

[Welcome to Lowell!](#)

[A step-by-step guide to getting your business up and running](#)

Thank you for choosing to bring your business here. Please find helpful information in this packet to make you feel at home in Lowell. We hope you will consider supporting other local businesses by visiting our shops and restaurants, and exploring our exciting entertainment venues and cultural institutions. We look forward to working with you and to helping your business grow in Lowell!

City Manager

Kevin J. Murphy

Mayor

Edward J. Kennedy

City Council

Daniel P. Rourke (Vice Chair)

Corey Belanger (Council)

Rodney M. Elliott (Council)

John J. Leahy (Council)

James D. Leary (Council)

Rita Mercier (Council)

James L. Milinazzo (Council)

William Samaras (Council)



BUSINESS CHECKLIST

Planning to Start a Business

- Arrange a meeting with The City of Lowell's Economic Development Office (EDO) and Division of Developmental Services
- Download a copy of the "Guide for Businesses: Navigating through Permitting and Licensing Requirements"
<http://www.lowellma.gov/dpd/economic/Pages/General/Assistance.aspx>
- Contact the Merrimack Valley Small Business Center and SCORE for assistance with drafting a business plan and advice on starting or growing a business
- Secure financing for your business through the Merrimack Valley Small Business Center Microloan Program or through traditional financing with local lenders

Identifying a Space for my Business

- Choose a location through the assistance of EDO's Site Finder service
www.lowellma.gov/dpd/economic/Pages/General/SiteFinder.aspx
- Contact the City's Economic Development Office and Division of Development Services to confirm that your intended use of a selected space complies with Lowell's Zoning Ordinance

Renovating/Adapting the Space for my Business

- Visit the Development Services Division with your Architect/Contractor to make sure your plans comply with applicable state building codes and zoning ordinance
- Meet with the City's Building Inspector to review your plans and permit applications for building, plumbing, gas, mechanical, and electrical permits
- For exterior façade improvements, check with Development Services to make sure that any proposed signage complies with the City's Sign Code and the Lowell Historic Boards Guidelines (if applicable)

My Business is Providing Food Services

- Schedule a meeting with the Health Inspector to review your plans and permit applications for various health permits, including food service permits and dumpster permits
- Planning on serving alcohol at your establishment , review the Liquor License Application Process
<http://www.lowell.org/workhere/Pages/LiquorLicenseApplicationProcess.aspx>
- Called the Licensing Commission to apply for a Common Victualer License and/or a Liquor License/Beer and Wine License

Registering Your Business

- If filing as a sole proprietor, visit the City's Clerk's Office to file for a "Doing Business Certificate"
www.lowellma.gov/cityclerk/Documents/Business%20Certificate.pdf
- If deciding to incorporate (INC.), Limited Partnership (LP), or Limited Liability Comp (LLC), file with the State.
<http://www.sec.state.ma.us/cor/corfilessubject.htm>

Filing Your Taxes

- Visit the City's Assessor's Department
- Contact the MA Department of Revenue to fill-out the state tax forms for your business and get a sales tax registration number and certificate
www.mass.gov/dor/businesses/
- Contact the Internal Revenue Service(IRS) to obtain Employer Identification Number (EIN) for your business <https://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Employer-ID-Numbers-EINs>

Applying for Insurance

- Contact your insurance carrier to assist you in finding the right coverage for your business's assets
- Find the right health insurance coverage for you and your employees which may be done through online assistance from the state
- Contact Development Services if you plan on having a projecting sign and/or outdoor seating, you'll be required to have minimum of insurance coverage

Additional Considerations

- Schedule a ribbon cutting with the Mayor's Office to help celebrate your opening
- Market your business- Contact Merrimack Valley Small Business Center for information on upcoming workshops/ one-on-one assistance with marketing your business
- Manage sales & bookkeeping- Contact Merrimack Valley Small Business Center for information on upcoming workshops/ one-on-one assistance with sales and bookkeeping
- Meet with Lowell Historic Board if your space is located within Lowell's Historic District to make sure you comply with all historic guidelines and receive approval for signage, or other storefront façade improvements
Contact local community groups (Greater Lowell Chamber of Commerce, Entrepreneurship for All, Greater Lowell Workforce Investment Board, etc.) to network with other business owners and learn about local resources

IMPORTANT CONTACTS

Constituent Services

City Manager: (Kevin Murphy) 375 Merrimack Street 2nd floor (978)-674-4400

www.lowellma.gov/citymanager/

City Mayor: (Edward Kennedy) 375 Merrimack Street 2nd floor (978)-674-4040

www.lowellma.gov/citycouncil/CityMayor

Assist with constituent services and provide information on various City initiatives.

