Executive Summary

During the COVID-19 pandemic, states quickly began making unexpected, but necessary, regulatory changes to support their business sectors through the economic crisis. Focusing on streamlining and improving business regulatory processes became even more important than before the pandemic. As an example of this focus, this paper highlights actions states have taken to create one-stop online hubs for business needs, with an emphasis on those designed to remove barriers and provide a streamlined pathway for people establishing new businesses.

Governors and other state leaders are working to simplify regulatory compliance processes for new and existing businesses. Removing barriers to business creation, expansion and operation can support business formation and growth – always a priority but more so in the context of the COVID-19 pandemic and economic recovery. Creating or improving one-stop portals or online hubs is one approach Governors have taken to streamline state business regulatory processes.

States are developing a new generation of one-stop portals for business regulatory needs and new business formation. Today’s one-stops strive to meet user expectations for quality online experiences. They create effective interfaces that are designed from the customer’s perspective, offer clearer and more complete guidance to businesses, and provide backend connections across state agencies that reduce redundancies and simplify the process of applying for and receiving help. Many focus on facilitating the business formation process because setting up a business usually generates a high number of interactions with state government. Simplifying the process also bolsters Governors’ commitments to assisting small businesses.
Four states – Connecticut, Rhode Island, Delaware and Tennessee – offer examples of different approaches states have taken to developing and deploying one-stop portals. These one-stops, and examples from several other states, offer useful lessons that can help Governors devise their business portal strategies. Specifically, Governors and state leaders can:

- Make one-stops a priority and provide visible support;
- Demonstrate value to participating agencies;
- Orient work around the customer experience;
- Implement thorough regulatory process mapping;
- Allocate resources for portal promotion;
- Offer initial funding; and
- Plan for sustainability.

One-stop portals and online hubs that provide a single point of entry for business transactions with state government are an effective way to help new and small businesses. Since businesses and residents increasingly expect states to offer the ability to complete transactions easily online, one-stop portals will continue to evolve and provide an expanded menu of services to constituents.
Introduction

Governors and other state leaders are working to streamline regulatory compliance processes for new and existing businesses. Removing barriers to business creation, expansion and operation can support business growth – always a priority but more so in the context of the COVID-19 pandemic and economic recovery.¹ Policymakers have found that businesses have a great interest in getting help navigating state regulatory processes and receiving timely and predictable decisions because these efforts save them valuable time and money. States also understand that more efficient regulatory processes can help reduce their own internal costs, improve productivity, and even increase overall business compliance with necessary regulations.²

Creating or improving one-stop portals or online hubs for business regulatory needs is one approach Governors have taken to streamline state business regulatory processes. These portals are designed to provide a single point of entry for business interactions and common transactions with state government. Several states began pursuing one-stop portal initiatives before the pandemic, but COVID-19 affirmed the need to reassess how state processes and regulations help or hinder business operations and created an imperative to bring more processes online.

This paper features examples of state one-stop business portals or hubs that provide useful lessons learned from Governors and other state leaders. One-stops are not all the same, with some emphasizing more efficient provision of information to users and others focused on redesigning user processes. States may start their efforts at different places and have different objectives and resources for these initiatives, but a set of common themes is emerging about good practices in the creation and maintenance of one-stop portals. The following sections of this paper highlight four states that have participated in work on business regulations by the National Governors Association Center for Best Practices (NGA Center) and provide examples from several others. It concludes with lessons learned for state policymakers interested in developing or improving their one-stop business portals.
Portals in Practice

States are developing a new generation of one-stop portals and online hubs for business regulatory needs. These one-stops provide start-to-finish guidance to increase predictability and confidence among users, enhance coordination among state agencies to reduce redundancies, and simplify the applicant’s workflow. States are focusing on facilitating the business formation process because many people interact with state government in this way, and it bolsters Governors’ commitments to assisting small businesses. Today’s one-stops are also evolving to meet user expectations for quality online experiences and create effective interfaces that are designed from the customer’s perspective.

