	
Open Records Request Copies	\$0.25 / Page	



6.

Taylor Main Street Program and Local Resources

- Overview of the Main Street Program and district map
- Understanding the 4 Points of Main Street and why it works
- The 2025 Update to the Downtown Master Plan
- Available Grants, Loans, and Incentive Programs
- Area partners to help with your small business

AN OVERVIEW OF THE TAYLOR MAIN STREET PROGRAM



The **Taylor Main Street** district covers 41 city blocks and is a diverse mix of established residential neighborhoods, a historic downtown commercial district, and industrial manufacturing enterprises. This diversity creates unique challenges, such as managing two major Texas highways, TX-95 and US-79, which intersect twice within the downtown district. Additionally, the **Union Pacific Railroad** tracks divide the district into a larger northern area, which includes the **Taylor Downtown Historic District**, and a smaller, less developed southern area.

NORTHERN DISTRICT: HISTORIC DOWNTOWN

The northern section includes the **Taylor Downtown Historic District**, listed on the **National Register of Historic Places**, with a period of significance from **1876 to 1955**. This area showcases an array of architectural styles, from **Late 19th** and **early 20th Century Classical Revival** and **American Commercial** to **Italianate** and **Victorian** from the Late Victorian era. Notable examples of **Art Deco** and **Streamline Moderne** architecture from the Modern Movement are also present.



Taylor was named a **Texas Main Street City** in **1999**, and over the past 25 years, the district has experienced a revival, with the completion of several major building rehabilitation projects and the rise of small independent businesses. Taylor's **accreditation as a Texas Main Street** city demonstrates its success in revitalization, meeting the high standards set by the National Main Street Center.



SOUTHERN DISTRICT: DEVELOPMENT OPPORTUNITIES

In contrast to the bustling northern area, the southern portion of the district has seen less development but offers great potential. The **Taylor Main Street program** focuses on encouraging new infill development, including housing, independent businesses, and a planned entertainment district. This southern

district presents an exciting opportunity for growth and innovation, with a vision of enhancing the overall downtown experience.

HOUSING AND RESIDENTIAL GROWTH

The district features a range of housing options, primarily single-family homes, with a growing number of apartments in converted historic buildings, purpose-built apartment complexes, and upper-floor apartments in commercial buildings. Many of the upper floors in downtown's commercial buildings remain vacant, offering opportunities for future rehabilitation and residential use.

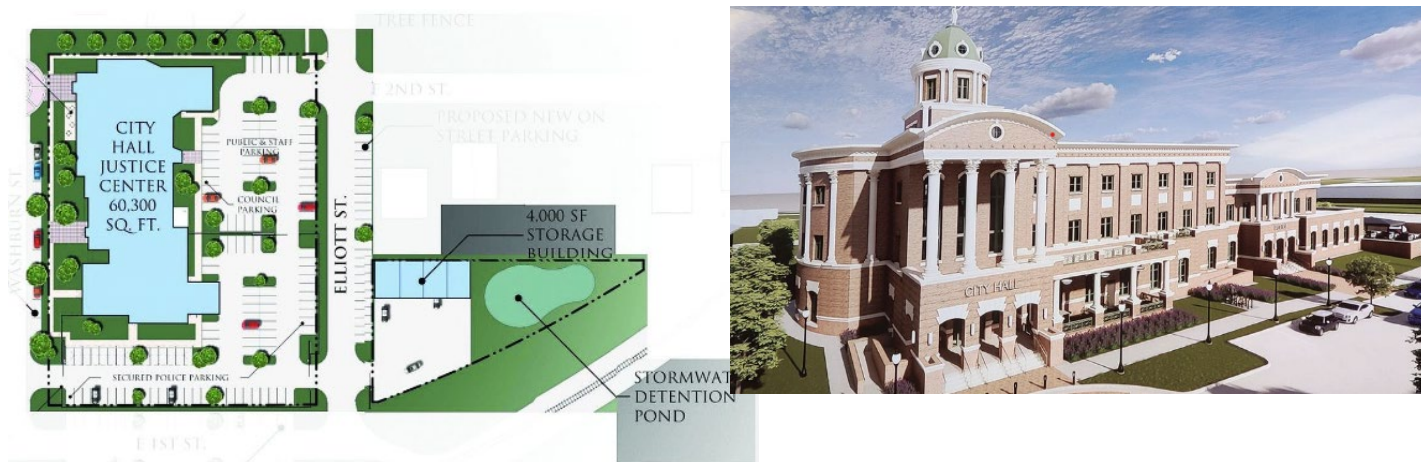


TAYLOR MAIN STREET PROGRAM

The **Taylor Main Street program** is led by a dedicated staff of two:

- Main Street Manager and Historic Preservation Officer
- Special Events Coordinator

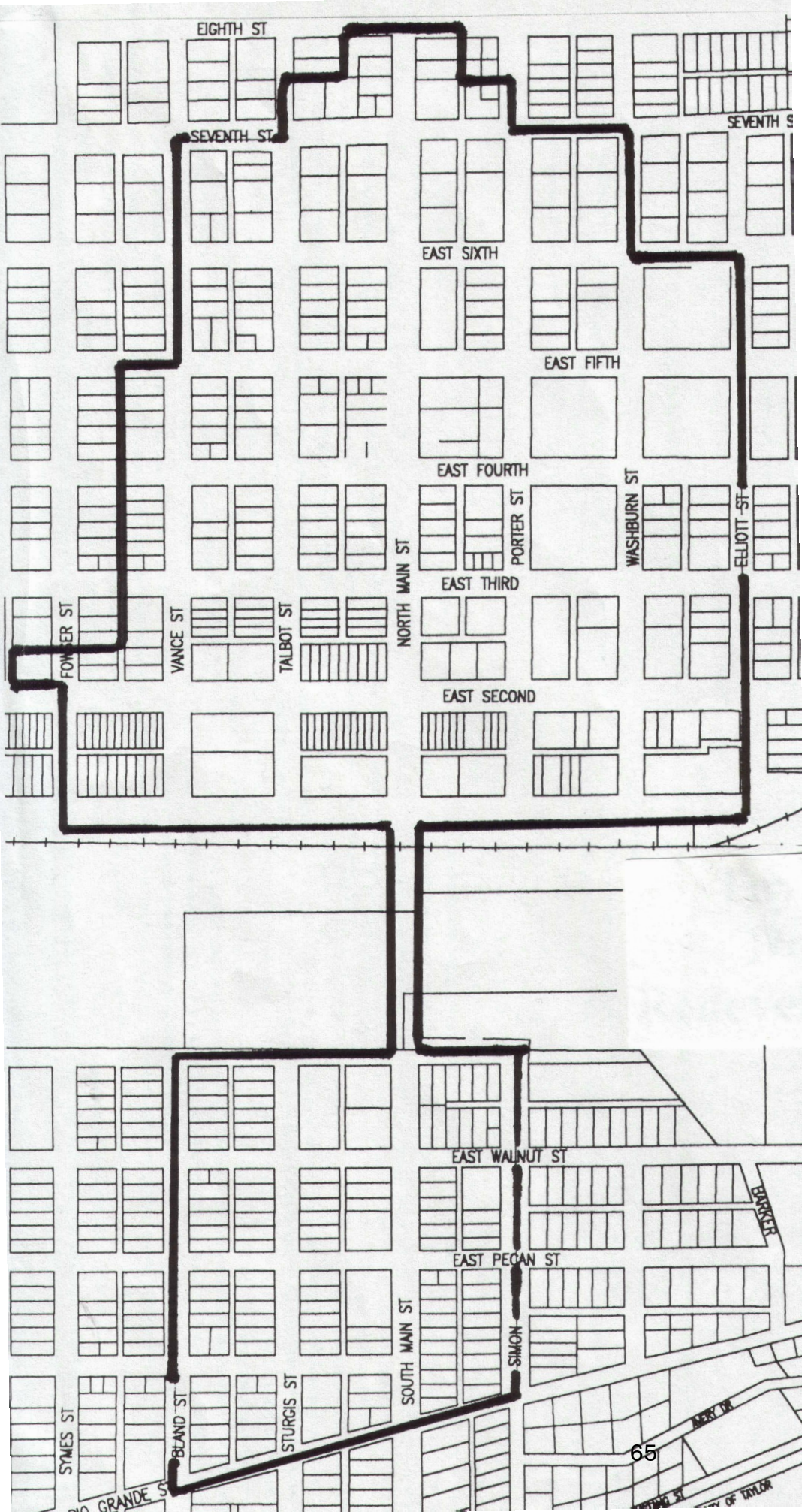
The program is guided by a **7-person volunteer board of directors**, appointed by the City Council. This group supports the program by contributing their expertise, time, and passion for downtown Taylor.



LOOKING AHEAD: NEW CITY HALL AND JUSTICE CENTER

Taylor is also preparing for significant future development with the planned construction of a **new City Hall and Justice Center**. Once completed, these new facilities will free up several currently occupied parcels in the downtown area, creating prime real estate opportunities for **private sector infill development**. These parcels could be transformed into mixed-use properties, retail spaces, or additional housing, further strengthening the downtown economy and continuing Taylor's transformation into a vibrant, thriving community.

The Taylor Main Street district is rich in history, architectural diversity, and development potential. Through careful planning and revitalization efforts, the city is embracing both its past and its future, creating a dynamic environment for businesses, residents, and visitors alike.



EIGHTH ST

SEVENTH ST

SEVENTH ST

EAST SIXTH

EAST FIFTH

EAST FOURTH

EAST THIRD

EAST SECOND

NORTH MAIN ST

PORTER ST

WASHBURN ST

ELLIOT ST

FOWLER ST

VANCE ST

TALBOT ST

EAST WALNUT ST

EAST PECAN ST

SOUTH MAIN ST

SIMON

BAKER ST

BLAND ST

STURGIS ST

SYMES ST

THE FOUR POINTS™ FORM THE FOUNDATION OF THE MAIN STREET MOVEMENT AND DIRECT THE WORK OF MAIN STREET PROGRAMS LIKE TAYLOR ALL AROUND THE NATION

The Main Street 4 Points are replicable strategies for revitalizing commercial districts.



Economic Vitality

Focuses on supporting our existing business mix while recruiting new businesses that support that mix and our downtown brand through capital, incentives, and other economic and financial tools.



Design

Improves the “Curb Appeal” of the downtown district by enhancing the physical and visual assets that are unique to Taylor. Encourages renovation projects for downtown building stock through grants and access to Historic Tax Credits.



Promotion

Positions the downtown as the center of our community and the hub of economic activity while creating a positive image that showcases Taylor’s unique characteristics.



Organization

Involves creating a strong local foundation for a sustainable revitalization effort, including cultivating partnerships, community involvement, and resources for the Taylor Main Street District.



TAYLOR'S DOWNTOWN MASTER PLAN - A roadmap to the future

In 2015, the City of Taylor approved a Downtown Master Plan to provide guidance in future capital projects in the downtown core. The goal of this plan was to position the downtown district for future growth and development. Over half of the projects recommended by the 2015 plan have either been realized or are in the process of implementation.

It has been 10 years since the first plan was approved and Taylor is on the cusp of unprecedented growth and development. While City leadership always knew that growth was headed our way from Austin, the Samsung Semiconductor Plant project and other large industrial corporations coming to Taylor has put that anticipated growth in the fast lane. The Taylor Main Street Advisory Board recommended to the City Council in 2023 that a new Downtown Master Plan was needed. This project was launched in the summer of 2024 and is scheduled to be completed in the first quarter of 2025.

Information on the update to the Downtown Master Plan can be found by clicking [Downtown Master Plan 2025 Update](#).



ACTIVITY INSTRUCTIONS / INSTRUCCIONES PARA LA ACTIVIDAD

Taylor Downtown Plan, Streetscapes

What level of investment should we assume for these streets?

