

# BUSINESS GUIDE

A 10-STEP GUIDE TO SET UP  
OR EXPAND YOUR BUSINESS  
IN COVINGTON, KENTUCKY

JOIN THE COVINGTON MOMENTUM.



# WELCOME TO THE BOLD SIDE OF THE RIVER,

where timelessness meets the ventures of tomorrow.  
Covington may be a historic river city, but our beautifully preserved architecture isn't for show, and neither are our rainbow crosswalks. We're not an attraction, we attract the bold and the best. And with the most diverse and accessible city government in the region, we encourage, support, and retain them, too.

Everything we do is by The Cov, of The Cov, and for The Cov—all character, no chains. Our avenues are lined with locally-owned retailers and restaurants, and our bars flow with Kentucky bourbon. This is where state-of-the art laboratories stand alongside 19th-century gothic basilicas. Where VC startups disrupt markets and family-owned hardware stores turn 100. This is where the past meets progress, where y'all really means all.

We are unbridled, uncommon, and unmistakably confident.

*Unapologetically,  
Covington*

**AUTHENTIC.  
UNIQUE.  
ENERGETIC.  
QUIRKY.  
INNOVATIVE.**

**JOIN THE COVINGTON MOMENTUM.  
GET STARTED TODAY.**

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# UNBRIDLED, UNCOMMON, UNMISTAKABLY CONFIDENT

## WHY DOES EVERYBODY #LOVETHECOV?

Because this city is filled with historic spaces...fascinating architecture...a national reputation for being welcoming and inclusive...a walkable downtown...over 1,000 acres of parks and green space...diverse neighborhoods with engaged residents...and a cool urban vibe featuring authentic and quirky restaurants, bars and retail shops.

## IT'S NO WONDER THAT OUR ECONOMIC MOMENTUM CONTINUES TO ACCELERATE

Covington is on the rise, with thousands of new jobs, millions in investment, and national and regional headquarters choosing to be here. The 23-acre Covington Central Riverfront neighborhood is advancing with developer commitments to transform it into a vibrant hub for businesses, residents, and visitors. An energized entrepreneurial ecosystem is taking shape, providing fertile ground for start-ups. And across our 19 neighborhoods, we're expanding housing, welcoming new residents, and shaping the future. This is more than growth - it's transformation. Covington isn't just moving forward, it's leading the way.

## OUR VISION

**CREATE FASCINATING PLACES FOR PEOPLE TO WORK, LIVE, AND PLAY – BECAUSE IT IS ALL INTERTWINED.**

If you are a new business, we welcome you to Covington. If you have been here awhile, then we thank you for your commitment to our local economy.

**EITHER WAY, WE WANT TO MAKE IT EASY FOR YOU TO SUCCEED.**

Whether you are a one-person start-up or have hundreds of workers, we are here for you every step of the way – from supporting your employees to finding you a location to growing your business to connecting you with the community. We've created this comprehensive Business Guide to enable both new and long-established businesses to navigate City government and access the resources, tools, incentives, and connections that can help you succeed and grow.

**WE HOPE THIS GUIDE IS A HELPFUL RESOURCE... AND WE LOOK FORWARD TO CONNECTING WITH YOU.**



**Ron Washington**  
Mayor | Covington, Kentucky



LEFT TO RIGHT:

**TIM DOWNING**  
Commissioner

**SHANNON C. SMITH**  
Mayor Pro Tem/  
Commissioner

**JAMES TOEBBE**  
Commissioner

**TIM ACRI**  
Commissioner



# A 10-STEP GUIDE TO SET UP OR EXPAND YOUR BUSINESS

WE WANT TO MAKE IT EASY TO OPEN  
OR EXPAND YOUR BUSINESS IN THE COV.

DEPENDING ON YOUR TYPE OF BUSINESS,  
HERE ARE STEPS YOU MAY NEED TO FOLLOW.







“Covington is a community that realizes the health of a modern city is not measured in cold statistics like the density of fast-food eateries, but in existence of a unique culture that provides a spirit of place. America and the world are increasingly flat places in which cultural homogeneity is the norm. Covington stands out by celebrating the unique and embracing the authentic.”

**Augur and Coil, Hierophany & Hedge**

“¡Covington siempre nos ha apoyado a mí y a mi familia a medida que continuamos expandiendo nuestra oferta de alimentos en The Cov! ¡En ningún otro lugar preferiríamos estar!”

“Covington has always supported me and my family as we continue to expand our food offerings in The Cov. There is nowhere else we would prefer to be.”

