

Durango, Colorado

July 2026



Small Business Insights and Policy Recommendations Report

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Executive Summary

Small businesses are essential to Durango's identity, economy, and quality of life. They activate storefronts, create jobs, serve residents and visitors, support local events, and give neighborhoods their character. Yet for many entrepreneurs, opening or growing a business remains more difficult, costly, and unpredictable than it should be.

Identifying the need for greater local support for small-business owners, Durango asked Cities Work to dive deeper into the local regulatory environment and identify areas for improvement. Since then, Cities Work has had the opportunity to learn from the community—engaging more than 70 entrepreneurs and dozens of city staff members and entrepreneur support organizations—and map out what it takes to start a variety of small-business types. This report is the culmination of this in-depth regulatory research and the generosity of the Durango community, who took time to share their experiences with us.

Our findings suggest the issue is not that Durango lacks information or that staff are unwilling to help. To the contrary, the city has many useful resources online and has champion staff who want entrepreneurs to succeed. The challenge is that the process to start a business remains fragmented across departments, portals, agencies, and approval processes. Entrepreneurs often have to build their own road map while also carrying the financial risk of leases, construction, inventory, staffing, and lost time. When the process becomes too costly or uncertain, the people most likely to be shut out are not those with the weakest ideas but those with the least access to capital, experience, professional guidance, or the relationships needed to navigate the system.

Durango entrepreneurs are not asking the city to eliminate the rule book. They are asking for a system that is clearer, more predictable, and more supportive. Business owners want to comply and contribute to the city, but they often experience the regulatory process as fragmented, expensive, and punitive.

The city has an opportunity to strengthen its small-business ecosystem by adopting straightforward, more entrepreneur-friendly policies. This report makes recommendations to that effect.



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Key findings include:

REGULATORY ANALYSIS

- Any building permit, change of use, or change of occupancy can trigger major capital improvement costs, making otherwise viable projects financially infeasible.
- Regulatory requirements are often unclear and lack chronological order. Until entrepreneurs submit initial plans, it can be difficult to determine which requirements, approvals, and fees apply.
- Some requirements create unnecessary barriers that appear disproportionate to the risk or impact of the business activity, such as strict visitor limits for home-based businesses and intensive petitioning requirements to add liquor licenses to restaurants.

ENTREPRENEUR INSIGHTS

- Entrepreneurs want to comply with city requirements, but they often do not know where to start or what questions to ask.
- Entrepreneurs frequently encounter unexpected requirements or regulations late in the process that force redesigns, delays, or additional expenses.
- Business owners want Durango to be more proactive in helping local businesses succeed, especially by communicating earlier, explaining requirements clearly, and recognizing the community value created by small businesses.

DEPARTMENTAL STAKEHOLDER INSIGHTS

- Durango's business startup process is spread across multiple departments, agencies, and information systems, meaning that staff must manually cross-check information and refer questions across offices, which can lead to inconsistent answers, confusion over

which office is responsible for a given issue, and delays for entrepreneurs.

- Entrepreneurs often enter the process too early or in the wrong order because Durango lacks a comprehensive, easy-to-find road map explaining which approvals come first and when they are ready to apply.
- City and county staff want to help, but entrepreneurs often need business, legal, design, or technical guidance that falls outside staff's regulatory role.

REFORM RECOMMENDATIONS

We synthesized the findings from our regulatory analysis and feedback from entrepreneurs and city staff to prepare reform recommendations that address the main obstacles Durango small-business owners face. Recommendations center around the following themes:

- Helping entrepreneurs understand the regulatory process.
- Removing regulatory roadblocks contained in city code.
- Reducing the financial costs of complying with regulations.
- Improving how the city delivers services to small-business owners.
- Treating local businesses as community infrastructure.

This report does not address every barrier entrepreneurs face, but it offers practical solutions to level Durango's regulatory playing field and increase access to entrepreneurship. At its core, the message from entrepreneurs was simple: They want Durango to treat small businesses as partners in building the community. Together, these recommendations provide an outline for how we can work together to help open doors to opportunity and empower Durango entrepreneurs to build the businesses of their dreams.

Regulatory Analysis

In February 2022, Cities Work published *Barriers to Business: How Cities Can Pave a Cheaper, Faster, and Simpler Path to Entrepreneurship*.¹ That study outlined the costs, delays, and complexity associated with starting a small business in 20 cities across the country and formed the basis of the work that Cities Work continues to do in partnership with communities across the country. It also allows us to compare metrics across various cities and recommend policy solutions built on national best practices.

A complicated regulatory environment can be a large barrier to entrepreneurship, as the time, money, and resources required to navigate the permit and license process is often too high for individuals without significant resources.

Notably, the permit and licensing process is particularly difficult for lower-income, historically disadvantaged, or emerging entrepreneurs to navigate, as they often cannot afford to hire an agent to navigate this process for them or to spend the many hours (and make multiple trips to and from city offices) to comply with the necessary requirements. Burdensome regulatory requirements make starting a business difficult for even the most experienced entrepreneurs as well—and make entrepreneurship even less accessible to

individuals who are not wealthy, native English speakers, or highly educated.

The Cities Work team conducted in-depth research into the process required to start several common business types. We mapped out the specific permitting and licensing process to open a restaurant, food truck, retail store, home-based tutoring business, and home-based childcare business, as well as to add a liquor license to a restaurant. By using the same methodology utilized in *Barriers to Business*, we can compare the Durango business process map findings to those of other featured cities and offer best practice solutions based on peer cities.

Our research demonstrates how individual compliance steps might feel simple or insignificant on their own, yet they may pose a steep barrier to entry when viewed in the full context of navigating the entire permitting and licensing process.² The analysis includes requirements imposed by government at the federal, state, and county level—not just by the city of Durango—because it is critical for regulators to understand the full scope of the regulatory requirements entrepreneurs face. As is common in cities across the country, we found that the process in Durango is incredibly complex and time-consuming for entrepreneurs just starting out.