Advancing Digital Government: Focus on Connecticut

Connecticut’s business portal, Business.CT.Gov, is the state’s “one-stop-shop,” providing user-friendly online services for businesses and entrepreneurs. The portal is part of Governor Ned Lamont’s “all-digital government” initiative and aims to inform and connect with business owners. Business.CT.Gov aggregates and streamlines content and services into a single seamless interaction, allowing companies and entrepreneurs to work across state agencies to complete the appropriate business-related processes. In 2021, Governor Lamont announced that the portal would add new features to facilitate the business startup process and provided seed funding for the expansion. The state’s Digital Service team in the Department of Administrative Services, which is responsible for supporting the Governor’s vision of “online, not in line,” is the lead agency for the effort.

How the Portal Helps Connecticut Businesses

The stakeholders involved in the portal’s creation were committed to viewing the process from the user’s perspective. Before initializing design, the Digital Service team collaborated with an outside consultant and state agencies to map the process for establishing a business in Connecticut, identify pain points and performance indicators, and determine workflow solutions – all within the context of existing state regulations.

![Delivery Overview Diagram](image-url)
Evolving State One-Stops Offer New Ways to Help Businesses

Once the project started, the government hosted a workshop for commissioners and agency heads to work through case studies and common problems faced by entrepreneurs. The entrepreneur and agency research provided leadership with a clearer understanding of the issues they aimed to address through the portal: the public expects services to be online and accessible, users get lost in agency program details, business owners feel disconnected and uninformed, and entrepreneurs need and want digital services to manage their businesses.

Even in the execution, monitoring and controlling phases, the government sees the portal’s development as an iterative process, regularly improving the site based on feedback from the state’s business community and entrepreneurs. Such changes include the site’s Resource Center — centralizing over 170 programs for businesses — and a streamlined Business Dashboard giving access to business information, including links to state compliance needs, along with providing business-related alerts.

Barriers and Challenges

The pandemic initially disrupted the team’s rhythm, but the state’s technology investments enabled effective remote work. Another challenge faced by the portal team has been sustaining agency buy-in past the project phase and building a pipeline of initiatives to continuously improve and expand the state services and functionalities offered through the portal. As the team explained, “We have to tell winning stories to keep everyone moving along this road and continue driving toward what we all agree upon as the goal for the end-user.”

Data and Analytics

Connecticut uses several analytic tools to assess portal usage, customer data, and points at which users leave the platform without completing the process. As of February 2022, more than 9,500 businesses registered after using Business.CT.Gov, and 13% of all newly registered businesses in Connecticut came through the business portal. In addition, the state conducts surveys, workshops, and individual feedback sessions with entrepreneurs to provide detailed insight into their needs and wants. The team also showcases how the business portal creates wins for businesses and state agencies, estimating that the portal saves each person who is trying to start a business an average of 6 hours while the average customer service call has fallen to 3-4 minutes. 78% of surveyed users said that the portal was a “satisfying experience.”

Future Plans

While optimal user experience has been the primary focus in developing Business.CT.Gov, the government hopes to assess how agencies interact with the site, as well. Given the portal’s increasing complexity and staff changes, the portal team aims to automate as many of the portal’s processes as possible to ensure that it keeps running smoothly.

“We have to keep driving toward the end goal of improving the way people interact with state government. Reimagining the front face of the user experience with state government is difficult but well worth the investment.”

State Digital Services Manager
Streamlined Portals for Individuals: Focus on Texas

In early 2022, the Texas Department of Information Resources (DIR) announced the launch of TxT (https://txt.texas.gov), a one-stop online portal that allows Texans to create an account and manage and complete transactions for state government services. This platform aims to facilitate citizen interaction with multiple state agencies without the hassle of going in person. Amanda Crawford, the executive director of the state’s DIR noted that “TxT is the culmination of a multi-year effort aimed at bringing the way Texans consume government services in line with the streamlined, one-stop-shop experience they have come to expect in other aspects of their lives.” As of February 2022, TxT allows Texans to renew or replace their driver’s license or state ID, renew their vehicle registration, and renew licenses necessary for certain occupations, and they plan to add more state agency services in the coming months.