**Sergio Gutierrez, Olla Taqueira**

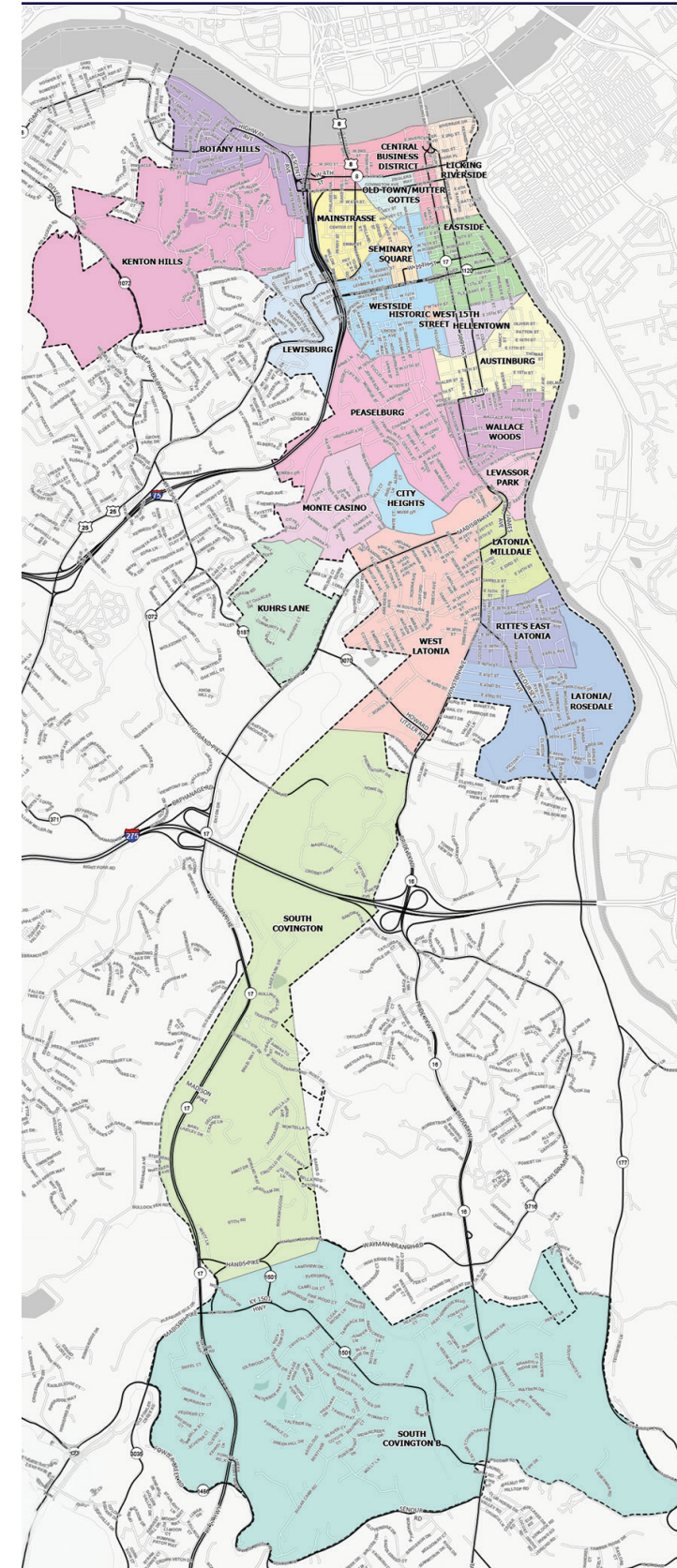


“Sparkhaus is exactly the kind of high-energy, resource rich environment that fast-growing companies like Flamel.ai need. With Dave and Blue North’s vision and the new hub in Covington we’re confident the collaboration, mentorship, and connectivity found there will help us - and fellow entrepreneurs - accelerate into our next phase of growth.”

**Paul Ehlinger, Flamel.ai**

## STEP 1

# COMMERCIAL PROPERTY SEARCH



## LOCATION, LOCATION, LOCATION

**FINDING THE RIGHT SPOT IS KEY TO YOUR BUSINESS’S SUCCESS.**

Our Economic Development Team actively monitors available properties and stays in touch with property owners and brokers. With an array of spaces to choose from throughout the city, check out “[Available Properties](#)” and reach out to our Business Attraction Manager at [business@covingtonky.gov](mailto:business@covingtonky.gov).



Available Properties





# STEP 2

# ZONING PERMITS

## BE IN THE ZONE

All businesses must obtain proper permits and licenses, starting with a zoning permit. This confirms your business type and building use are suitable for the location. The Neighborhood Development Code (NDC) governs zoning in Covington, regulating land use, building height, density, parking, signage, property uses, and development character.

### DO I NEED A ZONING PERMIT?

Yes, almost always. A zoning permit is required before a building permit, occupational license or alcohol license can be issued.