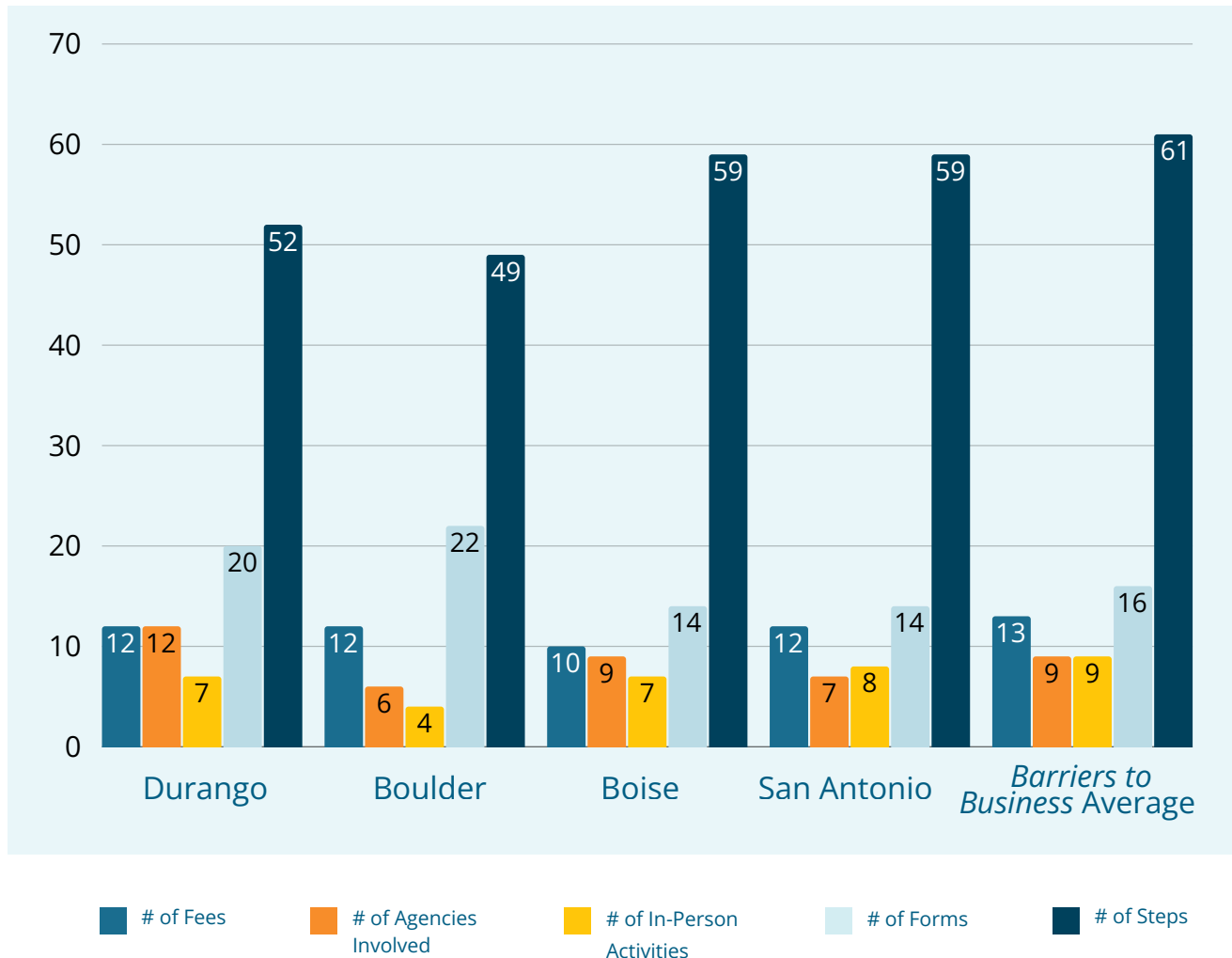
One-Stop Shop Analysis

Durango's website satisfies 1/5 of our one-stop shop criteria.

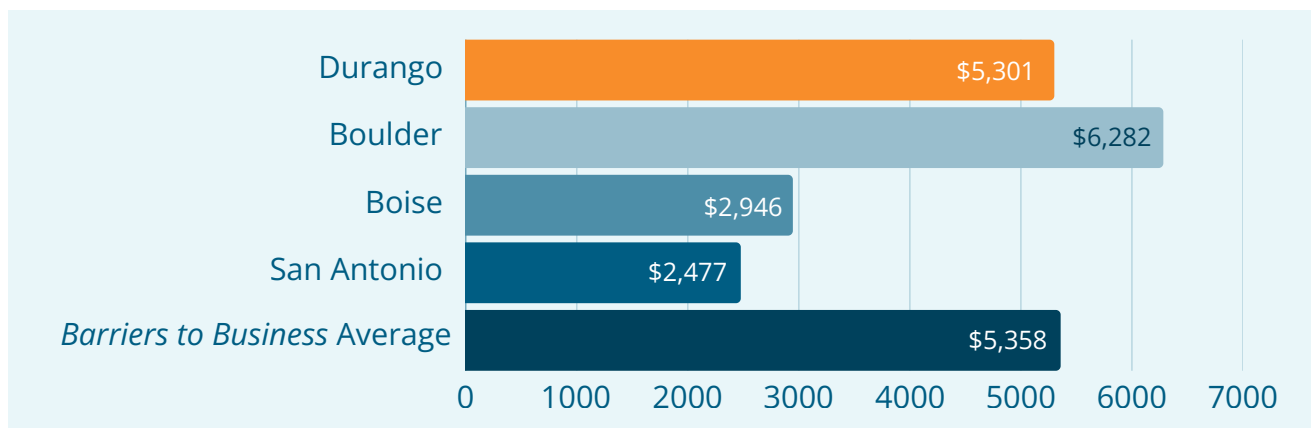
Please see Appendix A for the detailed One-Stop Shop Analysis.

- [] Connecting city requirements with processes from other levels of government.
- [] Completing forms and registrations through the portal, not through each agency's own website.
- ✓ [] Covering all city requirements, not just requirements for getting a business license.
- [] Providing a single log-in opportunity so entrepreneurs can organize information and track progress in one location.
- [] Guiding entrepreneurs effectively through the process.

OPENING A RESTAURANT IN DURANGO VS. OTHER CITIES



TOTAL COST OF OPENING A RESTAURANT IN DURANGO VS. OTHER CITIES



STARTING A RESTAURANT IN DURANGO INVOLVES:

- Total Cost: \$5,302
- Number of Fees: 12
- Number of Agencies Involved: 12
- Number of In-Person Activities: 7
- Number of Forms: 20
- Number of Steps: 52

Please see Appendix B for the detailed restaurant process map.

Opening a restaurant in Durango requires entrepreneurs to navigate approvals across multiple departments, agencies, and levels of government. A restaurant owner will need to use separate portals for city licensing and permitting, coordinate with the Community Development Department and Building Division, obtain county health approval, address fire code requirements, and if serving alcohol, complete a separate liquor licensing process. Even when each individual requirement advances a legitimate health and safety goal, the overall process can be difficult to sequence and hard for entrepreneurs to predict before they invest in a location.

The greatest challenge for many restaurant projects is not the initial licensing fee but the possibility of major capital improvement costs. In historic downtown buildings, entrepreneurs specifically identified sprinkler requirements as a major barrier, with installation potentially costing hundreds of thousands of dollars. Other buildings may be less expensive to adapt for restaurant use, but any change of use or change of occupancy can trigger additional public improvement requirements, such as upgrades to sidewalks, storm drains, or street trees, making it difficult for entrepreneurs to know whether a space is financially viable until they are already deep into the planning process.

ADDING A LIQUOR LICENSE INVOLVES:

- Total Cost: \$1,648.50
- Number of Fees: 3
- Number of Agencies Involved: 6
- Number of In-Person Activities: 7
- Number of Forms: 5
- Number of Steps: 21

Please see Appendix C for the detailed liquor license process map.

