

A Guide for New, Expanding & Relocating Businesses

City of Shelbyville / City of Simpsonville

Shelby County, Kentucky



Brought to you by:



Updated: 2020

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Why Shelby County (www.thinkkentucky.com)

- **Location Location Location** - Shelby County is within a day's drive of half the U.S. population, conveniently located within the "Golden Triangle". Louisville is 35 miles west, Lexington is 45 miles east and Cincinnati is 92 miles north.
- **Logistics** - Shelby County's central location is a logistical dream. Located at the center of a 34-state distribution area in the eastern United States, Shelby County provides easy access to Interstates 64, 71 & 75. Louisville International airport, which includes the UPS Worldport, is a 35-minute drive. Lexington's Bluegrass airport is 45 minutes away. There is also a DHL Hub 90 minutes north at the Cincinnati/Northern Kentucky International Airport. There are two major rail networks, Norfolk Southern and RJ Corman (CSX lines), running through Shelby County and 35 minutes for barge traffic on the Ohio River at Louisville-Jefferson County Riverport.
- **Cost of Doing Business** - Shelby County ranks among the lowest in the nation for cost of doing business. Kentucky's innovative and progressive tax incentive programs also provide the flexible financial assistance businesses need when locating, expanding or reinvesting in the state. Kentucky has the lowest cost of electricity in the industrial sector.
- **Education and Resources** - Not only are our primary and secondary schools exceeding their goals to graduate a college and career ready workforce, they are committed to working with local businesses to ensure a trained competent workforce can be found right here in Shelby County. A Workforce Development Coordinator facilitates communication and training between the school system and local businesses, preparing students for positions with local companies. The Cabinet for Economic Development offers additional workforce training and recruiting assistance for new and existing employees at no charge. They can take a personalized look at your business needs and develop a comprehensive plan. Industrial businesses can benefit from Shelby County Associated Industries (SCAI), which is a forum for plant managers, owners and lead staff to discuss issues affecting local industry at bi-monthly meetings. SCAI established a Training Consortium that provides training opportunities at a reduced rate.
- **Unsurpassed quality of life** - Life outside the office just couldn't be better than it is in Shelby County, Kentucky. Our breathtaking countryside is home to the heart and soul of the American Saddlebred industry. The city of Simpsonville has been designated the Saddlebred Capital of the World. Our parks are among the finest in the state. Shelby County is the perfect place to raise a family; enjoy the benefits of a small town just a short distance from the sights and sounds of city life.
- **Real Estate** - Shelby County is home to nine industrial parks:
 - Brooks Industrial Park
 - Pearce Industrial Park
 - Shelby Business Park
 - Midland Industrial Park
 - Hi Point Industrial Park
 - Windhurst Park
 - Kingbrook Commerce Park
 - Simpsonville Commerce Park
 - Commerce Circle

Visit <http://www.scidf.com> to view current available sites and buildings

Business Plan Outline

Any funding source will want to see your business plan. If savings, incentives and traditional loan funding give you access to enough start-up capital it's time to outline it in writing. Creating a comprehensive business plan can be a long process. Remember you have resources to help: SBA, Small Business Development Centers, SCORE, etc.

❖ **The Concept**

- Define the important and distinct functions of your product or service.
- Describe your intended customer in detail: age, sex, income level, etc.
- What specific knowledge or training do you have that will make your business a success?
- Discuss ownership of the business and its legal structure.
- How will your product or service be made, designed, distributed?

❖ **Marketing**

- Describe the current size of the market for your product or service.
- Identify customer demand including details of your market including size and location.
- List any direct competitors by product or service or geographic market.
- Explain why the potential customer will want your product or service.
- Describe any foreseeable market trends affecting your business.
- Detail your marketing strategy, advertising and networking plans.
- What percentage of the market can your business capture?

❖ **Finances**

- Describe your product or service in terms of time, materials, labor, etc.
- Indicate the major raw materials and who the suppliers will be.
- List any back up suppliers or distributors to ensure your product is always promptly delivered.
- Develop an expected return on investment and monthly cash flow for the first year.

The Business Process

Financing Your Business

While there are many incentives to doing business in Kentucky there is no free ride.

Before you begin searching for funding, it may be necessary to consider the financing of business equipment, deposits and licenses, legal and accounting fees, furniture, insurance, packing, etc.

Once you have your building and equipment needs you also must have enough money on hand to cover operating expenses for at least a year. This includes your salary, as the owner, as well as money to repay loans. One of the leading causes of business failure is insufficient startup capital. Consequently you should work closely with your accountant to estimate your cash flow needs.

Committing your own funds is often the first financing step. It is certainly the best indicator of how serious you are about your business.

Common Financing Sources:

1. **Personal savings, family and friends.** The most obvious source of funding is your own personal savings or loans from family and close friends. Be careful not to put strain on personal relationships.
2. **Life Insurance Policies.** Usually individuals can borrow an amount up to the full surrender value depending on the policy. Rates are usually lower than bank loan rates and the term of the loan is indefinite. Seek an expert, objective viewpoint before borrowing from policies to ensure it's the right decision for you.
3. **Mortgaging.** Real Estate Mortgages on residential property may sometimes be used to finance your business. Commercial banks, mortgage companies, and savings and loan institutions lend money to purchase or refinance real estate.
4. **Commercial Bank Financing.** Commercial banks are often the first place people go to secure a loan or obtain information on loan requirements. Banks are very interested in both the cash flow of the business and available collateral. Interest rates may be fixed or variable. Banks can also be a source of advice and information on marketing strategies, cash management, employee benefit plans, etc. Even if they are unable to make the loan directly, they can often refer you to another agency, such as the Small Business Administration.
5. **Savings Banks and Savings and Loan Associations.** These institutions specialize in real estate financing, making loans on commercial and industrial property and on personal residences. Interest rates and terms on real estate vary with the mortgage market and are competitive with banks.
6. **Credit Unions.** Credit unions serve the deposit and borrowing needs of individuals associated with a particular organization. Credit unions make loans to individuals at competitive rates.
7. **Internal Financing by Selling Ownership.** This is a form of equity financing or financing which necessitates dividing business ownership among investors who contribute capital but who may not actively participate in running the business. Sole ownership plans are also possible forms of internal financing.
8. **External Financing by Selling Ownership.** Corporations are businesses financed by investors who buy ownership (or stock). They differ legally from sole proprietorships and partnerships. Generally, corporate stockholders are not liable for claims against the corporation beyond the amount of their original investment, unless they personally guarantee the debt and the performance of the corporation in conformity with the terms set forth.
9. **Commercial Finance Companies.** This source of financing is arranged as a personal loan to one or several people in the business. Loans are secured by personal property or "consumer durables" such as cars, boats, or other personal property. These loans are made only to customers with superior credit references.

Additional Funding Sources and Advice

U.S. Small Business Administration (SBA): The SBA has a variety of lending options outside commercial banks.

Basic 7(a) Loan Program: Finances businesses up to \$3.75 million that might not otherwise be available through conventional means. Requirements include size standards, nature of business, credit elsewhere.

