



**HOPKINSVILLE**  
SMALL BUSINESS COMMISSION

# **HOPKINSVILLE SMALL BUSINESS GUIDE**

---

**FOR NEW AND  
EXPANDING BUSINESSES**



# TABLE OF **CONTENTS**

---

<b>TABLE OF CONTENTS</b>	<b>2</b>
<b>WELCOME</b>	<b>3</b>
<b>LOCAL INFORMATION</b>	<b>4</b>
<b>LOCAL INCENTIVES</b>	<b>6</b>
<b>FEDERAL INFORMATION</b>	<b>7</b>
<b>STATE INFORMATION</b>	<b>8</b>
<b>LOCAL &amp; STATE INSPECTORS</b>	<b>10</b>
<b>LOCAL UTILITIES</b>	<b>11</b>
<b>QUESTIONS TO CONSIDER</b>	<b>12</b>
<b>ADDITIONAL SUPPORT</b>	<b>13</b>
<b>SMALL BUSINESS COMMISSION</b>	<b>15</b>

# WELCOME

---

Hello and welcome to Hopkinsville, Kentucky! We are so glad that you are here to do business in our community. Hopkinsville is a special place and we want everyone to enjoy the experience.

This Small Business Resource Guide is provided to you as a one-stop shop for local, state, and federal business resources in all stages of business ownership - new and expanding. Information may be obtained in a variety of formats, including online, via phone, or in person.

We hope you love our town as much as we do. If you have additional questions, our contact information is listed on the back cover.

Wishing you nothing but success,

-The Hopkinsville Small Business Commission

# LOCAL INFORMATION

The following is a listing of federal, state and local resources and agencies that provide information and assistance to help start-up businesses. Some agencies provide information, others are necessary for compliance to business regulations, such as licenses, taxation, etc.

Please note that agency phone numbers and physical addresses are provided, so be sure to make contact with them to determine what is needed prior to starting your business or scheduling the grand opening. There are often forms and applications that you will need to complete. Contact each respective agency to ask questions and learn what forms or applications you will need.

**Christian County Clerk**  
**511 South Main Street Hopkinsville, KY 42240**  
**270-887-4105**  
**[www.christiancountky.gov](http://www.christiancountky.gov)**

Businesses that incorporate by registering and filing articles of incorporation with Kentucky's Secretary of State must also record the articles with the Christian County Clerk's office. Also, certain permits received from the Hopkinsville-Christian County Planning Commission (dba Community and Development Services) will need to be recorded at the County Clerk's office. If you have received any permits through Community and Development Services, check with them concerning any necessary recording requirements.

Businesses that want to sell or serve alcohol must follow zoning requirements and local ordinances. City and County Alcoholic Beverage Control (ABC) Officers administer local regulations in conjunction with the State of Kentucky's ABC Officer.

If you are planning to operate a business that serves alcohol outside the city limits, then contact Christian County Fiscal Court (270-887-4100) to obtain contact information for the County ABC officer. If you are planning to operate a business that serves alcohol inside the city limits, contact the City of Hopkinsville (270-887-4000) to obtain contact information for the City ABC Officer.

**Christian County Health Department**  
**1700 Canton Street Hopkinsville, KY 42240**  
**270-887-4160**  
**[www.christiancountyhd.com](http://www.christiancountyhd.com)**

The Christian County Health Department issues permits for food service, septic tanks, and retail markets involved in the sale of grocery items. This organization surveys each business to ensure the business meets all necessary regulations set forth by the Health Department.

**City of Hopkinsville**  
**715 South Virginia Street Hopkinsville, KY 42240**  
**270-887-4000**  
**[www.hopkinsvilleky.us](http://www.hopkinsvilleky.us)**

The City of Hopkinsville's Revenue and License office is responsible for registering businesses and administering the Business Privilege License requirements. By visiting the city's website, you gain access to a wealth of information that pertains to business start-up requirements. For example, you can review the Code of Ordinances that provides the rules and regulations on city codes, licensing, building and more.

**Hopkinsville Fire Department**  
**Fire Prevention**  
**112 Phillip Meacham Way Hopkinsville, KY 42240**  
**270-890-1400**  
**[www.hopkinsvilleky.us/departments/fire\\_and\\_ems](http://www.hopkinsvilleky.us/departments/fire_and_ems)**

The Hopkinsville Fire Department must approve any building in which businesses operate. They inspect all commercial occupancies to ensure compliance with the National Fire Code.

**Community and Development Services**  
**710 South Main Street Hopkinsville, KY 42240**  
**270-887-4285**  
**[www.comdev-services.com](http://www.comdev-services.com)**

Community and Development Services administers land use and zoning and building standards adopted by the City of Hopkinsville. Anyone desiring to operate a business from their residence must obtain a conditional use permit from Community and Development Services. Also, they can help you determine if the property where you want to locate your business is properly zoned. Any new construction or additions to existing buildings must be reviewed by Community and Development Services before a building permit is issued.