Durango's liquor licensing process goes beyond what the state requires and can add a burden for businesses that are already trying to comply. One example is Durango's liquor service training affidavit, which appears to be unique to the city. While the affidavit is intended to promote public safety, it has the practical effect of adding paperwork for most compliant businesses because of concerns created by fewer noncompliant or unsafe operators. Durango could maintain strong public safety standards without requiring a separate affidavit from every licensee. For example, the city could instead write into municipal code the requirement to have an employee on duty who has completed an approved liquor serving training course, along with clear consequences for noncompliance. Businesses that fail to comply could then be addressed through enforcement, including license suspension or revocation when appropriate. Durango should seek input from compliant liquor license holders about how to preserve public safety while reducing unnecessary burdens on responsible businesses.

Durango's door-to-door petition requirement also adds a significant burden for new liquor license applicants. The process already requires public notice and a hearing, giving the community a formal opportunity to provide feedback or opposition before a license is approved. The additional petition requirement can be especially time-consuming for small-business owners, particularly when nearby property owners do not operate from the site or live outside the city or state. While many Colorado cities use petitioning to satisfy the state's "wishes and desires" requirement, the number of signatures required varies by city, and state law does not explicitly require petitioning as the only way to demonstrate neighborhood input. Durango could explore whether public notice, hearings, or other less burdensome methods can satisfy the same purpose while reducing unnecessary barriers for applicants.

STARTING A FOOD TRUCK IN DURANGO INVOLVES:

- Total Cost: \$1,014
- Number of Fees: 6
- Number of Agencies Involved: 9
- Number of In-Person Activities: 2
- Number of Forms: 9
- Number of Steps: 24

Please see Appendix D for the detailed food truck process map.

Food trucks are often one of the most accessible ways for entrepreneurs to test a business idea before committing to a brick-and-mortar location. In Durango, however, there is no permit designed specifically for food trucks. Instead, food truck owners must navigate a temporary use permit (TUP) process that was not created for mobile businesses but has been retrofitted to allow them to operate.

Under this system, a food truck operator must apply for a temporary use permit, which is valid for only 180 days. Once it expires, the operator may reapply but can only operate under a TUP for up to three times before the use must transition to a special use permit. That transition adds another layer of complexity, including public notice that allows the public to submit comments on the proposal. Food truck owners must also obtain a separate temporary use permit for each location where they operate, creating an ongoing permitting burden for a business model that depends on mobility and flexibility. These requirements stand out as remarkably unusual and burdensome compared to nearly every other city we studied.

Beyond permitting, food truck entrepreneurs face even larger barriers to operating in Durango. Food trucks are limited to private property and cannot operate on public property or in the city right-of-way. Entrepreneurs said these restrictions make it difficult to participate in community events, activate public spaces, or help build a more vibrant local food culture, such as a regular First Friday scene. Several operators perceived the process as an uphill battle and felt the city's current rules do not fully support food trucks as a legitimate and valuable part of Durango's small-business ecosystem.

STARTING A RETAIL STORE IN DURANGO INVOLVES:

- Total Cost: \$246
- Number of Fees: 4
- Number of Agencies Involved: 9
- Number of In-Person Activities: 2
- Number of Forms: 14
- Number of Steps: 22

Please see Appendix E for the detailed retail store process map.

At first glance, opening a retail location in Durango is not an expensive process. For example, opening a small retail business in a space that does not require renovations would cost about \$246 in fees. However, at 22 steps and involving 9 agencies, the process can still be time-consuming and difficult to navigate, especially for first-time entrepreneurs trying to determine which requirements apply to their specific business.

Opening a straightforward retail business requires entrepreneurs to track approvals across two separate portals, complete steps that require calling departments, research allowable signs under their zoning classification, and piece together the correct order of operations on their own. The process can become far more burdensome when a project triggers a change of use or occupancy. In those cases, mandatory public improvement requirements can add significant costs. One entrepreneur, for example, shared that he signed a lease for a former retail space and planned to operate a retail business, but his specific retail use changed the occupancy classification and triggered \$40,000 in water line improvements.

Note: In other city studies, Cities Work assumptions require conditional approval for retail businesses. However, in Durango, a retail bookstore is either allowed by-right or not allowed at all—there is no conditional use scenario. Therefore, retail metrics for Durango cannot be compared to other cities in standalone city studies or in Barriers to Business.

STARTING A HOME-BASED TUTORING BUSINESS IN DURANGO INVOLVES:

- Total Cost: \$350
- Number of Fees: 3
- Number of Agencies Involved: 5
- Number of In-Person Activities: 0
- Number of Forms: 8
- Number of Steps: 11

Please see Appendix F for the detailed home-based tutoring process map.

Home-based businesses can be an accessible way for entrepreneurs to start small, test demand, and build a customer base before taking on the cost of a commercial space. In Durango, however, some home occupation rules create unnecessary inflexibility. For example, professional services, counseling, or instruction for small groups of up to four people are limited to two visits per week and cannot occur on the same day.

For our hypothetical home-based tutoring business, this restriction could make the business model difficult to operate, even when the actual neighborhood impact is minimal. The current scheduling rule may prevent them from serving client demand, even if visits are spread out and the use remains quiet and compatible with the neighborhood. Rather than focusing on specific nuisance concerns like noise and traffic, the rule restricts when, where, and how lawful low-impact services can be offered, making home-based entrepreneurship less flexible than it needs to be.

STARTING A HOME-BASED CHILD CARE BUSINESS IN DURANGO INVOLVES:

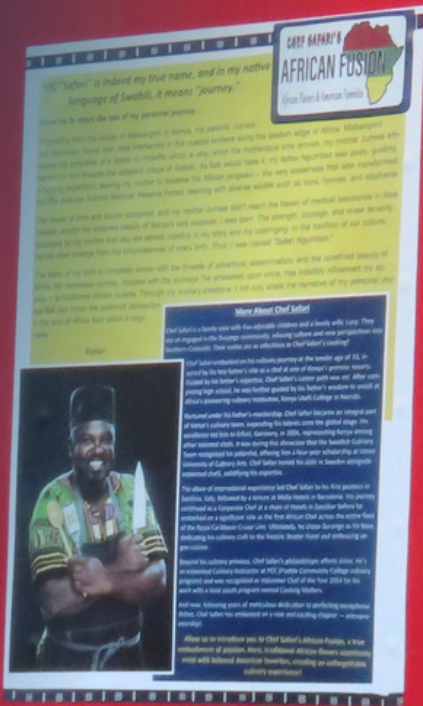
- Total Cost: \$364
- Number of Fees: 5
- Number of Agencies Involved: 7
- Number of In-Person Activities: 2
- Number of Forms: 14
- Number of Steps: 22

Please see Appendix G for the detailed home-based child care process map.

Home-based childcare can be one of the most practical ways to expand childcare access, especially for providers who are not ready or able to open a larger commercial facility. In Durango, however, local rules significantly limit where these businesses can operate. Home-based childcare services are restricted to no more than one per street segment, and childcare uses are not permitted by-right anywhere in the city (except in planned unit developments); they are allowed only as special or limited uses, depending on the zone.

These restrictions make small childcare facilities difficult to open, even in areas where they could help meet community demand. Facilities serving six or fewer children are allowed as a special use in the CB, MU-A, MU-N, RL, RA, and PD zones but only in single-family detached dwelling units or places of public assembly. For a city trying to grow its mixed-use building stock, limiting small childcare facilities to single-family detached homes makes it nearly impossible in practice to open small facilities in mixed-use or central business districts. The city website also does not provide clear resources for childcare businesses, leaving potential providers to navigate zoning, state licensing, health, and fire code requirements largely on their own.