Improving the Regulatory Experience: Focus on Rhode Island

Rhode Island’s online hub for opening a restaurant, openarestaurant.commerceri.com is designed to make it easier to complete one of the state’s most frequent business formation interactions. Work on the restaurant online hub began under Governor Gina Raimondo’s leadership and has been continued by Governor Dan McKee. The creation of this tool was driven by the government’s Lean³ mentality with an emphasis on continuous improvement and making state processes more customer-oriented, a desire to facilitate business transactions within the state by eliminating unnecessary steps and bottlenecks, and stakeholders’ acquired understanding of the issues businesses face. The restaurant website is the result of cooperation between the Department of Business Regulation and the Rhode Island Commerce Corporation.
How the Portal Helps Rhode Island Businesses

Launched in May 2021, the state’s “Opening a Restaurant in Rhode Island” website guides the user through each step of the state’s restaurant-opening process. Infographics throughout the website provide visual representations of each step. Upon clicking on a certain step, the user can read instructions on how to complete it. Guiding the user through business plan basics, location considerations, business structures, regulations, and compliance needs, these clear, actionable steps are presented in lay language alongside helpful links to additional information.

The launch of the “Opening a Restaurant in Rhode Island” website leveraged an extensive listening process with state businesses conducted previously by the Department of Business Regulation (DBR) that enabled the governor’s team to understand the regulatory challenges businesses face. DBR learned that many challenges are based on elements of the regulatory processes – rather than statute – making them easier for the executive branch to amend. This work also revealed that a major frustration was the difficulty in understanding all the required steps in a given process, such as forming a new business, in the right order from A-to-Z.

DBR then led a 3-month effort across state agencies to map the entire process for opening a restaurant in Rhode Island, using a real-world example of a restaurant facing many complications as a case study. This allowed DBR to break down the restaurant opening process into categories and translate key steps into a workflow for the website. The website attempts to account for every possible scenario a restaurant owner might face, from basic registration information applicable to everyone to highly specialized topics such as shellfish handling.

Barriers and Challenges

Gaining commitment from other state agencies to participate in the restaurant website development was an initial challenge, but the Governor’s support for the program helped bring everyone to the table. Now, they are invested in its success. Currently, promotion of the website is focused on hospitality and trade associations; finding ways to reach individuals who are considering opening a restaurant is an ongoing challenge.

Data and Analytics

The state uses Google Analytics to assess website traffic, revealing 3,600 sessions, 2,669 new users, and 422 returning users over the past year. DBR has also been documenting the time savings associated with online services, noting that paperwork that takes 2 weeks to process if done manually can take 2 hours if completed online. DBR does not consider new restaurant openings to be an appropriate metric, since the goal is not necessarily to open more restaurants but to enable a clearer path for those who choose to do so.
Future Plans

The restaurant website provides information in English and Spanish, but there is a desire to offer the guidance in other languages and develop it into a digital portal so businesses can complete required steps online in an efficient manner.

DBR is also supporting expansion of Rhode Island’s e-permitting portal, permits.ri.gov, which is designed to streamline another of the state’s most frequent business interactions. The portal was launched in June 2016 and has standardized the protocols and systems used for the state’s permit management, inspection management, and electronic plan review. Thirty-two of Rhode Island’s 39 municipalities have moved their e-permitting processes online, and the process will be virtual across all municipalities by 2023. Rhode Island hopes to expand e-permitting beyond construction to address zoning and planning as well.

Removing Barriers for Business: Focus on Missouri

Governor Mike Parson and his administration have prioritized streamlining and removing barriers to doing business – even before the pandemic. In response to the pandemic, the state created the “Show Me Strong” recovery task force to explore ways the government could help small businesses. The task force report released in 2022 recommended establishing a “One-Stop Shop” business portal for Missouri small businesses to streamline interaction with state agencies and help them meet government obligations.