*Hopkinsville provides numerous incentives and support for small businesses to join or expand in our community.*

## LOCAL INCENTIVES

---



### **Downtown Hopkinsville**

This program is for locations inside the Downtown Renaissance District. The office is located in Community and Development Services at 710 S. Main Street. Current incentives include: 50/50 Matching Grants, Collateralized Loans, Preservation-in-Lieu-of-Taxes, Exterior Painting, and Tax Rebate Programs. Contact the director at 270-887-4285 for current incentives.

---



### **City of Hopkinsville**

Incentives are available for businesses of all sizes. Most incentives are in the form of rebates for property taxes or payroll withholdings. Call 270-887-4000 with questions or to schedule an appointment with the finance department.

---



### **Christian County Fiscal Court**

Incentives are available for small, commercial, and industrial businesses. The fiscal court also offers an incentive for downtown development through a tax program. For more information contact the Christian County Judge Executive's office at 270-887-4100.

# FEDERAL INFORMATION

There are federal agencies whose mission is to assist small business development. Also, there are federal agencies that small businesses must communicate with during the start-up process to ensure compliance with federal laws and regulations.

## **Internal Revenue Service**

Hopkinsville Field Office  
121 W. Tenth Street Hopkinsville, KY 42240  
270-886-6625  
[www.irs.gov](http://www.irs.gov)

## **General Services Administration**

US General Services Administration  
1800 F Street, NW Washington, DC 20405  
1-844-872-4681  
1-844-USA-GOV1  
[www.usa.gov](http://www.usa.gov)

## **Office of Citizen Services and Innovative Technologies**

1-844-USA-GOV1 (1-844-872-4681)  
[www.gsa.gov/portal/content/124174](http://www.gsa.gov/portal/content/124174)

## **Office of Communications & Marketing**

[www.gsa.gov/portal/category/25728](http://www.gsa.gov/portal/category/25728)

## **Office of Small Business Utilization**

1800 F Street, NW Washington, DC 20405  
1-855-672-8472 (1-855-OSB-UGSA)  
[www.gsa.gov/portal/category/21015](http://www.gsa.gov/portal/category/21015)

## **US Small Business Administration**

Kentucky District Office  
600 Dr. Martin Luther King Jr Place, Rm 188 Louisville, KY 40202-2254  
502-582-5971  
Answer/Help Desk: 1-800-827-5722 Email: [answerdesk@sba.gov](mailto:answerdesk@sba.gov)  
Answer Desk TTY: 1-704-344-6640  
[www.sba.gov](http://www.sba.gov)

# STATE INFORMATION

Kentucky Business One Stop is a bipartisan, multiagency effort that relies on private sector cooperation and support.

Kentucky One Stop Business Portal [www.onestop.ky.gov](http://www.onestop.ky.gov)

The portal provides a one-stop shop for:

- Business registrations
- Acquiring or retaining licenses and permits
- Filing for business taxes
- Communication with multiple state agencies

**State of Kentucky:** [www.kentucky.gov](http://www.kentucky.gov)

**Secretary of State:** [www.sos.ky.gov](http://www.sos.ky.gov)

## **Kentucky Labor Cabinet**

Occupational Safety and Health, 127 Building  
1047 Hwy 127 South Frankfort, KY 40601  
502-564-3070  
[www.elc.ky.gov](http://www.elc.ky.gov)

## **Kentucky Cabinet for Economic Development**

Old Capitol Annex  
300 West Broadway Frankfort, KY 40601  
1-800-626-2930  
<https://ced.ky.gov>

## **Division for Unemployment Insurance**

Tax Branch  
275 East Main Street Frankfort, KY 40601  
502-564-2168  
[www.kewes.ky.gov](http://www.kewes.ky.gov)

## **Department of Revenue**

District Tax Office  
181 Hammond Drive Hopkinsville, KY 42240  
270-889-6521  
[www.revenue.ky.gov](http://www.revenue.ky.gov)



**Department of Housing, Buildings and Construction**

500 Mero Street Frankfort, KY 40601

502-573-0365

[www.dhbc.ky.gov](http://www.dhbc.ky.gov)

Approval of large scale construction plans for compliance with building, electrical, plumbing and HVAC code is issued by the Kentucky Department of Housing, Buildings and Construction. Depending on the scope of the project review may be available locally through Community and Development Services 270-887-4285.

