



CITY OF
COVINGTON
KENTUCKY



GROW YOUR BUSINESS IN COVINGTON

.....
Lending a Helping Hand to
Starting Your Business!

**IN COVINGTON
YOUR VISION
CAN BECOME
REALITY.**

The time to invest is now.

ACKNOWLEDGEMENTS

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Joseph U. Meyer

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Covington Business Stakeholders

Kenton County
Covington Business Council
Latonia Business Association
Mainstrasse Village Association
Renaissance Covington
Small Business Development Center - NKU
UpTech
Aviatra Accelerators
bioLOGIC Corp
Connectic Ventures
Center for Great Neighborhoods
The Kentucky Innovation Office at Northern Kentucky
Catalytic Development Funding Corp of Northern Kentucky



STEP #1

FIND A LOCATION



STEP #2

PAPERWORK



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STEP #3

FUNDING



STEP #4

PARTNERSHIP

GET STARTED TODAY.

Index

1	Welcome!
2	Opening a Business
3	.....	Permits
5	.....	Solid Waste & Recycling
6	.....	Historic Preservation
8	.....	Licenses
9	.....	Taxes & Fees
10	.....	Incentives
11	.....	Business Retention & Expansion
12	.....	Business Support & Advocacy
14	.....	Services for Your Startup
16	.....	Maps

WELCOME BUSINESS OWNERS!

Covington is alive with excitement and activity.

Take a look around at our City's neighborhoods and you'll see that our historic buildings and long-vacant storefronts are now bustling with customers and inventory. Many exciting residential and commercial developments are either under construction or planned throughout our City, and employers are once again deciding to move their operations to Covington where they can take advantage of our city's charm and our urban living options.

If you are a new business to Covington, welcome! If you have been here for decades, thank you for your continued investment, commitment, and vision. Your support has helped our City become what it is today and is absolutely vital to the success of our future.

As a City, we are dedicated to making it easy to open and grow your business in Covington. Whether you're a start-up or a large business, we are extremely happy you're here. We also understand that opening and running a business can be a difficult and stressful endeavor.

To help, we've created a comprehensive Business Guide meant to assist you in navigating a City's permit process and to serve as a guide for conducting business in Covington. The Business Guide will help lead you through our development and permitting process, plus provide helpful recommendations and departmental contacts along the way. Throughout the Business Guide you will discover helpful resources, tools, and connections designed to grow your business and increase your sales.

We want your business to thrive. I look forward to partnering with you, to continuing our City's progress, and to attracting Covington's next generation of creative thinkers and business owners.

A large, stylized blue hand graphic with fingers spread, positioned on the right side of the page, partially overlapping the text area.

Joseph U. Meyer

Joseph U. Meyer
Mayor
Covington, Kentucky



OPENING A BUSINESS IN COVINGTON



**YOU ARE
HERE.**

In Covington, your vision can become a reality. Alive and growing in a sustainable way, Covington is creating the perfect environment for start-ups, entrepreneurs, and established businesses to prosper in our creative spaces. The time to invest is now.

Our New Business Guide is designed to provide you with helpful information on how to establish, maintain and grow your business within the City.

>> **LOOKING FOR A PROPERTY OR SPACE IN COVINGTON?**

No problem, we are happy to help. We love helping businesses search for space in Covington. Check out our available commercial properties on our website at: www.covingtonky.gov or give us a call at 859.292.2163.

>> **FOUND A PROPERTY YOU LOVE?**

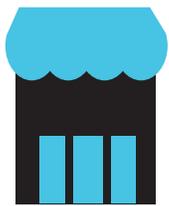
Great! We are excited that you are investing in Covington and we cannot wait to welcome you to the neighborhood. However, before you commit to the property contact the City to ensure your business can operate at that location! If everything looks good, we'll walk you through the next steps to help you prepare to open for business.

>> **START WITH A PREDEVELOPMENT MEETING**

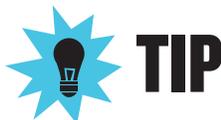
We understand there are many approvals and regulatory conditions that may impact your project. Often times, you are not thinking about your signage dimensions, parking requirements, or zoning when you first fall in love with a building.

