



City of Cortez  
123 E. Roger Smith Avenue  
Cortez, CO 81321  
970 – 565 - 3402

## **CITY OF CORTEZ: Community & Economic Development**

The City of Cortez is *excited* about your business and wants to help your business be successful. As you start to plan your business opening, make sure you follow these steps to get started:

### **1. Write a Business Plan**

Most business owners have a plan for their business, but it can be helpful to write a formal business plan. Business plans can also be used when applying for funding in the form of loans, bank accounts, lines of credits, grants, and other sources. The [Small Business Development Center \(SBDC\)](#) and the [Small Business Administration \(SBA\)](#) both have resources on writing a business plan.

#### **Conduct Market Research**

Before starting a business, it is important to research your industry. Ask questions like:

- What industry is my business a part of? How is that industry doing in the current business climate?
- Who are my customers and how will I reach them?
- What types of challenges do I think my business will face?

Conducting market research and writing a business plan can be difficult. The [SBDC](#) and [Region 9](#) are both great resources to help you get started and sometimes offer classes and consultation appointments to assist business owners. You can also learn more about the demographics and economics of the local, regional, and state area by visiting some of the links below:

- [Demographic Information for Cortez and Montezuma County](#)
- [Colorado Demography Office](#)
- [City of Cortez Housing Needs Assessment](#)
- [Economic Snapshots from Region 9](#)
- [Economic Dashboards from Region 9](#)
- [Economic Indicator Reports from REDI@CSU](#)

#### **Choose a Business Name**

Choosing a name is, arguably, one of the most important steps in opening your business. Whether you already have a name picked out, or are still searching, ask yourself:

- How does my business name help (or hinder) customers find my business?
- Where will my business fall in a list of local businesses?
- Does the name need to include the location of the business?

Once you've decided on a business name, it's important to make sure the name is *unique*. You can check the availability of a business name at <https://www.coloradosos.gov/biz/NameCriteria.do>

## Choose a Business Structure

The most common business structures are a sole-proprietorship, partnerships, limited liability companies, corporations, and cooperatives. Choosing the right structure for your business is important. Remember that you can change the structure as your business develops or changes. To learn more about the types of business structures, visit <https://www.sba.gov/business-guide/launch-your-business/choose-business-structure>

## 2. Choose a Business Location

Choosing a location for your business can be difficult. Before choosing a location, you will need to know the following information regarding a potential property and business idea:

- Is your property zoned for business?
- Is your business allowed in this zone?
- Will your business need a site plan or conditional use permit?
- What are the [signage requirements](#)?
- If you are planning to remodel or build on your potential property you will also need to know:
  - What are [the building requirements](#)? Will a [permit](#) be required?

The City of Cortez [Land Use Code](#) defines what types of land use is allowed for a given area. Please call the Community & Economic Development Department at (970) 565 - 3402 to speak with a City employee to ensure that your location and business meet the local zoning code. View [this map](#) to check your zoning.

You can learn more and read about tips to finding your perfect location at: <https://www.cortezco.gov/630/Choose-a-Location>

If you are looking for commercial real-estate to purchase or rent, Region 9 has a useful database: <https://www.region9edd.org/commercial-real-estate>

### 3. Register Your Business

Registering your business with the proper local, state, and federal entities is an important step in opening your business.

**Currently, the City of Cortez does *not* require a Business License.** Certain business, however, are required to be licensed through the State of Colorado. To check if your business type has license requirements visit <https://dora.colorado.gov/services>.

#### City of Cortez Sales Tax License

While the City of Cortez does not require a general business license, your business may be required to obtain a City Sales Tax permit. If your business is located within the city limits of Cortez and sells a physical product, including food and drink, short-term rental rooms and accommodations, you are *required* to have a City of Cortez Sales Tax License.

To apply for or file a return for the City of Cortez sales tax visit <http://cortez.munirevs.com/>. This [document](#) may help you navigate the MuniRevs system as a new user.

Sales of services are generally not subject to Colorado sales tax, and are not taxed at the City of Cortez. To learn more about the State of Colorado sales tax regulations visit <https://tax.colorado.gov/sales-tax-guide>.