City Clerk: 375 Merrimack Street 1st floor (978)674-4161

<http://www.lowellma.gov/cityclerk>

- Business Certificates

Department of Planning and Development: 50 Arcand Drive 2nd floor (978)-674-4252

www.lowellma.gov/dpd

Economic Development Office: 50 Arcand Drive 2nd floor (978)-674-4252

www.lowellma.gov/dpd/economic

- Business Development Services and Assistance Program

Division of Development Services: 375 Merrimack Street 2nd floor (978)-674-4144

www.lowellma.gov/dpd/devservices

- Land use Boards
- Building, Demolition, and Disposal Permits
- Zoning and Permitting
- Health Inspections
- Dumpster Permits
- Plumbing, Wiring, Gas Permits
- Signage

License Commission: 375 Merrimack Street 3rd floor (978)-674-4156

<http://www.lowellma.gov/law/license>

- Auction, Raffle and Bazaar License
- Billiard Table, Pool Table, Bowling Alley, Video Game Licenses
- Physician, Optometrist, Osteopath, Chiropractor Registration
- Garage, Auto Repair, Used Car Dealership License
- Entertainment and Dance License
- Common Victualer License
- Peddler, Vendor, Dealer License
- Outdoor Parking or Seating License
- Taxicab License
- Closing Out Sale permits
- Open Air, Transient Vendor License
- Liquor License
- Beer and Wine License
- Innholder License

Fire Department: 99 Moody Street (978)-459-5553

<http://www.lowellma.gov/fire>

- Smoke Detector Inspections/Requirements
- Hazardous Materials
- Fire Prevention
- Arson
- Fire Emergency

Police Department: 50 Arcand Drive (978)-937-3200 (911 for emergencies)

<http://www.lowellma.gov/police>

- Emergency Response
- Traffic Enforcement
- Crime Control/ Law Enforcement
- Animal Control

Parking Department: 75 John Street (978)-674-4014

<http://www.lowellma.gov/parking>

- Business Parking Permits or Parkcards
- Snow Emergency Parking Procedures

Department of Public Works: 1365 Middlesex Street (978)-674-4111

<http://www.lowellma.gov/dpw>

- Maintains parks and related facilities
- Winter snow operations and snow removal
- Maintenance and repair of streets and sidewalks
- Collection and disposal of residential solid waste and recycling
- Maintenance and repair of public buildings
- Collection, treatment and disposal of sewerage and storm water

Neighborhood Services: 375 Merrimack Street 1st floor (978)-674-4030

<http://www.lowellma.gov/citymanager/neighborhood>

- Liaison between the City and various neighborhood groups, residents and businesses

Lowell Historic Board: 375 Merrimack Street 2nd floor (978)-674-1443

<http://www.lowellma.gov/dpd/devservices/historic>

- Design review
- Signage and façade repairs
- Permitting
- Enforcement of authority in historic districts
- Technical assistance regarding preservation
- Historical outreach and education

CULTURAL VENUES/RESOURCES

Cultural Office of Lowell (COOL): <http://www.cultureiscool.org/>

Lowell National Historic Park: <http://www.nps.gov/lowe/index.htm>

Merrimack Repertory Theatre: <http://www.mrt.org/>

Tsongas Center: <http://www.tsongascenter.com/>

LeLacheur Park: <http://www.milb.com/index.jsp?sid=t558>

Lowell Memorial Auditorium: <http://www.lowellauditorium.com/>

For additional information about the City of Lowell please visit www.lowellma.gov or www.likelowell.com

For additional information about Business Resources please visit www.lowell.org

BUSINESS RESOURCE ORGANIZATIONS

Networking

Greater Lowell Chamber of Commerce: 131 Merrimack Street, Lowell, MA

(978) 459-8154 www.greaterlowellcc.org The Greater Lowell Chamber of Commerce works hard to provide their members with resources, advocacy and information, along with networking and marketing opportunities. Through the communications channels the Chamber uses, they share the benefits of local, state and federal government programs with their members.

Friends of Kevin: (978) 995-1743 www.friendsofkevin.com The Friends of Kevin is a networking group that brings together the business, non-profit, and artistic communities to allow business owners to meet people that you won't typically meet at other networking events. Friends of Kevin offers both online and person to person networking opportunities.

