

*Owensboro / Daviess County, Ky*

# GUIDE TO DOING BUSINESS



Greater Owensboro  
ECONOMIC DEVELOPMENT CORPORATION



## CITY OF OWENSBORO/DAVISS COUNTY

# GUIDE TO DOING BUSINESS

Owensboro/Daviess County is a great place to start or expand a business. The Greater Owensboro Economic Development Corporation (GOEDC) wants to ensure that your business is successful from the first day of operation and for many years into the future.

This guide is a resource to facilitate business development in Owensboro/Daviess County. It is not inclusive of all services and agencies that can assist you and your business, but it does provide the basic tools and contacts necessary to successfully operate a business in Owensboro/Daviess County.

If you have further questions or comments regarding the guide or doing business in Owensboro/Daviess County, please contact the GOEDC Team at [edc.owensboro.com](http://edc.owensboro.com) or (270) 926-4339.

# HOW TO USE THIS GUIDE

This document explains the various steps involved in starting a business in the city of Owensboro/ Daviess County. It provides a general overview of the process and regulatory requirements at the city level. Please read this entire brochure to better understand the different local regulatory requirements for opening a new business.

## **ESTABLISHING YOUR BUSINESS**

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*Note: This guide is not intended to be exhaustive. There may be additional permits and regulations that need to be followed at the state and local levels, depending on your industry. Individual businesses must determine the specific regulatory requirements that apply to them. Please contact the authorizing departments or agencies listed in this guide for questions about your business's unique circumstances.*

# ESTABLISHING YOUR BUSINESS

There are several critical elements to consider when starting your business. You should research the chosen field of industry, develop a sound business plan, acquire the necessary capital, and consider the need for staff and equipment. Business owners should consult an accountant, banker, lawyer, and insurance agent for financial, legal, and other professional advice. Additionally, your personal insurance policies may require adjustments to reflect business uses.

1

## Develop a **BUSINESS CONCEPT** and **PLAN**

A clearly stated business concept and detailed business plan are the first steps to success. Owensboro offers support in developing these through the following resources:



### **Owensboro Small Business Development Center**

Jody Hulseley - Business Coach

jodyhulseley@uky.edu

270-574-9990

123 W. Fourth Street, Suite 202

Owensboro, Kentucky 42303

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## Check if you need any **PERMITS** or **LICENSES**



Certain business types need to obtain a permit or license to operate in Owensboro/Daviess County. The following table displays many common permits and licenses and their corresponding City department.

### **Use the Table to Determine Your Business Needs**

*This lists the permits/licenses that a business often needs, but is not exhaustive. Double check your needs by contacting the authorizing department directly.*

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## Obtain a **BUSINESS LICENSE**

To establish your business in Owensboro/Daviess County you need to apply for a business license from Owensboro City Hall. The business license application fee is \$75.



**Apply for one here:**

[www.owensboro.org/assets/files/Business\\_License\\_Application.pdf](http://www.owensboro.org/assets/files/Business_License_Application.pdf)

## PERMITS & LICENSING: BUSINESS TYPE

My business will....	Permit / License Needed	For More Information Contact
operate in the City of Owensboro	<b>Owensboro Business License</b>	<p><b>City of Owensboro</b> 101 E. 4th Street Phone: 270-687-5600 Finance Dept. Phone: 270-687-8523 <a href="http://www.owensboro.org">www.owensboro.org</a></p> <p><b>Owensboro Metropolitan Planning Commission (OMPC)</b> 200 E. Third St. Phone: 270-687-8650 <a href="http://www.iompc.org">www.iompc.org</a></p>
handle, serve, or sell food to patrons (e.g. restaurant, quick service, food establishments, bakeries, package stores, and hotels)		
sell tobacco products to the public ( applies to counter sales and vending machines)		
own and/or drive a taxi cab		
sell and serve food and no-alcoholic beverages on the premises		
provide automatic amusement machines, automatic music machines, dancing, comedy, live music, and other performances at a business establishment		
sell antique or second hand goods		
operate an inn/hotel		
keep, store, manufacture, or sell combustible materials, such as in gas stations and biotech research laboratories (this applies to a mobile food truck)		
sell goods or articles from a mobile unit or in the public right of way (this applies to a mobile food truck)		
operate a mobile food truck	<b>Annual Mobile Food Vending Permit</b>	
serve alcohol / liquor on the premises	<b>Owensboro Business License &amp; Owensboro ABC License</b>	<p><b>City of Owensboro</b> Phone: 270-687-5600 <b>ABC License</b> 270-687-8321</p>
sell alcoholic beverages not to be consumed on the premises		