Chef Safari's African Fusion



Entrepreneur Insights

During the spring of 2026, Cities Work engaged more than 70 entrepreneurs from across Durango's small-business community. Participants represented a diverse mix of industries, business types, and stages of growth—from aspiring and first-time entrepreneurs to established business owners and operators of multiple ventures—offering various perspectives on what it takes to start and grow a business in Durango.

Every entrepreneur brought something valuable to the conversation. Their stories were distinct, but the themes that emerged were remarkably consistent. Across industries and business stages, entrepreneurs described a regulatory environment that can be difficult to understand, time-consuming to navigate, and hard to predict. Many of these challenges overlap, creating a complicated web of requirements that can make it hard to open, operate, or grow a small business in Durango.

The insights below group those recurring challenges into three key categories. Each category is paired with a central goal encompassing entrepreneurs' feedback on how the city can better support local business owners.

NAVIGATING THE PERMIT AND LICENSING PROCESS

Goal: Make city processes clearer, more predictable, and easier to navigate before compliance issues arise.

Entrepreneurs want to comply, but the process can make compliance difficult.

- Entrepreneurs want to follow city rules, but many do not know what is required until after they have invested significant time, money, or effort. For example, some business owners purchased signage without realizing it was prohibited under the city's sign code. Others signed leases after confirming a space was properly zoned, only to later encounter barriers they didn't know they should be on the lookout for (such as change of use or occupancy) that triggered unexpected additional work and cost.
- Entrepreneurs also described a perception that internal city processes are inefficient and disconnected, creating a sense of being bounced between departments. Business owners felt like departments and agencies do not always communicate with one another—in some cases, plans approved by one agency later failed inspection by another, creating costly confusion and delays. This lack of coordination makes it difficult for entrepreneurs to trust that they are receiving accurate direction.

"I know several people who put up signs too early in the process, and are then confused when they're cited for noncompliance. These are the kinds of requirements that we're happy to comply with, but we need notice."
- Some business owners feel that when they seek help from city staff or city resources, they are presented with a generic pathway to compliance that does not account for their specific circumstances. Multiple childcare providers, for example, described being told they would need to install sprinkler systems at a cost of hundreds of thousands of dollars. Only after connecting with experienced architects did they learn about alternative approaches that still met code requirements. Without access to those professional networks, entrepreneurs may never learn about available options, potentially rendering a business financially infeasible before it ever opens.

"None of us are trying to skirt the rules. Everyone wants to comply and run good businesses the right way, but the process is too complicated to understand."

Entrepreneurs need one clear, centralized place to understand requirements, submit applications, and track progress.

- Entrepreneurs described the current system as fragmented across webpages, portals, email threads, paper forms, and multiple departments or agencies. Payment processes also feel fragmented, with fees collected through a mix of online systems, mailed payments, and paper checks.
- Business owners reported broken links, unclear instructions, and requirements listed without enough explanation to understand what compliance actually requires. Many said they relied on Google searches or tools like QuickBooks to navigate requirements.
- While the city is moving more processes onto OpenGov, the transition is incomplete, and some processes, such as liquor licensing, remain outside the system.
- Business owners want a centralized step-by-step resource for common business activities, including opening a business, expanding a business, hosting events, selling alcohol, hiring employees, vending at markets, using commercial kitchens, and activating public space.

"It just feels like luck—there's no system or pathway for us to follow."

"I'm a good builder but I'm a bad desk jockey. The only people who can survive the system are people who are good with hoops."

Entrepreneurs receive inconsistent answers and unclear explanations when requirements change.

- Business owners reported that approved activities and feedback can change with little to no explanation from year to year, department to department, or staff member to staff member, even when their business activity remains the same. For example, one entrepreneur shared that a column inside his commercial building had been considered compliant for years but was later flagged during a routine inspection, with no clear explanation of what requirement had changed or why the determination was different.

- When compliance is costly or disruptive, business owners want city staff to identify the specific code provision, rule, or standard requiring the change to promote accountability and consistency in enforcement.
- Late-stage corrections are especially frustrating and costly. Event organizers, for example, described being told close to or on the day of an event that tents or layouts needed to be rearranged, even though earlier communication could have prevented the problem.

"The city has a lot of resources, but it feels like nobody is in charge of them."

"One department told me the license was already issued, but another department said they didn't get it. So for me everything came to a halt. It was resolved, but I never was told what went wrong."

Rigid categories and permitting processes stifle smaller, mobile, or innovative business models.

- Many city processes appear designed around traditional brick-and-mortar businesses, making their application to mobile, seasonal, event-based, shared-space, or hybrid models clunky and unnecessarily burdensome. For example, food truck operators described having to navigate a series of temporary use permits to run their business, and event organizers noted that even when a site layout, tent configuration, or operational setup remains consistent from event to event, they have to apply for multiple event permits and undergo repeat inspections.
- Food trucks, artists, market vendors, shared-kitchen users, and innovative businesses often struggle to determine which permits, licenses, and approvals they need to legally operate and how their business fits within existing categories.
- Entrepreneurs said oversized parking requirements limit business owners' ability to determine what parking is necessary for their business. Changes in parking requirements triggered by change-of-use permits often feel disconnected from actual demand, and workarounds and exceptions are time-consuming and costly.

ACCESSING CITY RESOURCES AND AFFORDABLE FORMS OF ENTREPRENEURSHIP

Goal: Lower up-front costs and improve access to resources so entrepreneurs can start, test, and grow their businesses more easily.

"Of our \$13,000 in startup expenses, only about 10% went to renovations and 90% went to city-related costs."

"The system is geared to those with the means and the money to navigate the systems, instead of the artists. It means artists need to be grant writers."

Up-front costs are a major barrier to opening, improving, or growing a business.

- Entrepreneurs said up-front public improvement requirements can make otherwise viable projects financially infeasible, particularly for small businesses with limited capital. For example, upgrades to sidewalks, storm drains, water lines, tree grates, landscaping, utilities, and similar improvements to public infrastructure can be triggered by development, expansion, renovation, or changes in business activity.
- Tenants may be required to pay for costly building improvements to operate, even though the upgrades stay with the property and may benefit the owner long after the tenant leaves; fire suppression was frequently cited as a major example.
- Some entrepreneurs avoid replacing signs, upgrading spaces, or growing their businesses because they fear triggering additional costs they cannot afford.

Entrepreneurs need more economically accessible ways to start and test business ideas.

- Limited and expensive commercial kitchen space makes it difficult for food entrepreneurs to move from the idea stage to formal operation. Entrepreneurs who secure commissary or shared-kitchen space are reluctant to give it up because spots are hard to come by, limiting opportunities for new businesses to enter.

