

# Doing Business in Louisville, KY

*A checklist and guide to assist you in the process*



*Louisville-Jefferson County Metro welcomes you and thanks you  
for considering Louisville as your business location.*

The attached checklist is a guide to help lead you through the process of purchasing a building, rehabilitating it to meet your needs, and/or opening your business in Louisville, Ky. Louisville Metro has regulations in the form of ordinances, code requirements, guidelines, and review processes that guide the development process. This checklist is intended to provide you with an overview of the range of issues that you may have to address as you move your project forward. It is not intended to be an all-inclusive list. It is your responsibility to meet all requirements of the government where applicable to your specific project.

Please review the following pages carefully and refer to the many sources of information available through websites and by contacting individual agencies, governmental offices, and organizations that are here to assist you.

Again, thank you for your interest in Louisville. We want you to be successful and we look forward to working together to keep our city strong by bringing people and investment together in an easy-to-navigate environment. Our goal is to foster a robust *business climate*, by promoting *job creation*, meeting *workforce needs*, creating *amenities* within our region, and *balancing growth* by enhancing the environment, in order to improve the quality of life in Louisville Metro.

## **Contacts:**

Louisville-Jefferson County Metro  
Mayor Greg Fischer  
[www.louisvilleky.gov](http://www.louisvilleky.gov)  
502.574.2003

Louisville Metro Department of Economic Growth and Innovation  
Director Ted Smith  
[www.louisvilleky.gov/economicdevelopment](http://www.louisvilleky.gov/economicdevelopment)  
502.574.4140

Greater Louisville Inc.  
President Joe Reagan  
[www.greaterlouisville.com](http://www.greaterlouisville.com)  
502.625.0000

## BUSINESS BASICS

*Business Name and Business Plan* (Creation of a business plan is typically a prerequisite for securing a loan to start a business. See *Business Incentives* below for loan information.)

**Contact:** Small Business Development Center, 502.574.1378

<http://www.ksbdc.org/locations/louisville>

*Metro Tax ID# Application* – For tax purposes, all businesses are required to be registered with the Louisville Metro Revenue Commission.

**Contact:** Louisville Metro Revenue Commission, 502.574.4860,

<https://www.metrorevenueservices.org/Registration/>

*State Tax Application* – If you are starting a new business in Kentucky or beginning a new activity, you may need to register with the Department of Revenue.

**Contact:** Kentucky Department of Revenue, 502.564.3306

<http://revenue.ky.gov/business/register.htm>

*Business License* – There are specific kinds of businesses which require a business license. If you have a restaurant, pawn, vendor or escort service, your business will require a license.

**Contact:** Louisville Metro Department of Inspections Permits & Licenses, 502.574.3321

<http://www.louisvilleky.gov/ipl/LNP/>

*Small Business Administration* – This agency can help with many new business questions and has a loan program available through local banking institutions.

**Contact:** Louisville office, Small Business Administration, 502.582.5971

<http://www.sba.gov/localresources/district/ky/index.html>

Financing Considerations:

*Have you been pre-qualified for a loan to purchase a building?* (If so, this can accelerate the process of acquiring a building.)

*Have you established your borrowing capacity to help formulate your project budget?*

*Have you shopped around for the best loan offer?*

*Insurance Requirements and Cost*

*Attorney and Financial Consultants*

## SELECTING YOUR LOCATION

All of the steps above may impact your location. Will you purchase or lease? Either way you may want to consult with a professional Realtor to help guide you through the process. If you're leasing, negotiate the deal so that you are allowed time to conduct inspections and get government approval to open.

Staff also is available to help you find property that is either on the market or underutilized suited for your specific needs.

**Contact:** Dept. of Economic Growth and Innovation, 502.574.4140

<http://www.louisvilleky.gov/economicdevelopment/IndustrialCommercial/>

<http://www.louisvilleky.gov/economicdevelopment/retaildevelopment/>

**Contact:** Greater Louisville Inc., 502.625.0000

<http://www.greaterlouisville.com/ed/default.asp>

## HOME OCCUPATION

Operating a business out of your home may be allowed depending on several factors including the number of people employed, the size of the business, and the nature of the business. You are required to register the Home Occupation with Planning & Design Services. In some cases, you may need a Conditional Use Permit if you require additional employees. Renovations to the building may require a building permit.

**Contact:** Louisville Metro Planning & Design Services, 502.574.6230

<http://www.louisvilleky.gov/PlanningDesign/Applications+and+Submittal+Requirements.htm>

## ZONING AND FORM DISTRICT REQUIREMENTS

*What is the current zoning district classification for the property?*

*Is the use intended for the property allowable under existing zoning?*

*Is the property located in any special zoning district (e.g. locally designated historic district or overlay district) that may require an additional layer of approval?*

**Contact:** Louisville Metro Planning & Design Services, 502.574.6230

<http://www.louisvilleky.gov/PlanningDesign/IWantTo/Find+a+Zoning+District.htm>

(Editor note – this map tool will also give you other information such as preservation district, local fire district, Council District, to name a few...)