# FINDING A LOCATION

Business owners seeking to purchase, renovate, or build a new building should contact the Owensboro Metropolitan Planning Commission or EDC early in the site selection process in order to determine whether the proposed business can be located on a site without a special permit. If it is necessary to apply for a special permit or seek a variance, you should initiate the application at the earliest possible time, as the process can be lengthy.

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## Find AVAILABLE PROPERTIES

The EDC offers a list of available sites and buildings on their website and staff can help narrow down the search of available properties based on type and size of space needed.



**Search for Available Sites & Buildings here:**

<https://edc.owensboro.com/available-sites-buildings/>

2

## Learn about PROPERTIES

Property owner information, assessed values, tax information, and potential property liens can be accessed through the Daviess County Property Valuation Office.



**Property Valuation Office**

12 St. Ann Street Room 201

Phone: 270-685-8474

[www.daviesskypva.org](http://www.daviesskypva.org)

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## Think about ZONING

Building uses are restricted to certain types in certain areas in the city/county through the Owensboro Metropolitan Zoning Ordinance. The Zoning Ordinance governs use of land and buildings, and the location of buildings and other structures upon parcels of land.



**Zoning Ordinance:**

<https://iompc.org/documents/zoning-ordinance/>

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### Need ASSISTANCE?

The EDC is here to help! You can come in for a consultation if you have any concerns about finding or building a space for your business in Owensboro/ Daviess County.



#### Greater Owensboro Economic Development Corporation

123 W 4th Street, Suite 202, Owensboro, KY 42303

Phone: 270-926-4339

[www.edc.owensboro.com](http://www.edc.owensboro.com)



### Is your business HOME-BASED?

If you will be operating your business from inside your home you will need a Business License and possibly a Conditional Use Permit. Specific questions can be directed to OMPC.

#### Owensboro Metropolitan Planning Commission (OMPC)

200 E. 3rd Street

Phone: 270-687-8650

[www.iompc.org](http://www.iompc.org)



# OPENING YOUR BUSINESS

1

## Get all appropriate **PERMITS**

If modifying your space, make sure to get all appropriate permits for construction and moving. The table below can help you navigate these permits and the associated City department.

2

## Obtain a **CERTIFICATE OF OCCUPANCY**

A Certificate of Occupancy certifies that you are in compliance with the State Building Code and the City's Zoning Ordinance. If you are unsure if you need to obtain a Certificate of Occupancy, please contact the OMPC Building Staff.



### **OMPC Building Department**

200 E. 3rd Street  
Phone: 270-687-8665  
[www.iompc.org](http://www.iompc.org)

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## Get a **SIGN**

Signs are an important way for people to know about your business and play a big role in the appearance of the community. For more information regarding sign rules and regulations, please contact OMPC and review the sign zoning ordinance below.



### **Sign Zoning Ordinance**

<https://iompc.org/wp-content/uploads/2011/02/z09.pdf>

## Want to join **THE DISTRICT?**



The District is a portion of downtown Owensboro that allows alcoholic beverages on public property during weekends and certain permitted special events. The District allows patrons at participating businesses to leave the premise with an alcoholic beverage in a specially marked 16 oz. cup. For more information on the Entertainment Destination Center License please contact the City Special Events Office at (270) 687-8350 or visit [thedistrict.owensboro.org](http://thedistrict.owensboro.org)



