

CITY *of* LOWELL

BUSINESS GUIDE

Want to start a business in Lowell? Here is a general overview of the process and regulatory requirements. For specific guidance contact Economic Development at DoBizInLowell@lowellma.gov or 978-674-1437.

01 **Establishing Your Business**
A broad overview of permitting and licensing in Lowell.

02 **Permits and Licenses**
Lists of permits, licenses, and contacts.

03 **Business Locations in Lowell**
Neighborhood Business Districts with commercial activity.

04 **Why Lowell?**
Reasons to start your business here.

05 **Resources for Small Businesses**
Business coaching, lending, and other resources for your business.

Some types of business are regulated by the Commonwealth of Massachusetts, not the city of Lowell. These include construction and trades, health clinics, daycares, and others. If you don't know if you need city or state licenses, the License Commission (978-674-4156) can answer most questions.



01 Establishing Your Business

This is a broad overview of permitting and licensing in Lowell. Not every aspect will be applicable to your business. For specific guidance contact Economic Development at DoBizInLowell@lowellma.gov or 978-674-1437.

1 Develop a Business Plan

A clear, detailed business plan is the first step to success. [Professional business support resources](#) are available in Lowell for you to take advantage of while planning your business.

2 Find a Location

Utilize the City's [Site Finder service](#) to search for a space with your needs. Contact [Development Services](#) to ensure that your intended use is allowed prior to signing a lease agreement.

3 Apply For All Permits and Licenses

A permit allows a specific activity, such as a building renovation, while a license grants general permission to operate a type of business. All sole proprietors will need a [business certificate filed with the City Clerk](#), a certificate of Occupancy and a Sign Permit from [Development Services](#). Some businesses need additional permits based on the business activity. Doing renovations, selling food or alcohol, putting up a sign, and various other situations require additional permits and licenses to be in compliance with the City.

4 Use Lowell's Business Resources

Lowell has a network of resources, many of which are free, to support entrepreneurs and companies in the city. Teams like the City's [Economic Development Department](#), [CTI's E-Center](#), and the [Chamber of Commerce](#) are dedicated to helping local businesses start and grow.

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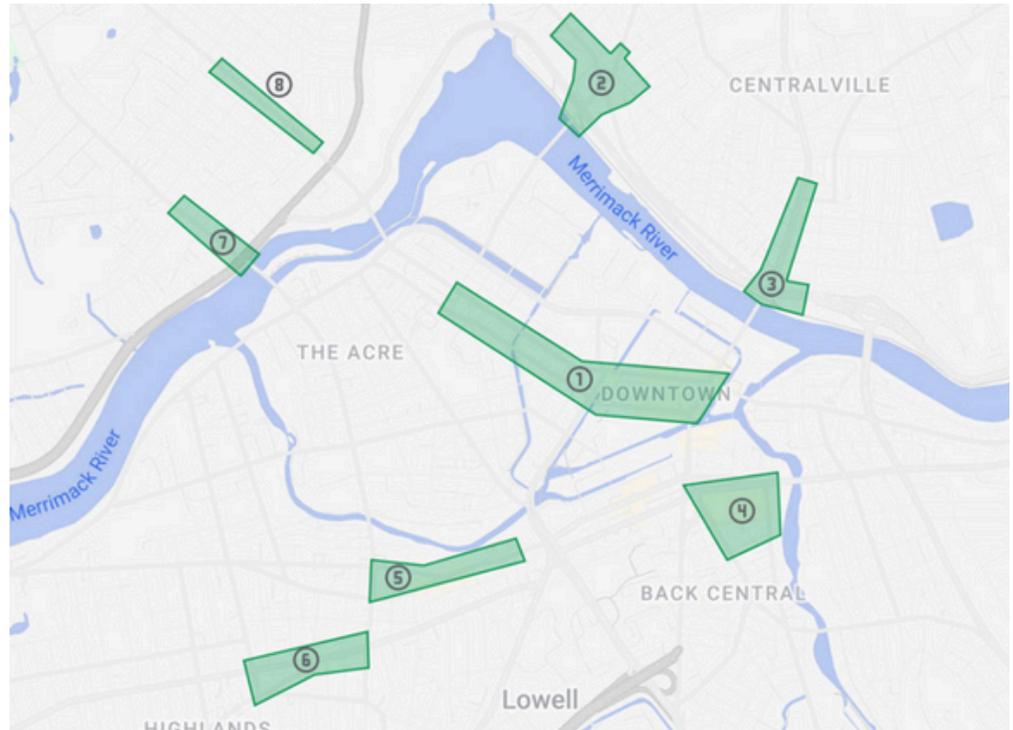
02 Permits and Licenses

My Business Needs To...	Permit/License Needed	Contact
Incorporate	File with the State of MA	Secretary of the Commonwealth (online)
Operate as a Sole Proprietor	Business Certificate	City Clerk 978-674-4161
Confirm that the building is safe after renovations	Certificate of Occupancy	Development Services 978-674-4144
Put up a sign	Sign Permit	
Alter, repair, or demolish a structure	Building Permit	
Meet minimum safety requirements	Certificate of Inspection	
Work on items related to gas, mechanical equipment, plumbing, or electrical	Other building-related permits	
For a list of building-related permits, review the Development Services Checklist		
Serve Food	Food establishment inspection report	Development Services 978-674-4144
	Food permit	
	Liability Insurance	
	Worker's Comp.	
	Choke Saver Certificate	
	Dumpster Application	
	Allergen Awareness Certificate	
	ServSafe	
Serve Alcohol	Alcoholic Beverages Retail License	License Commission 978-674-4156
Any food business should read the New Establishment packet for a full list of permits they might need. Food trucks need additional permits.		
Alter a structure in the Historic District	Historic Permit	Historic Board 978-674-1443
Operate sidewalk seating or take a parking space for a streetery	Outdoor Restaurant and Retail Permit	Development Services 978-674-4144
Operate a pawn shop or retail	Secondhand Goods License	License Commission 978-674-4156
Buy and sell used cars	Secondhand Motor Vehicles License	
Many businesses need additional industry-specific licenses. Contact Development Services to make sure you have all necessary licenses.		