### HOW DO I KNOW IF THE COMMERCIAL PROPERTY IS ZONED FOR MY TYPE OF BUSINESS?

1. Go to the City’s Zoning Search tool:



[Zoning search tool](#)

2. Type in the address and you will find the Zoning District and regulations under “Cov Zoning”.
3. Land Uses Key:
  - P** = Permitted
  - L** = Limited, more information needed
  - C** = Conditional, Board approval needed
  - = Use is prohibited.

### TIP

Before you open a convenience store in your garage or convert your office building into an apartment complex, contact the city first! Zoning regulations can vary from city to city, neighborhood to neighborhood. And a building permit is needed for any new use- on to Step 3!

### HOW DO I APPLY FOR A ZONING PERMIT?

Submit a complete application ([Zoning/Certificate of Appropriateness Application - Covington, KY](#)) to the Zoning Administrator. Applications are reviewed within two weeks. In some instances, a public hearing may be necessary, which could extend the timeline. Note: The Zoning Permit and Certificate of Appropriateness COA (Step 4) are the same application.

[Permits - Covington, KY Economic Development](#)  
 [permit@covingtonky.gov](mailto:permit@covingtonky.gov)  
 859-292-1235

## RENTAL LICENSE

### BECOMING A LANDLORD

If you rent your property short term (29 days or less) or long term (30 days plus), you must apply for the respective rental license and schedule a rental dwelling inspection.

### TO APPLY, SCAN:



[Neighborhood Services Department](#)  
 [rentallicenses@covingtonky.gov](mailto:rentallicenses@covingtonky.gov)  
 859-292-2167





STEP 3

BUILDING PERMITS

SIDE BY SIDE WITH ZONING

While a zoning permit checks that the business type is allowed within the zone, a building permit will check if the building to be used can support that type of business.

DO I NEED A BUILDING PERMIT?

Yes, almost always. If you are altering, adding, demolishing, repairing, replacing, or changing use or occupancy, a building permit is required. (This includes being a new tenant, even without any construction).

**Why?** Building codes ensure public safety by regulating structure, exits, sanitation, lighting, ventilation, energy efficiency, and overall protection of life and property. A building permit identifies the business, assisting first responders in case of an emergency.



TIP

Avoid the headache of realizing too late that your project doesn't meet code. Compliance saves time and money. Let's get it right the first time.

WHAT DO I NEED TO KNOW?

1. The building codes and permits are administered by Planning and Development Services of Kenton County.



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

2. A building permit must be issued prior to any construction.
3. At final inspection, a Certificate of Occupancy (COO) will be issued to authorize the use of space. It's now time to move in!

[www.pdskc.org](http://www.pdskc.org)  
[permits@pdskc.org](mailto:permits@pdskc.org)  
859-331-8980

STEP 4

CERTIFICATE OF APPROPRIATENESS (COA)

FOR HISTORIC DISTRICTS

We take great pride in Covington's history. The Historic Preservation Office works to protect these architectural treasures by applying the [Historic Covington Design Guidelines](#) to exterior modifications within the designated Historic Preservation Overlay (HPO) areas. These areas, defined by the city's Neighborhood Development Code, are vital to preserving historically significant structures and spaces.

If your property falls within an HPO overlay, a **Certificate of Appropriateness (COA)** is required before starting any work. Reach out to the Historic Preservation Officer early in the planning stages to avoid costly mistakes.

HOW DO I KNOW IF MY PROPERTY IS WITHIN A HISTORIC PRESERVATION OVERLAY (HP)?

1. Use the zoning search tool to check if the address is in a Historic Preservation Overlay (HPO) zone - if so, note the link to the Historic Covington Design Guidelines.
2. Submit a COA application with the required documents to the Historic Preservation Officer. Reviews take up to two weeks, though some cases may require a public hearing, which can extend the timeline.



[Zoning search tool](#)



[Zoning/COA application](#)

\*one form covers both zoning permit and COA to save time.



[Historic Preservation - Covington, KY Economic Development.](#)  
[permit@covingtonky.gov](mailto:permit@covingtonky.gov)  
859-292-2171

TIP

Did you know that there are state and federal programs to assist with renovating historic properties? Reach out to the Historic Preservation Officer at [permit@covingtonky.gov](mailto:permit@covingtonky.gov) and check out the incentives section on pages 24 to learn more.



STEP 5

REGISTERING YOUR BUSINESS

OBTAINING AN OCCUPATIONAL LICENSE

CITY OF COVINGTON

All entities or individuals planning to conduct business in Covington—whether based within the city or not—are required to obtain an occupational license. This includes professionals such as real estate agents, consultants, contractors, landlords, and others.

KENTON COUNTY

Businesses are required to file with Kenton County as well. A single application covers both the city and county requirements.



Occupational License Application

The occupational license application can be emailed, mailed, or hand-delivered to 20 W. Pike St., Covington KY 41011. The \$50 fee must be remitted along with the application. Keep in mind that the license must be renewed annually.