504 Loan Program: Can be used for the acquisition of long-term fixed assets, working capital under certain conditions or to reduce energy consumption or upgrade to renewable energy sources.

Contact: U.S. Small Business Administration

Kentucky District Office

600 Martin Luther King Jr. Place

Room #188

Louisville, KY 40202

502-243-5252

www.sba.gov/ky

The United States Department of Agriculture has a variety of loans and grants available for businesses in rural areas. While these won't likely fund your entire business venture they may off-set cost.

Business and Industry Loan Guarantees: This program bolsters the existing private credit structure through the guaranteeing of loans for rural businesses, allowing private lenders to extend more credit than they would typically be able to. The program typically offers loan guarantees of up to 80% of the original loan amount. Eligible areas include communities up to 50,000 people.

Business and Industry Direct Loan Program: This is very similar to the Guaranteed Loan program except funding is provided directly from the Federal Government instead of private commercial lender.

Rural Energy for America Program Renewable Energy Systems & Energy Efficiency Improvement Loans & Grants: Provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

Rural Economics and Community Development

90 Howard Dr. #3

Shelbyville KY 40065

502-633-3294

www.rd.usda.gov/programs-services

The Economic Development Cabinet offers information, mentoring and links to sources of capital at no charge. They also offer small business loans through:

Kentucky Economic Development Finance Authority (KEDFA): Business must have 50 or fewer employees and be engaged in manufacturing, agribusiness or services and technology. One new full-time job must be created by the business within one year of the loan closing. Minimum loan is \$15,000 and maximum is \$100,000. The loan can be used for up to 100 percent of the project costs or be used in conjunction with other lenders. Loan terms are 3–10 years.

Economic Development Cabinet

Old Capitol Annex

300 West Broadway

Frankfort, KY 40601

502-564-7140

www.thinkkentucky.com

Kentucky Indiana Regional Planning and Development Agency: Promotes social and economic development in Shelby and surrounding counties. Various funding programs exist through KIPDA including a revolving loan fund and information concerning city and county revolving loan funds.

KIPDA
11520 Commonwealth Drive
Louisville KY 40299
502-266-6084
www.KIPDA.org

Citizens Union Bank: Offering business solutions including: Lines of Credit, Equipment Loans, Commercial Property, Commercial Development, Residential Development, Construction Loans, Mortgage Lending, Consumer Loans, Business Manager, Leasing, etc.

Citizens Union Bank
1854 Midland Trail
Shelbyville KY 40065
502-633-4450
www.cubbank.com

Commonwealth Bank & Trust: Offering a wide range of financing options for small to medium size businesses as well as commercial loans.

Commonwealth Bank & Trust
422 Main Street
Shelbyville KY 40065
502-633-1000
www.cbandt.com

Local Resources for businesses

Regional Resources

The Small Business Administration (SBA)

SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business. Below is a list of their programs followed by partnering organizations.

- SBA Emerging Leaders- seven-month entrepreneurship training for small business leaders with high-level training and peer-networking sessions. Visit www.sba.gov/emergingleaders.
- SBA's Learning Center- virtual campus with free online courses, workshops, podcasts and learning tools. Visit www.sba.gov/learning.
- Financial Literacy- SBA and FDIC jointly provide an instructor-led business training curriculum, Money Smart for Small Business, for free. Visit www.sba.gov/moneysmart.

Service Corps of Retired Executives (SCORE)

Nationwide organization providing potential and existing business owners with management advice on a wide variety of topics. SCORE's experienced, retired business veterans from the community can apply their knowledge and business contacts to your needs.

Service Corps of Retired Executives
c/o Small Business Administration
600 Martin Luther King Jr Place, Fed Office Bldg., RM 188
Louisville, KY 40202
502-582-5976
www.louisville.score.org

Kentucky Small Business Development Centers

The Louisville SBDC provides one-on-one consultations at no cost to existing and potential entrepreneurs in the Louisville region (including Shelby County). Also offered are low cost training programs taught by industry experts.

Louisville SBDC
NIA Center
2900 West Broadway Box 315
Louisville KY 40211
502-574-1378
www.ksbdc.org

Women Business Center

A network of over 100 community-based centers providing business training, counseling, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged.

Women's Business Center of Kentucky
811 S. Second St.
Louisville, KY 40203
502-992-9495 or toll free 1-800-299-0267

Kentucky Cabinet for Economic Development

The Cabinet for Economic Development is the primary state agency in Kentucky responsible for encouraging job creation and retention, and new investment in the state.

Kentucky Cabinet for Economic Development
Old Capitol Annex Building
300 West Broadway
Frankfort, KY 40601
502-564-7670
www.thinkkentucky.com

Shelby County Resources

Shelby County Chamber of Commerce

A welcoming assortment of local businesses devoted to coordinating ideas, energy and financial resources to achieve what each business could not alone.



Shelby County Chamber of Commerce
Ray Leathers, Executive Director
316 Main St. or P.O. Box 335
Shelbyville, KY 40065
502-633-1636 Email: Ray@scidf.com
www.shelbycountychamber.com

Shelby County Industrial and Development Foundation (SCIDF)

Private non-profit organization whose main purpose is to create and sustain jobs in Shelby County.



Shelby County Industrial and Development Foundation
Libby Adams, Executive Director
316 Main St. or P.O. Box 335
Shelbyville, KY 40065
502-633-5068 Email: Libby@scidf.com
www.scidf.com

Shelby Main Street

Specifically assisting new businesses on Main, Washington and cross streets between 3rd & 11th in Shelbyville.



Shelby Main Street
Eilene Collins, Executive Director
316 Main St. or P.O. Box 1256
Shelbyville, KY 40065
502-633-5029 Email: Eilene.Collins@shelbymainstreet.com
www.shelbymainstreet.com

Shelby County Associated Industries (SCAI)

SCAI is an association of local industrial companies united to meet collective education and training needs.

Shelby County Associated Industries
Libby Adams, Registered Agent
Elizabeth Ernsperger, Workforce Development Coordinator
316 Main Street or P.O. Box 335
Shelbyville, KY 40065
502-633-5068

Shelby County Educational Resources

Shelby County Public Schools

Shelby County Public Schools consists of 6 elementary, 2 middle and 2 high schools as well as an Area Technology Center and Big Picture Learning Academy.



Shelby Co Public Schools
Main Office
1155 West Main Street
Shelbyville, KY 40065
502-633-2375

www.shelby.kyschools.us/

Shelby County Area Technology Center

Vocational education for adults and high school centers in Shelby and surrounding counties in fields such as health service/pre-nursing, business, automotive, machine maintenance and machine tool technology.

Shelby County Area Technology Center
230 Rocket Lane
Shelbyville, KY 40065
502-633-6554

www.shelby.kyschools.us/schools

Milestone Academies at Shelby Campus

Our campus houses Ascension Alternative, Big Picture Learning Academy, Cultivate Academy, and JCTC.