*Signage:* Signs must meet dimensional and location standards based on the form district designation of the property, the use of the property, and the size of the wall face. Additional requirements may apply if the property is in an Overlay District or Preservation District. Signage must be approved and permitted by the City. Regulations for temporary and permanent signage should be reviewed prior to design and purchase.

*Parking:* Off-street parking requirements, if required, are tied to the use and square footage of the building. Waivers of off-street parking may be granted under certain circumstances. New parking lots and additions to existing parking lots require a parking lot permit.

## BUSINESS INCENTIVES

The Economic Development Department provides programs that assist with start-up capital, capital improvements to commercial and public properties and tax incentives. Through the relationship between the Economic Development Department and Greater Louisville Inc. , companies who may qualify for state loans or tax credits are connected to the state's Cabinet for Economic Development.

**Contact:** Dept of Economic Growth and Innovation, 502.574.4140

<http://www.louisvilleky.gov/economicdevelopment/businessdevelopment>

## HISTORIC PRESERVATION

*Is my property located in a locally designated Preservation District? Is my building a locally designated Landmark?*

*Any changes to a building in a historic district, or a designated Landmark, will require approval of the Historic Landmarks and Preservation Districts Commission, established by the City.*

**Contact:** Louisville Metro Planning & Design Services, Historic Preservation, 502.574.6230

*Is there a form I have to fill out if I want to make exterior changes?* If your building is located within a preservation district or is a designated landmark, any exterior changes you want to make will require the submittal of an application, called the Landmarks Certificate of Appropriateness & Overlay District Permit, and approval by the Landmarks Commission.

Louisville presently has seven regulated Local Preservation Districts – Butchertown, Cherokee Triangle, Clifton, Limerick, Old Louisville, Parkland and West Main Street. There are more than 60 Individual Local Landmarks. The application for each of the Preservation Districts is at the following website.

[www.louisvilleky.gov/PlanningDesign/Historic+Landmarks+and+Preservation+Districts+Commission.htm](http://www.louisvilleky.gov/PlanningDesign/Historic+Landmarks+and+Preservation+Districts+Commission.htm)

#### **SUBMITTING A SITE PLAN**

If your business is locating to a property that needs any redevelopment or new construction, you may be required to submit a site plan and go through a review process with Louisville Metro Planning & Design Services. This review will consider all aspects of the design of the property, including traffic movement in and around the site, landscaping and parking. Most site plan reviews are coordinated with multiple reviewing agencies.

**Contact:** Louisville Metro Planning & Design Services, 502.574.6230

<http://www.louisvilleky.gov/PlanningDesign/Applications+and+Submittal+Requirements.htm>

#### **CONTRACTORS**

Any contractor or subcontractor obtaining a permit must be identified with Louisville Metro. The identification or licensing process requires that the contractors provide proof of workman's compensation, liability and unemployment insurance as required by Kentucky Revised Statutes.

Louisville Metro has an identification or license for each permit type. The general/building contractor can obtain parking lot/landscaping permits with their identification license. Proof of holding a State License must be shown to obtain electrical, HVAC, plumbing and sprinkler permits.

**Contact:** Louisville Metro Department of Inspections Permit s& Licenses, 502.574.3321

<http://www.louisvilleky.gov/ipl/development/ContractorREquirements.htm>

#### **CONSTRUCTION PERMITS**

If you own the property, or are otherwise responsible for renovation or build out of the building (a change to the footprint of the building or modification of any internal walls), you may be required to file a building permit. If the new use of the building is a change in use from the prior use, a building permit also would be required. Depending upon the kind of work that needs to be done, other permits required may include electrical, HVAC, fire detection. Plumbing permits are obtained through the State.

**Contact:** Louisville Metro Department of Inspections Permits & Licenses, 502.574.3321

<http://www.louisvilleky.gov/ipl/development/PermitApplications.htm>

#### **AIR PERMITS**

Depending upon the kind of work on an existing facility, or equipment, that your business will need to do in order to move in, you may be required to obtain an air permit through the Air Pollution Control District. If you plan to build, install, modify, replace or operate equipment that emits or controls the emission of air pollutants, you will need an air permit.

**Contact:** Air Pollution Control District, 502.574.6000.

<http://www.louisvilleky.gov/APCD/PermitsAndCompliance/default.htm>

## RESTAURANTS/BARS

If you are interested in opening a restaurant, you will be required to obtain a food establishment permit.

**Contact:** Louisville Metro Health Department, 502.574.6769

<http://www.louisvilleky.gov/Health/Environmental/FoodHygiene/FSPermitReq.htm>

In order to serve alcohol at a restaurant or bar, you also will be required to obtain an Alcohol Beverage Control license, through both local and state offices.