## PERMITS: BUSINESS LOCATION

My business will need....	Permit Needed	For More Information Contact	
to construct, alter, repair, or demolish a structure	<p><b>Building/Electrical/HVAC Permits and possibly other permits from other agencies.</b></p> <p><b>Site/Development Plans may also be required.</b></p>	<p><b>OMPC</b>  <b>Matthew Warren</b>            270-687-8665  <b>Melissa Evans</b>            270-687-8650</p>	
to certify that buildings used for purposes of assembly, lodging, and institutional care meet minimum requirements to safeguard the public. A new certificate is required to increase seating capacity in establishments such as restaurants and theaters.			
to build or modify a commercial parking facility open to the public for a fee			
to do construction that requires excavation, such as the installation of electricity, gas, telephone, steam line, fire protection, sanitary sewer, storm drain, water service, curb cuts, monitoring well, and bike racks.			
to temporarily block or obstruct the sidewalk. Required for sign installations, façade renovations, or exterior demolition. This permit is also used for A-frame signs and sidewalk tables			
to temporarily block or obstruct a street for moving vans, marge loads, tool trucks, dumpsters, etc. on a public way			
to install, modify, or repair any signs or banners (including awnings and canopies)	<p><b>Building and Electrical Permits. Site/Development Plans may also be required</b></p>	<p><b>OMPC</b>  <b>Matthew Warren</b>            270-687-8665  <b>Melissa Evans</b>            270-687-8650</p>	
to certify that a structure is constructed or altered in accordance with the State Building Code and City's Zoning Ordinance. (required as part of the building permit process or when there is a change in use of the business establishment)	<p><b>Building/Electrical/HVAC Permits and possibly other permits from other agencies</b></p>		
to install or modify a fire protection device including a sprinkler system, water main hydrant, or fire alarm system			
to work on items related to gas, mechanical equipment, plumbing, or wiring	<p><b>Mech Equip and Wiring - HVAC and Electrical Permits. Other permits are required from other agenices</b></p>		<p><b>OMPC</b>  <b>Matthew Warren</b>            270-687-8665</p>

# REMAINING OPEN

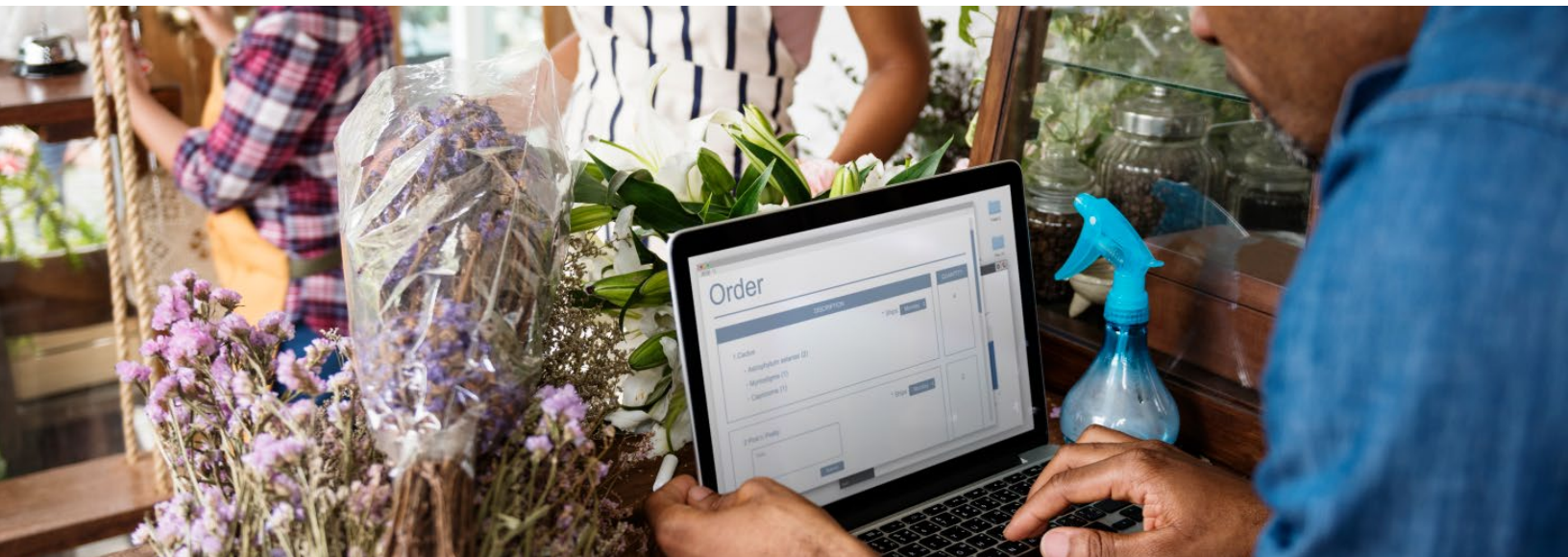
Your relationship with the EDC and City of Owensboro/Daviess County will continue after you are officially open for business. Owensboro/Daviess County has several grant programs to support local businesses and help them flourish in our community. You will also continue to need permits for renewal purposes or future business improvements.