Milestone Academies
Shelby County Campus
1361 Frankfort Rd.
Shelbyville, KY 40065
502-647-4677

Jefferson Community & Technical College

With a campus in Shelby County as well as nearby Jefferson County, JCTC offers courses in 70+ programs and includes degree, diploma and certificate options.

Jefferson Community & Technical College
Shelby County Campus
1361 Frankfort Rd.
Shelbyville, KY 40065
502-633-5524

www.jefferson.kctcs.edu

Shelby County Private Schools

Cornerstone Christian Academy
3850 Frankfort Road
Shelbyville, KY 40065
502-633-4070
www.ccaofky.org

Corpus Christi Classical Academy
7010 Shelbyville Road
Simpsonville, KY 40067
502-722-8090
www.corpuschristiclassical.com

Incentives for Entrepreneurs

Through the City of Shelbyville www.shelbyvillekentucky.com

Small Business

- Waived taxes and licensing for the first two years for businesses that will enhance downtown Shelbyville. The City of Shelbyville may waive the city occupational tax and city business license for two years for new businesses locating in the downtown district. If the business owner purchases the property, the city may also waive the property tax for two years. This district includes Main St., Washington St., Clay St., on both sides from 11th St. to Clear Creek Bridge and all cross streets.



Mayor David Eaton
City of Shelbyville
315 Washington St
Shelbyville, KY 40065
502-633-8000

Email: David@shelbyvillekentucky.com

- Investment Tax Credits: The Tax Reform Act of 1986 provides a 20% investment tax credit for the rehabilitation of certified historic properties. In order to qualify, the property must be income producing and rehabilitation work must be certified by the National Park Service as being in conformation with the Secretary of the Interior's Standards for Rehabilitation. For more information:

Kentucky Heritage Council
300 Washington Street
Frankfort, KY 40601
502-564-7005

Shelbyville Historic District Commission
315 Washington Street
Shelbyville, KY 40065
502-844-2277

- PVA Office: Business and property owners can defer the added value of improvements from the taxable assessment of their property in the Historic Preservation District for a period of five years (City of Shelbyville taxes only).

Brad McDowell, Property Valuation Administrator
501 Washington Street, Suite 1
Shelbyville, KY 40065
502-633-4403

<http://www.qpublic.net/ky/shelby/>

Through the Kentucky Cabinet for Economic Development: www.thinkkentucky.com

New and Expanding Industry

- Kentucky Business Investment (KBI) Program
Provides income tax credits and wage assessments to new and existing agribusinesses, regional and national headquarters, manufacturing companies, and non-retail service or technology related companies that locate or expand operations in Kentucky. Projects locating in certain counties may qualify for enhanced incentives. Click [here](#) to view a map of the enhanced incentive counties.

- Kentucky Enterprise Initiative Act (KEIA)
For new or expanded service, technology, manufacturing, or tourism attraction projects in Kentucky. KEIA provides a refund of Kentucky sales and use tax paid by approved companies for building and construction materials permanently incorporated as an improvement to real property.
- Direct Loan Program (KEDFA)
KEDFA encourages economic development business expansion and job creation by providing business loans to supplement other financing. The Direct Loan Program provides loans at below-market interest rates (subject to the availability of state revolving loan funds) for fixed asset financing for agribusiness, tourism, industrial ventures, or the service industry. Retail projects are not eligible.
- Industrial Revenue Bonds - IRB
IRBs issued by state and local governments in Kentucky can be used to finance manufacturing projects and their warehousing areas, major transportation and communication facilities, most health care facilities, and mineral extraction and processing projects. Click [here](#) for the IRB Procedures.
- Community Development Block Grants Loans - CDBG
Federally funded low interest loans made available through the Department for Local Government.

Job Retention

- Kentucky Reinvestment Act (KRA)
Provides tax credits to an existing Kentucky company engaged in manufacturing and related functions on a permanent basis for a reasonable period of time that will be investing in eligible equipment and related costs of at least \$2,500,000.
- Kentucky Industrial Revitalization Act (KIRA)
Investments in the rehabilitation of manufacturing or coal mining and processing operations that are in imminent danger of permanently closing or that have closed temporarily may qualify for tax credits. An eligible company shall also include one that has closed but resumes mining operations. Eligible entities include manufacturing companies that save or create 25 jobs and coal mining and processing companies that intend to employ a minimum of 500 persons and have a raw production of at least three million tons from the economic revitalization project facility.

High-Tech

- SBIR-STTR Matching Funds Program
The Cabinet for Economic Development will match, on a competitive basis, Phase 1 and Phase 2 federal Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) awards received by Kentucky high-tech small businesses and those willing to become Kentucky-based businesses. This includes matching Phase 1 federal awards up to \$150,000 to support the exploration of the technical merit or feasibility of an idea or technology, and up to \$500,000 of federal Phase 2 awards, which support full-scale research and development.
- Commonwealth Seed Capital LLC
Commonwealth Seed Capital, LLC, (CSC) is an independent fund that makes debt or equity investments in early-stage Kentucky business entities to facilitate the commercialization of innovative ideas and technologies.
Specified innovation areas: health and human development; information technology and communications; bioscience; environmental and energy technologies; and materials science and advanced manufacturing.
CSC invests in companies that have a significant Kentucky presence, the prospect for substantial growth, and the potential to generate an appropriate rate of return. For more information, contact:

Gene Fuqua, President
Commonwealth Seed Capital, LLC
300 West Vine Street, Suite 600
Lexington, Kentucky 40507-1751

- Kentucky Enterprise Fund

The Kentucky Enterprise Fund provides seed-stage capital to Kentucky-based companies that are commercializing a technology-based product or process. The funds exist to stimulate private investment in Kentucky-based technology companies with high growth potential.

Energy and Environment

- Kentucky New Energy Ventures Fund

The Kentucky New Energy Ventures Fund provides seed stage capital to support the development and commercialization of alternative fuel and renewable energy products, processes, and services in Kentucky. The funds exist to stimulate private investment in Kentucky-based technology companies with high growth potential. KNEV makes grants of \$30,000 and investments ranging from \$250,000 to \$750,000. Qualified companies must be Kentucky-based and funds are to be used for business development activities.

- Incentives for Energy Independence Act – IEIA (PDF)

Requires a capital investment of at least \$25 million for an alternative fuel facility using biomass, or an investment of at least \$100 million for an alternative fuel facility using coal, as its primary feedstock. A capital investment of at least \$1 million is required for a renewable power facility that meets minimum electric output standards based upon the power source. The negotiated incentives cannot exceed 50 percent of the capital expenditures and may include a reimbursement of sales and use taxes paid on tangible personal property; a tax credit of the income tax and limited liability entity tax owed by the company; and, wage assessment incentives up to 4 percent of gross wages of each employee whose job was created as part of the project. Advanced disbursements may also be available.

- Kentucky Environmental Stewardship Act (KESA) (PDF)

For companies manufacturing products that have a substantial positive impact on human health and the environment. Companies with projects approved under KESA must have at least \$5 million in eligible cost and can potentially recover up to 25 percent of the project's fixed asset cost and 100 percent of employee skills training. The tax incentive is available for recovery over a 10-year period.