Legend:

- Investment Level: Low, Medium, High
- Investment Type: Street, Sidewalk, Bike Lane, Greenway

The activity consists of a grid of 12 street scene illustrations, each with a corresponding investment level and type. The illustrations show various street configurations, including sidewalks, bike lanes, and greenways. The investment levels are indicated by a star rating (1 to 5) and the investment type is indicated by a colored dot (blue for Street, green for Sidewalk, yellow for Bike Lane, and red for Greenway).

Below the grid, there are 12 small photographs showing real-world examples of streetscapes in Taylor, Texas, corresponding to the illustrations above.

GRANTS AND INCENTIVE PROGRAMS

The past is not the property of historians; it is a public possession. It belongs to anyone who is aware of it, and it grows by being shared. It sustains the whole society, which always needs the identity that only the past can give.

Dr. Walter Havighurst

Taylor Main Street offers several grants to help property owners (or tenants with the owner's permission) improve the appearance of downtown commercial buildings. These grants are funded by the revenue from Tax Increment Reinvestment Zone #1. The three available grants are:

1. **Façade Improvement Grant (FIG)**
2. **Sign Grant**
3. **Fire Suppression Grant**

There are also two other programs: the Federal and State Historic Preservation Tax Credit Programs.

The Taylor Main Street Program is available to help property owners with questions or plans for building rehabilitation. For assistance, contact the Main Street Manager at TaylorMainStreet@taylortx.gov or call **512-352-3463**. Additionally, the Texas Main Street Design Team can provide design support, including detailed renderings.

FAÇADE IMPROVEMENT GRANT – grant packet available by clicking: [FIG](#)

- 50/50 matching grant, up to \$25,000
- For commercial buildings in the Main Street Downtown Improvement District
- Grant must be approved *before* any work starts; otherwise, the grant is voided.
- Reimbursement is given after the project is completed and inspected, with proof of payment.
- Properties can apply for this grant every three years.
- The grant covers expenses such as painting, window/door repairs or replacements, roof work, and canopy or awning installation.
- All necessary city permits must be obtained.
- Applications are due on the **1st Friday of each month** for consideration at the Main Street Board's **monthly meeting on the 3rd Wednesday**.

SIGN GRANT – grant packet available by clicking: [Sign Grant](#)

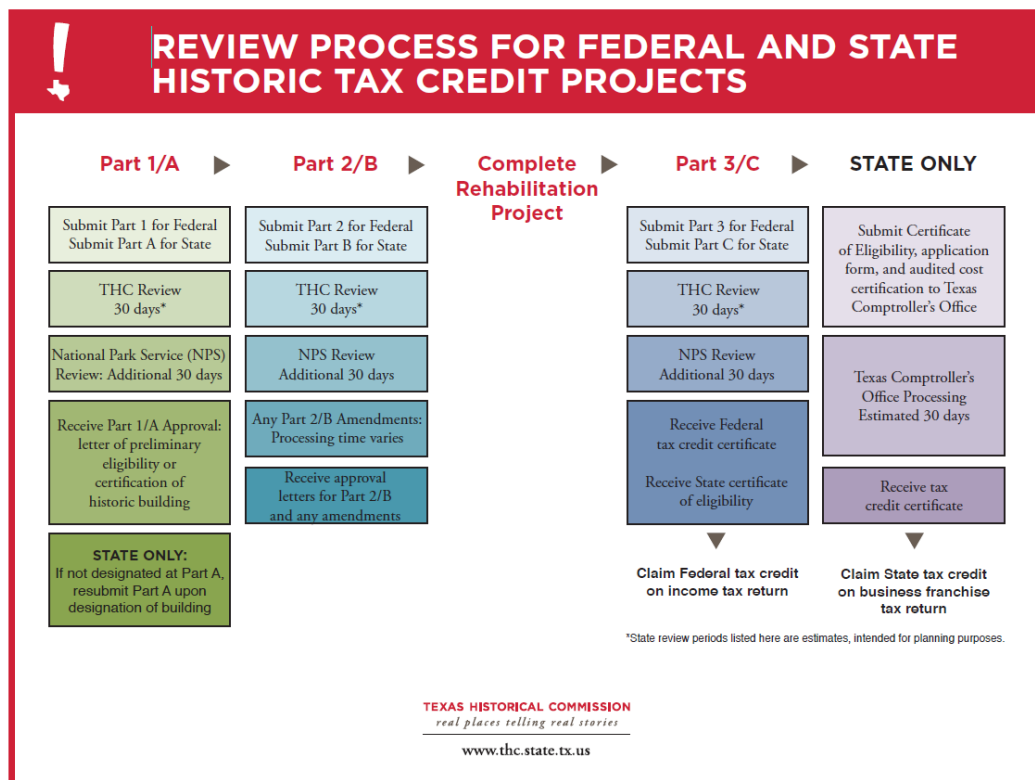
- 50/50 matching grant, up to \$1,500
- For commercial buildings in the Main Street Downtown Improvement District
- Grant must be approved *before* any work starts; otherwise, the grant is voided.
- Reimbursement is given after the project is completed and inspected, with proof of payment.
- A sign permit must be obtained before submitting the grant application.
- Applications are due on the **1st Friday of each month** for the board's **3rd Wednesday meeting**.

FIRE SUPPRESSION SYSTEM GRANT – grant packet available by clicking [Fire Suppression Grant](#)

- 50/50 matching grant, up to \$25,000
- No grants for work already completed or covered by insurance.
- Only properties that will be occupied after the installation qualify (must receive a Certificate of Occupancy from the City of Taylor).
- Vacant properties are not eligible for marketing purposes.
- Applications are due by the **1st Friday of the month** to be considered at the **3rd Wednesday board meeting**.
- For more information, refer to these [instructions](#)

STATE AND FEDERAL HISTORIC PRESERVATION TAX INCENTIVES PROGRAM

These programs provide tax credits to help cover the costs of rehabilitating commercial properties listed, eligible for or noted as contributing to a district on the National Register of Historic Places.





2nd & Main Lofts Project – before and after

A successful historic rehabilitation project using both State and Federal Tax Credits.

FEDERAL HISTORIC PRESERVATION TAX INCENTIVE PROGRAM

- 20% credit on federal income tax for rehabilitating historic, income-producing buildings.
- Administered by the National Park Service in partnership with the IRS and the Texas Historical Commission.
- Projects must meet the [Secretary of the Interior's Standards for Rehabilitation](#) and be a substantial rehabilitation, with costs either exceeding either \$5,000 or the adjusted business basis.
- Adjusted basis is the purchase price, minus the cost of the land, plus improvements already made, minus depreciation already taken.
- Eligible expenses include structural repairs, plumbing, HVAC, painting, and related legal and architectural fees.
- The building must be returned to use after the rehabilitation.
- The federal tax credit can be used in the year the building was returned to use. Unused credits can be carried back one year or forward for 20 years.
- For more information, including a downloadable application and instructions, FAQs about the IRS requirements, and NPS review fees, click the [National Park Service Website](#).

TEXAS HISTORIC PRESERVATION TAX CREDIT PROGRAM:

- A 25% tax credit for rehabilitating historic, income-producing or non-profit buildings.
- The credit can be sold and applied against the Texas Business Franchise Tax OR the Texas Insurance Premium Tax.
- Eligible properties must be listed or determined eligible for listing in the National Register of Historic Places, or as a Recorded Texas Historic Landmark, or State Antiquities Landmark.
- The rehabilitation work must meet the [Secretary of the Interior's Standards for Rehabilitation](#) to qualify for the credit.
- Most rehabilitation costs qualify for the credits including structural work, building repairs, electrical, plumbing, HVAC and more. Architectural, engineering fees, legal expenses and other construction-related costs are also qualified expenditures.
- The building must be returned to use after the rehabilitation.
 - For more information, refer to the THC [Application Guide](#)

AREA PARTNERS FOR YOUR SMALL BUSINESS

Running a small business is a challenging endeavor. Whether you are just starting out, expanding, or preparing for succession, there are various partners in the Taylor, Texas area that can assist you at every stage of your journey.



CITY OF TAYLOR

Location: 400 Porter Street; Taylor, TX 76574

Phone: Main Number: 512-352-3675 Website:

<http://www.taylortx.gov/>

Services Provided:

- Water, Waste Water, and Garbage Collection services – 512-352-2066
- Building Permits – 512-309-6183; 512-309-6799; 512-309-6798
- Planning – 512-309-6797; 512-309-6268
- Code Enforcement – 512-309-6170; 512-309-6171
- Main Street – 512-354-3463 – Provides small business assistance, including technical help and façade and signage grants



GREATER TAYLOR CHAMBER OF COMMERCE

Location: 1519 N. Main St.; Taylor, TX 76574

Phone: 512-352-636

Website: Taylorchamber.org

Services Provided:

- Support for member businesses through seminars, training, networking events, and promotional opportunities.



TAYLOR ECONOMIC DEVELOPMENT CORPORATION

Location: 602 W. 12th St.; Taylor, TX 76574

Phone: 512-352-4321

Website: TaylorEDC.com

Services Provided:

- Mentoring and counseling for new businesses.
- Assistance with site selection, planning, and securing incentives in partnership with local, regional and state organizations.
- Workforce Training – Partnered with [Workforce Solutions Rural Capital Area](#) to offer job listings, employee searches, applicant screening, training programs, and incentives for businesses in the Greater Austin Area.
- [Partnering Education and Workforce Readiness](#) – Partnered with East Williamson County Higher Education Center (EWCHEC) to provide certification programs,

associate, bachelor's, and master's degrees, as well as dual credit courses for high school students and continuing education programs.

- [Texas Workforce Commission](#) – Offers workforce development services including recruiting, retention, retraining, and outplacement services.
- INCENTIVES: The TEDC offers incentives for qualified projects based on factors such as job creation, capital investment, wage levels, and community impact. For more information, contact:
Ben White – President/CEO – ben.white@tayloredc.org;
Regina Jo Carlson – Vice President – regina.carlson@tayloredc.org



TEXAS STATE SMALL BUSINESS DEVELOPMENT CENTER (SBDC)
Location: 505 Huntland Drive, Suite 505, Austin, TX 78752
Phone: 512-420-9379

Services Provided:

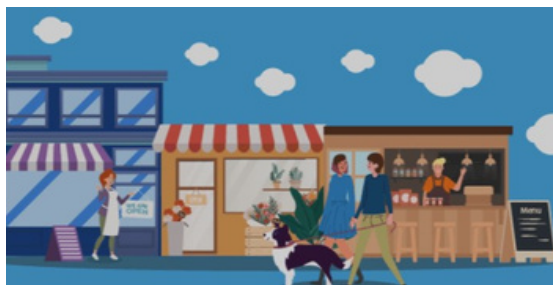
- Offers guidance throughout every stage of your business's life cycle.
- [Become a Client](#)
- Training Events – Provides both live and on-demand training sessions on various topics relevant to small business owners. Click [Training Events](#) to sign up for training events.



7.

Business Location and Real Estate

- Choosing the right location on Main Street
- How the right location can impact your small business's success
- Choosing the right commercial location fillable form
- Which is right for you - Leasing or purchasing commercial property
- Commercial Lease Laws



CHOOSING THE RIGHT LOCATION IN DOWNTOWN TAYLOR FOR YOUR BUSINESS

The location of your small business can significantly influence its success, making site selection a crucial part of your business planning process. The right location in Downtown Taylor can impact your:

- **Sales and Revenue:** A prime location can drive foot traffic and boost sales, especially in retail or service-based businesses.
- **Employee Retention:** A well-located business can help attract and retain employees, especially if it offers a convenient and attractive work environment.
- **Brand Perception:** Your business's location contributes to how customers perceive your brand. A spot in a vibrant, historic downtown can elevate your image.
- **Long-term Success:** Choosing a location with growth potential can help ensure your business thrives over the long term.
- **Flexibility for Expansion:** A location with room for future growth allows for easier expansion when your business scales up.