That is why we offer Pre-Development meetings to help you save time and money. Development staff from several specialties will walk you through the necessary Zoning and Historic approvals needed, the building permit process, as well as any financial incentives that may be available. While not required, it is free and highly-recommended.

To schedule a Pre-Development meeting, please call 859.292.2163.



**OPENING YOUR
BUSINESS!**

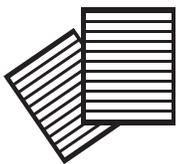


TIP

As a new business, we recommend leasing before you dive into the many obligations and costs associated with property ownership. One or two-year leases are common, but consider engaging a broker when negotiating your lease.



**CREATIVITY & INNOVATION
FLOURISH HERE.**



PERMITS

All businesses located in the City, whether developing a new property or opening a business in an existing location, need to have the proper permits and licenses. The first step in our permit process is to review any zoning considerations. City of Covington Zoning Code regulates development within the City. Our zoning regulations govern land use, building height and density, parking requirements, signage regulations, and the character of development on private property, as well as property uses.

While zoning ordinances vary from city to city, areas are typically designated for residential, business, mixed-use, or industrial uses. So before you open a convenience store in your garage or convert your office building into an apartment complex, contact us first!

ZONING PERMIT

Zoning permits authorize the use of a building or property as well as the construction of, or addition to, a building. A zoning permit is required before a building permit may be issued by Planning and Development Services of Kenton County or before an Occupational License may be issued by the Finance Department to set up a business entity with the City.

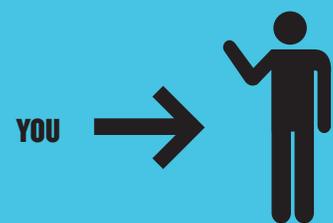
Based on your project's location, our Zoning Administrator will alert you as to if your project is located in an historic preservation overlay zone. If the property is located within a Historic Preservation Overlay Zone, our Zoning & Development Specialist will first refer you to our Historic Preservation Officer. (More information regarding Historic Preservation is located on pages 6 & 7).

Zoning applications and relevant documents should be submitted to our Zoning & Development Specialist. Applications are either approved or denied within two weeks.

For more information, please contact the City's Zoning Specialist at 859.292.2135.

QUESTION:

DO YOU NEED A ZONING PERMIT?



ANSWER:

YES, ALMOST ALWAYS.

Zoning Permits are required for the following:

- >> All new construction
- >> New signage (replacing existing signage does not require a permit)
- >> Change of use or tenant in an existing building
- >> Additions to all existing buildings
- >> Demolition of all or part of a structure
- >> Installation of fences
- >> Creation of off-street parking

BUILDING PERMIT

We know you are anxious to start construction, but renovation or remodeling must be reviewed to ensure the building will be safe and ready to serve your customers. Building permits are administered through Planning and Development Services of Kenton County (PDS).

If you have questions, we are here to help you identify what steps and forms are necessary based on the scope of your project.



STEP 1

We recommend working with a qualified architect or contractor to prepare the appropriate building permit application and attachments for PDS.

STEP 2

Submit a complete application directly to PDS offices at 2332 Royal Drive, Fort Mitchell, KY 41017. Ensure that you have attached all plans, drawings, and the appropriate application fee. Incomplete applications will only delay your permit, so help us keep your project on schedule!

STEP 3

After your application has been reviewed, you will be contacted by PDS on next steps, including when you can pick up your permit and any final payments due.

Questions? If you have any questions regarding the process, please contact either the Zoning Specialist at 859.292.2135 or PDS Building Codes Department at 859.331.8980.



TIP #1

Don't buy a property or sign a lease without calling the City's Zoning Specialist to ensure your project may operate at the proposed site.



TIP #2

Hiring a qualified architect or contractor may cost more, but their development expertise will help you file the appropriate permits and keep your project on schedule.



TIP #3

Consider investing in energy improvements for long-term savings. With the Kentucky PACE program, you can finance 100% of your building upgrade and increase your bottom line while lowering your energy costs.

SOLID WASTE & RECYCLING

Don't let the storage and disposal of trash and recycling be an afterthought! Take the proactive steps below to ensure you are in compliance and help keep Covington clean, green, and beautiful.