**Contact:** Louisville Metro Department of Inspections Permits & Licenses, 502.574.3321

<http://www.louisvilleky.gov/ipl/LNP/ABC/Default.htm>

**Contact:** Kentucky Department of Alcoholic Beverage Control, 502.564.4850, <http://abc.ky.gov/>

## NEED EMPLOYEES?

If you are in need of employees with specific skills, or are looking for training opportunities, you may benefit by working with KentuckianaWorks, the Workforce Investment Board for the greater Louisville region consisting of Jefferson, Bullitt, Henry, Oldham, Shelby, Spencer and Trimble counties.

KentuckianaWorks provides strategic leadership for workforce development efforts in the area, including creative a responsive workforce system that meets the needs of employers.

**Contact:** KentuckianaWorks, 502.574.2500

<http://www.kentuckianaworks.org/>

## FIRE AND SAFETY

The Fire Department may be one of the necessary signatures before a Certificate of Occupancy is awarded.

If your business does not need a building permit for any structural changes to the building, it is always a good idea to contact them to ask if the building is suitable and up to code.

**In the Urban Services District Contact:** Louisville Fire, 502.574.3701

<http://www.louisvilleky.gov/LouisvilleFire/>

**Outside the Urban Services District Contact the local Suburban Fire District.** These are listed on the Louisville Metro Website: [http://www.louisvilleky.gov/LouisvilleFire/Other\\_Fire\\_Districts.htm](http://www.louisvilleky.gov/LouisvilleFire/Other_Fire_Districts.htm)

## WASTE REMOVAL

*Will city services be available to your business or are you required to seek commercial waste removal?*

**Contact:** Metro Solid Waste Management, 502.574.3571

### **Commercial Waste Disposal:**

EcoTech, 502.935.1130, [www.ecotechky.com](http://www.ecotechky.com)

Rumpke 502.561.0505, [www.rumpke.com](http://www.rumpke.com)

Waste Management, 502.969.2355, [www.wm.com](http://www.wm.com)

Industrial Disposal Co, 502.638.9000, [www.republicservices.com](http://www.republicservices.com)

## UTILITIES

**Gas/Electricity:** Louisville Gas & Electric, 502.627.3313, <http://www.eon-us.com/bsc/lge/default.asp>

**Water:** Louisville Water Company, 502.583.6610,

[http://www.louisvilleky.gov/LWC/IWantTo/apply\\_service.htm](http://www.louisvilleky.gov/LWC/IWantTo/apply_service.htm)

**Sewage:** Metropolitan Sewer District, 502.587.0603, <http://www.msdlouky.org/business.htm> (MSD's sewage and drainage charges are on monthly Louisville Water Company bills)

**Cable/Telephone:** AT&T, 502.966.5866, <http://www.att.com>  
Insight, 502.357.4400, [www.myinsight.com](http://www.myinsight.com)

## **PLANNING YOUR GRAND OPENING**

By contacting Greater Louisville Inc – the Metro Chamber of Commerce, staff will help you become more familiar with the services of its member organization. This is a free service, but you are encouraged to join at any level of participation, so that both new and existing business owners have an organization that promotes growth and progress of Louisville Metro.

Through its Ambassador program, GLI will help you plan a streamlined and well attended grand opening. GLI also can coordinate the efforts for the mayor's office, newspapers, other media and organizations that will announce your opening for free as they show up to write a story, take pictures and learn about your business.

**Contact:** Greater Louisville, Inc., 502.625.0000

## **Websites that will provide helpful information**

[www.downtowndevelopmentcorp.com](http://www.downtowndevelopmentcorp.com) Downtown Development Corporation

[www.ldmd.org](http://www.ldmd.org) Louisville Downtown Management District

[www.gotolouisville.com](http://www.gotolouisville.com) Greater Louisville Convention & Visitors Bureau

[www.louisvillewaterfront.com](http://www.louisvillewaterfront.com) Louisville Waterfront Park

[www.kix.com](http://www.kix.com) Kentucky-Indiana Exchange for Jobs/Employers

[www.louisvilleky.gov](http://www.louisvilleky.gov) Louisville-Jefferson County Metro

[www.preservationlouisville.org](http://www.preservationlouisville.org) Preservation Louisville

[www.louisvillehistoricalleague.org](http://www.louisvillehistoricalleague.org) Louisville Historical League

[www.thinkkentucky.com](http://www.thinkkentucky.com) Kentucky Cabinet for Economic Development

[www.courier-journal.com](http://www.courier-journal.com) Louisville Courier-Journal, daily newspaper

[www.bizjournals.com/louisville](http://www.bizjournals.com/louisville) Louisville Business First, weekly newspaper

[www.jeffersontownky.com](http://www.jeffersontownky.com) City of Jeffersontown

[www.shivelyky.org](http://www.shivelyky.org) City of Shively

[www.stmatthews.org](http://www.stmatthews.org) City of St. Matthews

[www.middletonchamber.com](http://www.middletonchamber.com) City of Middletown