- Food trucks are often an economically accessible way to test a business idea, but local fees and restrictions make them difficult to operate in Durango. Vendors cannot operate in the public right-of-way and must secure separate permits and private agreements for each parking location, limiting flexibility and responsiveness to demand. Additionally, there is not a specific permit designed for food trucks—they must pay for a series of temporary use permits every 180 days and eventually convert to a special use permit after they exhaust three temporary use permit periods.

"There is no launchpad for us—the middle spaces simply don't exist. Shared kitchen spaces that cost \$25/hour are not feasible for someone just staring out—the business will fail."

"In three years, I'm going to be paying the same fees as a full-blown restaurant... as a food truck."

- Home-based businesses are also an accessible way to start and test business ideas, but local restrictions on employees, visitors, and allowable business activities limit how much a business can grow or operate from a home setting.
- Reimbursement-based grants can exclude smaller businesses, artists, and emerging entrepreneurs who cannot afford to pay project costs up front. Entrepreneurs expressed a preference for the previous system under Visit Durango that provided funds up-front, and said the shift to reimbursement has created friction, including challenges with receiving timely payments.
- Existing grants, tax credits, and incentives often feel inaccessible because the language is jargon-heavy, and the application or reporting requirements exceed small businesses' administrative capacity.

INTERACTING WITH THE CITY

Goal: Build a more proactive, supportive, and consistent relationship between the city and Durango's small-business community.

City processes can feel reactive and punitive, rather than proactive and supportive.

- Several entrepreneurs described the city's default posture toward small businesses as enforcement-oriented rather than assistance-oriented.
- Business owners want to understand requirements, identify resources, and avoid problems before enforcement becomes necessary, but lack of transparency makes this challenging.

"It feels like a 'get hit with a fee' system, not a 'let me help you' system."

"The city gets complaints all the time, but what are they doing proactively?"

"We lose so much time and money getting started, because we aren't made aware of the requirements up front."

- When city staff identify a compliance issue, entrepreneurs want practical guidance on how to fix it, including relevant contacts, timelines, funding opportunities, or examples.
- Several entrepreneurs noted that most business support currently comes from organizations outside of city government and expressed interest in the city playing a more proactive role, such as hosting listening sessions or "lunch and learn" events to connect small-business owners with information on available improvement grants, resources, and support.
- Entrepreneurs mentioned that when city staff acknowledge or express appreciation for entrepreneurs choosing to locate their business in Durango, it goes a long way in making business owners feel supported and valued.

Durango's small business environment can feel uneven depending on language, location, business type, and relationships.

- Entrepreneurs said navigating city processes is easier for people with existing relationships, professional support, or institutional knowledge.
- North Main, Second Avenue, Three Springs, and Bodo Park businesses feel overlooked compared with downtown businesses, particularly in public investment, attention, and economic development efforts.
- Food trucks and mobile vendors often feel excluded from Durango's event culture and from opportunities available to more traditional businesses.

"We got about \$35,000 in fees waived because of who we knew."

"I see six banners that have been up for years, but mine was only allowed for 14 days."

- Event organizers and childcare providers said that even with city contacts, architect or developer connections, and other professional support, projects can feel impossible due to high costs and the lack of a clear road map.
- Spanish-speaking entrepreneurs, new business owners, occasional vendors, and people without established relationships face added barriers in understanding requirements and accessing resources.

"If we hadn't known the right people—including an architect—it wouldn't have been possible."

"Spanish-speaking entrepreneurs often don't even learn about the requirements until they're already facing unexpected fees."

Entrepreneurs want a clearer citywide vision for economic prosperity and small business support.

- Business owners and event organizers want the city to clearly define “prosperity,” identify its long-term economic priorities, and explain what types of businesses and growth it intends to support.
- Several participants emphasized that Durango’s appeal to visitors depends on the strength of its local community. They want a city that invests in local businesses, public spaces, arts, events, and neighborhood vitality as a strategy to naturally attract tourists.
- Participants expressed concern that Durango is at a crossroads between investing in locally-owned businesses and compact, community-oriented growth or prioritizing large outside businesses, tourism, big-box retail, and outward expansion.

“What does prosperity actually mean for the City of Durango?”

“When the city prioritizes big-box development, small businesses should be brought into the conversation in a substantial way. It feels like it’s happening behind our backs.”

- Business owners want more transparency around how public revenue and economic development funds are used, including lodgers’ tax revenue, grant programs, and investments intended to support tourism, arts, events, and local business activity.
- Entrepreneurs want the city to involve small businesses, not only in feedback sessions but also in the design, implementation, and evaluation of policies and programs that affect Durango’s economic future.

“The city needs a clear vision, a plan, and the resources to support it.”

“Small businesses are not just here to be regulated—they’re here to be engaged as partners.”

“A flourishing community is what draws tourists... so the community has to come first. Local is the future.”



Evan Vitale
Chalkboard Kitchen



Natalie McLain
Adela Flora

Departmental Stakeholder Insights

To better understand how Durango's regulatory processes work in practice, we interviewed 11 city and county employees from eight teams involved in small-business regulation. These conversations revealed a consistent theme: Staff want entrepreneurs to succeed, but they are often working within systems that are fragmented, difficult to navigate, or limited by state and local requirements. While additional stakeholder collaboration will be needed as reform recommendations are developed, these initial conversations helped identify where entrepreneurs are most likely to encounter bottlenecks. We are grateful to the employees who shared their experiences and their ideas for improvement. The following themes reflect the main obstacles they identified in Durango's small-business regulatory process.

COMMUNICATION SILOS BETWEEN DEPARTMENTS, AGENCIES, AND PERMITTING SYSTEMS

Entrepreneurs experience the startup process as one approval process, but internally, it is spread across multiple departments, agencies, and systems. A business may need to use MuniRevs for licensing and tax registration, OpenGov for planning or permitting, paper forms for liquor licensing, county health review for food service, and separate fire district approval. Because these systems are not fully integrated, applicants often rely on staff referrals to understand what comes next. Staff are helpful, but they may also need to check other portals or departments before answering. This creates delays, repeated explanations, and confusion over who owns the next step. For entrepreneurs, the result can feel like being passed from one office to another without a clear path to opening.

LACK OF FRONT-END GUIDANCE ABOUT THE RIGHT ORDER OF OPERATIONS

Many delays begin before an application is ever reviewed. Entrepreneurs frequently

apply for business licenses, liquor licenses, or permits prematurely, while related requirements—planning review, construction, building permits, inspections, or health approvals—remain unresolved. This creates stalled applications that staff cannot approve, even when the city is processing its part efficiently. It also makes processing times appear longer because applications are sitting in the queue before they are ripe for final review. Durango would benefit from clearer “before you apply” guidance by business type. While the city's existing Phases of Durango's Development Review Process guide provides some helpful insight, it is difficult to find and applies only to development review, leaving business licensing, inspections, or grant opportunities out of the picture. Entrepreneurs need a more comprehensive and accessible road map that explains what to do first, what approvals are prerequisites, when to wait, and when they are ready to submit. A unified startup guide could prevent premature applications and reduce avoidable back-and-forth.