When selecting the right location, consider these factors:

Accessibility: Ensure your business is easy for customers to reach, whether by foot, car, or public transit. Downtown Taylor benefits from high traffic on TX-95 and US-79, which brings potential customers into the area.

Visibility: For retail, high visibility is key, especially in storefronts with large commercial windows. Businesses that rely on walk-ins should prioritize prominent spots along main streets. On the other hand, service-oriented businesses that operate by appointment may prefer more interior locations, where rent might be lower but still accessible.

Zoning Requirements: Ensure that your business complies with Taylor's zoning laws. Before signing a lease, review the Taylor Land Development Code to confirm that your business type is allowed in your desired location. Taylor has a variety of Place Zoning Districts, and some may have restrictions on the types of businesses allowed.

Regulatory Incentives: The Taylor Economic Development Corporation offers incentives for businesses in specific sectors. These incentives can reduce startup costs and make certain locations more financially attractive. Explore programs that may benefit your business based on your industry.

Additionally, starting small can be a good way to establish a presence before committing to a permanent location. You might consider participating in the weekly Heritage Square Farmers Market or renting booth space at local special events to build your brand and connect with the community. These venues offer a low-cost way to test your product or service while getting a feel for customer preferences and demand in the area. By carefully weighing these factors, you can choose a location that sets your business up for long-term success in Taylor's vibrant downtown environment.

HOW THE RIGHT LOCATION CAN MAKE A HUGE IMPACT ON YOUR SMALL BUSINESS

The location of your small business can significantly influence its success, making site selection a crucial part of your business planning process. The right location in **Downtown Taylor** can impact your:

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CHOOSING THE PERFECT COMMERCIAL LOCATION

Location is often the No. 1 factor in a business's success or failure. To avoid common mistakes small business owners make when choosing their location, complete a copy of this checklist for every location you're considering. Then carefully compare the pros and cons of each space before you make your decision.

1. DEMOGRAPHICS

Use resources such as American Factfinder, The Census Bureau, the landlord of the location and your local economic development department to find out if the area has enough target customers to support your business. Other/Notes

2. CO-TENANCY

Who are the anchor tenants in the downtown district?

Who are the other tenants?

What are the pros and cons of the location's tenant mix?

3. SIZE & SHAPE OF LOCATION

What is the square footage of the location?

What is the shape of the space?

Are there columns or other impediments inside the location?

Is the location: ___ In-line ___ Freestanding Building ___ Corner Location

4. INFRASTRUCTURE

What year was the space built? What year was it most recently upgraded?

Does it have adequate:

___ Heating, ventilation & cooling (HVAC)

___ Internet/WiFi

___ Gas

___ Plumbing/Restroom Facilities

___ Electrical Wiring

___ Other _____

Does it meet current building codes? If not, what is needed to bring it up to code?

Is it ADA compliant? If not, what is needed to bring it into compliance?

5. SIGNAGE & VISIBILITY

How visible is the space from within the center, for pedestrians, and for passing traffic?

Are there any restrictions on signage (size, color, illumination, etc.)?

Are there local grants available to help reimburse signage costs?

6. PARKING

Who are your closest co-tenants? How might they affect parking?

Is there storefront parking (if needed)? How many spaces? Can spaces be dedicated to your store?

Is parking free or paid? If paid, what are the parking rates?

Is there easy access for deliveries (if needed)?

7. COMPETITION

How far away are your competitors, both inside and outside the downtown district? Go online and map out their locations within a 20-mile radius.

8. COST

Is the landlord offering a triple net lease or a gross lease?

What additional costs are you responsible for, and what is the average yearly cost for each?

___ Trash removal _____ ___ Security _____
___ Utilities _____ ___ Property Insurance _____
___ Janitorial _____ ___ Property taxes _____
___ Common area maintenance _____
___ Other _____

How often can the rent increase and how much?

9. MOVE-IN CONDITION

What leasehold improvements are needed to prepare the space for your intended use?

If improvements are needed, contact a licensed contractor for:

___ Estimated build-out costs _____

___ Estimated build-out timeframe _____

Is the landlord willing to pay for improvements and roll the cost into the rent? If so, how much?

Is the landlord willing to offer a tenant improvement allowance (TI)? If so, how much?

10. ZONING LAWS

Do local zoning laws restrict any of the following:

___ Signage _____ ___ Building codes _____
___ Allowable uses _____ ___ Hours of operation _____
___ Other _____

11. SECURITY

What type of security does the site have? _____

___ Alarms ___ Real-time monitoring ___ Other _____

___ Cameras ___ Security Guards (during what hours?) _____

Contact the Taylor Police Department. What types of incidents are reported at the shopping center and how often? _____

Contact your insurance agent. What is their estimate for yearly insurance costs? _____

12. LEASE TERMS

What lease terms is the landlord offering?

___ 3-year ___ 5-year ___ 10-year ___ Other _____

For Assistance, contact:

Taylor Main Street Program
400 Porter Street; Taylor, TX 76574
mainstreettaylor@taylortx.gov
(O) 512-352-3463
(M) 512-365-4041



DECIDING WHETHER YOU WILL LEASE OR PURCHASE YOUR BUSINESS PROPERTY

LEASING: The main advantages of leasing include low initial commitment, flexibility, and ease of maintenance. However, you sacrifice equity and control over your facility.

Pros

- You have a low initial financial commitment with no down payment, just a deposit.
- Lease payments are tax-deductible.
- The landlord handles repairs and maintenance, sparing your time.
- Some Generally, you can lease in a nicer area than if you buy.
- The higher cash flow helps your credit rating.
- The landlord landlords will remodel to suit.
- may pay for a particular utility, such as waste management or water, or for housekeeping.
- It's easier to leave if you outgrow the space.

Cons

- If you use a broker, you will pay an annual broker fee for the duration of your lease. This is usually a percentage of the annual lease amount and is negotiable.
- Rent usually increases when you renew a lease.
- You are at the mercy of the landlord for timeliness and quality of repairs, which could be frustrating for companies like construction firms.
- The landlord may have rules concerning the use and state of outside areas that may impact ability to store vehicles and materials. Be sure you discuss these beforehand.
- Even if you have a good landlord now, that could change in the future

PURCHASING – This provides equity, and you have complete control over what you do with the property. However, you commit a lot of capital from the onset and are responsible for all maintenance.

Pros

- You build equity, which you can use as collateral in loans
- If you have extra space, you can rent it out to add to your revenue.
- Your mortgage payments will stay steady.
- Interest payments are tax-deductible.
- You can claim building depreciation.
- You can make any changes to the building you like (within local ordinances).
- You control what happens to your property.
- Since you own the property, when you retire, you can sell it and use the profits for your retirement.

Cons

- If you use a broker, you will pay an annual broker fee for the duration of your lease. This is usually a percentage of the annual lease amount and is negotiable.
- Rent usually increases when you renew a lease.
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- The landlord may have rules concerning the use and state of outside areas that may impact ability to store vehicles and materials. Be sure you discuss these beforehand.
- Even if you have a good landlord now, that could change in the future

TEXAS COMMERCIAL LEASE LAWS – WHAT YOU SHOULD KNOW

1. **Eviction Process:** If you're late on rent, your landlord can lock you out, but they must follow the legal eviction process. They can't cut off your utilities or remove your belongings without following proper steps.
2. **Lease Payments:** You'll typically need to pay 12 months of rent after the lease begins. Landlords usually collect the first and last month's rent, plus a security deposit.
3. **Landlord Limits:** Your landlord cannot make you give up certain rights, like the right to smoke detectors, security devices, or the right to break a lease for family violence or other serious reasons.
4. **Your Rights:** Your landlord can't stop you from calling the police or emergency services. They also must make repairs that impact your health or safety.
5. **Improvements:** If you make improvements to the property (like adding a shed or fence), these typically remain the landlord's property, even though you paid for them.
6. **Subleasing:** You can transfer some of your lease rights to a subtenant who will pay rent to you. You can negotiate with your landlord to make the lease terms more favorable.

IMPORTANT RULES ABOUT PROPERTY ACCESS AND UTILITIES:

1. **Utility Shutoffs:** Your landlord can't cut off utilities (that you pay for) unless it's for repairs or an emergency.
2. **Removing Items:** They can't remove doors, windows, or appliances they provided unless they're repairing or replacing them—and must do so promptly.
3. **Lockouts:** Your landlord can't lock you out unless for repairs, emergencies, or unpaid rent. If they lock you out for unpaid rent, they must give you access to get the key after payment.
4. **Abandoning the Space:** If it looks like you've moved out and left your things behind, the landlord can assume you abandoned the property.
5. **Handling Abandoned Items:** If you abandon the space, the landlord can store your belongings and dispose of them after 60 days if you don't claim them. They must notify you before doing so.

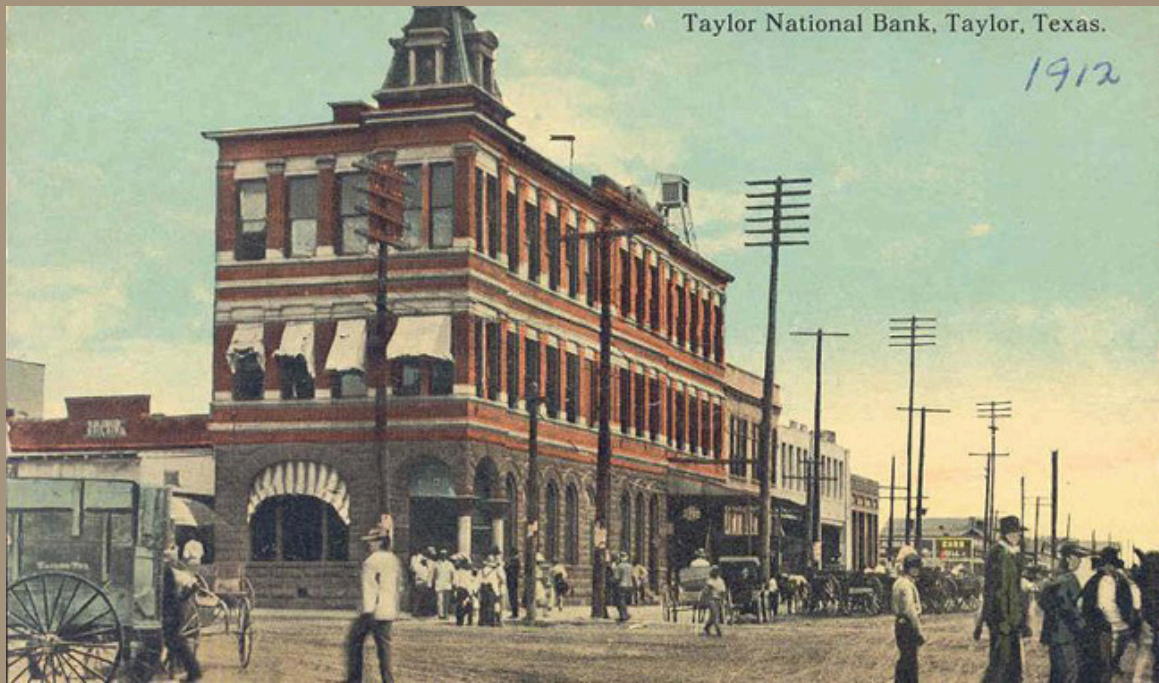
WHAT HAPPENS IF THE LANDLORD BREAKS THE RULES:

If your landlord breaks any of these rules, you can:

- Regain access to the property or end your lease.
- Sue for damages, plus one month's rent or \$500, attorney fees, and court costs (minus any rent owed).