Facilitating New Business Formation: Focus on Delaware and Tennessee

The Delaware One Stop, onestop.delaware.gov, aims to facilitate processes such as starting, renewing, or expanding a business operating in Delaware. The state launched its original One Stop portal in 2005. That site brought together questions from state agency paper forms into one place. Although the original Delaware One Stop was innovative at the time it was developed, it did not adapt to available technology or users’ changing needs. Under Governor Jay Carney’s leadership, the state has focused on helping small businesses. The modern, mobile-responsive, and user-centered website that went live in August 2019 is one way of achieving this objective. The Government Information Center (GIC) within the Department of State is the lead agency for this effort.

How the Portal Helps Delaware Businesses

The updated platform guides users through relevant workflows to complete their requisite tasks. Instead of prompting users to fill out tedious forms, the portal guides them through the relevant paperwork by asking a series of questions. The Government Information Center (GIC) describes it as “the TurboTax of small business formation.” The new portal includes features that
help users, such as the ability to save their work, jargon-free directions, and visibility on progress in completing the process.

The revitalized DE One Stop portal is a product of interagency collaboration and knowledge gathering. The One Stop primarily integrates existing agency systems into a more user-friendly interface. Agencies came to the table when Governor Carney’s office made it a priority, facilitated by funding for the work from the Department of State. The GIC worked with cross-agency teams on an inventory of processes and workflow design with an eye toward reducing the time required to complete the business startup requirements. These efforts also yielded helpful insights on the volume, submission mechanisms, and fees associated with each application – information the state did not have before.

Barriers and Challenges
The portal has worked well, allowing businesses to efficiently undertake processes that would have previously required interacting with multiple agencies and in-person meetings. The pandemic was disruptive, but it was fortunate that the platform had already gone live for public use since state agencies subsequently faced many other pandemic-driven priorities. Longer-term challenges include dedicated staffing and funding for ongoing portal management.
Data and Analytics
In the first two years after launch, nearly 100,000 accounts were created via the Delaware One Stop – in a state of less than 1 million people. Most transactions are for business license renewals, followed by new business registration, setting up withholding accounts, and filling out LLC formation documents. Usability testing before the public launch showed that 9 out of 10 people would be extremely likely to recommend the One Stop. A satisfaction survey on the site shows that 86% of user goals are met using One Stop. Web traffic analytics are available at https://analytics.delaware.gov/onestop/.

Future Plans
The Delaware One Stop plans to integrate with Business First Steps (firststeps.delaware.gov), the state’s index of Delaware business licenses and registration, which has also undergone significant upgrades to streamline its procedures. Additional plans include translating the One Stop into Spanish and improving the portal’s accessibility to meet or exceed WCAG 2.1 standards.

Facilitating New Business Formation: Focus on Pennsylvania
Before the PA Business One-Stop Shop launched in 2018 (https://business.pa.gov), a small business owner or entrepreneur had to get information from several different organizations throughout the planning, startup, and operation processes. The One-Stop consolidates information into one website and offers a single, specialized customer service line. The portal has an inviting setup with diversity in images, a webinar link, trending links, and logos for each of the options: plan, register, operate, grow, PA proud, and business hub. Instructions walk the user through each step of the process and provide helpful links and checklists.

As the Governor’s Office explained, “The process [...] was truly an interagency state government collaboration between the departments of State, Labor and Industry, Revenue, and the Office of Administration. To identify the needs of the business community, officials [in Governor Tom Wolf’s Administration] held planning sessions and user testing with a wide variety of internal government and external stakeholders and partners to ensure different perspectives and input was received from communities and businesses across Pennsylvania.”
Tennessee SmartStart™, www.tnsmartstart.com, is an interactive guide that enables a user to: 1) get a step-by-step guide to register a business in Tennessee, 2) connect to relevant resources, and 3) create a business model canvas. To support small businesses and entrepreneurs after a very difficult pandemic year, Tennessee’s Business Enterprise Resource Office (BERO) updated and revised the SmartStart™ website and added a pandemic-specific page, tn.gov/smallbusiness. The site includes information tied to state and federal resources such as how to apply for the U.S. Small Business Administration’s (SBA) economic disaster injury loans and other recovery funds or filing for the State’s unemployment benefits as a sole proprietor or 1099 contractor. BERO is an office within the Tennessee Department of Economic and Community Development (TNECD) that: serves as a voice for economic inclusion; analyzes, disseminates, and promotes business best practices and access to capital; and is a catchall for small businesses statewide.