## 1 Renew Applicable **PERMITS** and **LICENSES**

Some permits and licenses require annual renewals. Make sure you know which ones require renewal and keep them up to date. Physical improvements to your business may also need certificates of inspection.

## 2 Existing Business **SUPPORT PROGRAMS**

- **GRADD Revolving Loan Fund**  
[gradd.com/business/revolving-loan-program-rlf](http://gradd.com/business/revolving-loan-program-rlf)
- **Green River Business Services Team**  
[gradd.com/businesses/green-river-business-services-team](http://gradd.com/businesses/green-river-business-services-team)
- **Small Business Subsidy Program**  
*Only for businesses operating in the Downtown Overlay District, for more information please contact the EDC.*
- **Kentucky Cabinet for Economic Development Financial Incentives**  
[ced.ky.gov/Locating\\_Expanding/Financial\\_Incentives.aspx](http://ced.ky.gov/Locating_Expanding/Financial_Incentives.aspx)
- **Kentucky Heritage Council Historic Rehab Credits**  
[heritage.ky.gov/historic-buildings/rehab-tax-credits/Pages/overview.aspx](http://heritage.ky.gov/historic-buildings/rehab-tax-credits/Pages/overview.aspx)



# ADDITIONAL LOCAL AND STATE RESOURCES

**Green River Area Development District  
(GRADD)**

Phone: (270) 926-4433  
[www.gradd.com](http://www.gradd.com)

**Greater Owensboro Chamber of Commerce**

Phone: (270) 926-1860  
[chamber.owensboro.com](http://chamber.owensboro.com)

**Owensboro Community & Technical College  
Workforce Solutions**

Phone: (270) 686-4444  
[www.owensboro.kctcs.edu/workforce-solutions](http://www.owensboro.kctcs.edu/workforce-solutions)

**Kentucky Small Business Development  
Center**

Phone: (888) 475-7232  
[www.kentuckysbdc.com](http://www.kentuckysbdc.com)

**U.S. Small Business Administration (SBA)  
Kentucky District Office**

Phone: (502) 582-5971  
[www.sba.gov](http://www.sba.gov)

**Kentucky One Stop Business Portal**

[www.onestop.ky.gov](http://www.onestop.ky.gov)

**Office of the Kentucky Secretary of State**

Phone: (502) 564-3490  
[www.sos.ky.gov](http://www.sos.ky.gov)

**Service Corps of Retired Executives**

Phone: (812) 426-6144  
[www.score.org](http://www.score.org)

**Green River District Health Department**

Phone: (270) 686-7747  
[www.healthdepartment.org](http://www.healthdepartment.org)

**Kenergy**

Phone: (270) 926-4141  
[www.kenergycorp.com](http://www.kenergycorp.com)

**Owensboro Municipal Utilities**

Phone: (270) 926-3200  
[www.omu.org](http://www.omu.org)

**Regional Water Resource Agency**

Phone: (270) 687-8450  
[www.rwra.org](http://www.rwra.org)



# Greater Owensboro

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123 W 4th Street  
Owensboro, KY 42303

270.926.4339  
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