SECURITY DEPOSITS:

1. **What It Is:** A security deposit is money you pay upfront to cover any potential damage or issues.
2. **Getting It Back:** After you leave, the landlord must return your deposit within 60 days, assuming you provided a forwarding address.
3. **Deductions:** Landlords can take money from your deposit to cover damages (not normal wear and tear) but must provide a detailed list of what they deducted—unless there's unpaid rent without dispute.
4. **If the Property Is Sold:** If the property changes owners, the new landlord is responsible for returning your deposit. The old owner remains responsible until the new one acknowledges receiving the deposit.



8.

Marketing Your Business Locally

- 10 ways to market your business locally
- Social media strategies for small businesses
- Working together - collaborating and not competing with downtown businesses

10 WAYS TO MARKET YOUR SMALL BUSINESS LOCALLY

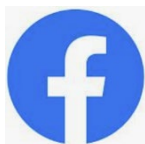
Marketing your small business locally in Taylor, TX, can help you connect with the community and grow your customer base. Here are some effective strategies:

1. PARTNER WITH LOCAL EVENTS



Sponsor or participate in community events, festivals, or markets like the Taylor Main Street events. This increases your visibility and helps you engage directly with locals.

2. LEVERAGE SOCIAL MEDIA



Use Facebook, Instagram, or Nextdoor to promote your business and engage with local customers. Share stories about your products, services, and events to build a following.



Post Locally Targeted Ads to reach people in Taylor and nearby areas. Facebook ads, or instance, allow for hyper-local targeting.



Ensure Your Page on www.ShopDowntownTaylorTX.com is correct and up to date with great photos and information. Contact Main Street Manager for more information: TaylorMainStreet@taylortx.gov or 512-352-3463.

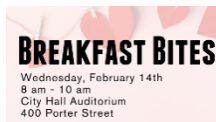
Tag Fellow Downtown Business Owners in Your Posts and share the posts of other Downtown Taylor businesses to help “cross-pollinate” with information all about Taylor.

3. COLLABORATE WITH OTHER LOCAL BUSINESSES



Team up with complementary businesses for joint promotions or bundle deals. For example, if you run a bakery, you could collaborate with a local coffee shop for a **Keep Shoppers Downtown by referring them** to other Downtown Taylor businesses. If you don't carry what they are looking for, another neighboring business just might.

4. GET INVOLVED IN THE COMMUNITY



Host Workshops or Classes to showcase your expertise. This could be a great way to get customers in your door while providing value for the community.

Volunteer or donate to local causes, which helps raise your business's profile and goodwill in the community.

Attend Breakfast Bites hosted by Taylor Main Street on the 2nd

5. LOCAL SEO AND GOOGLE MY BUSINESS



Claim and optimize your Google My Business profile so locals can easily find you online. Include up-to-date information, reviews, photos, and location details.

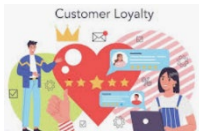
Encourage Customer Reviews on Google and Yelp to build trust with potential customers. **RESPOND TO ALL REVIEWS – ESPECIALLY ANY NEGATIVE ONES BY OFFERING TO CORRECT THE ISSUE.**

6. FLYERS AND BUSINESS CARDS



Distribute flyers or business cards in high-traffic local areas like cafes, libraries, or community boards. Hand out cards at local networking events.

7. OFFER SPECIAL DISCOUNTS OR LOYALTY PROGRAMS



Create a loyalty program or offer discounts for local customers to encourage repeat business. Consider a "locals-only" special discount to build community support.

8. UTILIZE LOCAL MEDIA



Advertise in local newspapers, radio stations, or digital media platforms like the Taylor Press to reach your target audience.

Submit press releases about your business milestones or special events.

9. SIGNAGE AND WINDOW DISPLAYS



Make sure your storefront is eye-catching with clear signage. If you're located downtown, consider participating in Taylor Main Street initiatives like window display contests.

10. EMAIL MARKETING



Build an email list of local customers and send them regular updates about promotions, events, and new products. Offering exclusive discounts to your email subscribers can increase engagement.

By combining these strategies, you can effectively market your small business to the Taylor community and grow your presence locally.



HOW SMALL BUSINESS OWNERS CAN USE SOCIAL MEDIA FOR SUCCESS

Managing resources as a small business owner can be tough, especially when it comes to marketing. However, social media is a powerful, cost-effective way to get your business in front of potential customers. While managing social media can feel like a full-time job, you can still succeed without hiring extra help.

Taylor Main Street regularly shares live and on-demand webinars from Main Street Now – the National Main Street Center offices for use by Main Street communities and the businesses they serve. If you aren't receiving these emails, reach out to us and we will put you on our mailing list for training opportunities, webinars, and more! Contact us at 512-352-3463 or TaylorMainStreet@TaylorTX.gov

Here's an easy guide to creating a social media plan for your business:

1. Set Clear Goals

What do you want to achieve with social media? Whether it's building brand awareness, driving traffic to your website, or selling products, knowing your goals will guide the social media platforms you choose and the content you create.

2. Identify Your Audience

Who are your customers? Understanding your target audience helps you choose the right platforms. Research where your audience spends time online to make sure you're reaching them in the right places.

3. Choose the Right Platforms

Don't overwhelm yourself by signing up for too many platforms. Start with two or three that make sense for your business. For example:

- **Instagram and Pinterest** are great for businesses with visually appealing products.
- **Twitter** is ideal for freelance professionals to build credibility.
- **LinkedIn** works well for B2B companies to generate leads.

- **Facebook** is a safe bet for reaching a broad audience, but make sure it aligns with your business goals.

Complete the "About" section on each platform so potential followers know what you offer.

4. **Develop a Content Plan**

Before posting, decide how often you want to share content and what themes you'll focus on. Determine how much content will be original versus curated from other sources. A consistent plan will keep you organized and ensure you post regularly.

5. **Create a Content Calendar**

A content calendar is an easy way to plan and schedule posts in advance. Use tools like Google Sheets or Excel to map out what you'll post, where, and when. Include details like the platform, post copy, links, and images. Scheduling tools like Hootsuite or Buffer allow you to set up posts ahead of time so you don't need to post manually every day.

6. **Use Eye-Catching Visuals**

Images are key to creating engaging social media content. Tools like Canva can help you create professional-looking visuals, even if you're not a graphic designer. Need quick image edits? Try free tools like Pixlr and be sure to check out sites offering free photos to use in your posts.

7. **Engage, Don't Just Post**

Success on social media requires more than just posting content—you need to engage with your audience. Here's how to do it:

- Follow relevant accounts in your industry.
- Like, comment, and share their content to show you're part of the community.
- Use tools like Hootsuite or TweetDeck to track mentions, comments, and conversations around your brand.

8. **Track and Adjust**

Most platforms offer free analytics (e.g., Facebook Insights, Twitter Analytics) so you can see which posts perform well. Track likes, shares, comments, and clicks to understand what your audience enjoys most. Use this information to fine-tune your strategy and keep improving.

By following these steps, you can create a manageable and effective social media plan that helps your business grow—even without a dedicated social media team!

HOW YOUR FELLOW DOWNTOWN BUSINESSES CAN BE COLLABORATORS, NOT COMPETITORS



In Downtown Taylor, the key to success is to recognize that your fellow businesses are potential partners who can help you grow, not competitors trying to take customers away. Here's how collaborating with other local businesses can create a win-win situation for everyone:

1. Shared Customer Base

Most customers visiting Downtown Taylor are likely to explore multiple shops, cafes, and services. By working together with neighboring businesses, you can create an experience that benefits everyone.

2. Collaborative Events

Hosting joint events or participating in Taylor Main Street promotions, like 2nd Saturdays, lets you reach a broader audience. Team up for a sidewalk sale, a holiday market, or an in-store event, to bring in more foot traffic than you would alone.

3. Cross-Promotion

You can promote each other's businesses by sharing social media posts, recommending services to customers, or offering special deals.

4. Supporting Each Other's Strengths

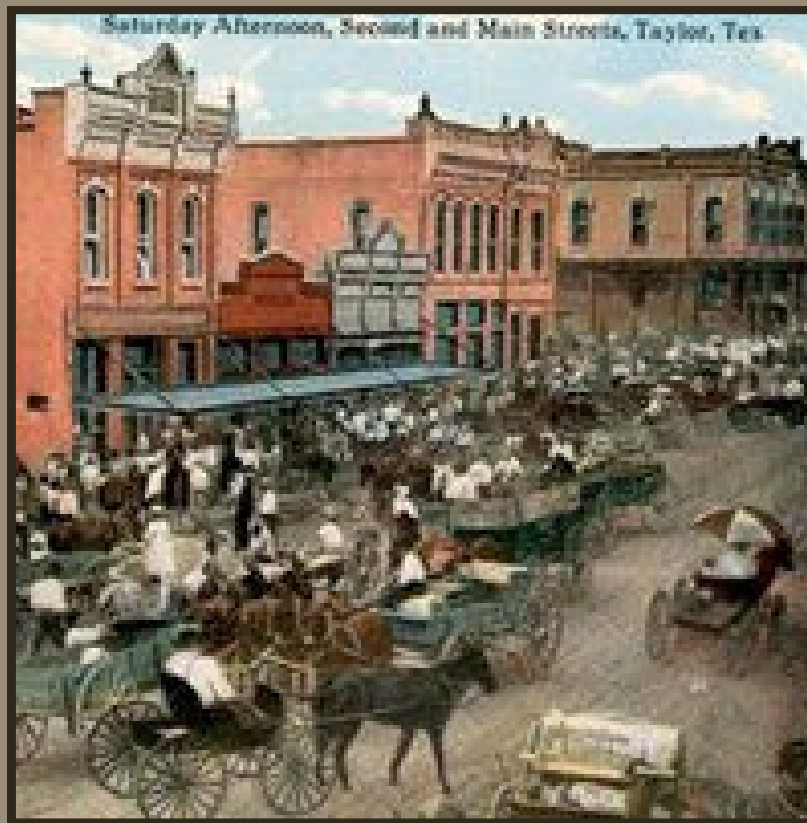
Each business has unique strengths that can complement yours. Maybe another business excels at organizing events while you specialize in creating great customer experience. By sharing knowledge and resources, you can help each other grow.

5. Creating a Thriving Downtown Environment

When downtown businesses work together, it creates a vibrant, attractive atmosphere for visitors. A lively downtown benefits every business, as more people are drawn in by the positive energy and diverse offerings. **When one business succeeds, the whole community benefits!**

6. Referrals

If a customer comes in looking for something you don't offer, referring them to a fellow business builds goodwill and trust. Other businesses are likely to do the same for you, helping both sides expand their customer base.



9.

