LOUISVILLE DOWNTOWN PARTNERSHIP

Doing Business in Downtown Louisville, KY

Downtown Louisville is the regional economic hub and cultural and social heartbeat of more than a dozen surrounding counties in Kentucky and Southern Indiana. Within a day's drive of two-thirds of the U.S. population, it's also a strategic place to locate a business, spend a weekend getaway, or develop the next best attraction!

Louisville offers a high value proposition as a competitive, authentic, welcoming, and global city. As hometown to Muhammad Ali, Jennifer Lawrence, and Jack Harlow, Downtown Louisville punches above its weight as one of only a dozen U.S. cities that have all five major performing arts groups, the second largest collection of cast iron facades in America, and the very unique Bourbon District, a walkable urban experience where you can visit nearly a dozen distillery and tasting experiences, one just 5 minutes away from the next.

Occupying less than 1% of the city's total land mass, Downtown Louisville punches well above its weight. Downtown is home to more than nearly 11,000 residents, more than 67,000 workers coming from more than 100 ZIP codes, and a gross domestic product of $14.4 billion.

Downtown has it all – architecture, history, legacy, bourbon, and more. We often hear that once people find us, they never want to leave. We are glad you found us.

Interested in doing business in Downtown? This guide helps new businesses and existing businesses wishing to relocate Downtown navigate the many boxes that must get checked to open a business.

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https://louisvilledowntown.org/do-business/

☐ 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, 502.977.5800
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
www.louisvilleky.gov/government/revenue-commission/forms-and-publications

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. 564.4581
www.revenue.ky.gov/Business/Pages/Register-Business.aspx

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 Licenses, Permits & Investigations, 502.574.3591
http://www.louisvilleky.gov/government/alcohol-beverage-control

Food Safety – If you are in the food industry, you may need to obtain food service inspection, food permitting, or food regulation.
Contact: Louisville Metro Department of Public Health & Wellness, Food Safety Program
502.574.6650 (press 2 to speak with a member of food safety team)
https://louisvilleky.gov/government/health-wellness/welcome-food-safety-program

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: Louisville Downtown Partnership, 502-584-6000
www.louisvilledowntown.org

☐ ZONING AND URBAN DESIGN REQUIREMENTS

Almost any use, aside from heavy manufacturing, is permitted in Downtown. You will want to know whether your property also is in Preservation or Overlay District, or is a Landmark, which would require an additional layer of approval.
https://louisvilleky.gov/government/office-planning/historic-preservation-urban-design

Exterior Changes – If your building is located within a preservation or overlay 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. Downtown Louisville has one regulated Local Preservation District on West Main Street.

The Downtown Overlay district's specific task is to preserve, conserve, and protect the "historical, cultural, architectural, aesthetic or other distinctive areas" of Downtown.
Contact: Louisville Metro Office of Planning, Historic Preservation, 502.574.6230
https://louisvilleky.gov/government/office-planning/west-main-street-preservation-district
https://louisvilleky.gov/government/office-planning/downtown-development-review-overlay-district

To determine if your property is within the District, visit https://www.lojic.org/lojic-online.

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.
Contact: Louisville Metro Office of Planning, 502.574.6230
https://louisvilleky.gov/government/office-planning/sign-regulations

☐ BUSINESS INCENTIVES

Louisville Downtown Partnership provides financial resources and programs that assist with start-up capital, capital improvements to commercial, and residential developments. LDP also coordinates with Louisville Metro for businesses which may also qualify for city incentives or state tax credits.

Contact: Louisville Downtown Partnership, 502-584-6000
https://louisvilledowntown.org/do-business/

☐ **RESTAURANTS/BARS**

If you are interested in opening a restaurant, you will be required to obtain a food establishment permit.
Contact: Louisville Metro Public Health & Wellness Department, 502.574.6650
www.louisvilleky.gov/government/health-wellness/food-safety

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 Licenses, Permits & Investigations, 502.574.3321
http://www.louisvilleky.gov/government/alcohol-beverage-control
Contact: Kentucky Department of Alcoholic Beverage Control, 502.564.4850
https://abc.ky.gov/newstatic_Info.aspx?static_ID=378&menuid=87

☐ **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 Office of Planning. 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 Office of Planning, 502.574.6230
https://louisvilleky.gov/planning-design/document/pds-site-plan-requirements