STEP 1



All multi-unit buildings and businesses (new construction or substantial rehab) must provide for the enclosure and screening of dumpsters and trash collection bins. This can be done within a principal building or accessory structure, or by screening the enclosure on all sides with masonry walls and vines. The enclosure should be secured with an opaque, lockable gate.

STEP 2



Commercial end users that produce two or more yards of waste per week are required to use two, four, six, or eight yard containers for the temporary storage and disposal of their waste and recyclables, unless the dimension of the parcel cannot accommodate the servicing of a container as determined by the Solid Waste Coordinator.

STEP 3



Rumpke is the waste and recycling service provider for all Covington businesses. Please contact Rumpke at 1.877.786.7537 or covington@rumpke.com to determine the correct container size and pick-up access, set up an account, or request other waste services.

STEP 4



Contact the City's Solid Waste Coordinator at 859.292.2121 to schedule an onsite assessment with Rumpke to confirm the plan provides safe accessibility to the enclosure area.

STEP 5



Provide Site Plans with solid waste & recycling enclosure specifications/notes to Solid Waste Coordinator for approval.

COMMERCIAL BILLING OF SOLID WASTE & RECYCLING SERVICES



Please contact Rumpke 1.877.786.7537 or covington@rumpke.com to set up an account. Rumpke will bill you directly for your waste and recycling service. For additional information please visit our website, www.covingtonky.gov.



**TAKE HISTORY,
MAKE HISTORY.**

HISTORIC PRESERVATION

Like you, we're proud of Covington's history and beauty. The goal of the Historic Preservation Office is to protect Covington's history as it is shown through the built environment and educate the community about Covington's history. The Preservation and Planning Specialist is happy to provide feedback early in the planning stages for a project, before you invest time and money in the full development of plans.

Covington has seven Historic Preservation Overlay (HPO) Zones, defined by the City of Covington's Zoning Ordinance as an area intended to preserve structures, building, appurtenances, and places that are of basic and vital importance.

CERTIFICATE OF APPROPRIATENESS

If your property is located within a Historic Preservation Overlay Zone, you will need a Certificate of Appropriateness (COA) for any exterior changes to the property. There is no fee associated with this permit, as long as the application is approved before work begins. For proposed work that requires a COA and Zoning Permit, a COA is the first step in the process.

1. Contact our Preservation and Planning Specialist 859.292.2171 to identify if your project falls within a Historic Preservation Overlay Zone (or check the map on the Historic Preservation page of the City's website).
2. If it does, request a COA application from the Preservation and Planning Specialist.
3. Application review times vary depending on the type of work. Minor alterations can typically be approved by Staff within two weeks. A review by the Urban Design Board may add additional time onto your project schedule, as they meet monthly, so contact us early to determine if this step will be necessary.

DID YOU KNOW?

We have several incentives designed to help you renovate and improve historic buildings, so please take advantage of these programs and help us restore and preserve Covington's historic properties.



FAÇADE IMPROVEMENT

With our façade improvement program, your business may be eligible to receive a forgivable loan on \$1 to \$1 basis up to \$12,000 in total project cost. The maximum total benefit per business is \$6,000, but it's an excellent way to improve storefront windows, add decorative lighting, enhance signage, or make other exterior building improvements. Please contact our Economic Development Specialist at 859.292.2144 to learn more.



KENTUCKY AND FEDERAL HISTORIC PRESERVATION TAX CREDIT

Your building may be eligible to receive federal or state tax incentives if you are investing in the rehabilitation and re-use of historic buildings. Tax credits are available for buildings listed in the National Register of Historic Places individually or as part of a historic district.

In general, rehabilitation expenses for owner-occupied or commercial buildings must exceed \$20,000. If you are planning a substantial renovation of a historic structure, please contact our Preservation Specialist at 859.292.2171 to learn more about these great programs.

LICENSES



ALCOHOLIC BEVERAGE CONTROL (ABC) LICENSE

Do you plan to serve alcohol to customers? Any business interested in selling any alcoholic beverages within the City of Covington is required to obtain State and City Alcoholic Beverage Control (ABC) Licenses. The cost of the license depends on the type of business and type of alcohol sold. The review process takes up to 30-60 days and must be approved by both City and State ABC offices before a license is issued.