STAFF WANT TO HELP, BUT ENTREPRENEURS NEED SUPPORT BEYOND THE CITY'S REGULATORY ROLE

City and county staff are often the first people entrepreneurs ask for help, but many questions fall outside staff's proper role. Applicants may want advice on which liquor license to choose, how to complete state forms, how to design a food operation, how to avoid triggering additional requirements, or how to write a HACCP (Hazard Analysis and Critical Control Point) plan. Staff can explain requirements and flag missing information, but they cannot act as legal advisors, business consultants, architects, or compliance strategists. This creates a gap: Entrepreneurs need practical guidance, but regulators must stay within the scope of their roles.

Reform Recommendations



Carly Van Hof Thomson
Zia Taqueria & Sage Fresh Eats

The collaboration between Cities Work and the city of Durango centers on the overarching goal of making it cheaper, faster, and simpler to start a small business—especially for individuals who have traditionally been excluded from this sphere in the first place.

The recommendations below are grouped into five themes that follow the business owner's journey: helping entrepreneurs understand the process, removing roadblocks in the code, reworking the cost of entry, improving how the city delivers, and—as a closing frame—defining the vision that ties it all together. Durango has the opportunity to reform its local regulatory landscape to be truly accessible to the smallest of businesses, and these recommendations are a strong starting point.

Detailed recommendation profiles, including drafted ordinance language and potential scope of impact, can be created upon request, and Cities Work stands ready to assist with implementation.

Theme A - Help Entrepreneurs Understand the Process

RECOMMENDATION A1

Create a centralized business resource hub and welcome packet in a prominent location on the city's website.

Durango should create a centralized resource where entrepreneurs can understand requirements to open, operate, expand, host events, or adapt a space, while clearly communicating that they are welcomed and encouraged to invest in the community.

A1.1 Create a “Starting and Operating a Business in Durango” resource hub.

The hub should be organized by what the applicant is trying to do, not by department. Sections could include opening a business, moving into a space, changing use, putting up a sign, selling alcohol, hosting an event, operating a food truck, selling cottage foods, hiring employees, opening a childcare facility, applying for grants, improving a property, adapting an existing building, as well as an interactive city zoning and permitting lookup tool.

A1.2 Develop a business welcome packet.

The packet should set a supportive tone and give new entrepreneurs a clear starting point. It should include city contacts by topic, common permit triggers, signage rules, sales tax registration guidance, event and pop-up requirements, liquor licensing basics, fire and health department touchpoints, grant resources, and a basic order of operations for relevant county, state, and federal requirements.

A1.3 Make all applications, inspection checklists, and related materials publicly accessible online.

All applications, inspection checklists, and similar resources should be available online so entrepreneurs can understand expectations before starting the process. Requiring applicants to email or call to access forms creates an unnecessary barrier and limits transparency.

A1.4 Continue building out the one-stop shop by moving application processes online.

The city should continue digitizing applications so they can be completed fully online, prioritizing processes that remain entirely paper-based—such as the liquor license application—to improve accessibility, reduce administrative burden, and create a more efficient, transparent experience.

A1.5 Add plain-language explanations to existing digital systems.

OpenGov and other online systems should do more than collect information. They should explain what each requirement means, why it matters, and what documents are needed to satisfy it. The city has started this in some application forms and should continue including definitions and requirements as it expands OpenGov use.

A1.6 Provide translated and accessible materials.

Core business guidance, including on the city website, MuniRevs, and the OpenGov permitting portal, should be available in clear, practical Spanish and other languages as needed. Translated materials should explain the process in plain language, not simply translate technical terms.

A1.7 Better publicize existing resources.

The city should proactively connect businesses to grants, tax credits, technical assistance, trainings, available programs, and relevant partner organizations.

RECOMMENDATION A2

Build feasibility and permitting tools that let entrepreneurs know before they commit.

Durango should create accessible resources and early-review options that help entrepreneurs understand requirements and identify major site, code, or cost issues before they commit significant time or money.

A2.1 Create a business permitting road map.

The road map should explain how city planning, building, fire, health, licensing, historic district, county, and other regulations, processes, and approvals interact for different types of businesses. The city should initiate collaboration with regulatory entities outside of their jurisdiction to assemble the road map. Guidance should include businesses that are home-based, mobile, retail, food service, childcare, and nonprofits, as well as those that have temporary uses and events.

A2.2 Create an interactive zoning and permitting lookup tool.

Durango should create an interactive zoning map that lets entrepreneurs search a property and see its zoning classification, relevant overlays, existing or prior permitted uses, and other information that may affect whether a business can operate there. Ideally, the tool should also let users enter their desired business type and planned property work, then identify likely permits, approvals, and change-of-use or change-of-occupancy concerns. Connecting the tool to city records could help flag these issues earlier on. The resource hub should link directly to this tool. Cities such as Cincinnati and Philadelphia offer strong models.³

A2.3 Create a business site feasibility checklist.

The checklist should help applicants evaluate potential spaces before signing a lease, buying property, or paying for architectural drawings. It should address occupancy and use classifications, parking, accessibility, fire code requirements, utilities, signage, and business-specific considerations. The city should collaborate with entities outside of their jurisdiction, as well as brokers, property owners, business groups, SBDC, the chamber of commerce, and community organizations to reach entrepreneurs while they are still searching.

A2.4 Add a fee estimator and cost preview tool.

The resource hub or online application system should include a fee estimator that lets applicants preview likely costs for business licenses, permits, inspections, signs, change-of-use approvals, temporary approvals, and other common requirements before they begin. The existing fee schedules are helpful, but an automated tool would be more effective and reduce errors.

A2.5 Clarify fire code and major building requirements early.

The city should collaborate with DFPD to provide plain-language guidance on when sprinklers or other major upgrades are required and what alternatives may be available.

A2.6 Create visual change-of-use and change-of-occupancy guidance.

The city should publish a simple visual chart explaining when a change of use or occupancy is required, what steps are involved, which departments participate, and what costs or delays applicants should anticipate.

RECOMMENDATION A3

Offer regular small-business, childcare, and event trainings.

Durango should provide recurring education for people starting, growing, or supporting local businesses and community-serving projects.

A3.1 Host annual or semiannual “starting a business” seminars.

These should explain city steps, licensing, permits, taxes, signs, inspections, hiring, food business requirements, and common mistakes.

A3.2 Add specialized sessions for childcare and events.

Childcare providers and event organizers need dedicated training because their processes involve unique departments, agencies, and safety considerations.

A3.3 Record sessions and post them online.

Recordings help entrepreneurs who cannot attend live and reduce repeated one-off questions to staff.

A3.4 Partner with trusted organizations to provide startup assistance.

Potential partners include SBDC, the chamber of commerce, community organizations, Spanish-language partners, and more.

RECOMMENDATION A4

Publish event organizer and vendor how-to guides.

Durango should give event organizers and participating vendors clear, practical guidance on what it takes to host and join events legally.

A4.1 Create a “how to host an event” guide.

The guide should clearly explain permits, deadlines, inspections, insurance, business licensing, street closures, alcohol rules, vendor requirements, fire code requirements, city contacts, and expected costs.

A4.2 Create a “how to participate in an event” guide for vendors.

This guide should explain what individual vendors, artists, cottage food producers, food trucks, community groups, and occasional sellers need to participate legally.