 [Covington Finance Department](#)

 [finance@covingtonky.gov](mailto:finance@covingtonky.gov)

 859-292-2180

COMMONWEALTH OF KENTUCKY

A business must also be registered at the state level. Go to the “Start My Business” page on the Kentucky One Stop Business Portal to register and learn more about the requirements for operating in Kentucky.



Start my Business



Checklist to operate in Kentucky

TIP

There are many resources for startups and small businesses. Go to page 16 for a list of partner organizations that can help.



STEP 6

FOOD & BEVERAGE

LEGAL LIBATIONS




To legally sell alcoholic beverages in Covington, a person or business must obtain an Alcoholic Beverage Control (ABC) license from two governing agencies: The Kentucky Department of Alcoholic Beverage Control (state ABC) and the City of Covington (local ABC). In addition to state ABC laws and regulations, all applicants and license holders should familiarize themselves with the City’s ABC ordinance set forth in the Covington Code of Ordinances, [Ch. 112: Alcoholic Beverages](#). The ABC license type and fee varies with the needs of each applicant.

 [covlegal@covingtonky.gov](mailto:covlegal@covingtonky.gov)




 859-292-2311



GRUB IN THE COV

Food establishments must obtain a food service permit and pass inspection from the NKY Health Department.  
 [nkyhealth.org](http://nkyhealth.org)  
 [nkywebmaster@nkyhealth.org](mailto:nkywebmaster@nkyhealth.org)  
 859-341-4151

New or remodeled establishments require a plan review from the Planning and Development Services of Kenton County (refer to Step 3).

In addition, food service operators must notify Sanitation District 1 (SD1) to ensure proper disposal of fats, oils and grease (FOG).  
 [sd1.org/FOG](http://sd1.org/FOG)  
 [fog@sd1.org](mailto:fog@sd1.org)  
 859-578-0713

Mobile food vendors must apply for an annual food permit from the city that gives access to designated areas in the public right of way or city owned parking lots.



Mobile Permit





STEP 7

SOLID WASTE & RECYCLING

LET’S TALK TRASH

If you run a business in Covington, you must have a plan for getting rid of and storing your trash, recycling, and other waste. If your business is new ( brand-new construction or substantial rehab), then your plan must be approved by the City’s Solid Waste and Recycling Division before you can open for business. This will involve an on-site visit.

Rules govern the size of the container you must use, how you must enclose it, and other issues. Review these rules by clicking on the City’s Code of Ordinances as it relates to [Container Services](#), or the Neighborhood Development Code’s section on [Screening and Fences](#).

You can also look at the Solid Waste & Recycling page of the City’s website [here](#) for information regarding service providers that can help set up collection of landfill trash, recyclables, waste oil from restaurants, and food waste.

 Solid Waste and Recycling Division

 [solidwaste&recycling@covingtonky.gov](mailto:solidwaste&recycling@covingtonky.gov)

 859 -292-4417



Container Services



Screening and Fences

TIP

Do not let the storage of trash and recycling be an afterthought!



STEP 8

TAXES

The City of Covington provides a competitive tax structure that pays for reliable City services and amenities, while keeping your business costs as low as possible.

PAYROLL TAX


Employers in Covington are required to withhold 2.45% on all compensation (up to the FICA cap) and remit the amount withheld to the city monthly. If less than \$450, remit quarterly.


NET PROFITS TAX


The occupational license tax is assessed at 2.5% of the net profits from the business conducted in the city by a resident or non-resident business or \$100, whichever is greater. Net Profits Tax cap is \$80,000.

PROPERTY TAX

Valuation is 100% of the value on real estate. For current property tax, go to [www.covingtonky.gov](http://www.covingtonky.gov).

 [www.covingtonky.gov/government/departments/finance](http://www.covingtonky.gov/government/departments/finance)

 [finance@covingtonky.gov](mailto:finance@covingtonky.gov)

 859-292-2180





# STEP 9

# FIRE INSPECTION



## SAFETY FIRST

### DO I NEED A FIRE INSPECTION? YES, ALWAYS!

Here is a brief overview of the Covington Fire Department’s inspection process for new and existing businesses. Please note that this summary is not exhaustive. It is the responsibility of the building owner to ensure compliance with all local and state regulations pertinent to their specific project.

### ANNUAL FIRE INSPECTIONS OVERVIEW

The Covington Fire Department conducts annual fire and life safety inspections for new and existing businesses, hotels, schools, churches, daycare facilities, and the common areas of multi-unit residential buildings (three or more units). The primary objective of these inspections is to identify and address any unsafe conditions that may violate Fire and Life Safety codes. The goal is to enhance the safety of residents, visitors, and businesses, minimizing the potential loss of life and property in case of an emergency. These inspections also provide first responders with the opportunity to familiarize themselves with buildings in the city, aiding in pre-planning response efforts.