>> For more information, contact the ABC Administrator at 859.292.2311.



COVINGTON OCCUPATIONAL LICENSE

An occupational license is required by any entity or individual that intends to do business in the City. This includes, but is not limited to landlords, real estate agents, construction workers, and other independent contractors. This application can be faxed, emailed, mailed, or hand-delivered to 20 W Pike Street, Covington, KY 41011. The \$50 Fee must be remitted along with the application.

>> For more information, please call the City's Finance Department at 859.292.2180.



KENTON COUNTY OCCUPATIONAL LICENSE

Similarly, all businesses located within Covington must also file with Kenton County separately. Please visit www.kentoncounty.org for more information or call the Kenton County Occupational License Office at 859.392.1440.



RENTAL LICENSE

Do you plan to rent residential space in your building? If so, you will need to submit a rental license application to the City of Covington. This program is part of a series of initiatives the City is undertaking to ensure safe and quality standards for our citizens. Applications are available online or at 20 W Pike Street, Covington KY 41011.

>> For more information, please call 859.292.2323 or email rentallicenses@covingtonky.gov.



FOOD PERMITS

Food establishments in Northern Kentucky are required to have a food service permit and an inspection prior to operating. Establishments that are new or extensively altered must have a plan review prior to construction, alteration, or use of the facility. Applications are available at 610 Medical Village Drive, Edgewood, KY 41017.

>> For more information, please contact the Northern Kentucky Health Department's Food Program Manager at 859.341.4151.

TAXES & FEES

The City of Covington and Kenton County provide a competitive tax structure to give your business the reliable city services and amenities you demand, while keeping your business costs as low as possible. Collectively, Covington and Kenton County have lower property taxes than Cincinnati, keeping more of your hard-earned money in your pocket to invest back into your business.



PAYROLL TAX

Every employer within the City that withholds payroll tax is required to fill out this form. The employer is required to withhold 2.45% on all compensation paid to their employees and remit the amount withheld to the City. If company withholdings are over \$450 per quarter, company is required to file monthly.



NET PROFITS TAX

The Occupational License Tax is assessed at 2.5% of the net profits from business conducted in the city by a resident or non-resident business, or \$50, whichever is greater.



PROPERTY TAX

The City of Covington's real estate taxes in 2016 are \$.3130 per \$100. The County's real estate taxes are \$.1480 per \$100.00, while the state is at \$.1220 per \$100. Valuation is 100% of the value on real estate.

YOU'RE IN BUSINESS!

INCENTIVES

FAÇADE IMPROVEMENT

TYPE: Forgivable Loan
INCENTIVE: 50/50 Match
TARGET: New & Existing Businesses
DETAILS: City will match the investment made by the business/building owner on a \$1 to \$1 basis up to \$12,000 in total project cost. The maximum total benefit per business is \$6,000.

JOBS DEVELOPMENT

TYPE: Reimbursement
INCENTIVE: 1-1.25% Reimbursement
TARGET: New & Existing Businesses
DETAILS: Provides from 1 to 1.25% reimbursement of the City's occupational license fee to eligible existing and new businesses that are creating and retaining jobs. Minimum payroll is \$250,000.

RENT SUBSIDY

TYPE: Grant
INCENTIVE: Up to \$500 per month reimbursement
TARGET: New Businesses
DETAILS: Reimbursement of rent payment of up to half of the business's monthly rent or \$500 per month (whichever is less). Eligibility for assistance is up to twelve months.

UPPER FLOOR REHAB

TYPE: Forgivable Loan
INCENTIVE: 50/50 Match
TARGET: Building Owners
DETAILS: Provide eligible property owners up to \$20,000 per unit for the redevelopment of vacant upper floor space into quality affordable rental housing.

PROPERTY TAX FREEZE

TYPE: Tax Freeze
INCENTIVE: Moratorium on Property Tax for 5 years
TARGET: Commercial & Residential Properties
DETAILS: This incentive freezes City of Covington property taxes for eligible commercial and residential properties (25 years or older) undergoing renovation at the pre-rehab level for a period of five years.