Entrepreneurs & Small Business

- Kentucky Small Business Credit Initiative (KSBCI)

Designed to generate jobs and increase the availability of credit by reducing the risks participating lenders assume when making loans to small businesses. Using three distinct credit enhancement programs, KSBCI will help lenders finance creditworthy small businesses that would typically fall just outside of their normal lending guidelines.

- Small Business Loan Program (PDF)

The Small Business Loan Program is designed to help small businesses acquire funding needed to start or grow their small business. A small business must be engaged in manufacturing, agribusiness, or service and technology. Loan funds may be used to acquire land and buildings, purchase and install equipment, or for working capital. The minimum loan amount is \$15,000 and the maximum is \$100,000. The approved company must create one new full-time job within one year of the loan closing. KEDFA can fund up to 100 percent of the project costs and the loan can be used in conjunction with other lenders. The term of the loan can range from 3-10 years.

- The Kentucky Small Business Tax Credit (KSBTC)

The KSBTC program is designed to encourage small business growth and job creation by providing a nonrefundable tax credit to eligible businesses hiring one or more eligible individuals and investing at least \$5,000 in qualifying equipment or technology. With certain exceptions, most for-profit

businesses with 50 or fewer full-time employees are considered eligible for this program. The KSBTC program is limited to allocating a total of \$3 million in tax credits per state fiscal year.

- U.S. Small Business Administration
Federal agency that provides a number of guaranteed loan and other financial assistance programs to small businesses.
- Angel Investment Tax Credit
The Kentucky Angel Investment Tax Credit offers tax credits of up to 50 percent of an investment in Kentucky small businesses. Prior to investment, both the investor and small business must submit applications for certification. Each investment must be certified in advance as well. Refer to the Kentucky Angel Investment Tax Credit Fact Sheet for program details and qualifying criteria.

Workforce Training

- Bluegrass State Skills Corporation Skills Training Investment Credit
Provides credit against Kentucky income tax to existing businesses that sponsor occupational or skills upgrade training programs for the benefit of their employees.
- Bluegrass State Skills Corporation Grant Reimbursement Program
Provides matching grant funds for customized business and industry-specific training programs.

Tax Increment Financing (TIF)

- Tax Increment Financing (TIF)(PDF)
Tax Increment Financing (TIF) is an economic development tool to use future gains in taxes to finance the current improvements that will create those gains. The state participates with local governments and eligible agencies in three TIF programs:
Real Property Ad Valorem Tax Revenues, Signature Projects, Mixed-Use Redevelopment in Blighted Urban Areas

Agri-business Opportunities

- Kentucky Agricultural Development Fund
The Kentucky Agricultural Development Fund provides incentives for innovative proposals that increase net farm income, stimulates markets for Kentucky agricultural products, creates new ways to add value to Kentucky agricultural products, and explores new opportunities for Kentucky farmers. For more information visit the Governor's Office of Agricultural Policy's website, agpolicy.ky.gov or call (502) 564-4627.
- Kentucky Agricultural Finance Corporation
The Kentucky Agricultural Finance Corporation provides capital access for agricultural diversification and infrastructure projects. Participating Loan Programs Include: Agricultural Infrastructure, Beginning Farmer, Diversification through Entrepreneurship in Agri-business and Large Animal Veterinary Programs. Direct Loan Programs include the Agricultural Process Loan Program and the Coordinated Value-Added Assistance Loan Program. For more information visit the Governor's Office of Agricultural Policy's KAFC website, kafc.ky.gov or contact Bill McCloskey at (502) 564-4627.

Other Business Incentives and Financial Programs

- Kentucky Investment Fund Act - KIFA (PDF)
KIFA provides tax credits to individuals and companies that invest in approved venture capital funds. Investors in KIFA approved funds are entitled to a 40 percent credit against Kentucky individual or corporate income tax or Kentucky corporate license tax. KEDFA (see above) approves investment funds and fund managers.

Loan Application Checklist

Personal Information

- Identification and Social Security Card
- Address for the last two years
- Contact information: cell, work, home phone, email

Employment Information

- Current gross salary/income
- Employer's name, address and phone number for past three years
- Dates of employment if different for last three years

Self-Employment Information

- Personal tax returns for the last three years
- Corporate or partnership tax returns for three years
- Year-to-date profit and loss statement

Personal Assets

- Checking & savings account balances, institution names and account numbers
- Investment information (CD's, Money Market, IRA accounts)
- List of real estate owned and current property valuation
- Cash value of any life insurance
- Stock and bond values
- Year, model and value of cars/vehicles
- Value of artwork, jewelry, other collectibles

Personal Liabilities

- Names and addresses of creditors including student loans, mortgage, car loans, liens, judgments
- Balance owed and amount of monthly payments made toward these accounts
- Account numbers and purpose of loan(s)

Business Start-Up Checklist

After researching your business idea and writing your business plan, use the checklist below to guide you through the steps of establishing your business. It is good, sound business judgment to seek advice from an accountant and/or attorney before starting a business. You can also refer to the *Start My Business* page with the *Kentucky One Stop Business Portal* for additional information and resources on any of the following topics.



CHOOSE A NAME AND STRUCTURE.

- ☐ Businesses in Kentucky are required to **choose an available name with the Office of the Secretary of State**. A business name is not available if it is already being used by an existing registered business. There is a search tool for available names which you can access by visiting the Office of the Secretary of State's Website at: www.sos.ky.gov
- ☐ One of the first decisions to make when starting a business is to **choose a legal structure** for your business. The particular structure you choose may save you money and provide greater protection of your personal assets. Visit the *Start My Business* page with the *Kentucky One Stop Business Portal* for an interactive tool that can provide you with more information on different business structures.

REGISTER YOUR BUSINESS.

- ☐ Most types of business types must register with the Office of the Secretary of State and the Kentucky Department of Revenue to operate in Kentucky. Businesses can now complete their basic registrations with both offices using the **Kentucky One Stop Business Application** (formerly known as *FastTrack*) online. Visit the *Start My Business* page with the *Kentucky One Stop Business Portal* to get started.
- ☐ Many cities and counties also require registration for individuals and firms conducting business within their jurisdiction. Consult your local county and city clerks for any **local registration requirements**.

GET YOUR TAX NUMBERS.

- ☐ Obtain a **Federal Employer Identification Number** from the Internal Revenue Service (IRS). (You most likely completed this step while completing your basic registration with the Kentucky Department of Revenue above.)
- ☐ After you have completed your basic registration you will receive a **state tax identification number** from the Kentucky Department of Revenue.
- ☐ Upon receiving and processing your registration, the Department of Revenue will specify if you and your business will have any additional state tax requirements. Depending on your type of business there may be **additional state tax registrations** you must complete.
- ☐ Many cities and counties also impose taxes for individuals and firms conducting business within their jurisdiction. Consult your local county and city clerks for any **local tax requirements**.

