



Historic Electric Sign Program

PROGRAM GUIDELINES AND APPLICATION

Revised 6/8/2026



Historic Electric Sign Program

Program Guidelines and Application

Contents

Purpose.....	2
Eligibility.....	3
Eligible Costs.....	4
Historic Electric Sign Examples	5
Program Requirements.....	7
Application Process	8
Exhibit A – Application	9
Exhibit B – Rating Sheet	13



Purpose

The Historic Electric Sign Program is a part of Covington's Small Business Program, aimed at refurbishing and incorporating historic electric signs back into the city's commercial areas. This program offers an 80% city/ 20% owner matching grant, up to \$10,000, to help restore existing projecting signs or install refurbished historic signs. The purpose is to enhance the aesthetic appeal of commercial districts, generate foot traffic, and improve businesses' curb appeal.

Applications are reviewed quarterly. All proposals are due by the final submission deadline and must have the required attachments to be considered. A Certificate of Appropriateness ("COA") is required for this program. To obtain a COA, Applicants must schedule a meeting with the City's Historic Preservation Specialist before submitting an application, even if the building is not historic or located in an Historic Preservation Overlay zone.

	Deadline to Meet with Historic Preservation Specialist	Final Submission Deadline
Round 1	July 24, 2026	August 7, 2026
Round 2	October 16, 2026	October 30, 2026
Round 3	January 22, 2027	February 5, 2027
Round 4	April 23, 2027	May 7, 2027

City staff will review all applications and recommend funding awards based on the criteria in the program guidelines and rating sheet. The application and rating sheet are attached to these guidelines as Exhibit A and B, respectively. If City staff recommends funding for your project, the Program Administrator will present your project to the City of Covington Board of Commission for approval. Funding agreements will be executed following Commission approval. Please be aware that this process can take 6-8 weeks. Submission of an application is not a guarantee of funding.

Submit Completed Application Packet to:

Patrick Duffy, Program Administrator
859.292.2141
PDuffy@covingtonky.gov
20 West Pike Street Covington, KY 41011

Eligibility

Applicants must meet all the following eligibility requirements.

1. Applicant must own the commercial property to apply for the Historic Electric Sign Program. A business can also directly apply but must have the building owner as a co-applicant. The building cannot be owned by a public entity.
2. One sign incentive per parcel (PIDN) is eligible per round of funding.
3. The proposed sign improvements must be consistent with city's historic design guidelines and be approved via a Certificate of Appropriateness (COA) by the City's Historic Preservation Specialist, even if the building is not historic or within a Historic Preservation Overlay.
4. Face changes are not eligible.
5. The applicant must be properly licensed to operate within the City of Covington, Kenton County, and Commonwealth of Kentucky; meet all City of Covington zoning requirements; and meet all local and state building and health code requirements where applicable. This includes having an up-to-date rental license with the City if there are residential or short-term rental units also in the property.
6. The applicant must, at all times, be in compliance with City of Covington Good Standing Ordinance. Pursuant to City of Covington Code of Ordinances § 35.003, applicants and affiliated persons and/or entities for this program must not have made or filed pending adverse claims against the City in the form of settlement demands and/or lawsuits; nor shall they be delinquent on their obligations to pay loans, fines, liens, or other obligations owed to the City.
7. In accordance with the City of Covington's Code of Ordinances Human Rights Commission requirements, § 32.040 et. seq., the Business shall not discriminate on the basis of any protected class, including but not limited to race, color, religion, sex, sexual orientation, gender identity, age, national origin, ancestry, marital status, parental status, familial status, place of birth, disability, or natural texture, color of hair, hair styles, or protective hair styles (including, but not limited to braids, locks, twists, and coverings).

Eligible Costs

Expenses incurred prior to execution of an agreement with the City are not eligible for reimbursement. All invoices/expenses must be constructed, billed, and submitted for reimbursement within the contract's term.