Theme B - Remove Roadblocks in the Code

RECOMMENDATION B1

Ease zoning and parking requirements.

Durango should make it easier for businesses to open by expanding by-right approvals and by reducing or eliminating parking minimums that keep entrepreneurs from occupying existing spaces.

B1.1 Reduce zoning approvals and variances.

Durango should review its zoning code to identify where discretionary approvals can be converted to by-right approvals. Small-scale manufacturing businesses—like coffee roasteries, breweries, pottery studios, leather or wood crafting businesses, and more—can be valuable partners in creating vibrant downtowns and business districts. However, discretionary approvals and accompanying additional fees and public notice requirements discourage entrepreneurs from locating these types of businesses in Durango. Zoning regulations should be more permissive where appropriate so more small businesses can open by-right.

B1.2 Reduce or eliminate parking requirements for adaptive reuse and change-of-use projects.

Durango should review whether parking requirements are preventing entrepreneurs from occupying existing spaces and consider eliminating or reducing parking minimums for changes of use, adaptive reuse, home-based businesses, childcare, and existing commercial corridors where rigid requirements create unnecessary barriers.

RECOMMENDATION B2

Modernize home-based business rules while maintaining nuisance safeguards.

Durango should review its home-based business rules to ensure they protect residential neighborhoods from real impacts such as traffic, noise, and safety concerns, without imposing arbitrary limits that unnecessarily restrict opportunity.

B2.1 Remove arbitrary scheduling limits for client visits.

Durango should allow client visits without arbitrary restrictions. Existing neighborhood-impact rules, such as noise ordinances and traffic restrictions, are sufficient to protect residential character. The current restriction prevents businesses, such as home-based tutoring, from serving more than one small group per day or more than two per week.

B2.2 Remove the street segment and building type restrictions on child day care facilities.

Durango should amend its restriction on having more than one small child day care facility on the same street segment and expand allowed uses beyond single-family detached dwelling units or places of public assembly. Providers that comply with residential-impact standards should not be barred simply because another provider is nearby. This restriction limits opportunity for providers, reduces childcare supply, and prevents the creation of close-knit care communities. Local rules should preserve legitimate protections for traffic, safety, and neighborhood impacts while removing restrictions that unnecessarily limit lawful child day care facilities.

RECOMMENDATION B3

Reform signage rules.

Durango should make signage rules easier to understand and better aligned with practical business needs.

B3.1 Clarify sandwich board sign rules.

Make it easy for businesses to understand whether sandwich board signs are allowed, where they may be placed, and whether a permit is required. Entrepreneurs find the municipal sign code difficult to understand, and confusion remains about the difference between private property and public right-of-way placement.

B3.2 Eliminate or simplify compliance processes for low-risk signs.

Remove permit requirements for small portable signs, painted wall signs, or changes of copy that do not require a building permit. For painted wall signs and changes of copy, a permit is not addressing a change in safety, so the goal could be met through a lesser standard of regulation, like registration. Durango could extend this lighter standard to small portable signs as well—even with the right-of-way involvement—by offering a placement guide for ADA standards and other requirements and having business owners confirm in the registration that they will follow them. San Francisco has a strong model for this.⁴

B3.3 Revisit sign size calculations.

Allowed sign sizes should reflect real-world visibility, especially for businesses outside downtown or along corridors where setbacks are larger and pedestrian traffic is less common.

B3.4 Avoid triggering architectural or engineering requirements for facade sign changes.

Changing sign copy or updating the facade of an existing sign should not trigger costly requirements beyond the sign's facade, such as converting from a pole sign to a monument sign.

RECOMMENDATION B4

Consolidate temporary use permits for food truck operators.

Durango should create a food truck specific permit that recognizes mobility as part of the business model and reduces duplicative approvals and fees.

B4.1 Replace repeated temporary approvals with a streamlined permit.

Food trucks should not need separate approvals for each 180-day period for each location. Permitted, compliant food trucks should be allowed to operate from multiple locations under a single permit.

B4.2 Create a clear pathway for food trucks to participate in events.

The city should explain how food trucks can join city events, private events, markets, and public space activations.

B4.3 Increase areas where food trucks can operate by-right.

Allow food trucks to operate by-right on both public and private property in commercial and mixed-use zones subject to reasonable safety, spacing, trash, and accessibility conditions.

B4.4 Align food truck fees with the scale of the business.

Where the city has jurisdiction, associated fees should reflect the size, mobility, and revenue realities of food trucks, rather than treating them like full brick-and-mortar restaurants.

RECOMMENDATION B5

Streamline liquor licensing requirements.

Durango should reduce unnecessary friction in its local liquor licensing process while preserving public-safety protections.

B5.1 Remove the local petitioning requirement.

The petitioning requirement creates substantial in-person work, extended timelines, and administrative burden without a clear safety benefit and should be eliminated. Colorado state law does not require petitioning to satisfy the needs and desires of the neighborhood, and community members will still receive public notice and have the opportunity to comment at the mandatory public hearing. Cities Work has a model ordinance available, developed through our work with other Colorado cities.

B5.2 Revisit the Durango-specific liquor service training affidavit and notary requirement.

The local training affidavit and its notarization requirement add unnecessary friction and in-person steps to the liquor licensing process for both entrepreneurs and the city, who must offer in-person trainings frequently enough to match the realities of staffing and turnover in the hospitality industry.

B5.3 Consider distinguishing training requirements by establishment type.

The city should consider whether liquor service training requirements can be scaled to the establishment—for example, distinguishing full-bar operations from those serving only canned beer.

B5.4 Enable online submission of the liquor license application.

Durango's liquor license application is currently paper-based. The city should join other Colorado cities and allow applications to be submitted online. The change will reduce administrative burden, increase complete form submission, and speed up processing.

Theme C - Enable Lower-Cost Solutions

RECOMMENDATION C1

Stagger, defer, reduce, or offset up-front costs for small and microbusinesses.

Durango should examine whether certain costs can be delayed, reduced, waived, or offset—especially when they are not directly tied to immediate health or safety concerns.

C1.1 Identify costs that can be deferred until after opening.

Potential candidates include landscaping, tree grates, certain public improvements, aesthetic upgrades, and other noncritical site improvements.

C1.2 Evaluate whether public improvement requirements are keeping spaces vacant.

If upgrades to sidewalks, utilities, landscaping, or other amenities prevent properties from being activated, the city should consider more flexible compliance options, such as phased improvement plans.

C1.3 Ensure public improvement requirements are directly related to the new use.

Upgrades triggered by a change of occupancy should be clearly tied to the incoming business's actual needs. If the new business does not require increased capacity, such as a larger water line, those upgrades should not be automatically required for a simple change of occupancy.

RECOMMENDATION C2

Adopt the Emerging Business Fee Reduction Act.

Durango should adopt the Emerging Business Fee Reduction Act to reduce the up-front regulatory cost of getting started. The act reduces certain regulatory fees for eligible small businesses across a five-year period.

Fee waiver timeline

- Year one — 100% of fees waived.
- Year two — 75% of fees waived.
- Year three — 50% of fees waived.
- Year four — 25% of fees waived.
- Year five and later — 0% of fees waived.