03 Business Locations in Lowell

Lowell has several Neighborhood Business Districts where commercial activity is clustered.

- 1 Downtown/Acre
- 2 Aiken Street
- 3 Bridge Street
- 4 Back Central
- 5 Cambodia Town
- 6 Cupples Square
- 7 Mammoth Rd.
- 8 University Ave.



Site Finder

Utilize the [City's Site Finder service](#) to find the right property. Our staff can help you find the right space in Lowell according to the square footage, location, amenities, and other specifications. If you would like our assistance in locating a site, please [make a request on the website](#) and we will follow up with you as quickly as possible.

Zoning

Business uses are restricted based on the area of the city they are located in. Some uses are allowed "by-right" while others require a special use permit. Allowed uses are detailed in the [Zoning Book](#). For questions about allowed uses at a certain location, Development Services (978-674-4144).

04 Why Lowell?

Growing and diverse city which promotes art and culture:

Lowell is a city that takes great pride in celebrating its history, historic landscapes, diverse communities and neighborhoods, cultural resources, and arts. Lowell is growing. From 2000 to 2020, its population grew by almost 6%, from 105,000 to 115,000 residents. This growth in Lowell is accompanied by increasing diversity in both race and language.

Rich ecosystem of institutional anchors and locally owned businesses:

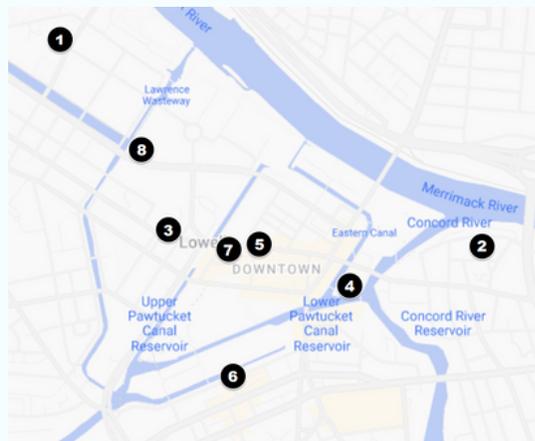
Lowell is home to anchor institutions like UMass Lowell, Lowell General Hospital, and Market Basket. These employers and our thousands of small businesses provide a strong basis to empower jobs, innovation, and overall economic growth. The Lowell National Historical Park, the annual Lowell Folk Festival, and the network of nonprofits and cultural venues add to the fabric of this working city located just 30 miles north of Boston

Downtown On The Rise!

Downtown Census Tract

#of Households, 2020
3,073 (up 37% from 2010)
Mean Household Income, 2020
\$77,252 (up 66% from 2010)
Median Household Income, 2020
\$54,176 (up 68% from 2010)

Estimated Daytime Population from workers and visitors: **13,000**



Large DTL Employers

1	UMass Lowell	4,944
2	Lowell General	3,650
3	City of Lowell	1,500
4	Middlesex CC	759
5	CTI	587
6	LCHC	538
7	Enterprise Bank	332
8	JDCU	191

Data from 2024

05 Resources for Small Businesses

City of Lowell, Economic Development:

The City's Economic Development staff work in the Department of Planning and Development. They help to recruit and retain businesses and work with multiple stakeholders to maintain economically vibrant business districts and support the creative community. Contact: dobizinlowell@lowellma.gov / 978-674-4252

CTI's E-Center:

The Entrepreneurship Center provides small business coaching and lending from friendly local faces with personal experience in owning businesses in Lowell. They provide the essential tools and guidance needed to kickstart your entrepreneurial journey and ensure sustained growth. The E-Center can meet in-person or virtually for one-on-one guidance. Contact: avong@commteam.org / 978-654-5731

EForAll:

Entrepreneurship for All (EforAll) is a nationwide nonprofit organization that helps individuals successfully start and grow a business through intensive business training, mentorship and an extended professional support network. Programs offered in English or Spanish. Contact: merrimackvalley@eforall.org / 1-833-336-7255 x7201

Lowell Development Financial Corporation (LDFC):

LDFC offers low-interest loans to incentivize commercial and housing development in Lowell. In partnership with the City and other local banks, the LDFC also offers the Downtown Venture Fund Program, a low-interest loan fund available to new retail and restaurant ventures locating in Downtown Lowell. Contact: germaine@lowellplan.org / 978-459-9899

Additional Resources:

Small Business Administration, Greater Lowell Chamber of Commerce, MassSave, MassDevelopment, Lawyers for Civil Rights, Massachusetts Office of Business Development, Center for Women and Enterprise, Black Lowell Coalition.