FIND INSURANCE REQUIREMENTS AND COVERAGE OPTIONS.

- ☐ If you hire employees, your business is required to **register for unemployment insurance** to operate in Kentucky. Visit <https://kewes.ky.gov/> to register.
- ☐ If you hire employees, your business is also required to obtain **workers' compensation insurance** from a private insurance carrier or self-insure. (Kentucky does not sponsor a state-run insurance program.) Visit the Department of Workers' Claims for more information.
- ☐ Insurance is a risk management tool that can help you protect your business, your employees and your customers. Visit the *Insurance* page on the *Kentucky One Stop Business Portal* for more information and resources and to make sure you **adequately protect your business** before you open.

OBTAIN THE APPROPRIATE LICENSES AND PERMITS.

- ☐ Most businesses in Kentucky are required to have at least one license or permit to operate. Check with your occupational board or visit the Occupational Licenses/Permits page on the *Kentucky One Stop Business Portal* to search **special licenses or permits** to legally operate your business.
- ☐ If your business is involved in activities supervised/regulated by a federal agency you will also need to **obtain federal licenses** to operate. Visit the *Federal Licenses/Permits* page on the *Kentucky One Stop Business Portal* for more information.
- ☐ **Acquire environmental permits:** Environmental permits are required by federal, state and sometimes local governments to ensure that business and construction minimize potential impacts on human health and the environment. Many environmental programs require that facilities and operators obtain permits or authorizations prior to engaging in certain activities.
- ☐ Many cities and counties also impose requirements for individuals and firms conducting business within their jurisdiction. Consult your local county and city clerks to find out if you must obtain a **local business license** and to check for compliance with **building codes and local zoning requirements**.

LEARN ABOUT YOUR EMPLOYER RESPONSIBILITIES.

- ☐ Visit the *Managing Employees* page on the *Kentucky One Stop Business Portal* for more information on the topics in this section.
- ☐ Research and understand your **employer tax obligations** with the Internal Revenue Service and the Kentucky Department of Revenue.
- ☐ **Display mandatory posters** in a conspicuous location in your place of business: Safety and Health on the Job; Wage and Hour; Unemployment Insurance; Equal Opportunity; and Fair Housing.
- ☐ Your business is required to **report new hires** to both Federal and Kentucky governments.
- ☐ Your employees must fill out an **Employment Eligibility Verification Form (I-9)**.
- ☐ Make sure you are in compliance with the **Americans with Disabilities Act (ADA)**.
- ☐ Make yourself aware of **occupational safety and health regulations** that may impact your business.
- ☐ Employers involved in construction work or mining activities in Kentucky that haven't been doing business in the state for at least five consecutive years are required to **post a performance bond**.

IDENTIFY REGULATIONS AND STATUTES FOR YOUR BUSINESS.

- ☐ Learn about **regulations and ordinances** that affect your industry and can impact your business on the *Start My Business* page with the *Kentucky One Stop Business Portal*.

Choose a name and structure: Check Name Availability at <http://onestop.ky.gov/start/Pages/structure.asp>

Or write or call:

Secretary of State
Filings Branch
700 Capital Avenue
Frankfort KY 40602
502-564-3490
www.sos.ky.gov/business/filings/

Register your business:

Secretary of State (see above)

*To file Articles of Incorporation or register Limited Partnerships, FastTrack Business registration

Kentucky Department of Revenue
Frankfort, KY 40602
Registering a Business 502-564-3306
Sales & Use Tax 502-564-5170
Corporation Income Tax 502-564-8139
Withholding Tax 502-564-7287
www.revenue.ky.gov/business

**To file a KY Tax Registration Application- required for all businesses making sales in Kentucky

Shelby County Clerk
Sue Carole Perry
501 Washington Street
Shelbyville, KY 40065
502-633-4410
www.shelbycountyclerk.com/home.htm
www.ecclix.com/fees/Shelby-Filing%20Fee%20A-K.htm

Get Your Tax Numbers:

US Internal Revenue Service
600 Doctor Martin Luther King Junior Place
Louisville, KY 40202
www.irs.gov/

**To obtain an employer identification number by filing an SS-4 form

Worker's Compensation:

Contact your insurance provider

Licenses and Permits:

City of Shelbyville
315 Washington Street
Shelbyville, KY 40065
502-633-8000
www.shelbyvillekentucky.com/

*To obtain a local business license for businesses within city limits.

Shelby County Occupational Tax Administrator
419 Washington Street
Shelbyville, KY 40065
502-633-7685
www.shelbycountykentucky.com/Occupational/occupational.html

*To register with the Occupational License Fee Administrator- required for all county businesses.
There is a 1.5% occupational tax applied to Shelbyville workers and 1% for Simpsonville workers.

Triple S Planning Commission
501 Main Street
Shelbyville, KY 40065
502-633-1718
www.shelbypz.com/

*To assure compliance with local zoning regulations

Shelbyville Historic District Commission
315 Washington Street
Shelbyville, KY 40065
502-844-2277
www.shelbyvillekentucky.com/historic-district-coordinator-welcome-center/

*To assure compliance with local historic preservation regulations

See map on page 23 for historic district boundaries

Shelby County Quick Reference Guide

Animal Control

Shelby County Animal Shelter
266 Kentucky Street
Shelbyville, KY 40065
502-633-0009

Humane Society
400 Hudson Blvd.
Shelbyville, KY 40065
502-633-4033

Fire Departments - Shelby County

<u>Station 1</u>	<u>Station 2</u>	<u>Station 3</u>	<u>Station 4</u>	<u>Station 5</u>
200 Alpine Dr Shelbyville, KY 502-633-6648	1000 Taylorsville Rd Shelbyville, KY 502-633-0161	7027 Eminence Pike Shelbyville, KY	980 Finchville Rd Shelbyville, KY	7370 LaGrange Rd Shelbyville, KY

Fire Departments - City of Shelbyville

1040 Main Street Shelbyville, KY 502-633-7101	99 Clubhouse Drive Shelbyville, KY 502-633-1330	120 Warriors Way Shelbyville, KY 502-647-7207
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Garbage & Recycling Services

Shelby County Solid Waste & Recycling: solid waste & recycling for county residents and businesses at \$0.035 a pound solid waste, no charge for recycling.