Fees to be waived

- Business-specific license/permit
- Sign permit
- Certificate of occupancy
- All building, trade, and public improvement-related permits

Eligible business requirements

Businesses must be located within city limits and meet the following criteria:

- Be a new business, a business moving locations within the city, or a business renovating its commercial space.
- Be a local business, defined as a business with fewer than five other locations outside the city.
- Submit an affidavit confirming a Personal Net Worth below the city's predetermined amount, prior-year gross revenue receipts under a predetermined amount, or estimated first-year gross revenue under a predetermined amount.

Businesses that fraudulently obtain eligibility will be subject to repayment of all waived fees and be ineligible for future participation.

RECOMMENDATION C3

Reduce friction in city grant and support processes.

Where the city already administers grants and support programs, it should ensure those programs are not themselves creating barriers for the small businesses, event organizers, artists, and entrepreneurs they are meant to reach.

C3.1 Reduce reliance on reimbursement-only structures.

Reimbursement-only programs exclude applicants who cannot afford to front costs, effectively limiting existing support to those who need it least. Where the city already offers such support, it should consider up-front disbursements, partial advances, or milestone-based payments so that available dollars actually reach cash-constrained businesses.

C3.2 Simplify applications and reporting.

Applications should use plain language, avoid unnecessary jargon, and keep reporting burdens proportional to the amount awarded so that the cost of applying does not consume the value of the support.

RECOMMENDATION C4

Remove barriers to shared and lower-cost business infrastructure.

Access to affordable commercial kitchen, commissary, and cold-storage space is a significant cost barrier for food entrepreneurs. Durango should focus on removing the regulatory and logistical obstacles that keep lower-cost and shared options from emerging.

C4.1 Enable shared-kitchen and commissary models led by others.

The city should identify and remove permitting, zoning, or code obstacles that make it difficult for nonprofits, the county, the fairgrounds, or private operators to create affordable commissary and shared-kitchen space and act as a facilitating partner where useful.

C4.2 Consider shared-food infrastructure within already-planned projects.

Where a project such as the La Plata Fairgrounds remodel is already moving forward, the city and its partners could evaluate whether incorporating a shared kitchen, cold storage, or similar infrastructure is feasible and impactful.

C4.3 Connect food entrepreneurs to existing kitchen resources.

The centralized business hub should include information about available commercial kitchens, commissary options, cold storage, and food business requirements, so entrepreneurs can find lower-cost space that already exists.

Theme D - Strengthen How the City Serves Businesses

RECOMMENDATION D1

Improve internal coordination, cross-training, and consistency.

Durango should reduce delays, inconsistent answers, and single points of failure by improving staff coordination across departments.

D1.1 Identify processes that depend on one staff person.

If applications stall when one person is unavailable, the city should cross-train additional staff.

D1.2 Create internal resources for common workflows.

Departments should share internal guidance for recurring processes—standard email templates for frequent questions, an internal contact chart by expertise area, established comment standards for applicant feedback, and more.

D1.3 Use recurring pain points to improve processes through an annual “spring cleaning” regulatory review.

The city should let both employees and applicants flag confusing requirements, recurring delays, and unnecessary steps. Feedback should be reviewed regularly and used to improve forms, workflows, staff training, and code provisions. Each department administering business-related processes should report insights and propose solutions, which would be reviewed annually and moved into an annual cleanup ordinance or administrative reform package. Cities Work has a model ordinance available that Kansas City, Kansas, adopted in 2025.⁵

D1.4 Track permit approval timelines and consider a departmental “shot clock.”

Durango should track how long each department takes to review business-related permits and make that information publicly available to improve transparency, create accountability, and benchmark reductions. As a next step, the city should consider reasonable review deadlines; if an application is not approved, denied, or returned with specific required changes within that timeframe, it could be deemed automatically approved. This reduces uncertainty and helps ensure permitting decisions move forward predictably.

D1.5 Publish inspection checklists and require code references.

The city should make inspection checklists publicly available—adding new ones where gaps exist—and require that inspection comments clearly state, in plain language, what failed, how to fix it, and which code provision or standard applies.

Theme E - Define Durango's Vision for Local Prosperity

RECOMMENDATION E1

Define Durango's vision for local prosperity.

By openly defining its vision for local prosperity, Durango can align its decisions around a shared set of goals and treat the local business community as a true partner in reaching them.

E1.1 Define what “prosperity” means for Durango.

The city should clarify how it balances tourism, local ownership, sales tax revenue, affordability, workforce stability, public events, infill, and community vitality. A transparent set of priorities would help small businesses understand where they fit in the city's vision and reduce the uncertainty that makes planning and investment difficult.

E1.2 Treat local businesses as strategic partners.

Local businesses generate community value, foot traffic, jobs, sales tax revenue, and civic identity. The city should engage them as partners in economic development, not merely as regulated entities.

E1.3 Treat proven public events as economic development infrastructure.

Events that bring people downtown, support vendors, and increase business activity should be supported as part of the city's local economy strategy. For recurring events with unchanging setups, organizers should be able to rely on previously approved site plans and passed inspections, and the city should align permitting, infrastructure, and staffing with the role it wants events to play in growing Durango.

Conclusion and Next Steps

Every city must balance protecting health and safety, governing effectively, and creating conditions where residents and entrepreneurs can thrive. We are grateful for the opportunity to work with Durango and appreciate the city's deep care and commitment to understanding the experiences of local business owners throughout this process. With clearer guidance, more predictable processes, and appropriately tailored regulations, Durango can make starting and growing a small business cheaper, faster, and simpler for local entrepreneurs.

Next steps:

- [1]** The Cities Work team will welcome feedback from the Durango community on the recommendations in this report.
- [2]** We will work with the city to identify which recommendations can be implemented at the administrative level and which will require amendments to city code, as approved by the city council.
- [3]** We will draft ordinances incorporating the desired policy changes and conduct additional research as necessary to fine-tune specific policy goals.
- [4]** We will collaborate with the city to seek feedback from the community on our proposed legislation and, when the time comes, ensure those who would benefit from these reforms are aware and able to make their voices heard.
- [5]** We are committed to seeing reforms through implementation and are prepared to be flexible in how we achieve these goals. We look forward to our continued partnership with Durango.

End Notes

- 1 Institute for Justice. (2022). *Barriers to Business*. <https://ij.org/report/barriers-to-business/>
- 2 Top-line findings are presented in this report. See the online appendix for the full analysis.
- 3 City of Cincinnati. (n.d.). Permits portal. <https://opencounter.cincinnati-oh.gov/>
City of Philadelphia. (n.d.). Permits portal. <https://permits.phila.gov/>
- 4 San Francisco Public Works. (2020, July 28). Guidelines for the placement of A-frame signage in the public right of way. <https://sfpublicworks.org/sites/default/files/A-Frames%20brochure.pdf>
- 5 Unified Government of Wyandotte County & Kansas City, KS. (2025, August 7). Board of Commissioners meeting agenda & attachment 15715 [PDF]. <https://wycokck.portal.civicclerk.com/event/2991/files/attachment/15715>

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