Financial Planning and Assistance

- Money sources for small business owners: grants, loans, and microloans
- Managing cash flow and seasonal trends
- Preparing for tax compliance
- Steps to make your small business ready for tax time

MONEY SOURCES FOR SMALL BUSINESS OWNERS

Starting a small business is exciting, but it takes careful planning and money to make it happen. Here's a simplified guide to the funding options available for small business owners:

WAYS TO FUND YOUR SMALL BUSINESS

SOURCE	DESCRIPTION	REFERENCE
Self-Funding through Personal Equity	You can use your own money, take out personal loans, use credit cards, or tap into your retirement savings. This option lets you stay in control, but it also means you're taking on all the risk.	
Small Business Loans	If you have a good credit score and a solid business plan, you might qualify for a loan from a bank or credit union. These institutions want to see that you've planned for the next five years before giving you money.	
Small Business Administration Loans	The Small Business Administration doesn't give you money directly, but it helps you get a loan by reducing the risk for lenders. You can use the SBA Lender Match tool to find lenders that offer SBA-backed loans.	SBA Lending Programs Lender Match
Grants - AmEx Backing Small Business program	Programs like AmEx's Backing Small Business offer grants (free money) to underrepresented or struggling business owners. These grants can also come with mentoring and technical support. Grants are competitive but don't have to be repaid.	How to Apply for an AmEx Backing Small Business grant
Private Investors	Angel Investors or Venture Capitalists may give you money in exchange for part ownership of your business. This can help you grow faster, but you'll be sharing control with your investors.	Angel Investment Network
Crowdfunding	Platforms like Kickstarter , GoFundMe , or Indiegogo let you raise money from everyday people. In return, your supporters (crowdfunders) might expect a gift, like one of your products or a mention on your website, but they won't own part of your business.	GoFundMe Wefunder Patreon Kickstarter StartEngine Indiegogo Fundable Mightycause
Texas Programs	<ul style="list-style-type: none"> The Capital Access Program helps businesses get loans by reducing the risk for lenders. The Loan Guarantee Program backs 	Resolve Pay

	loans for small businesses.	
Texas Workforce Commission's Skills for Small Business Grant Program	Offers grants to help businesses train their employees through the Skills for Small Business Program .	Skills for Small Business Program
Grants for Women Entrepreneurs	Women-owned businesses can apply for programs like StartHER and Amber Grants , which provide funding specifically for women entrepreneurs.	StartHer Amber Grants

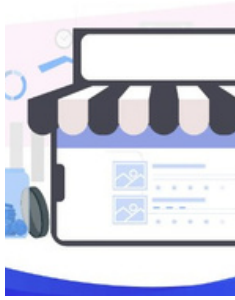
IN-KIND CONTRIBUTIONS:

Sometimes people or organizations can offer in-kind contributions, which are free goods or services that you would otherwise have to pay for. These might include:

- Free or discounted services.
- Donated space or equipment.
- Help with transportation or partnerships.

These donations can save you money, allowing you to focus your budget on other things.

HOW RETAIL BUSINESSES CAN MANAGE CASH FLOW AND SEASONAL TRENDS



Cash flow is the lifeblood of any retail business. To ensure smooth operations and sustained growth, retailers must actively manage their cash flow. Here are effective strategies that can help improve cash flow, allowing businesses to thrive even in challenging market conditions.

REVISE PAYMENT COLLECTION POLICIES

To maintain a healthy cash flow, it's essential to get paid promptly and consistently. Consider the following steps:

- **Set Clear Payment Terms:** Establish strict payment collection policies. Avoid long collection periods that force you to dip into savings while waiting for payments. Implement terms that require faster payments, such as net 15 or net 30 days.
- **Communicate Expectations:** Clearly communicate your payment terms to customers. Most will comply as long as they understand your policies and the value you provide.
- **Follow Up on Late Payments:** Develop a system to remind customers about overdue payments. Regular follow-ups can encourage quicker payments and keep cash flowing into your business

IMPROVE INVENTORY MANAGEMENT

Effective inventory management is crucial for the improvement of cash flow. Here's how to enhance your inventory practices:

- **Monitor Market Trends:** Stay attuned to customer preferences and market trends using social media and analytics tools. This will help you anticipate demand and adjust your inventory accordingly.
- **Use Inventory Management Software:** Invest in software solutions that can process data and provide insights on stock levels and sales forecasts. This helps prevent overstocking or stockouts, minimizing deadstock costs.
- **Plan for Seasonal Demand:** For businesses with seasonal products, ensure you plan your inventory well in advance. Analyze past sales data and market trends to make informed purchasing decisions.

MAKE PAYMENTS EASY

Streamlining payment processes can significantly enhance customer satisfaction and improve cash flow:

- **Offer Multiple Payment Options:** In 2024, don't limit yourself to cash and card payments. Consider electronic payment options like PayPal, mobile wallets, and contactless payment methods to make transactions convenient for customers.
- **Implement Buy-Now-Pay-Later Options:** Many consumers, especially younger generations, prefer interest-free installment plans. Offering this option can capture a larger customer base and increase sales.

DIVERSIFY YOUR FUNDING SOURCES

Having multiple cash sources can provide a safety net for your business:

- **Establish a Cash Reserve:** Set aside a portion of your monthly income as a cash reserve. This can serve as a buffer during lean periods.
- **Utilize Business Credit Options:** Maintain a business credit card or line of credit for emergencies. This allows you to make necessary purchases or cover expenses during slow seasons without straining your cash flow.
- **Explore Loans and Grants:** Look into bank loans or government grants as additional funding sources. Ensure you use these funds responsibly to support your business during challenging times.

OUTSOURCE OPERATIONS

Outsourcing can be an effective way to improve cash flow by reducing operational costs:

- **Identify Non-Core Functions:** Determine which business functions can be outsourced, such as accounting, marketing, or customer service. This allows you to focus on core activities while saving money.
- **Hire Remote Workers:** Consider hiring remote employees or contractors who can provide the same level of service at a lower cost than in-house staff. This helps reduce overhead expenses while maintaining operational efficiency.
- **Reinvest Savings:** Use the savings from outsourcing to invest in areas that drive revenue, such as enhancing your e-commerce platform or upgrading your physical store.



PREPARING FOR TAX COMPLIANCE AS A SMALL RETAIL BUSINESS IN TEXAS

As a small retail business owner in Taylor, ensuring compliance with local, state, and federal tax regulations is crucial for your success. Here are some essential steps to help you prepare:

KEY STEPS FOR TAX COMPLIANCE

1. Establish a Robust Record-Keeping System

- **Utilize Accounting Software:** Implement software to accurately track all income, expenses, sales, and returns. This will streamline your record-keeping and reduce errors.
- **Categorize Expenses:** Properly categorize your expenses to maximize relevant deductions. This will help you minimize your taxable income.
- **Organize Receipts and Invoices:** Keep all receipts and invoices, either digitally or physically, in an organized manner. Consider using cloud storage for easy access and backup.
- **Maintain Asset Logs:** Keep detailed logs of your business assets to calculate depreciation accurately.

2. Understand Applicable Taxes

- **Federal Taxes:** Be aware of your obligations, including income tax, self-employment tax, and payroll taxes (Social Security and Medicare).
- **State Taxes:** Understand Texas-specific taxes such as sales tax, state income tax, unemployment insurance, and workers' compensation.
- **Local Taxes:** Be mindful of local business license fees and applicable sales taxes.

3. **Register with Relevant Tax Authorities**
 - **Obtain an Employer Identification Number (EIN):** This is essential for tax reporting and employee identification.
 - **Register for Sales Tax Permits:** Ensure you're registered with both state and local authorities for sales tax collection.
 - **File Necessary Forms:** Complete any required forms to establish your business structure with the state of Texas.
4. **Stay Informed About Tax Law Changes**
 - **Subscribe to Updates:** Sign up for newsletters from the IRS and the Texas Comptroller's office to receive the latest tax news.
 - **Attend Educational Workshops:** Participate in webinars or local workshops to stay current on tax regulations and best practices.
5. **Seek Professional Guidance**
 - **Consult with a Certified Public Accountant (CPA):** A CPA can help navigate complex tax issues and ensure compliance with all regulations.
 - **Explore Tax-Saving Strategies:** Discuss available deductions and credits with your CPA to optimize your tax position.
6. **Regularly Review and Reconcile Accounts**
 - **Conduct Periodic Tax Estimations:** Regularly estimate your tax liability to avoid underpayment penalties.
 - **Reconcile Bank Statements:** Match your bank statements with accounting records to identify and resolve discrepancies promptly.

IMPORTANT CONSIDERATIONS FOR RETAIL BUSINESSES

- **Sales Tax Collection:** Familiarize yourself with Texas sales tax rates and ensure you collect the correct amount from customers.
- **Tax-Exempt Sales:** Properly identify and manage tax-exempt transactions to remain compliant.
- **Inventory Management:** Maintain accurate inventory records to facilitate correct calculations of the cost of goods sold.

By following these steps, you can enhance your business's financial health and ensure compliance with tax regulations in Texas. Staying organized and informed will not only simplify the tax process but also open doors for potential savings.

STEPS TO MAKE YOUR SMALL BUSINESS READY FOR TAX TIME

A small retail business can prepare for local, state, and federal tax compliance by: maintaining detailed records of income and expenses, understanding the specific tax regulations applicable to their business structure and location, utilizing accounting software to automate record-keeping, regularly reviewing tax laws for updates, and consulting with a tax professional to ensure accurate filings and identify potential tax-saving opportunities; this includes keeping track of sales tax collected, employee payroll taxes, and income tax estimations for federal and state filings.



KEY STEPS TO TAKE:

Establish a good record-keeping system:

- Use accounting software to track all income, expenses, sales, and returns accurately.
- Categorize expenses properly to claim relevant deductions.
- Store receipts and invoices digitally or physically in an organized manner.
- Maintain detailed logs for assets to calculate depreciation

Understand applicable taxes:

- **Federal taxes:** Income tax, self-employment tax, payroll taxes (Social Security and Medicare)
- **State taxes:** Sales tax, income tax, unemployment insurance, workers' compensation
- **Local taxes:** Business license fees, sales tax

Register with relevant tax authorities:

- Obtain an Employer Identification Number (EIN) from the IRS
- Register for state and local sales tax permits
- File necessary forms to establish your business structure with the

Stay informed about tax law changes:

- Subscribe to tax newsletters or updates from the IRS and your state tax agency
-

Consider professional guidance:

- Consult with a Certified Public Accountant (CPA) to navigate complex tax issues and ensure compliance
- Discuss tax-saving strategies and deductions available to your business

Regularly review and reconcile accounts:

- Perform periodic tax estimations to avoid underpayment penalties
- Reconcile bank statements with accounting records to identify

Important aspects for retail businesses:

- **Sales tax collection:** Understand sales tax rates for your location and collect the correct amount from customers
- **Tax-exempt sales:** Properly identify and manage tax-exempt transactions
- **Inventory management:** Track inventory accurately for proper cost of goods sold calculations



10. Customer Service and Community Relations

- The importance of customer service
- How to provide exceptional customer service
- Handling customer feedback and reviews

WHY GREAT CUSTOMER SERVICE IS CRITICAL FOR YOUR DOWNTOWN TAYLOR BUSINESSES

As our community continues to grow while maintaining its small-town charm, local businesses play a crucial role in fostering a welcoming, tight-knit community. Providing excellent customer service not only helps your business thrive but also strengthens the overall reputation of Downtown Taylor as a destination.

Here's why good customer service is vital:

BUILDS LOCAL CUSTOMER LOYALTY

Repeat Business: In a town like Taylor, where word-of-mouth spreads quickly, satisfied customers are more likely to return and become regular patrons of your business.

Community Ties: By delivering great service, you'll build deeper connections with locals, helping you become a trusted and valued part of the community.

ENCOURAGES POSITIVE WORD-OF-MOUTH IN THE COMMUNITY

Local Recommendations: People often rely on recommendations from neighbors, friends, and family. Happy customers will speak highly of your business and recommend it to others in town.

Boosts Your Reputation: Great service leads to positive reviews and mentions on local social media groups, which can significantly increase your visibility within the community.

Differentiates Your Business in a Growing Market

Stand Out from the Crowd: As Taylor grows and more businesses move into the area, exceptional customer service can set your business apart. People will remember a business that goes above and beyond.

Support for Local Economy:

By providing a superior customer experience, you can contribute to the attractiveness of Downtown Taylor as a shopping and dining hub, helping draw both locals and visitors alike.

Increases Sales and Local Support

Upselling and Cross-Selling: When customers trust your business and feel valued, they're more open to purchasing additional products or services.

Builds Trust: Taylor's community-oriented nature means that businesses that provide consistent, honest service will see more local support, leading to larger sales over time.