For Licensed Facilities, the annual fire inspection conducted by the Covington Fire Department does not replace the required inspection by the State Fire Marshal’s Office for licensing purposes.

TIP

In addition to fire inspections, the Fire Department also assists with:

- Hydrostatic Tests
- Food Truck Inspections
- Flush Tests
- Fire Code related complaints
- Knox Box Consultations
- Capacity Signage

### IS THERE A CHANGE OF USE FOR THE BUILDING? OR ARE YOU A NEW TENANT IN THE BUILDING?

As described in Step 3, changing a building’s use or tenant occupancy may require a plan review and building permit from PDS of Kenton County. Once a Certificate of Occupancy (COO) is issued, schedule a Fire Inspection.

### IS THERE NEW CONSTRUCTION?

If you’re involved in new construction, you’re already coordinating with PDS of Kenton County through the building permit process. Once you receive your Certificate of Occupancy (COO), schedule a fire inspection.

**Note:** Any place of assembly, such as an event space, gym, restaurant, or bar will also need “Occupant Capacity Signage” issued from the Fire Department.

**TO SCHEDULE A FIRE INSPECTION, CONTACT THE ON-DUTY FIRE INSPECTOR AT 859-760-2279.**



# STEP 10

# RIBBON CUTTINGS + GROUNDBREAKINGS



## LET’S CELEBRATE

City leaders would love to join your team to celebrate your accomplishments and welcome you to The Cov. To learn more, go to [ribbon cuttings](#) or reach out directly to the Business Attraction Manger.

[Ribbon Cuttings](#)

[business@covingtonky.gov](mailto:business@covingtonky.gov)

859.292.2321





# CHECKLIST

## DO I HAVE EVERYTHING I NEED TO OPEN OR EXPAND MY BUSINESS?

Below is a checklist of possible scenarios. Keep in mind it's your responsibility to make sure your business and building are in compliance. Have questions or need help? Just reach out - we're here for you!



[Website Chat Bot](#)

	CITY OF COVINGTON					
Possible Scenarios (more than one may apply)	Zoning Permit	Occupational License	Certificate of Appropriateness (if in HPO)	Alcohol License	Mobile Food Vendor Permit (if food truck)	Rental Dwelling License (Short/ Long Term)
Opening/Moving a Business-	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>				
Tenant change of use	✓ <input type="checkbox"/>					
Preparing/Serving Food	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>			✓ <input type="checkbox"/>	
Selling Alcohol	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>		✓ <input type="checkbox"/>		
Rental Dwelling License (Short Term)	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>				✓ <input type="checkbox"/>
New Signage*	✓ <input type="checkbox"/>		✓ <input type="checkbox"/>			
Exterior Alterations on Property**	✓ <input type="checkbox"/>		✓ <input type="checkbox"/>			
Construction/Demolition	✓ <input type="checkbox"/>		✓ <input type="checkbox"/>			

	KENTON COUNTY			COMMONWEALTH OF KY			NKY HEALTH DEPT	SANITATION DISTRICT 1 (SD1)
Rental Dwelling Inspection	Fire Inspection	Planning and Development Services (PDS)	Occupational License	Register Business	Alcohol License	Review operating in KY checklist	Food Permit	Proper disposal of fats, oil and grease (FOG)
	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>		✓ <input type="checkbox"/>		
		✓ <input type="checkbox"/>	✓ <input type="checkbox"/>					
	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>			✓ <input type="checkbox"/>	✓ <input type="checkbox"/>
	✓ <input type="checkbox"/>				✓ <input type="checkbox"/>			
✓ <input type="checkbox"/> (if 3+units)	<input type="checkbox"/>							
		✓ <input type="checkbox"/>						
		✓ <input type="checkbox"/>						
	✓ <input type="checkbox"/>	✓ <input type="checkbox"/>						

\*certain new signage does not require a Building Permit. Contact PDS at [permits@pdskc.org](mailto:permits@pdskc.org) or 859-331-8980

\*\*certain exterior alterations do not require a Zoning permit. Contact Covington zoning at [permit@covingtonky.gov](mailto:permit@covingtonky.gov) or 859-292-2122

# INCENTIVES

We offer various incentive programs to encourage growth and development. The programs are designed to help build your bottom line, improve curb appeal, restore vacant buildings, and encourage job development. Visit <https://thecovky.gov/incentives-resources/>.

## GROW HERE: SMALL BUSINESS PROGRAM

### RENT SUBSIDY

**TYPE:** Grant.  
**INCENTIVE:** Reimbursement.  
**TARGET:** New Businesses and Existing Businesses with substantial expansion plans.\*  
**DETAILS:** The City will pay half of a business’s monthly rent (up to \$500 a month) for 12 months, on a 2-year lease.