Make sure you file directly with the City of Cortez for a sales tax license. While some filing systems say they automatically register your business with the City of Cortez, this may not be true. To learn more about or apply for a State of Colorado sales tax license visit <https://tax.colorado.gov/sales-use-tax>.

You can contact Sara Coffey, the City of Cortez Sales Tax and Finance Assistant, at 970 - 565 - 3402 ext. 1138 for assistance, or to check the status of your City of Cortez Sales Tax license.

#### Register with the State of Colorado and the Federal Government

Registering your business with the federal and state governments is an important step in opening your business.

- To register your business with the State of Colorado go to <https://www.coloradosos.gov/pubs/business/businessHome.html>. The State system [MyBizColorado](#) is also an easy way to register and manage a business.
- To register your business with the Federal IRS go to <https://www.irs.gov/businesses/small-businesses-self-employed/how-to-apply-for-an-ein>.

## 4. Apply for Licenses, Insurance, and Permits

If your business sells liquor or marijuana in the City of Cortez you are required to obtain a special license.

### Liquor and Marijuana License

Licenses for the sale of liquor and alcohol (including for special events) and retail and medical marijuana are handled by the City Clerk's Office. To learn more and how to apply for liquor and marijuana licenses visit <https://www.cortezco.gov/120/City-Clerk>.

### Plumber, Gasfitter, Arborist, and Pawnbroker License

The City of Cortez also requires plumbers, gasfitters, tree pruners (arborists), and pawnbrokers to obtain licenses. You can learn more about these licenses and regulations surrounding these industries at <https://www.cortezco.gov/680/Licenses>.

### Business Insurance

Small business owners will want to consider getting business insurance to protect their investment and their customers. There are several local agencies that offer small business insurance. You can also read more about insurance and find resources at <https://doi.colorado.gov/insurance-products/other-products/small-business-insurance>.

### Business Permits

If you are constructing a new building, or heavily remodeling an existing one you will need to get a [building permit](#) from the City of Cortez. If you are installing a sign, you will also need to complete a [sign application](#).

You may also need to get the necessary permits and licenses from the State of Colorado. Make sure your licenses are up to date at <https://dora.colorado.gov/services>.

## 5. Connect with Local Resources

Reach out to local resources, like those on the "resources" tab on the right-hand side of the page. You can also find a list of business resources at <https://www.cortezco.gov/786/Resources>.

Starting a business anywhere is difficult and it is important to get help when you need it. Connect the City of Cortez Community & Economic Development Department at 970-565-3402 for specific questions about starting a business in Cortez.

Visit the [Incentives](#) page to learn more about business incentive programs in the City of Cortez.

## 6. Fund Your Businesses

Learn about how to fund your business at <https://www.sba.gov/business-guide/plan-your-business/fund-your-business>. Here are some regional places to start when looking for funding:

- Get a loan or line of credit from a bank.
- Talk to [Region 9 Economic Development District](#) about loans and other funding.
- Look into business grants through [OEDIT](#) and other sources.
- Start a crowd-funding campaign or learn about bootstrapping.

## 7. Tax Credits

While you are applying for licenses and registering your business, make sure to learn about and register your business for potential tax credits as well.

### Enterprise Zone Tax Credits

Any business located in the City of Cortez, or the entirety of Montezuma County, can qualify for Enhanced Enterprise Zone Tax Credits. The Enterprise Zone (EZ) Program is an initiative from the State of Colorado to encourage development in economically distressed areas of the state. Eligible businesses can earn tax credits for job training costs, creating new employment opportunities, purchasing equipment, rehabilitating vacant commercial properties, and many others! Business must pre-certify before earning tax credits. You can learn more about EZ Tax Credits in Cortez at [this page](#), or directly from the State of Colorado at <https://oedit.colorado.gov/enterprise-zone-program>.

## Historic Preservation Tax Credits

If your business is in a registered historical building in the City of Cortez, any remodeling or updating to the internal infrastructure could be eligible for state historic tax credits. You can learn more about the process of registering your building as "historic" by visiting <https://www.cortezco.gov/408/Historic-Structures-and-Preservation>.

You could also be eligible for a 50% match grant through the State of Colorado Historic Preservation Office. To learn more about tax credits and grants visit <https://www.historycolorado.org/preservation-tax-credits>. You can also find information in this [flyer](#) from the State Historic Preservation Office.