Physical address: 170 Windhurst Way Shelbyville, KY 40065 502-633-2699	mailing address: 419 Washington Street Shelbyville, KY 40065
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Recycling: Satellite locations (drop off only) Tues-Sat 7 am- 3pm:
86 North 7th Street
Shelbyville, KY 40065

Pick up services:

Republic 800-262-6565	Rumpke 800-678-6753	Waste Management 800-607-9509
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Litter:

Clean Community Program (County) 501 Main Street Shelbyville, KY 40065 502-633-4774	Code Enforcement (City) 315 Washington Street Shelbyville, KY 40065 502-633-8000 ext. 8210
--	---

Internet Providers

AT&T 844-535-6390	Spectrum 844-316-8554
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Law Enforcement Agencies

Shelbyville Police Department 303 Main Street Shelbyville, KY 40065 502-633-2326	Shelby County Sheriff 501 Main St. #8 Shelbyville, KY 40065 502-633-4324	Simpsonville Police Department 108 Old Veechdale Rd. Simpsonville, KY 40067 502-722-8110
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Newspaper

The Sentinel News
700 Taylorsville Road
Shelbyville, KY 40065
502-633-2526
www.thesentinelnews.com

Parks and Recreation

Shelbyville/Shelby County Parks & Recreation
717 Burks Branch Road
Shelbyville, KY 40065
502-633-5059



www.shelbycountyparks.com

Guist Creek Marina & Campground
11990 Boat Dock Road
Shelbyville, KY 40065
502-647-5359
www.guistcreek.com



Realtors

Shelbyville Council of Central Kentucky
Associates of Realty
P.O. Box 101
Danville, KY 40423
859-236-3497

Related Business Resources

Shelby County Chamber of Commerce
316 Main Street
Shelbyville, KY 40065
502-633-1636
www.shelbycountykychamber.com

Shelby County Industrial & Development
Foundation
316 Main Street
Shelbyville, KY 40065
502-633-5068
www.scidf.com

Shelby Main Street Corporation
316 Main Street
Shelbyville, KY 40065
502-633-5029
www.shelbymainstreet.com

School District

Shelby County Board of Education
403 Washington Street
Shelbyville, KY 40065
502-633-2375
www.shelby.kyschools.us

Tourism

ShelbyKY Tourism Commission & Visitors Bureau
1011 Main Street
Shelbyville, KY 40065
502-633-6388
www.visitshelbyky.com



United States Post Office

Shelbyville
401 4th Street
Shelbyville, KY 40065
502-633-1810

Simpsonville
6990 Shelbyville Road
Simpsonville, KY 40067
502-722-8747

Bagdad
5811 Elmburg Road
Bagdad, KY 40003
502-747-8813

Finchville
5655 Taylorsville Road
Finchville, KY 40022
502-834-7737

Utility Companies

Electric

Kentucky Utilities
1100 Main Street
Shelbyville, KY 40065
1-800-981-0600

Shelby Energy Cooperative
620 Old Finchville Road
Shelbyville, KY 40065
502-633-4420

Gas

Atmos Energy
105 Hudson Blvd.
Shelbyville, KY 40065
502-633-2831

LG&E
1100 Main Street
Shelbyville, KY 40065
1-800-981-0600

Water

Shelbyville Municipal
1059 Washington Street
Shelbyville, KY 40065
502-633-2840

North Shelby Water Co
4596 Bagdad Rd.
Bagdad, KY 40003
502-747-8942

West Shelby Water District
P.O. Box 39
Simpsonville, KY 40067
502-722-8944

Sewer

Shelbyville Municipal Sewer
1059 Washington Street
Shelbyville, KY 40065
502-633-2840

City of Simpsonville
108 Old Veechdale Road
Simpsonville, 40076
502-722-8110

Government Offices



Dan Ison, Shelby County Judge Executive
501 Main Street
Shelbyville, KY 40065
502-633-1220
Email: dan.ison@shelbycoky.com
www.shelbycounty.ky.gov

Historic Courthouse, 501 Main Street, Shelbyville

Shelbyville Sheriff's Office - Vehicle inspections, paying property taxes, organizes neighborhood watch

Contact: Sheriff Mark Moore

502-633-4324

Email: sheriff@shelbycoky.com

Website: www.sckyso.com

Triple S Planning & Zoning Commission - Oversees all planning, zoning and development within *all* of Shelby County. Monthly meetings are held on the third Tuesday of the month

Contact: Ryan Libke

502-633-1718

Email: rlibke@shelbypz.com

Website: www.shelbypz.com

Courthouse Annex Building, 501 Washington Street, Shelbyville

Shelby County Clerk - License plates, voter registration

Contact: Sue Carole Perry, County Clerk

502-633-4410

Email: suecarole.perry@ky.gov

Website: www.shelbycountyclerk.com

Property Valuation Administrator - Assesses "fair market value" of Shelby County property to be used in determining tax amounts

Contact: Brad McDowell

502-633-4403

Email: brad.mcdowell@ky.gov

Website: www.qpublic.net/ky/Shelby/

Judicial Center, 401 Main Street, Shelbyville

Circuit Clerk - Driver's license, lawsuits, court records and dockets

Contact: Wendy Graney, Circuit Clerk

502-633-1287

Website: <http://shelbycounty.ky.gov/Elected-Officials/Pages/Circuit-Clerk.aspx>

419 Main Street, Shelbyville

Alcoholic Beverage Control - administers and enforces all local ordinances that deal with the regulation of alcohol sales at businesses.

Contact: Rusty Newton, Administrator

502-633-7685

Email: rusty.newton@shelbycoky.com

Building Inspector - responsible for monitoring permitted construction of new and existing buildings in the county

Contact: Isaac Hughes, Building Inspector

502-633-0692

Occupational License Office - collection agent on behalf of Shelby County Fiscal Court. All persons/businesses working in Shelby County should be licensed through this office.

Contact: Rusty Newton, Occupational Tax Administrator

502-633-7685

Email: rusty.newton@shelbycoky.com



Mayor David Eaton
City of Shelbyville
315 Washington St
Shelbyville, KY 40065
502-633-8000

Email: David@shelbyvillekentucky.com
www.shelbyvillekentucky.com

Alcoholic Beverage Control - Verify and sign off on alcoholic beverage permits and enforcement issues.

Contact: Carla Wainscott
502-633-8000 ext. 1101

Email: Carla@shelbyvillekentucky.com

Code Enforcement - Provide inspections for all new county businesses to ensure building and zoning compliance. Also provide permits for new construction, electrical work, demolition, etc.

Contact: Scott Allnutt, Code Enforcement Officer
502-633-8000 ext. 1110

Email: Scott@shelbyvillekentucky.com

Contact: Barry Edington, Building Inspector
502-633-8000 ext. 11008

Email: Barry@shelbyvillekentucky.com

Engineering Division/Public Works - Responsible for leaf, limb and snow removal from city streets, pothole repair and inspections

Contact: Jennifer Herrell, City Engineer/Public Works Director
502-633-1094

Email: jpherrell@mw.twcbc.com

Business License - An occupational license application is required for every person and business entity engaged in any business in the city before the commencement of business.

Contact: Meagan Whitacre
502-633-8000 ext. 1113

Email: meagan@shelbyvillekentucky.com



Mayor Cary Vowels
City of Simpsonville
108 Old Veechdale Road
Simpsonville, KY 40067
502-722-8110

Email: Cary@cityofsimpsonvilleky.com
www.cityofsimpsonvilleky.com

Parks and Recreation - Awarded a Playful City USA Community! We are proud of our city's efforts to increase playability and foster family-friendly environments that promote play everywhere.

Contact: Chris Truelock, Administrator
502-722-8793

Email: simpsonvillepark@cityofsimpsonvilleky.com

Glossary of Zoning Terms

Change of Occupancy- When a building changes from one use to another. For example, from a store to an office or an office to a church.