\* Substantial Expansion plans: 150% growth in space; minimum of \$5,000 in tenant improvements; and creation of at least one (1) additional full time job.

“The rent subsidy incentive played a pivotal role in helping us secure our own space. It provided the financial support we needed to grow our operations and made Covington an easy business decision for us”.  
**Jared Gabbard**, Safewave

### FACADE IMPROVEMENT

**TYPE:** Forgivable loan.  
**INCENTIVE:** 50/50 Match.  
**TARGET:** Commercial Property Owners.  
**DETAILS:** The City will offer up to \$10,000 to match investment in facade improvements.



### HISTORIC ELECTRIC SIGN PROGRAM

**TYPE:** Forgivable Loan.  
**INCENTIVE:** 80/20 Match.  
**TARGET:** Commercial Property Owners with Historic Electric Sign.  
**DETAILS:** The City will offer up to \$10,000 to match investment in Historic Electric Sign Improvements.

“The City’s historic sign grant allowed us to match our signage to the buildings historic nature. We couldn’t be more excited or grateful.”  
**Joe and Vanessa Jones**, Golden Gelato



## 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. This program is administered by the Kentucky Heritage Council. Contact the City’s Historic Preservation Officer at [permit@covingtonky.gov](mailto:permit@covingtonky.gov) to learn more.

## JOB DEVELOPMENT

**TYPE:** Reimbursement.  
**INCENTIVE:** Depends on several factors, including # of jobs, investment, location, etc.  
**TARGET:** New & Existing Businesses.  
**DETAILS:** Provides from 0.50% to 1.25% reimbursement (approx. 20-50% of the withholding) of the City’s payroll tax. Minimum payroll is \$250,000. There is a \$1,000 application fee if processed.

## VACANT PROPERTY

**TYPE:** Reimbursement.  
**INCENTIVE:** Receive 1.25% of taxable payroll created by the employees of a business locating to your property, if it’s new to the City. If it’s an existing Covington business, you can receive 0.625% of taxable payroll created by its employees.  
**TARGET:** Developers of commercial and residential properties.  
**DETAILS:** The building must be 50+ years old and at least 51% vacant (as measured by gross floor space) for at least 24 consecutive months at the date of application.

## STATE INCENTIVES

The Kentucky Cabinet for Economic Development offers incentives for new and expanding industry, small businesses, and workforce training. Covington Economic Development staff are happy to connect you to the right person at the state.

**BUSINESS INCENTIVES:** [Kentucky Business Incentives](#)  
**STARTUP INCENTIVES:** [KY Innovation](#)  
**TRAINING INCENTIVES:** [Bluegrass State Skills Corporation](#)  
**ADDITIONAL RESOURCES:** [Kentucky Skills Network](#)



City Incentives



# ON YOUR MARK, GET SET...START UP!

Innovation thrives when communities come together. You ‘ll find a dynamic network of support services right here in Covington.

## SERVICES FOR YOUR START-UP

### AFRICAN AMERICAN CHAMBER OF COMMERCE

Offers Pivot business counseling and other programs to entrepreneurs. Visit [Home - African American Chamber of Commerce](#) to learn more and schedule an appointment with a business counselor for right here in Covington. Or reach out at [info@african-americanchamber.com](mailto:info@african-americanchamber.com).

### AVIATRA ACCELERATORS- 114 PIKE STREET

From teaching business basics to providing access to capital, Aviatra Accelerators inspires and supports women entrepreneurs. Go to [www.aviatraaccelerators.org](http://www.aviatraaccelerators.org) or reach out at for [admin@aviatra.org](mailto:admin@aviatra.org) for more information.

### BLUE NORTH- 727 Madison Ave

Blue north is the ‘thread’ for the regional business ecosystem by building a close-knit community that connects high growth entrepreneurs to critical resources and reduces barriers to opportunity. Go to [www.bluenorthky.com](http://www.bluenorthky.com) for more information.

### KICK START KITCHEN- 1032 Madison Avenue

Are you looking to start or grown a food business? Launch a catering company or food truck? Look at Kickstart Kitchen, an incubator kitchen offering 5,000 SF of space and guidance on business strategy, legal and financial issues. Go to [www.thekitchendoor.com](http://www.thekitchendoor.com) for more information.

### LIFESCIKY- 209 Greenup Street

LifeSciKY provides early-stage innovators with access to lab facilities, specialized equipment and industry connection to help them grow and thrive. Go to [LifeSciKY](#) or reach out at [info@lifesciky.com](mailto:info@lifesciky.com) for more information.



### SMALL BUSINESS DEVELOPMENT CENTER - 114 PIKE STREET

SBDC Covington provides one-on-one consultations at no cost to existing and potential entrepreneurs. The SBDC also meets the educational needs of small business communities by offering low or no cost training programs taught by industry experts and qualified SBDC consultants. Go to [www.kentuckysbdc.com/covington/](http://www.kentuckysbdc.com/covington/) for more information and to schedule an appointment.