Boosts Employee Morale and Community Spirit

Positive Work Environment: A business known for good service often has happier employees. Employees who feel proud of the business they work for tend to perform better and stay longer.

Contributes to the Local Culture: As a small business in Taylor, you're part of the community's culture. A focus on good service reflects positively on the town as a whole and contributes to its appeal as a friendly, welcoming place to live and shop.

Reduces Customer Complaints & Builds Goodwill

Handle Problems Gracefully: In a smaller town, news of poor service can spread quickly. Offering great customer service, especially when addressing complaints, helps build goodwill and prevents negative rumors.

Strong Community Relations:

Taylor residents appreciate businesses that are willing to fix mistakes and resolve issues efficiently. Addressing problems well strengthens your relationship with customers.

Enhances Your Business's Reputation in Taylor

Local Trust: Taylor residents value honesty, transparency, and service with a personal touch. Delivering on these principles will build trust within the local market and attract more customers.

Crisis Management: In tough times, businesses with a reputation for great service are more likely to see support from loyal customers who feel connected to your brand.

Reduces Marketing Costs through Local Advocacy Customer Retention Over Acquisition

Acquisition: Retaining customers through great service is more cost-effective than constantly seeking new ones. Taylor residents who love your service will advocate for your business, reducing your need for heavy marketing.

Loyalty in a Small Town:

Building a loyal local customer base creates a long-term revenue stream and cuts down on the need for promotions or discounts to attract new customers.

Encourages Feedback for Improvement

Local Insight: Your customers are often willing to provide helpful feedback. Listening to their suggestions allows you to fine-tune your services or products to meet the specific needs of the community.

Evolving with Taylor: As Taylor grows, customer needs may change. Staying connected with local feedback ensures your business remains relevant and adaptable.

Creates a Positive Business Culture in the Community

A Community-First Mentality: Focusing on great customer service helps businesses in Taylor reinforce the town's values of friendliness, hospitality, and connection.

Long-Term Success: By fostering strong relationships with customers, Taylor businesses can experience long-term success and help contribute to the town's economic vitality.

In downtown Taylor, great customer service isn't just about making sales, it's about being a valuable part of the community. Businesses that prioritize their customers contribute to the town's friendly atmosphere, attract new visitors, and build a loyal local following. By offering exceptional service, you'll not only ensure the growth of your business but also support the spirit and culture of Taylor itself.

KNOCKING IT OUT OF THE PARK PROVIDING THE BEST CUSTOMER SERVICE POSSIBLE



BE FRIENDLY AND APPROACHABLE

First Impressions Matter: Greet every customer with a smile and a welcoming attitude. People remember how they feel when interacting with your business.

Personalize the Experience: Call repeat customers by name if possible, and offer personalized recommendations based on their past purchases or preferences.

Listen Actively

Understand Customer Needs: Take the time to listen carefully to what your customers are saying and ask follow-up questions to fully understand their needs.

Empathize with Concerns: Show empathy when customers share their challenges or frustrations. Acknowledge their concerns before offering solutions.

Be Responsive

Quick Response Times: Whether it's in-store, on the phone, or online, aim to respond to customer inquiries or concerns as quickly as possible. Timely communication shows respect for their time.

Follow Up: After resolving an issue, follow up with the customer to ensure they're satisfied with the outcome. This extra step can leave a lasting positive impression.

Know Your Products and Services

Be an Expert: Ensure that you and your staff are well-informed about your products and services. Customers appreciate knowledgeable employees who can confidently answer their questions and offer guidance.

Offer Solutions: When a customer expresses a need, offer tailored product suggestions that solve their problem or fulfill their desires.

Go the Extra Mile

Exceed Expectations: Look for ways to go beyond what the customer expects, whether it's by offering free samples, adding a handwritten thank-you note to online orders, or giving personalized recommendations.

Offer Convenience: Make the customer experience as convenient as possible. For example, consider offering curbside pickup, free delivery, or flexible return policies.

Be Consistent

Maintain Standards Across All Channels: Whether customers interact with your business in person, over the phone, or online, ensure that they receive the same high-quality service. Consistency builds trust.

Train Your Team: Make sure all employees are trained to handle customers in a professional, helpful, and friendly manner.

Handle Complaints Gracefully

Stay Calm and Professional: When a customer is upset, stay calm and avoid being defensive. Acknowledge the problem and show that you're committed to finding a solution.

Resolve Issues Quickly: Aim to resolve complaints quickly and efficiently. Offer a solution, such as a refund or a replacement, to restore the customer's confidence in your business.

Encourage and Act on Feedback

Ask for Reviews: Encourage customers to leave reviews or provide feedback and let them know that their input is valuable to your business.

Implement Improvements: Use feedback to make improvements to your service, products, or operations. Customers will appreciate seeing their suggestions put into action.

Be Accessible

Offer Multiple Contact Options: Make it easy for customers to contact you by providing various channels, such as phone, email, social media, and in-person options.

Be Available: Ensure that someone is always available to assist customers during your business hours. If customers frequently encounter busy signals or unanswered emails, they may take their business elsewhere.

Go the Extra Mile

Exceed Expectations: Look for ways to go beyond what the customer expects, whether it's by offering free samples, adding a handwritten thank-you note to online orders, or giving personalized recommendations.

Offer Convenience: Make the customer experience as convenient as possible. For example, consider offering curbside pickup, free delivery, or flexible return policies.

Show Gratitude

Thank Your Customers: A simple “thank you” can go a long way. Let customers know you appreciate their business, whether they make a large purchase or a small one.

Loyalty Programs: Consider offering a loyalty program to reward returning customers with discounts, exclusive offers, or early access to new products.

Train Your Employees

Regular Training: Offer ongoing customer service training to your employees to keep them up to date on best practices and new technologies.

Empower Employees: Give your team the autonomy to make decisions that can improve customer satisfaction, such as offering a discount to resolve a complaint or providing a replacement without having to escalate every issue to management.

Create a Welcoming Environment

Organize Your Space: Keep your store or office clean, well-organized, and inviting. A pleasant atmosphere encourages customers to stay longer and return.

Offer Extras: Consider small touches that make the experience enjoyable, such as offering complimentary coffee or water, or providing a comfortable seating area while customers wait.

Stay Positive and Patient

Maintain a Positive Attitude: Even during stressful situations, remain positive and patient. Your demeanor can influence the customer’s perception of your business.

Take the Time to Help: Don’t rush through interactions. Even if you’re busy, take the time to fully address a customer’s questions or concerns.

Be Honest and Transparent

Clear Communication: Be transparent about your products, pricing, and policies. Customers value honesty, and providing clear information builds trust.

Set Realistic Expectations: Avoid making promises you can’t keep. If there are shipping delays or a product is out of stock, communicate this upfront and provide alternatives.

HANDLING CUSTOMER FEEDBACK AND REVIEWS FOR DOWNTOWN TAYLOR BUSINESSES



For small businesses in Downtown Taylor, smartly managing customer feedback is essential to building trust and maintaining a strong local presence. Actively seeking input from your customers, responding quickly to reviews—whether positive or negative—and using that feedback to make meaningful changes can set your business apart. Here's how you can do it:

Key Strategies for Managing Feedback:

1. Make Feedback Collection Easy

- **Online and In-Person:** Offer feedback forms on your website, send post-purchase surveys through email, and provide simple in-store options for customers to share their thoughts.
- **Encourage Reviews:** Prompt customers to leave reviews on platforms like Google My Business or local review sites. Make it easy for them to share their experiences with your business.
- **Use Multiple Channels:** Don't rely on just one method. Gather feedback through social media, email, and in-person conversations to reach a broader audience.

2. Respond to Reviews Promptly

- **Acknowledge Positive Reviews:** Thank your customers for taking the time to give positive feedback. It shows you appreciate their support and helps build loyalty.
- **Handle Negative Reviews Professionally:** Respond to negative feedback with a calm and respectful tone. Apologize if necessary, and outline steps you're taking to fix the issue. A professional and thoughtful response can often turn a negative situation into a positive outcome.
- **Show That You're Listening:** Whether it's a compliment or a concern, demonstrating that you've heard the customer's voice is crucial. Let them know you value their opinion.

3. Centralize Feedback Management

- **Use a CRM Tool:** Invest in a customer relationship management (CRM) tool to centralize all feedback. This will help you keep track of what customers are saying across different platforms.
- **Organize Feedback by Category:** Sort feedback into categories like product, service, or customer support. Assign team members to address each category to ensure nothing slips through the cracks.
- **Track Progress:** Regularly review feedback trends and ensure your business is continuously improving based on customer input.

4. Analyze Feedback to Identify Trends

- **Spot Common Themes:** Pay attention to recurring themes in customer feedback. Are there specific products or services that consistently get mentioned, either positively or negatively?
- **Prioritize Improvements:** Focus on addressing the most frequently raised concerns. By solving common issues, you can quickly enhance the overall customer experience.

5. Act on Feedback and Communicate Changes

- **Implement Changes:** Once you've gathered and analyzed feedback, take concrete actions to improve your products, services, or customer experience.
- **Share Improvements with Customers:** Let your customers know when you've made changes based on their input. This demonstrates that their opinions matter and help build trust with the community.

Important Points to Remember for Downtown Taylor Businesses:

- **Be Genuine and Transparent:** Always be sincere when responding to customer feedback. Honesty builds credibility, especially in a close-knit community like Taylor.
- **Don't Avoid Negative Feedback:** Negative feedback provides an opportunity to improve. Encourage customers to be honest with you and take their concerns seriously.
- **Encourage Positive Reviews:** Provide excellent service, and don't be afraid to ask satisfied customers to leave a review. Positive reviews can boost your business's reputation both locally and online.
- **Monitor Your Online Reputation:** Regularly check review platforms and social media to stay on top of what people are saying about your business. Respond to all reviews promptly.

By following these strategies, businesses in Downtown Taylor can foster a positive relationship with customers, build loyalty, and create a thriving business environment rooted in customer satisfaction.



11.

Employee Management

- Hiring good employees
- Tips for training your new employees
- Effective employee management skills

HIRING THE RIGHT PEOPLE FOR YOUR SMALL BUSINESS

To hire and train good employees for a small retail business, focus on creating a detailed job description, actively seeking candidates through multiple channels like online job boards and employee referrals, conducting thorough interviews to assess customer service skills and personality fit, and implementing a structured training program covering product knowledge, sales techniques, company policies, and customer interaction protocols.

Key steps for hiring good retail employees:

- **Define clear job requirements:**
Craft a comprehensive job description outlining the specific responsibilities, desired skills (e.g., cash handling, product knowledge, communication), and necessary qualifications for the role.
- **Use multiple recruitment methods:**
 - **Online job boards:** Post job openings on popular platforms like Indeed, LinkedIn, and Glassdoor.
 - **Employee referrals:** Encourage current employees to refer qualified candidates with an incentive program.
 - **Local networking:** Utilize community boards, social media, and local job fairs.
- **Conduct thorough interviews:**
 - **Behavioral questions:** Ask questions about past experiences to assess how candidates handled specific customer situations.
 - **Customer service focus:** Evaluate candidates' ability to interact positively with customers, address concerns, and resolve issues.
 - **Cultural fit:** Assess whether the candidate aligns with your company culture and values.
- **Consider a trial shift:**
For certain roles, offer a short trial shift to observe the candidate's practical skills and on-the-job performance.

TIPS FOR TRAINING NEW RETAIL EMPLOYEES:

1. Provide a structured onboarding process:

- **Business overview:** Introduce the business' mission, values, and policies.
- **Product knowledge:** Provide in-depth training on all products, features, and benefits.
- **POS system training:** Teach employees how to operate the point-of-sale system accurately.
- **Customer service skills:** Role-play scenarios to practice handling customer interactions, complaints, and sales techniques.