1. The maximum forgivable loan is \$10,000. The private match requirement is 20% of the total project cost.
 - a. Example 1: the total cost to refurbish a historic electric sign is \$8,000. The private match requirement is \$1,600 ($\$8,000 \times 20\%$). The City forgivable loan amount is \$6,400 ($\$8,000 \times 80\%$).
 - b. Example 2: the total cost to refurbish a historic sign is \$20,000. The private match requirement is \$4,000 ($\$20,000 \times 20\%$). The City forgivable loan amount is \$10,000 ($\$20,000 \times 80\% = \$16,000$; however, the maximum amount of the forgivable loan is \$10,000). The remaining \$6,000 would have to be funded by the owner via additional debt or equity.
2. After approval and contract execution, approved participants will oversee the entire sign construction process. Applicants must complete the sign rehabilitation, pay all contractors, and submit for reimbursement within 12 months after the contract's execution to be eligible for reimbursement.
3. Applicants will submit one pay application requesting reimbursement for eligible expenses, which will include:
 - a. A signed "Project Completion Certification" form certifying that the expenses were incurred and were in accordance with the agreement.
 - b. All contractor invoices submitted for reimbursement, which should be dated and itemized so staff can review all expenses (materials vs labor) at the property.
 - c. A signed covenant protecting the sign from removal, sale or demolition and transferring ownership of the sign to the City in the event of voluntary removal within 25 years of the date of reimbursement.
 - d. Canceled checks or digital proof for all payments made to contractors.
 - e. Before and after photo documentation.

Historic Electric Sign Examples





Examples of Covington Historic Signs that could use program (not an exhaustive list)

- Sam's Ice Cream and Candy: 207 W Pike Street
- Landwehr Hardware and Toys: 826 Madison Ave
- Madison Theater: 730 Madison Avenue
- Motch's Jewelers clock: 613 Madison Ave
- Rental Space: 13-15 W. Southern Ave. (the old theater converted into business/apartment space)
- Reeve's Chiropractic Health Center: 3631 Decoursey Ave. (Two old signs + clocks on sides of building)
- Emerson's Bakery Latonia: 3612 Decoursey Avenue

Program Requirements

1. Source of Funds: All sources of funds for the project must be identified when the application is submitted to the City and in place at the time of the award agreement.
2. Sign Reconstruction: Applicants will oversee the entire reconstruction process. Applicants will be required to comply with the City's "Good Neighbor" guidelines regarding minimizing construction interference on the public. Applicant must utilize professional contractors, and work cannot be done "in house" using applicant's own employees. In order to be eligible for reimbursement, applicants shall ensure that: construction is completed; all contractors are paid; Applicant's contractor(s) have paid all applicable City taxes and occupational licenses fees relating to the work; and Applicant has submitted a final pay application to the City for reimbursement within 12 months after the contract's execution.
3. Site Visits: City staff will conduct a site visit before payments begin in order to verify that the business is in operation. Staff may also conduct unannounced site visits periodically in order to ensure compliance with the terms of the agreement.
4. Repayment terms: A signed covenant protecting the sign from removal, sale or demolition and transferring ownership of the sign to the City in the event of voluntary removal within 25 years of the date of reimbursement is required. Should the sign be voluntarily removed or destroyed in violation of the covenant, full repayment of the historic electric sign incentive will be due.
5. Sign Contractors: Part of the City's rating sheet criteria is the preference for using local Covington contractors. The City does not recommend specific companies, however, a list of local contractors who have asked to be on a reference list is available upon request. We also recognize that restoring signs is a specific trade and might not always be feasible to find an appropriate Covington contractor. Please be aware that substitution for non-local Covington contractors after an application has been approved may result in a 50% reduction of the eligible reimbursement amount.



Application Process

1. Presubmittal Meeting: All applicants must meet with the Historic Preservation Specialist to review their project before submitting an application. Applicants should have current photos of the sign and any drawings of the proposed alterations to signage to the meeting. To schedule a meeting, please call Kaitlin Bryan, Historic Preservation Specialist at (859) 292-2171 or email at kaitlin.bryan@covingtonky.gov at least one week prior to the submission deadline. Please, no drop-ins.
2. Schedule: Applicants will hear back from the Project Administrator within three weeks of the application deadline about whether they have been recommended for funding or not. If an applicant has been recommended for funding, it will be forwarded to City Commission for final approval. It can take up to 6-8 weeks after submitting an application before eligible construction costs may be incurred.
3. Application: Due to the competitive nature of this program, the City will not accept incomplete applications. Please see required documentation checklist in attached application.
4. Appeals: If an applicant is not recommended for funding, applicants may appeal their request directly to the City Manager, who has the final determination. The City Manager's review shall be limited to the materials submitted in the applicant's application.
5. Conflict of Interest: Applicants shall ensure a conflict of interest does not exist. A conflict of interest exists if an applicant is an employee, agent, consultant, officer, elected or appointed official to the City of Covington; and if the applicant exercises or has exercised any functions or responsibilities with respect to funds for this program, or participates in the decision-making process related to funds for this program, or is in a position to gain inside information with regard to program activities. If a conflict of interest exists, the applicant may not obtain assistance under this program. If there is any doubt of the conflict of interest, a written waiver may be obtained from the City of Covington. Additionally, the prohibition against conflicts of interest, gratuities and kickbacks in KRS 45A.455 are specifically incorporated herein. By submitting an application, the Applicant warrants that no conflict of interest exists.