### SPARKHAUS - 727 MADISON AVE

Spark Haus is NKY entrepreneurial hub, a place for businesses to grow and scale from seed stage ventures to those on the cusp of significant expansion. Managed by Blue North, it’s a place where ideas collide creating opportunities for start- ups and capital providers. Go to [www.sparkhaus.co](http://www.sparkhaus.co) for more information.



“My business just hit \$1M in revenue and I wouldn’t be where I am today without Aviatra”.

Mavis Linneman- Clark,  
Delish Dish Catering & Events

# BUSINESS RETENTION & EXPANSION

Once you have opened or moved your business to Covington, we want you to stay! Reach out to the Business Retention & Expansion Manager to see how we can help your business grow and thrive.

## GOT GOALS? WE’RE A RESOURCE

### ADVOCATING FOR YOU

Who do you call when “things” come up? Whether your problem is a construction truck blocking an entryway or a utility issue, contact the City’s BR&E Specialist at 859-292-2141 or [business@covingtonky.gov](mailto:business@covingtonky.gov) to help find resolutions.

### GROWING YOUR BUSINESS

We can connect you to FREE resources on the local, regional and state level to help you identify new sales prospects, perfect your business plan, and even export internationally.

### CONNECT WITH TALENT AND TRAINING

If you are looking for talent, or you’re not finding workers with the skills you need, let us know! We work with partner organizations to help businesses find and develop the talent pool they need.

• [NKY Works- www.nkyworks.org](#) • [Workforce Solutions | GCTC](#) • [Bluegrass State Skills Corporation](#)

### COVINGTON CONTRACTOR’S LIST

If you are a business serving the construction industry (painting, construction, architect, windows, doors, electric, etc) sign up to be on our contractors list. Why? When commercial property owners apply for the City’s façade incentive, they receive points if they choose to hire a Covington contractor. We need to know who you are! Email the Business Retention and Expansion Manager to be added to the list.

\*This list shall not constitute an endorsement, recommendation, or referral to any contractor listed thereon by the City of Covington.

### EXPANDING BUSINESSES PROPERTY SEARCH

If your business is expanding and you need new space, contact our Business Retention & Expansion Manager. We keep a close eye out on availability and are in contact with our real estate partners. Or check out available commercial properties at <https://thecovky.gov/available-property/> to get started.





# BUSINESS NETWORKING & ADVOCACY

Covington has a host of professional organizations that can help you take your business to the next level, network with like-minded professionals, and participate in Covington’s redevelopment.

## NETWORKING: BUSINESS ASSOCIATIONS

### AFRICAN AMERICAN CHAMBER OF COMMERCE (AACC)

The Cincinnati/Northern Kentucky African American Chamber of Commerce is dedicated to inclusion, black business development, advocacy, and building capacity for black owned businesses. Through a partnership with the City of Covington, the AACC has a local presence in Covington making it easier for you to meet to in person and discuss the specific needs of your business.

Visit [www.theaachamber.com](http://www.theaachamber.com) or contact or email at [info@african-americanchamber.com](mailto:info@african-americanchamber.com)

### COVINGTON BUSINESS COUNCIL (CBC)

With over 540 events each year, the CBC is a highly active and engaged organization. A variety of programs for its 400+ members maximize networking opportunities, provide education, and build a positive and thriving business environment in Covington. Visit [www.cbcky.com](http://www.cbcky.com) or [admin@cbcky.com](mailto:admin@cbcky.com) contact.

### ESPERANZA- THE LATINO CENTER OF NKY

The premier center in Northern Kentucky advocating and providing services for the Hispanic/Latino and multicultural community. They can connect Spanish-speaking people to resources related to business.

Visit [www.esperanzanky.org/](http://www.esperanzanky.org/) or reach out to [hola@esperanzanky.org](mailto:hola@esperanzanky.org) or (859) 261-0862.

### LATONIA BUSINESS ASSOCIATION (LBA)

The LBA was started in the early 1900s and revived in 2005. It offers educational and networking opportunities through monthly lunches and community events. One notable event is the Halloween Block party, a family-fun Latonia tradition. LBA is run by an all-volunteer board.

Visit [Latonia Business Association](http://Latonia Business Association) or reach out to [latoniabusinessassociation@gmail.com](mailto:latoniabusinessassociation@gmail.com).

### NORTHERN KENTUCKY CHAMBER OF COMMERCE

A nationally accredited five-star Chamber, it offers support to businesses of all sizes through business navigation, employer solutions, government advocacy, international trade, leadership development, and the women’s initiative. Visit [nkychamber.com](http://nkychamber.com).