2. Provide mentorship and shadowing:

Pair new employees with experienced staff members to provide hands-on guidance and answer questions.

3. Provide continuous learning opportunities:

- **Regular training sessions:** Conduct periodic updates on new products, promotions, and company policies.
- **Performance feedback:** Regularly provide feedback to employees on their strengths and areas for improvement.

KEY ASPECTS TO CONSIDER WHEN TRAINING RETAIL EMPLOYEES:

1. Compliance training:

Ensure employees are aware of relevant regulations like health and safety, cash handling procedures, and data privacy.

2. Provide visual aids:

Utilize training materials like product manuals, videos, and interactive modules to enhance understanding.

3. Adopt flexibility in your training effort to work with different learning characteristics:

Adapt training methods to different learning styles and provide opportunities for hands-on practice.

EFFECTIVE EMPLOYEE MANAGEMENT TOOLS FOR SMALL BUSINESS OWNERS

Hire for cultural fit

Look for employees who align with your business values and team dynamics.

Encourage open communication

Create a space where employees feel comfortable sharing ideas and feedback.

Set clear goals

Clearly define roles, responsibilities, and performance expectations.

Invest in development:

Offer ongoing training to help employees grow.

Gather feedback

Listen to employee input to improve processes.

Recognize and reward

Clearly define roles, responsibilities, and performance expectations.

Empower your team

Allow employees autonomy and ownership in their work.

Conduct regular reviews

Provide constructive feedback and recognize achievements through periodic evaluations.

Avoid micromanagement

Be transparent, and address concerns promptly to maintain trust and satisfaction.

Support work-life balance

Be flexible to accommodate personal needs.

By following these practices, you'll create a productive workplace that helps retain talent and boost business success.



12. Risk Management and Emergency Preparedness

- Commercial property insurance guide
- Examples of recommended small business insurance
- Crime prevention and security guidelines
- Preparing for weather events and emergencies

COMMERCIAL PROPERTY INSURANCE GUIDE

Commercial property insurance pays to repair or replace your building and business property damaged by a fire, storm, or other event covered by the policy. It can also pay some of your lost income if your business is unable to operate normally.

Learn more by watching: [Starting a business? What you need to know about business insurance](#)

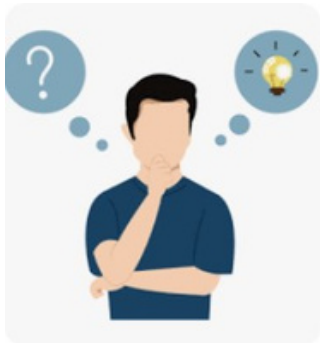
COVERAGE OPTIONS

There are three different levels of commercial property coverage. Each level protects against different causes of damage or loss.

1. Basic form policies provide the least coverage. They usually cover damage caused by fire, windstorms, hail, lightning, explosions, smoke, vandalism, sprinkler leakage, aircraft and vehicle collisions, riots and civil commotion, sinkholes, and volcanoes.
2. Broad form policies usually cover the causes of loss included in the basic form, as well as damage from leaking appliances, structural collapses, falling objects, and weight of ice, sleet, or snow.
3. Special form policies provide the most coverage. These policies usually cover damage from all causes of loss, except those specifically listed in the policy. These are called policy exclusions. Most policies exclude damages from floods, earth movement, war, nuclear disaster, wear and tear, and insects or vermin.

Replacement cost vs. actual cash value coverage

Commercial property policies provide either replacement cost coverage, actual cash value coverage, or a combination of both. To be fully protected, make sure your policy provides replacement cost coverage.



- Replacement cost coverage pays to repair or replace your property at current costs. This means the policy will pay enough to rebuild your building and replace your property with new items, even if the cost is more than what you originally paid.
- Actual cash value coverage pays replacement cost minus depreciation. Depreciation is a decrease in value because of wear and tear or age. If you have actual cash value coverage, the policy might not pay enough to fully rebuild your business.

Other types of insurance coverage you might need:

Flood insurance

Most commercial property policies don't cover damage from flooding. To be protected from flooding, you'll need to buy a separate flood policy. You can buy flood insurance from insurance companies that sell it or from the National Flood Insurance Program. Talk to your insurance agent or visit [FloodSmart.gov](https://www.floodsmart.gov).

There's a 30-day waiting period after you buy a flood policy before the coverage goes into effect.

Crime coverage

You can buy coverage to protect your business from several types of crime. Common crime coverages include:

- Robbery and safe burglary
- Forgery and alteration.
- Employee theft.
- Cyber crime.
- Money and securities, which insures money, securities, and other property against losses that happen on or off your business site.

Auto coverage

Commercial auto insurance includes liability and property damage protection for cars, trucks and vans that you use for business. It can also cover food trucks, service utility trucks, trailers, and other types of vehicles.

·Coverage and rates vary by company, so it pays to shop around. Use these tips to help you shop:

- **Compare apples to apples.** When comparing prices, make sure you're comparing policies with similar coverage. A cheaper policy might provide less coverage.
- **Tell your agent about all your worksites** to make sure you're fully covered.
- **Keep shopping if an insurance company turns you down.** Insurance companies have different standards for deciding whether to sell someone a policy. You might be able to find a company willing to insure you even if another company won't.
- **Consider factors other than price.** An insurance company's financial rating indicates how strong the company is financially. Its complaint index is a measure of its customer service. To learn an insurance company's financial rating from an independent rating service and its complaint index, call our Help Line at 800-252-3439 or [Look up a company](#).
- **Buy only from licensed companies.** If you buy from an unlicensed company, your claims might not get paid. To learn whether a company or agent is licensed, call our Help Line or [Look up a company](#).

WHAT TYPES OF INSURANCE ARE RECOMMENDED FOR MY SMALL BUSINESS?

General Liability

Protects businesses from damage caused by the actions of the business or its employees.

Commercial Property

Covers damage or theft of property, and lost income if the business can't operate due to a disaster.

Workers Compensation

Covers medical costs, extended medical care, lost wages, and other expenses incurred due to a work-related injury.

Professional Liability

May be required to sign a contract, rent a commercial space, or get a license.

Cyber Liability

May be essential for businesses that manage customers' personal data, such as credit card numbers, medical records, or contact information

Umbrella insurance

Boosts coverage on general liability, commercial auto, and employer's liability insurance when the underlying policy reaches its limit.

Business Owner's Policy

Combines general liability and business property insurance into one policy. Businesses can add optional coverage like data breach coverage.

ROBBERY PREVENTION

Robbery doesn't occur as often as other crimes against businesses, but the potential for loss can be much greater from a single incident. Also, robbery involves force or threat of force and can result in serious injury or death.

- Greet every person who enters the business in a friendly manner. Personal contact can discourage a would-be criminal.
- Keep windows clear of displays or signs and make sure your business is well-lighted. Check the layout of your store, eliminating any blind spots that may hide a robbery in progress.
- Provide information about your security systems to employees only on a "need-to-know" basis. Instruct your employees to report any suspicious activity or person immediately and write down the information for future reference.
- Place cash registers in the front section of the store. This increases the chances of someone spotting a robbery in progress and reporting it to the police.

VANDALISM PREVENTION

- Annual damage estimates are in the billions, and businesses pass the costs of vandalism on to customers through higher prices. Most vandals are young people—from grade schoolers to teens to young adults.
- Clean up vandalism as soon as it happens—replace signs, repair equipment, paint over graffiti. Once the graffiti is gone, use landscape designs (such as prickly shrubs or closely planted hedges), building materials (such as hard-to-mark surfaces), lighting, or fences to discourage vandals.
- Work with law enforcement to set up a hotline to report vandalism.

CREDIT CARD FRAUD

- Train employees to follow each credit card company's authorization procedures.
- Be skeptical of a customer with only one credit card and one piece of identification.
- Be aware of the customer who makes several small purchases by check or credit card that are under the amount for manager approval.
- Is the item being purchased one that could be easily fenced for cash? (Examples include televisions, stereos, cameras, and other portable items.)
- If you are suspicious of the purchaser, make a note of appearance, companions, any vehicle used, and identification presented. Call your local police department.
- Look for "ghost" numbers or letters. Many times criminals will change the numbers and/or name on a stolen card. To do this they either melt the original name and numbers off or file them off. Both of these processes can leave faint imprints of the original characters.
- Examine the signature strip on the credit card. A criminal may cover the real card owner's signature with "White-Out" and sign it on the new strip.
- Check to see if the signature on the card compares favorably with the signature on the sales slip.



CHECK FRAUD

Many fraudulent checks are visibly phony. By paying close attention to a check's appearance, you can often detect a possible bad check before accepting it as payment. When you see one or more of the following telltale signs, you may be looking at a phony check. Protect yourself against possible losses by requiring management approval of the check or asking for an alternative form of payment.

- No perforation on check edges Apparently altered writing or erasures Water spots or alterations of check's color or graphic background Numbered under 500 (new account)
- Post-dated
- Glossy rather than dull finish of magnetic ink
- Signature does not match imprinted name and ID

EMPLOYEE THEFT PREVENTION

- Employee theft accounts for a large amount of business losses.
- Establish a written policy that outlines employee responsibilities, standards of honesty, and general security procedures and consequences for not following them. Make sure new employees read it, understand it, and sign it as a condition of employment.
- Follow strict hiring practices. Verify all information and contact all the references listed on an application. Consider running a credit check.
- Reward employees for uncovering security problems and for doing a good job.



TAYLOR PD DOWNTOWN FOOT PATROL

The Main Street District now has a dedicated Police Officer working in downtown.

Taylor PD Non Emergency #: 512-352-5551

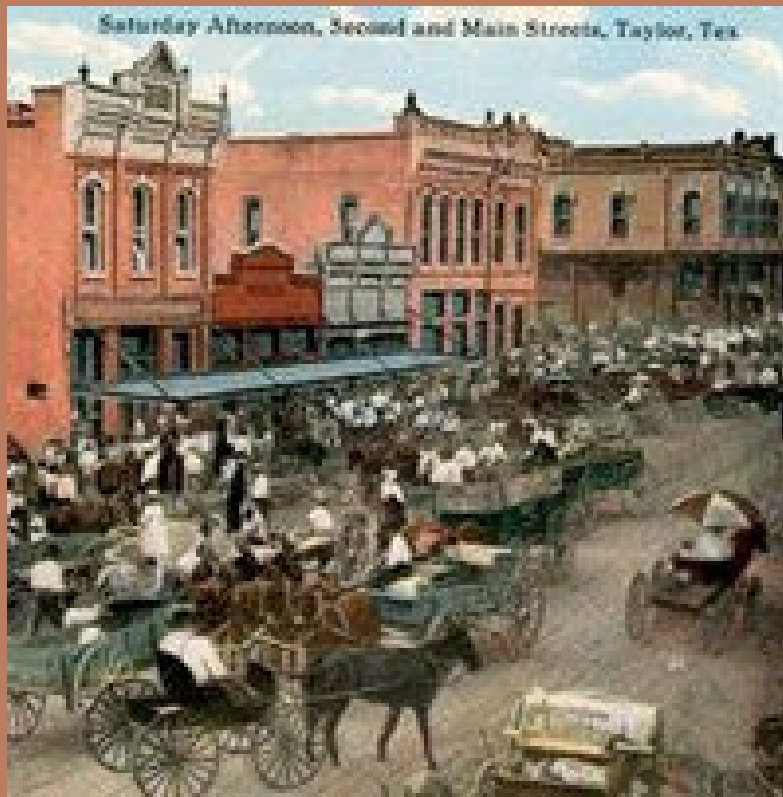
For Emergencies dial
911

BUSINESS EMERGENCY PREPARATION RESOURCES

Businesses and communities can take preemptive steps before a natural disaster or emergency occurs. There are multiple state and federal resources available to assist in this process. Companies should also check with their insurance policy providers and local government entities to explore additional options.