Conditional Use- A use which would promote the public health, safety or welfare but would impair the integrity and character of the zone or adjacent zones unless certain restrictions are imposed in addition to those already in zoning regulations.

Development Plan- Presentation in form of sketches, maps and drawings of a proposed use and/or structure by the owner of the land which sets forth in detail the intended development.

Developer- The legal owner or owners of all land proposed to be included in a development.

District- An area or zone of the planning unit for which regulations governing the use of premises and structures or the height and area of buildings are uniform (as per KRS 100.111 (15))

Industry, Heavy- Those industries whose processing of products result in the emission of any atmospheric pollutant, light flashes or glare, odor, noise or vibration which may be heard and/or felt off the premises, those industries which constitute a fire or explosion hazard, and those industries that require a large amount of water and wastewater treatment for operations. Those industries with negative off-site environmental effects shall be excluded from heavy and light industry.

Industry, Light- Those industries whose processing of products results in none of the conditions described for heavy industry. Light industry excludes those industries which are required to obtain a hazardous waste treatment storage or disposal permit pursuant to the Resource Conservation Recovery Act (RCRA), 42 U.S.C Section 9601 et seq. or State statutes promulgated in lieu thereof.

Kentucky Building Code- The code under which everything other than a 1 or 2 family dwelling is built.

Kentucky Residential Code- The code under which 1 and 2 family dwellings are built in Kentucky.

Municipal Authority- The City Counsels of Shelbyville and/or Simpsonville Kentucky.

Nonconforming Use or Structure- An activity or a building, sign, structure or a portion thereof which lawfully existed before the adoption or amendment of these Zoning Regulations, but which does not conform to all of the regulations contained in the zoning regulations which pertain to the zone in which it is located.

Non-retail Commercial- Commercial sales and services to customers who intend resale of the products or merchandise sold or handled. For example non-retail commercial includes wholesaling, warehousing, trucking terminals, and similar commercial enterprises.

Office Park- A defined geographic area planned and coordinated for the development of various office/business uses and associated activities. An office park is designed, constructed, and managed on an integrated basis with particular attention given to vehicular circulation, parking utilities, storm-water management, building design, signage, and landscaping.

Planned Unit Development- An area with a specified minimum contiguous acreage as imposed by the Triple S Planning Commission to be developed as a single entity according to a development plan, containing one or more residential clusters or planned unit residential developments and one or more public, quasi-public, commercial or industrial areas in such ranges of ratios of nonresidential uses to residential uses as shall be specified in the Zoning Regulations.

Planned Unit Residential Development- An area with specified minimum contiguous acreage as imposed by the Triple S Planning Commission to be developed as a single entity according to a plan containing one or more residential clusters, which may include appropriate commercial or public or quasi-public uses primarily for the benefit of the residential development.

Planning Commission- The Triple S Planning Commission of Shelbyville, Simpsonville, and Shelby County, Kentucky as established pursuant to Chapter 100 of the Kentucky Revised Statutes.

Site Review- A confidential, informal process where concerned City/County agencies meet with developers and business people to answer questions regarding the procedures, requirements and time frames of each unique project. Also known as preliminary conference.

Variance- A variance is an exception granted from the literal enforcement of the zoning regulations where, by reasons of exceptional narrowness, shallowness, or unusual shape of a site on the effective date of the regulations or by reason of exceptional topographic conditions, or some other extraordinary situation or condition of that site, the literal enforcement of the dimensional requirements (height, or width of building or size of yards, but not intensity) of the zoning regulations would deprive the applicant of reasonable capacity to make use of the land in a manner equivalent to those permitted other landowners in the same zone district. It is a departure from dimensional terms of the zoning regulation pertaining to the height, width, or location of structures, and the size of yards and open spaces where such departure meets the requirements of KRS 100.241 to 100.247.

Zoning Abbreviations:

A	Agricultural
ROS	Recreational/Open Space
RE	Residential Estates
R1	Residential -Very Low Density
R2	Residential- Low Density
R3	Residential -Medium Density
R4	Residential- Multi-Family
MHP	Mobile Home Park
C1	Commercial- Central Business District (Downtown)
C2	Commercial-Neighborhood
C3	Commercial-General
C4	Highway Commercial
P1	Professional- Limited Office
P2	Professional- General Use
X1	Limited Interchange
X2	General Interchange Commercial
I1	Industrial Light
I2	Industrial Heavy
F/C	Flood Plain/Conservation Zone