BUSINESS RETENTION & EXPANSION

Once you have started or moved your business to Covington, we want you to stay! For this reason, the City has a robust Business Retention and Expansion (BR&E) program. Contact our Business Assistance Specialist today at 859-292-2141 to see how we can help your business grow and thrive in Covington!



INCREASE SALES

Did you know there are FREE resources to help grow your business? Our Business Assistance Specialist can connect you to resources to help you identify new sales prospects, identify local NKY business and corporate mentors, better understand your consumer demographics and preferences, or even help you export internationally. If you are ready to take your business to the next level, we're here to help.



CONNECT WITH TALENT

Our region has tremendous resources to help you find and hire employees. If you are looking for talent, or not finding workers with the skills you need, let us know! We work with several partner organizations to help employers find and develop the talent pool that they need.



DO BUSINESS WITH US

The City of Covington regularly solicits proposals for supplies and services. We are always looking for third parties that can provide outstanding service at a competitive price. To stay updated on our bidding and contracting needs, please contact our Business Assistance Specialist today at 859.292.2141.



#LOVETHECOV



BUSINESS SUPPORT & ADVOCACY

Covington has a host of professional organizations that can take your business to the next level, network with like-minded professionals, or participate in Covington's redevelopment. Some of our local organizations include:

COVINGTON BUSINESS COUNCIL

For any Covington business or prospective business seeking to develop connections, an investment in membership with the Covington Business Council (CBC) is a must. Between 2010 and 2015, business membership grew more than 90 percent from 130 to 250 members. Monthly luncheons with speakers dedicated to economic development topics regularly draw crowds of 100 or more. The weekly Wednesday morning CBC Connects meetings provide more intimate contact among members and allow us to better connect the people we know in the community.

The mission of CBC is to advocate for a positive business climate in Covington, KY. True to our mission, we regularly study and weigh in on issues affecting the Central Business District. And we are an organization of not merely words, but action! In 2015, The Council initiated a program to rebuild a vacant storefront along Pike Street with the help of a Duke Energy "white box" grant. The CBC also initiated the rebuilding project of a deteriorating portion of RiverCenter Boulevard near the Convention Center thanks to a Haile/US Bank Foundation grant.

The best way to learn more about the strategic business benefits of joining the Council is to contact Executive Director Pat Frew (859.431.1500, ext. 1, or pfrew@cbcky.com). Pat will buy you lunch and show you first hand why you should be part of the team.



501 Madison Ave, #1
Covington, KY 41011
859.431.1500
www.cbcky.com

LATONIA BUSINESS ASSOCIATION

The mission of the Latonia Business Association (LBA) is to promote and develop businesses in the Latonia area and to provide educational and networking opportunities to the membership. Our membership ranges from large corporations, “Mom and Pop” corner stores, and individual proprietors working from home offices. The LBA reaches out to all these in the belief that by working together we can build our businesses, stay current on issues in our local business climate and effectively market what our special community has to offer.

The membership of the LBA holds a luncheon meeting on the third Wednesday of each month. We offer a “networking session” from 11:45 a.m. to 12 p.m. when lunch is served. During the meal there is a brief business meeting followed by a featured speaker, ending at 1:00 p.m. There is a nominal charge for the meal, currently \$13. Any member bringing a new guest (potential new member) to the luncheon will have their meal paid for by the LBA.

In addition to the monthly meetings, we sponsor special events like the Latonia Halloween block party and attend a variety of community and city events. We strive to feature speakers who will be interesting, educational and inspiring. We make every effort to include programming which will interest any Latonia business. We are always just a phone call or email away.



Twin Oaks Golf Club (April – November)
450 E. 43rd Street
Covington, KY 41015
www.facebook.com/LatoniaBusinessAssociation/

MAINSTRASSE VILLAGE ASSOCIATION

A “mixed use” area, the Village is truly a place that has it all -- homes, apartments, condos, small retail shops, a wide range of restaurants and bars, and even two city parks. We at the MSVA want to be your one-stop source for all things MainStrasse. We provide information and services for visitors, residents and businesses. Our mission is to make your experiences in MainStrasse memorable and fulfilling. Let us know how we can help you.