Technical Assistance

Merrimack Valley Small Business Center: (MVSBC) 88 Middle Street #202, Lowell, MA (978) 322-8400 <http://www.commteam.org/how-we-help/finance-business/small-business-center/> The MVSBC provides business development services to entrepreneurs from ethnically and economically diverse groups within the Merrimack Valley with the training, tools, and resources needed to create, sustain, and grow viable small businesses.

SCORE: 88 Middle Street #202, Lowell, MA (978) 322-8400 www.scorenemass.org/

SCORE is a registered 501(c) (3) non-profit resource partner of the US Small Business Association (SBA), dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentoring.

Entrepreneurship for All (EforAll): Wannalancit Mills, 175 Cabot Street, Suite 100 Lowell, MA (978) 934-6518 <http://eforall.org/> EforAll offers many programs and services to entrepreneurs that are looking to start a business or organization in Lowell or Lawrence. EforAll hosts regular pitch contests open to anyone with an idea, and an accelerator program for serious entrepreneurs who need structure and guidance to get their business off the ground. They also offer mentoring services, hold regular networking events, and provide low cost co-working spaces for entrepreneurs in the Lowell area.

Small Business Administration: 10 Causeway Street, Room 265, Boston, MA (617) 565-5590 <https://www.sba.gov/offices/district/ma/boston> The Boston SBA Office is responsible for the delivery of SBA's many programs and services throughout the state such as: financial assistance for new and existing business owners; free counseling, advice and information on starting a business, better operating or expanding a small business; and many other services.

The Center for Women and Enterprise: 30 Temple Street, Suite 610, Nashua, NH (603) 318-7580 <http://www.cweonline.org> The Center for Women and Enterprise is a nationally known non-profit organization dedicated to helping people start and grow their own businesses. Through training, education and technical assistance CWE provides opportunities for women entrepreneurs and women in business to increase professional success, personal growth, and financial independence.

Financial Assistance

MVSBC- Microloan Program 88 Middle Street #202, Lowell, MA (978) 322-8400 <http://www.commteam.org/how-we-help/finance-business/small-business-center/> As an authorized Small Business Administration Intermediary Lender, the MVSBC provides financial support and credit building services through low -interest microloans, enabling growth and stabilization , job creation/retention, and improved economic impact.

Massachusetts Office of Business Development (MOBD): 10 Park Plaza, Suite 3730, Boston MA, (617) 973-8600 www.mass.gov/hed/economic/eohed/bd/mobd. The Massachusetts Office of Business Development (MOBD) is the state's one-stop source for businesses seeking to relocate to Massachusetts and businesses wishing to expand their current operations here. They offer a range of expertise and services to help your business flourish in Massachusetts such as the Economic Development Incentive Program (EDIP) and many others.

Lowell Development and Financial Corporation (LDFC): 660 Suffolk Street Suite 120, Lowell, MA (978) 459-9899 www.ldfc.org/ The LDFC is a non-profit development corporation established to assist in Lowell's economic revitalization. Its focus is to provide below market rate, secondary financing for the restoration and rehabilitation for Lowell downtown buildings as well as encouraging commercial, industrial, retail and housing development.

MassDevelopment: 360 Merrimack Street Building 5, Lawrence, MA (978)-459-6100
<http://www.massdevelopment.com/> Mass Development offers numerous services to businesses, non-profits, developers, manufacturers, and other entities in Massachusetts which include: financing, such as bond financing, tax credits, grants and loans along with many other services.

Workforce Development

Career Center of Lowell: 107 Merrimack Street, Lowell, MA (978) 458-2503
www.cclowell.org/ The Career Center operates under the direction of the City of Lowell and is chartered by the Greater Lowell Workforce Development Board. Through this model, local employment and training services have been consolidated to build a strong workforce development system.

Greater Lowell Workforce Investment Board: 107 Merrimack Street, 3rd Floor, Lowell, MA (978) 937-9816 www.glwdb.org/ The Greater Lowell Workforce Development Board is a private non-profit organization who by working in partnership with the Chief Elected Official, (Lowell City Manager) provides policy guidance for workforce development initiatives in the Greater Lowell area.

Legal Services

Northeast Legal Aid: 35 John Street, #302 Lowell, MA (978) 458-3481
www.northeastlegalaid.com The Northeast Legal Aid provides free legal assistance to small businesses and entrepreneurs on transactional matters (i.e., not litigation in a court). These services include: business formation, business licensing & permitting, customer and contractor agreements, commercial real estate leases, employment law, financing agreements, tax planning and compliance, trademark searches and applications.