☐ **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, and plumbing/sprinkler permits.
Contact: Louisville Metro Department of Codes and Regulations, 502.574.2508
https://louisvilleky.gov/government/construction-review/contractor-licenses

☐ 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, and fire detection. Plumbing permits are obtained through the State.
Contact: Louisville Metro Department of Codes and Regulations, 502.574. 2508
https://louisvilleky.gov/government/construction-review/building-permits

Request an Inspection – It is the responsibility of the permit holder to contact the Department for the required inspections when the work is ready for inspection. The work should be complete to the appropriate stage of inspection and accessible to inspection staff. To request an inspection, simply contact the Department and make your request. This request will be relayed to the appropriate inspector who will contact you to schedule an appointment.
https://louisvilleky.gov/government/construction-review/request-inspection-0

☐ 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 Office of Planning, 502.574.6230
www.louisvilleky.gov/government/planning-design/planning-and-design-applications

Short Term Rental – A short-term rental is defined as a residence or apartment, that is rented or leased to a tenant or guest for less than 30 consecutive days. Learn more information regarding ordinance and regulations.
Contact: Louisville Metro Office of Planning, 502-574-6230
https://louisvilleky.gov/government/office-planning/short-term-rental-information

☐ 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.
Contact: Louisville Fire, 502.574.3701
www.louisvilleky.gov/government/fire

☐ **WORKFORCE**

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, 502.209.4834
www.kentuckianaworks.org

Diversity Compliance Program – The Human Relations Commission monitors contract compliance for entities doing business with Louisville Metro Government as well as verifies businesses that are minority, woman, disabled, veteran, or LGBTQ+ owned. Get help with registration, pre-qualification, and certification in order to seek partnerships with Louisville Metro Government.

Contact: Human Relations Commission, 502.574.3631
https://louisvilleky.diversitycompliance.com/

☐ **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
www.louisvilleky.gov/government/public-works/solid-waste-management-services

To request your first garbage/recycling cart, or to report a damaged garbage / recycling cart:
https://louisvilleky.gov/government/public-works/services/order-garbage-or-recycling-cart

Commercial Waste Disposal:
Anytime Waste Systems, 502.915.7116, www.anytimewastesystems.com
EcoTech, 502.935.1130, www.ecotechky.com
Rumpke 502.561.0505, www.rumpke.com
Waste Management, 502.969.2355, www.wm.com
Industrial Disposal Co, 502.638.9000, www.republicservices.com

☐ **UTILITIES**

Gas/Electricity: Louisville Gas & Electric, 502.627.3313, www.lge-ku.com

Water: Louisville Water Company, 502.583.6610, www.louisvillewater.com

Sewage: Metropolitan Sewer District, 502.587.0603, www.louisvillemsd.org (MSD's sewage and drainage charges are on monthly Louisville Water Company bills)

☐ PLANNING YOUR GRAND OPENING

You can request participation in a grand opening, or a proclamation of a special event through LDP, or directly through the Office of the Mayor.
Contact: Office of the Mayor, 502.574.2003
https://louisvilleky.gov/government/mayor-event-appearance-request

Small Business Resources

Amped – 502.513.6119, https://ampedlouisville.org/
Amplify – 502.208.9253, https://amplifystartups.com/
Business Associations - https://louisvilleky.gov/government/metro-council-district-4/neighborhood-and-business-associations
Capital Access Corporation – KY, 502.584.2175, https://cac-ky.org/
Community Ventures – 502.566.6076, https://cvky.org/
GEDDI – 800.827.4620, https://www.geddi.org/
JFCS Navigate – 502.452.6341 ext.225, https://jfcslouisville.org/our-services/career-economic-opportunity/
Kentucky Cabinet for Economic Development - 800.626.2930, https://newkentuckyhome.ky.gov/
LHome 502.882.8091, https://jfcslouisville.org/our-services/career-economic-opportunity/
LISC – 502.206.3805, https://www.lisc.org/louisville/
One Louisville, 502. 625.0000, https://onelouisville.org/small-business-resources/
Render Capital – 502.208.1641, https://render.capital/
SCORE – 502.286.9191, https://louisville.score.org/
Small Business Development Center – 502.977.5800, https://kentuckysbdc.com/louisville/
The Well – 502.632.1117, https://thewelllouisville.com/
UofL Family Business Center – 502.852.7815, https://centers.louisville.edu/business-technology/family-business-center
U.S. Small Business Administration – 502.582.5971, https://www.sba.gov/