636 Main Street
Covington, KY 41011
859.491.0458
<http://www.mainstrasse.org>

RENAISSANCE COVINGTON

Renaissance Covington is a nonprofit focused on revitalizing the urban core of Covington, Kentucky. Covington is an accredited Kentucky and National Main Street Program as well as a Certified Creative District by the Kentucky Arts Council. Renaissance Covington embraces local culture, historic preservation, independent businesses and creativity throughout our work.

The MISSION: Renaissance Covington socially and economically activates downtown Covington by fostering community efforts and partnerships concentrating on organization, promotion, design, economic vitality, and creative enterprise for everyone.

Some of our signature programs include the Covington Farmers Market, pop-up shops, The Covington Night Bazaar, Shop Small Saturday, and the Curb'd parklets. Discover more at www.rcov.org.



2 W Pike Street
Covington, KY 41011
859.412.2136
www.rcov.org

SERVICES FOR YOUR STARTUP

→ THE KENTUCKY INNOVATION OFFICE AT NORTHERN KENTUCKY

The Innovation Network office has worked with over 500 companies ranging from “I have an idea” to later stage companies. The Covington office has assisted its clients raise over \$215,000,000.

The Innovation Network office is the catalyst for the Innovation District and the Innovation Hub. The Hub is home to the Innovation Network’s office at 1 Innovation Alley, 2 accelerator programs, 3 early stage investment funds, a life science incubator and over 19 start-up companies.

The Northern Kentucky office is one of 12 offices that stretch across Kentucky. This network provides clients with easy access to University Kentucky and University of Louisville, and entrepreneur resources in areas of the Commonwealth.

The Innovation Network office holds two annual events in Innovation Alley: IdeaFestival in the spring and UpStart – Celebration of Entrepreneurship in the fall.

→ SMALL BUSINESS DEVELOPMENT CENTER

The Northern Kentucky University SBDC provides one-on-one consultations at no cost to existing and potential entrepreneurs in Northern Kentucky. The NKY SBDC also meets the educational needs of local small business communities by offering a variety of low cost training programs taught by industry experts and qualified SBDC Consultants.

→ UpTech

UpTech is Greater-Cincinnati’s tech accelerator program for data-driven startups that are developing tech-enabled solutions and seeking equity funding. UpTech selects up to 10 startups annually to go through the 6-month accelerator program driven by intensive entrepreneurship education, one-on-one mentoring, and extensive community involvement. They invest up to \$50,000 in each company selected. To learn more go to <http://uptechideas.org>.

→ AVIATRA ACCELERATORS

Aviatria Accelerators is an educational and micro-finance, non-profit organization dedicated to inspiring and supporting female entrepreneurs in key areas of their business. Aviatria Accelerators enables bold women to start and sustain well-managed and profitable businesses through our business education classes, guidance from mentors and coaches, and access to debt capital.

→ **bioLOGIC**

bioLOGIC is a one-stop shop for emerging life sciences companies, providing critical access to scientific and business expertise plus world-class laboratory space. They offer nearly 15,000 square feet of laboratory, office and meeting space. Tenants have secure, 24/7 access to the lab equipment critical for life science start up companies. Other facility features include building-wide WiFi, convenient parking and reception services during business hours. They offer their tenant companies networking opportunities and monthly guest speakers from the life science arena. Tenants also have access to the Kentucky SPIR matching program and onsite grant strategist, fundraising advisers, PR, accounting, legal and industry experts.

→ **CONNETIC VENTURES**

Connetic Ventures invests in early stage companies that are raising a seed round and will also often participate with VCs and Angel syndicates for companies raising their first institutional round.