Preparedness Resources for Small Businesses

- [Texas Ready](#) helps businesses stay informed, make a plan and build an essential supply kit to prepare for natural disasters.
- [Statewide Cybersecurity Services](#) assists businesses in preparing for and preventing a cybersecurity attack.
- [Texas Department of Insurance](#) offers preparatory advice in advance of weather events.
- The [Texas Department of Agriculture](#) provides farm and ranch producers with information, programs and resources to help receive disaster assistance.
- [Ready.gov](#) provides information on business preparedness planning and toolkits for a variety of natural disasters and hazards.
- The [U.S. Small Business Administration](#) helps businesses develop a plan to protect employees, lessen the financial impact of disasters and re-open quickly.
- The [Occupational Safety and Health Administration](#) provides information on preparing and training for emergencies and the hazards to be aware of when an emergency occurs.
- The [Center for Disease Control and Prevention](#) offers many resources and tips for staying safe and healthy.
- FEMA's [DisasterAssistance.gov](#) webpage helps identify local, county and state resources and emergency management agencies for assistance before and after disasters.



13. Main Street Events and Opportunities

- Leveraging Main Street events and promotions
- Business incubation possibilities at the Heritage Square Farmers Market

HOW TO LEVERAGE TAYLOR MAIN STREET EVENTS AND PROMOTIONS FOR YOUR BUSINESS

Taylor Main Street hosts events year-round to help promote local businesses and drive sales. From monthly 2nd Saturday events to larger festivals like **Taylor Fest** in May and the **Main Street Car Show** in October, there are many opportunities for your business to shine.

WAYS TO GET INVOLVED:



1. Breakfast Bites

This is a great way for local business owners and employees to connect with each other and the Main Street Program team. It's an opportunity to network, promote your business, and explore potential collaborations.

When: 2nd Wednesday of each month at 8 AM

Where: City Hall

What: A light breakfast and a program designed to help small businesses thrive.

2. Special Events

Taylor Main Street holds two major festivals each year:

Taylor Fest (1st Saturday in May): A multicultural event celebrating the rich cultural heritage of Taylor. It features music, dance performances, an arts & crafts market, and a food court. It's a full day of fun, perfect for showcasing your business.



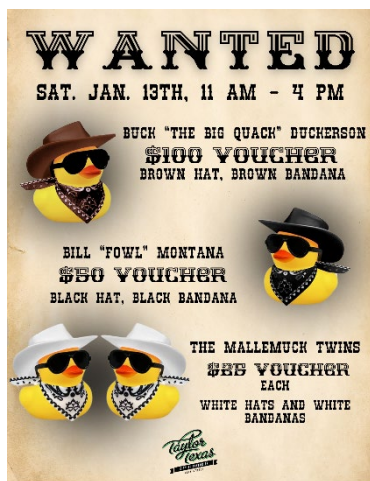
Main Street Car Show (October): The biggest event in Taylor Main Street's calendar, this car show attracts over 800 classic and unique vehicles along with 15,000 visitors. In addition to the car displays, there's live music, arts & crafts vendors, and food stalls.



Bonus: As a downtown business, you can set up a booth at all Taylor Main Street-sponsored events and festivals free of charge!

OTHER DOWNTOWN SPECIAL EVENTS INCLUDE

Second Saturday Promotions -



Shred Fest –

A day of fun competition for BMX and Skate Board Afficianados of all Ages!

Seasonal Events for Children -

The annual Easter Egg Hunt (Saturday morning before Easter) and Spooktacular (on Halloween night) bring families and kids to downtown Taylor.



INCUBATING BUSINESS CONCEPTS AT THE HERITAGE SQUARE FARMERS MARKET



Turning your creative idea or arts and crafts project into a booth at Taylor's weekly farmers market is a great way to share your passion, grow your brand, and connect with the community. Farmers markets offer a friendly, low-cost space to showcase handmade products, gain real-time customer feedback, and build relationships with local shoppers. Whether you're an artist, crafter, or maker, this is your chance to turn your hobby into a small business by testing the market, creating a loyal customer base, and learning what sells. Plus, you'll be supporting local culture and small business in the Taylor area!

Taking your farmers market booth and turning it into a brick-and-mortar business in Downtown Taylor is a big but exciting step! You've already proven your concept, built a customer base, and gained valuable feedback. Now, it's time to scale up and establish a permanent space to grow even more.

Opening a storefront allows you to offer a wider range of products, provide consistent hours for your loyal customers, and tap into the foot traffic that Downtown Taylor attracts.

The charm of downtown, combined with your unique offerings, creates an opportunity to stand out and become a go-to destination for both locals and visitors. With support from

Taylor's Main Street program, including resources for small businesses, and the growing appeal of Taylor as a shopping and dining hub, your business can thrive as a part of the city's vibrant, entrepreneurial community.

For information about joining the Heritage Square Farmers Market in downtown Taylor, reach out by emailing heritagesquarefarmersmarket@gmail.com.





14.

Conclusion and Ongoing Support

- Contact Information for Local Government Offices and the Main Street Program
- A guide to service providers for Taylor
- City of Taylor trash cart & dumpster request form
- Taylor Main Street is here to help you and your business thrive

TAYLOR AREA SERVICE PROVIDERS

Here's a detailed overview of essential service providers in the Taylor area, including utilities, internet services, and local government offices:

1. Taylor Utilities-

Taylor provides water, wastewater, and trash services

Payment Options and Service Information: CLICK [HERE](#)

Sign up online: [2TurnItOn](#)

Sign up in person:

Location: Taylor City Hall; 400 Porter St.;

Taylor, TX 76574

Phone: (512) 352-2066

Applications:

Commercial: [Application for Water/Wastewater & Garbage Service – Commercial Service Contract](#)

Residential: [Application for Water/Wastewater & Garbage Service – Residential Contract](#)

2. Electric Provider Choices

[ChooseTexasPower](#)

[PowerToChoose](#)

3. Natural Gas Service

[Atmos Energy](#)

4. Internet Service-

For information on the different internet providers for Taylor, visit [AllConnect](#)

5. Landline Business Telephone Service

[AT&T](#)

[Spectrum](#)

EMERGENCY AND UTILITY SERVICES:

1. Oncor

Streetlight Outage

online: [Oncore Street Light](#);

call: 888-313-4747;

email: contactcenter@oncor.com

Power Outage –

Online: [Report an Outage](#); call: 888-313-4747; text: OUT to 66267

2. Texas One Call

Utility line/pipe locate

Online: [Texas811](#)

Telephone: 811

LOCAL GOVERNMENT OFFICES:

LOCAL GOVERNMENT OFFICES

1. Williamson County Tax Office

Location: 412 Vance Street; Ste 1; Taylor, TX 76574

Phone: (512) 943-1601

Website: WilcoTX.gov

2. Williamson County Landfill/Recycling

Landfill: [Texas Disposal Systems Georgetown](#); 512-390-1715

Recycling: [Williamson County Recycling Center](#);
512-759-8881

3. Taylor Post Office

Location: 202 W. 4th St; Taylor, TX 76574

Telephone: 800-275-8777; 512-352-3162

Website: USPS.com

4. Taylor Police Dept

Location: 500 S. Main St.; Taylor, TX 76574

Telephone: 512-352-5111

Website: [Taylor Police Dept.](#)

5. Taylor Fire Dept

Location: 304 E. 3rd St.; Taylor, TX 76574

Telephone: 512-352-6992

[Taylor Fire Dept.](#)

6. Development Services

Overview: Oversees the City of Taylor's building and development processes, the enforcement of City codes, and the City's Main Street Program, and other programs that support economic and community development.

[Building Division](#) – Oversees the safety of buildings by reviewing plans and conducting inspections to ensure compliance with the building codes adopted by the city.

[Code Enforcement](#) – Responsible for ensuring the community is safe and attractive through the enforcement of the City's health and safety ordinances.

[Planning](#) - Responsible for ensuring that development is consistent with the community's vision through the implementation of the City's development policies including the comprehensive plan, and the zoning and subdivision ordinances.

[Main Street](#) - Promotes economic development through historic preservation by filling downtown buildings with businesses and residents through the prioritization of preservation, cultural experiences, community partnerships, and cultivated growth.



CITY OF TAYLOR COMMERCIAL TRASH CART/DUMPSTER REQUEST

DATE OF REQUEST: _____ ACCOUNT#: _____

CUSTOMER NAME: _____

SERVICE ADDRESS: _____

INCREASE SERVICES: (COMMERCIAL)

****Rates shown below are monthly BASE RATES. A 10% Franchise Fee and 8.25% Sales Tax will be added to the bill. Additional pickups per week are available for an additional fee – please contact our office for pricing****

SIZE CART	SERVICED				
	1X WEEK	2X WEEK	3X WEEK	4X WEEK	5X WEEK
<u>96 GALLON</u>	<input type="checkbox"/> \$20.22	<input type="checkbox"/> \$28.95	<input type="checkbox"/> \$35.28	<input type="checkbox"/> \$44.12	<input type="checkbox"/> \$54.69
<u>2 CU YARD</u>	<input type="checkbox"/> \$55.99	<input type="checkbox"/> \$92.71	<input type="checkbox"/> \$114.74	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A
<u>3 CU YARD</u>	<input type="checkbox"/> \$73.28	<input type="checkbox"/> \$127.48	<input type="checkbox"/> \$181.53	<input type="checkbox"/> \$213.59	<input type="checkbox"/> \$264.79
<u>4 CU YARD</u>	<input type="checkbox"/> \$92.71	<input type="checkbox"/> \$162.21	<input type="checkbox"/> \$234.69	<input type="checkbox"/> \$282.43	<input type="checkbox"/> \$366.81
<u>6 CU YARD</u>	<input type="checkbox"/> \$115.88	<input type="checkbox"/> \$191.27	<input type="checkbox"/> \$283.90	<input type="checkbox"/> \$319.51	<input type="checkbox"/> \$390.11
<u>8 CU YARD</u>	<input type="checkbox"/> \$141.00	<input type="checkbox"/> \$233.67	<input type="checkbox"/> \$328.31	<input type="checkbox"/> \$404.23	<input type="checkbox"/> \$510.12
<u>10 CU YARD</u>	<input type="checkbox"/> \$171.88	<input type="checkbox"/> \$270.39	<input type="checkbox"/> \$374.66	<input type="checkbox"/> \$484.73	<input type="checkbox"/> \$639.25

DECREASE SERVICES:

- ☐ PLEASE REMOVE THE _____ CART/DUMPSTER FROM MY ACCOUNT.
- ☐ PLEASE DECREASE SERVICE OF THE CURRENT _____
CART/DUMPSTER TO _____ TIMES PER WEEK.

CUSTOMER SIGNATURE _____

DATE _____

FOR OFFICE USE ONLY

DATE RECEIVED: _____

CLERK INITIALS: _____

SUB PWS: _____

ADDED TO INCODE: _____

NOTES: _____

CONTINUING YOUR JOURNEY AS A MAIN STREET TAYLOR BUSINESS

Starting and growing a small business can be both exciting and challenging, but you're not alone in the journey. Taylor Main Street is dedicated to supporting local businesses like yours at every stage. Whether you're just opening your doors or expanding, we're here to provide the resources, guidance, and community connections you need to succeed.

From navigating city regulations and finding the perfect location to offering marketing advice and organizing events that bring customers to your door, we're committed to helping your business thrive in Downtown Taylor. Our team is here to answer your questions, connect you with valuable resources, and ensure you have the tools to grow. Together, we're building a vibrant and successful business community, and we look forward to partnering with you every step of the way. Reach out to the Taylor Main Street Office at any time—we're here to help your small business succeed!