# VOLUNTEER CONNECTIONS

## CORPORATE SOCIAL RESPONSIBILITY (CSR)

Looking to partner with a non-profit organization that matches the goals of your CSR Program? There are many organizations in Covington that need your company’s expertise or support.



Volunteer

Click [here](#) for a list.





# GLOSSARY

<b>ALCOHOLIC BEVERAGE CONTROL (ABC) LICENSES</b>	Required to legally sell or serve alcoholic beverages. Required from the City and State.
<b>BOARD OF ARCHITECTURAL REVIEW AND DEVELOPMENT (B.O.A.R.D.)</b>	Promotes thoughtful development by holistically applying relevant design guidelines and preservation standards to protect the City's historic and cultural assets, while encouraging adaptive reuse, context-sensitive new construction, and public education to ensure a vibrant Covington rooted in legacy and quality.
<b>BUILDING PERMIT</b>	Authorizes construction or alteration of new or existing buildings or property.
<b>CERTIFICATE OF APPROPRIATENESS (C.O.A)</b>	Required by the City of Covington before any exterior alteration of a property or tree removal within a Historic Preservation Overlay.
<b>CERTIFICATE OF OCCUPANCY (C.O.O.)</b>	Issued by Planning and Development Services of Kenton County (PDS), this certificate confirms compliance with building codes.
<b>CHANGE OF USE (CITY LEVEL)</b>	Required Zoning Permit from the City anytime a new business is moving into an existing space. Even if the prior use was an office, a new office user must apply for a change of use.
<b>CHANGE OF USE (PDS)</b>	Required building permit from the Planning and Development Services of Kenton County (PDS) that evaluates whether the building meets the building codes for the proposed new use.
<b>FIELD INSPECTIONS</b>	Conducted by Planning and Development Services of Kenton County (PDS) throughout various phases of a construction project to ensure compliance with rules and regulations.
<b>FOOD SERVICE PERMIT</b>	Required for any place in which food is prepared for sale or service on the premise or elsewhere with or without charge. Issued by the Northern Kentucky Health Department.
<b>HISTORIC COVINGTON DESIGN GUIDELINES</b>	Document that provides rules and standards to comply with Historic Preservation Overlays (HPO).
<b>HISTORIC PRESERVATION OVERLAY (HPO)</b>	A zoning designation for areas of historical significance that must comply with the Historic Covington Design Guidelines, adopted & enforced by city ordinance.
<b>NEIGHBORHOOD DEVELOPMENT CODE (NDC)</b>	The provisions in the NDC apply to the development, redevelopment, new construction, renovation, or addition to all structures and land use within the city limits of Covington.



# GLOSSARY

<b>OCCUPATIONAL LICENSE</b>	A license to do business in Covington regardless of whether the business is physically located in Covington. The purpose is to fund general operating expenses, such as police, fire, public works, and other public services. Fees associated with an occupational business license are payroll and net profits tax. See page 19 of this guide.
<b>OCCUPANCY LOAD CALCULATION SIGNAGE</b>	Max capacity of space. Issued by the Covington FireDepartment.
<b>PLANNING AND DEVELOPMENT SERVICES OF KENTON COUNTY</b>	Public sector organization agency was created to provide a multitude of services to Kenton County's 20 local governments and the Kenton County Planning Commission.
<b>PLAN REVIEW</b>	Construction/alterations that are approved by PDS of Kenton County.
<b>RENTAL DWELLING LICENSE</b>	Required to rent a property for either short term (under 29 days) or a long term.
<b>RIBBON CUTTING</b>	Event to celebrate new or expanding businesses.
<b>SANITATION DISTRICT 1 (SD1)</b>	Manages Northern Kentucky's waste and storm water.
<b>ZONING</b>	Local laws/regulations that govern how real property can and cannot be used in certain geographical areas.
<b>ZONING PERMIT</b>	Authorizes the use of, construction of, or alteration to a building or property.







# THANK YOU

## FOR BEING PART OF THE COV!

WE ARE HERE TO SERVE YOU AND BUILD  
A SUSTAINABLE COMMUNITY WHERE  
PEOPLE WANT TO LIVE, WORK, AND PLAY.

THE INFORMATION PROVIDED IN THE CITY OF COVINGTON BUSINESS GUIDE IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. THE MATERIAL IS GENERAL IN NATURE; IT IS NOT OFFERED AS BUSINESS, FINANCIAL, LEGAL OR OTHER PROFESSIONAL ADVICE ON ANY MATTER AND SHOULD NOT BE RELIED ON AS SUCH.

THE INFORMATION ABOUT EXTERNAL BUSINESS ASSOCIATIONS, NON-PROFIT ORGANIZATIONS, AND SERVICES LINKED IN THIS GUIDE DO NOT CONSTITUTE ENDORSEMENT OR RECOMMENDATION BY THE CITY.

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