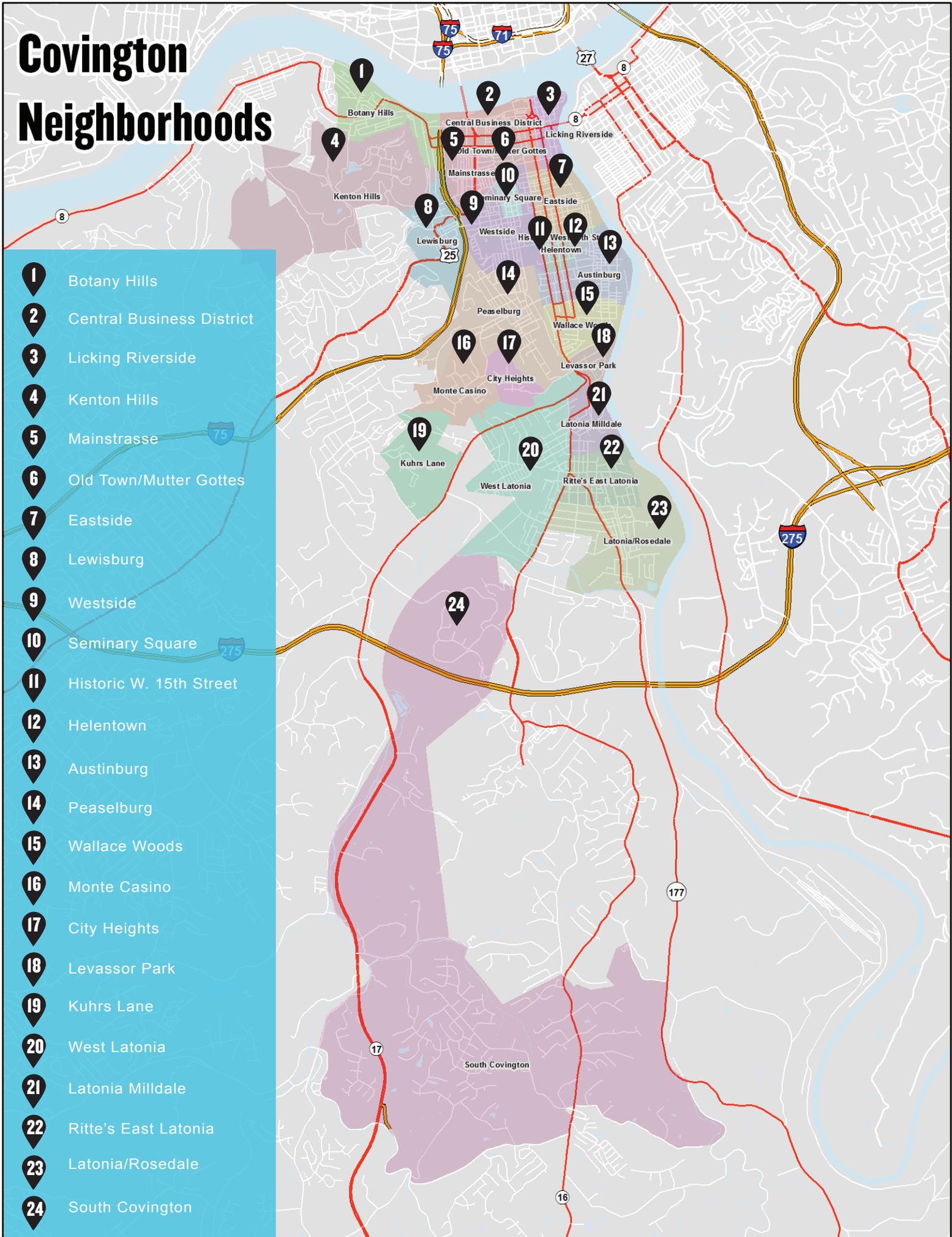
The core investment strategy is to see more deals so we can do more deals and create a diversified portfolio. We believe diversity amongst industry, platforms, geography and founders is a good thing. At Connetic we believe time matters: find great ideas who's time has come with great teams we believe can execute quickly is what we are all about. We move quick too, so come tell us what you are about!

→ **CIVIC & SUPPORT ORGANIZATIONS**

Covington enjoys an extremely engaged community, largely thanks to its nineteen active neighborhood associations. Partner organizations such as the Covington Neighborhood Collaborative and the Center for Great Neighborhoods work to foster a collective federation of residents into a unified voice that influence city policy and help sustain a high quality of life. The City works directly with these organizations, and others, to involve residents from all neighborhoods on City decisions that will affect them. If you are a new resident, welcome to our community and we hope the resources here can help put you in touch with your neighborhood association.

**INVOLVED
COMMUNITIES
MAKE IT HAPPEN.**

Covington Neighborhoods



NOTES

WE 
THE COV!



#LoveTheCov @covingtonkygov