**How the Portal Helps Tennessee Businesses**

Registering a business is not an intuitive process. The print version of the SmartStart™ guide, widely recognized as a best practice, was the basis for developing an interactive online tool that has made it accessible to broader audiences. The online guide creates a step-by-step checklist of the local, state and federal steps, including most licensures, needed to complete Tennessee’s business registration process. The business canvas model asks a series of “mad lib questions,” populating the canvas with answers to help users understand remaining gaps and help them connect effectively with available support resources.

BERO also leveraged SmartStart™ as the basis for the state’s SmartStart™ Community Initiative. The initiative supports Governor Bill Lee’s goal to make Tennessee the easiest place to open and run a business in the country by increasing the opportunities to provide the right resource to the right person at the right time. Through this initiative, Community Partners learn about available education, resources, and tools so they can support the small businesses and entrepreneurs within their communities. Originally planned to launch in-person in the first quarter of 2020, BERO reworked the programming to offer virtual training sessions, thus increasing the need for a user-friendly SmartStart™ interface.

**Barriers and Challenges**

The portal is not yet as operational as the government would like it to be. The ultimate goal is for TN SmartStart™ to enable a user to register a business, in real time, across all agencies and initiate any specialized licensing and regulatory elements required in the setup process. It has been a challenge to centralize resources and forms across state agencies, a process made more difficult during the pandemic since staff have been

“If state government wants to be in a position to assist businesses, we have to simplify and standardize our relationship with businesses.”

State Small Business Office Manager
stretched thin with other priorities. However, the pandemic has also highlighted the need for greater coordination across agencies to serve businesses well.

**Data and Analytics**

Tennessee examines website analytics, including page views, bounce rates, and time spent on the site. The government notes that the website has high traffic, low bounce rates, and widespread use of the business canvas feature.

**Future Plans**

Tennessee’s goal is to create a true online registration process for new businesses that improves the customer experience, eliminates the need to reenter the same information, and provides a single point of entry to interaction with state government. BERO also plans to continue using the SmartStart™ portal as the basis for the SmartStart™ Community initiative to help community organizations support small business and provide a trusted conduit for small business communication.
Wizard Tools to Streamline New Business Formation: 
Idaho, Kansas, Mississippi, and Nevada

Wizard tools are a common feature across one-stop portal initiatives. These tools connect users to relevant resources by guiding them through a series of four to six questions. Business one-stops created by the Idaho, Kansas, Mississippi, and Nevada governments all have business startup wizards that facilitate the automatic creation of a checklist of agencies that need to be contacted and forms that need to be filled out. Business startup wizard questions were similar across platforms and typically included questions on business structure, industry, number of employees, county of operation, and tax information. Upon completion of the business startup questionnaire, the majority of one-stops provided clear, concise checklists with hyperlinks and contact information for the relevant agencies. Each state’s business portal has some unique features:

Idaho: The landing page for business.idaho.gov explains the website’s purpose in lay language and prompts the user to click on the business wizard, the resource wizard, or the link to small business registration. Upon completing the relevant wizard process, the website gives users the option to print or share the customized checklists via email.

Kansas: Kansas’s Business One Stop offers a business startup wizard and business starter kits based on industry. The startup wizard has a series of six questions regarding domestic/foreign business industry, business type, county of operation, FEIN, and employees. It then provides links to relevant resources based on answers.

Mississippi: The Mississippi Boss One Stop Shop is exclusively dedicated to new business registration. As the user navigates the series of setup wizard questions, the portal provides a sidebar with definitions of potentially unfamiliar terms (e.g., “foreign entity”). This unique feature streamlines the wizard process by mitigating confusion and reducing the need for the user to conduct additional research. Once the user completes the wizard, an interactive document is generated containing all necessary steps to establish the business including contact information for all required federal, state, and local entities.