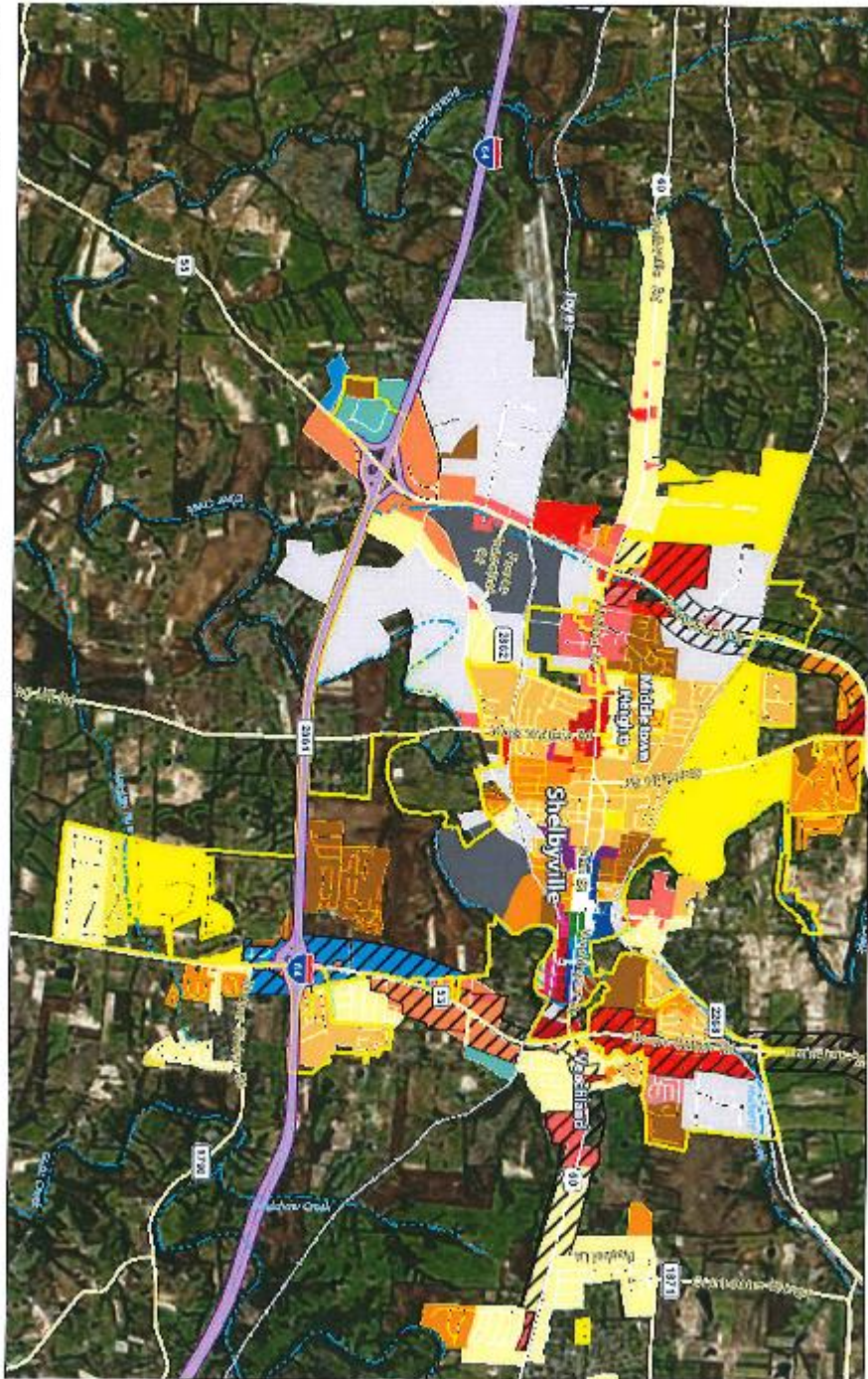




City of Shelbyville Zoning Map

<http://www.shelbypz.com>

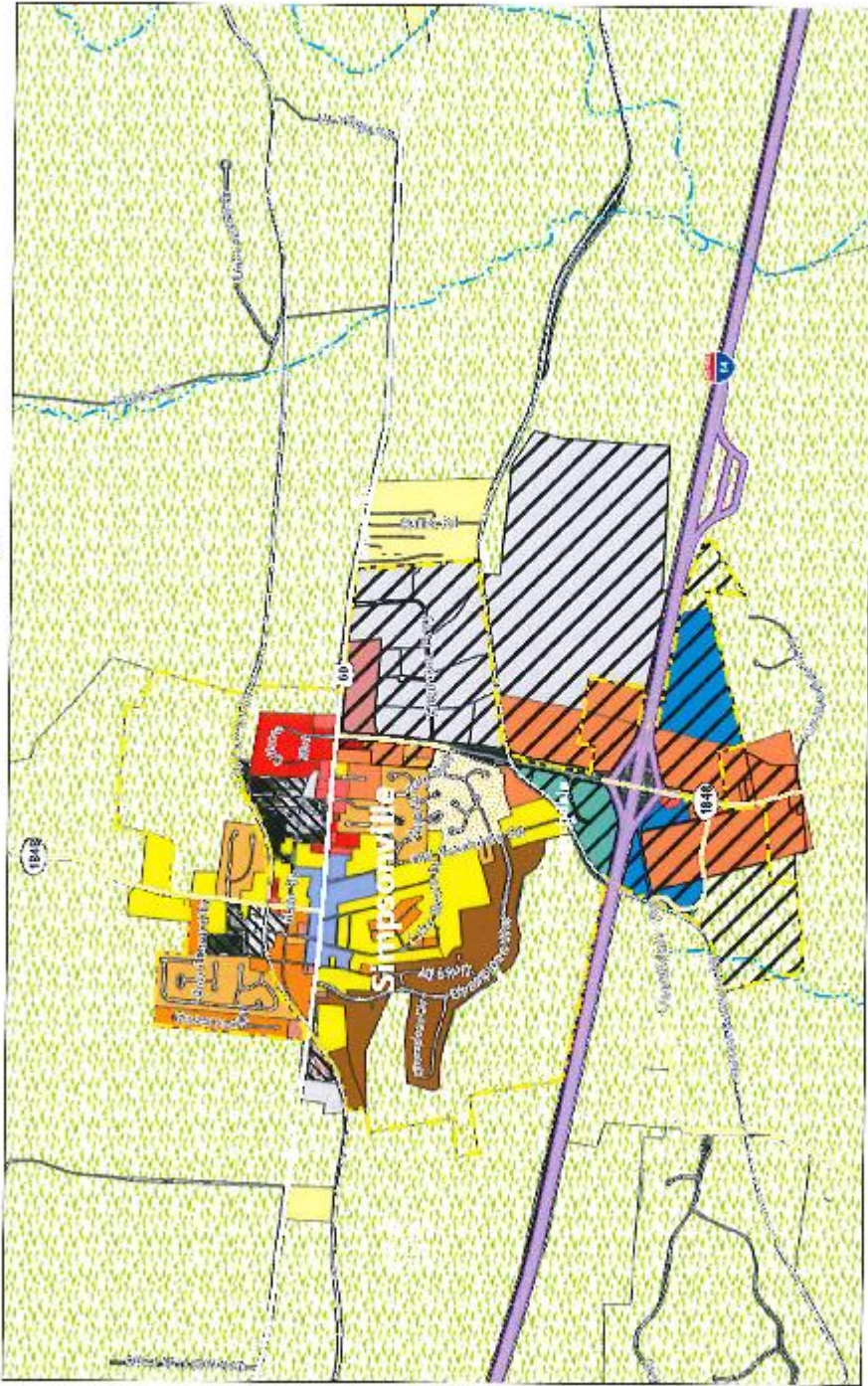
zoning map



September 15, 2016
Places 100K
Railroad 100K
Roads 100K
Local Road

0 0.5 1 2 Miles
0 0.5 1 2 Kilometers
Map data © 2016
Map data © 2016
Map data © 2016

Simpsonville Zoning



September 15, 2013

Places 40K

Railroad 40K

Roads 40K

Local Road



Emergency Code Number: _____ Date Entered/Initials: _____

Business Name: _____

Type of Business: _____

Business Address: _____

Telephone Number: _____ Fax Number: _____

Normal Business Hours: _____ Email Address: _____

Please list, in order, the persons to be notified in case of an emergency at your business

1.

Name

Street Address

Telephone

City, State

Company Position

2.

Name

Street Address

Telephone

City, State

Company Position

3.

Name

Street Address

Telephone

City, State

Company Position

Alarm

☐

Yes

☐

No

Type of Alarm System: _____

Name of Alarm Company: _____ Phone: _____

Windows:

☐

North

☐

South

☐

East

☐

West

Doors:

☐

North

☐

South

☐

East

☐

West

Roof Skylight:

☐

Yes

☐

No

Night Light:

☐

Yes

☐

No

Safe:

☐

Yes

☐

No

Location of Safe:

☐

Front

☐

Middle

☐

Rear

Type of Safe:

☐

Walk-In

☐

Wall

☐

Floor

☐

File

Night Watchman/Private Security:

☐

Yes

☐

No

Name: _____

Phone: _____

Any additional Information: _____

**IN THE EVENT YOU ARE CONTACTED ABOUT AN EMERGENCY AT YOUR BUSINESS
PLEASE VERIFY WITH POLICE 502-633-2326 OR 911 BEFORE GOING TO YOUR BUSINESS**