Submit Completed Application Packet to:

Patrick Duffy, Program Administrator
859.292.2141
PDuffy@covingtonky.gov
20 West Pike Street Covington, KY 41011



Exhibit A – Application

Facade Improvement Forgivable Loan Application

APPLICANT INFORMATION

Name: _____

Phone: _____

Email: _____

Mailing Address: _____

Occupational License Number: _____

PROJECT INFORMATION

Property Owner Name (KY SOS): _____

Project Address: _____

Business Tenant Name (if applicable): _____

Description of the proposed Historic Sign Enhancements (attach separate page if needed):

How will sign improvements benefit the current user, future user, and/or the business district:

Do you have documentation that the sign is at least 50 years old? _____



PROJECT COSTS

Cost of Signage Improvements

Electric	\$ _____
Painting	\$ _____
Other	\$ _____
Describe Other	_____
 TOTAL	 \$ _____

Are you also making exterior or interior improvements? If so, how much? _____

SOURCE OF FUNDS (City will reimburse 80% up to \$10,000 total eligible costs)

Private Funds	\$ _____
City's Contribution	\$ _____
 TOTAL SOURCES	 \$ _____

TIMING

Estimated Project Construction Start Date: _____

Estimated Completion Date: _____

OTHER

Are you using any Covington contractors? Please list: _____

Are you receiving grant assistance from any other governmental agencies? If yes, list any additional grant sources and amounts:



Other Legal Entities associated with Property Owner who've received prior City funding:

Supporting Documentation Checklist

Please EMAIL your application packet with the following documentation

- Completed and signed application.
- All contractor quotes, bids, and drawings of proposed improvements.
- Evidence of financing/equity equal to the total project cost (bank letter or checking account statement).
- Certificate of Appropriateness.
- Completed W-9.
- Bonus Points: Evidence that Sign is 50+ years (if applicable)



CERTIFICATION AND WAIVER OF PRIVACY

I, the undersigned, applicant(s) certify that all information presented in this application, and all of the information furnished in support of the application, is given for the purpose of obtaining a grant or forgivable loan under the City of Covington Small Business Program, and it is true and complete to the best of the applicant(s) knowledge and belief. The applicant(s) further certifies that he/she is aware of the fact that he/she can be penalized by fine and/or imprisonment for making false statements or presenting false information.

I understand that this application is not a guarantee of grant assistance. Should my application be approved, I understand that the City of Covington may at its sole discretion discontinue subsidy payments or reimbursement at any time for cause. I hereby give my consent to the City of Covington, its agents and contractors to examine any confidential information given herein. I further grant permission, and authorize any bank, employer or other public or private entity or agency to disclose information deemed necessary to complete this application.

I understand that this grant agreement is subject to conditions in the attached Small Business Guidelines and dependent on an executed contract with the City of Covington.

I understand that if this application and the information furnished in support of the application are found to be incomplete, it will not be processed.

Applicant Signature: _____

Printed Name: _____

Title: _____

Date: _____

Exhibit B – Rating Sheet

Applicant: _____ **FOR REFERENCE ONLY – DO NOT FILL OUT** _____

Project Address: _____ Neighborhood: _____

	Max Score	Score
Project Readiness		
1 point for evidence of availability of funds or bank letter	1	
Up to 3 points for all quotes and selected contractors identified	3	
Percent of total project funded by private investment		
20% (minimum match requirement) = 1 point	4	
50% = 2 points		
100% = 3 points		
100% or greater = 4 points		
Covington Based Contractors (4 points max)		
% of contractors that are based in Covington	4	
Neighborhood Impact		
Up to 3 points for neighborhood's need for investment	3	
Up to 6 points for complexity of scope and historical significance	6	
Bonus: 2 points for evidence sign is more than 50 years old	2	
	23	