Nevada: Silverflume, Nevada’s business portal, acts as the first stop for business owners. It accommodates almost 600 online filings that include new business registrations, renewals, UCC, Notary, and trademarks as well as some local jurisdictional registrations with checkout in a single shopping cart. Most documents are available immediately and placed in a convenient “documents” folder for saving and/or printing. Silverflume’s new business checklist provides a preview of all registrations required to do business in Nevada, a breakdown of estimated registration costs, and links to an interactive roadmap to guide new business owners through starting a business. Silverflume also provides a free digital operating agreement for LLCs. These features have made the SilverFlume Business Portal one of the most popular State websites and as a result it accounts for almost 90% of all State business registration filings.
Lessons Learned / Policy Implications

The following takeaways can help Governors facilitate one-stop portal development in their states.

Identify One-Stops as a Priority and Provide Visible Support
Sustained leadership from the Governor’s office is the linchpin of successful one-stop initiatives as this promotes multi-agency engagement and facilitates the reexamination of established practices. Without visible support from the Governor, the resources or cross-agency commitment needed for implementation are unlikely to materialize.

Demonstrate Value to Participating Agencies to Sustain Collaboration and Commitment
The Governor can get everyone to the table, but the one-stop initiative must prove valuable to the participating agencies to keep them there. Agencies value access to research and new insights on usage patterns for their regulatory procedures, availability of additional resources and expertise to get processes online, and metrics that can help them “tell winning stories” to their constituencies.

Orient Work around Improving the Customer Experience
States have used a variety of methods to define and address the specific problems businesses experience when complying with state requirements. These methods include extensive listening sessions with constituents, expertise from consultants specializing in lean processes and/or enterprise solutions, cross-agency process mapping conducted internally by state staff, and input from frontline customer service representatives in state agencies.

Governors’ offices can play a crucial role in this work. Governors and their staffs interact regularly with constituents and hear complaints about state government. They understand the prominent pain points for businesses interacting with state government and can help direct attention to improving the most challenging regulatory processes. The Governor can also raise the profile of listening sessions and help direct state resources to respond to the problem.

Implement Thorough Regulatory Process Mapping
States can lack a global view of what business regulatory processes look like from the applicant’s perspective. In response, states have found great value in mapping the business startup process across agencies and creating inventories of forms and submission requirements. The mapping exercise helps identify redundancies that can be eliminated and provides a structure for the one-stop portal. States have frequently found that relatively small fixes identified through the mapping process can create big improvements from users’ perspectives.
Allocate Resources for Portal Promotion
States are devoting resources to improving the customer experience for businesses interacting with state government, but state leaders noted that they can do more to promote the resulting one-stop service to businesses and residents who may be considering starting a business. Governors can use their platform to increase awareness and credibility of the one-stop portal, but these efforts should be accompanied by a marketing and outreach plan to help states reach existing and potential business owners.

Offer Dedicated Funding
Governors can support one-stop portals by establishing or supporting a centralized state fund to pay for the initiative, rather than asking agencies to pay for it out of their existing budgets. Over time, states may wish to evolve the one-stop funding mechanism and encourage agency contributions to sustain the effort. To start, however, creating a state budget that transcends agencies helps get the effort off the ground.

Plan for Sustainability
One-stop portal development is an iterative effort, not a one-off project. Portal developers suggest creating a plan that looks beyond the initial project launch to sustain buy-in for the portal. State leaders also recommend using well-defined metrics built around the user experience and agency efficiencies to make the business case for the portal’s future development. Governors can also promote an agile mindset that positions the portal as a resource that can help individual agencies respond quickly and efficiently to unexpected circumstances and new demands for their services.

Conclusion
One-stop portals and online hubs that provide a single point of entry for business transactions with state government are an effective way to help new and small businesses. States are implementing an array of one-stop approaches, with some focused on improving access to relevant information and other emphasizing better online processes that streamline the user experience when interacting with the state. One-stops simplifying common transactions for business users can also reduce costs over time and improve productivity for state government agencies. Since businesses and residents increasingly expect states to offer the ability to complete transactions easily online, one-stop portals will continue to evolve and provide an expanded menu of services to constituents.
Evolving State One-Stops Offer New Ways to Help Businesses