**Division of Building Codes Enforcement**

101 Sea Hero Rd., Suite 100

Frankfort, KY 40601

502-573-0373

**Division of Fire Prevention**

State Fire Marshalls Office

101 Sea Hero Road, Suite 100 Frankfort, KY 40601

502-573-0382

[www.dhbc.ky.gov/plb/pages/default.aspx](http://www.dhbc.ky.gov/plb/pages/default.aspx)

**Division of Plumbing**

101 Sea Hero Road, Suite 100 Frankfort, KY 40601

502-573-0367

[www.dhbc.ky.gov/plb/pages/default.aspx](http://www.dhbc.ky.gov/plb/pages/default.aspx)

**Division of Heating, Ventilation & Air Conditioning**

101 Sea Hero Road, Suite 100 Frankfort, KY 40601

502-573-0395

**Department of Business Development**

Kentucky Cabinet for Economic Development

Office of Entrepreneurship

Old Capitol Annex

300 West Broadway Frankfort, KY 40601

502-564-7670

**Kentucky Career Center**

110 Riverfront Drive Hopkinsville, KY 42240

270-889-6509

[www.kcc.ky.gov](http://www.kcc.ky.gov)

# LOCAL & STATE INSPECTORS

**Local Building Inspector** 270-887-4285 *Hopkinsville & Christian County*

270-439-5979 *Oak Grove*

Any type of residential construction work, including accessory structures (carports, sheds, pools, etc...) or any commercial construction except for schools, hospitals, institutions, or high hazard projects.

**Local Electrical Inspector** 270-887-4285

Any type of electrical work. A permit would be required first. Contact Community and Development Services for a list.

**State Boiler Inspector** 270-832-3225

New boiler installation, repair, or inspection.

**State Electrical Inspector** 270-601-1698

**State Elevator Inspector** 270-226-4742

New elevator installation, repair, or inspection.

**State HVAC Inspector** 270-350-8210

Any new installation or changes/upgrades.

**State Plumbing Inspector** 270-886-4160 or 502-234-8844

Any new plumbing installation or changes/upgrades. The State Plumbing Inspector is housed at the Christian County Health Department.

**State Building Inspector** 270-887-4285

Any commercial construction not covered by the local jurisdiction. Contact Community and Development Services to determine jurisdiction.

**To find the most up to date list of Department of Housing, Buildings, and Construction (DHBC) inspectors by county scan the QR Code below.**



# LOCAL UTILITIES

A deposit may be required to start or transfer utility service. Call ahead to see what information you need to bring with you such as a business license, etc.

## **Atmos Energy Natural Gas**

1833 East 9th Street Hopkinsville, KY 42240  
270-886-6354  
[www.atmosenergy.com](http://www.atmosenergy.com)

## **AT&T**

4560 Fort Campbell Boulevard Hopkinsville, KY 42240  
270-881-4026  
[www.att.com/support/smallbusiness](http://www.att.com/support/smallbusiness)

## **Christian County Water District**

1940 Dawson Springs Road Hopkinsville, KY 42240  
270-886-3696  
[www.ccwd.net](http://www.ccwd.net)

## **Hopkinsville Electric System & energynet**

1820 East 9th Street Hopkinsville, KY 42240  
270-887-4200  
[www.hop-electric.com](http://www.hop-electric.com)

## **Hopkinsville Solid Waste Enterprise**

5663 Mt. Zoar-Latham Road Hopkinsville, KY 42240  
270-887-6245  
[www.hopkinsvilleky.us/services/utilities/hopkinsville\\_solid\\_waste\\_enterprise](http://www.hopkinsvilleky.us/services/utilities/hopkinsville_solid_waste_enterprise)

## **Hopkinsville Water Environment Authority**

401 East 9th Street Hopkinsville, KY 42240  
270-887-4246  
[www.hwea-ky.com](http://www.hwea-ky.com)

## **Pennyrile Electric**

2000 Harrison Street Hopkinsville, KY 42240  
270-886-2555  
[www.precc.com](http://www.precc.com)

# QUESTIONS TO CONSIDER

**Zoning** impacts what type of business can operate. Be sure to talk with Community and Development Services at 270-887-4285, before purchasing property or opening for business.

**Selling alcohol?** You must apply for a Alcoholic Beverage Control (ABC) License with the state of Kentucky. The number is 1-800-729-5672. Once approved, you must obtain a second ABC License from the City of Hopkinsville, 270-887-4000.



**Want to sell food?** Contact the Environmental Services Department at the Christian County Health Department. The department will guide you through the process and provide inspections and permits. Call 270-887-4160 for more information.

**Opening a storefront for retail sales?** Check zoning information through Community and Development Services at 270-887-4285. Don't forget to get a Business License if you plan on operating within the city limits of Hopkinsville, 270-887-4000.

**Incentives are available!** Be sure to check with the downtown renaissance, city, and, county before opening your business. Expanding businesses also qualify.

**Need health insurance?** The Christian County Chamber of Commerce, 270-885-9096 or Kentucky Chamber of Commerce, 502-695-4700 may be able to help member businesses find options.

Who do you contact for rules and regulations regarding **parking** (gravel vs paved), **signage, and lighting?** Community and Development Services at 270-887-4285.

Do you want to **add or change road access** to your business? If renting check with your landlord first. If you own then reach out to the City, County, State or Federal Transportation Department.

Is your location considered to be in a **flood zone?** This may affect your ability to get insurance. Use this link to check the risk level: [www.watermaps.ky.gov/RiskPortal](http://www.watermaps.ky.gov/RiskPortal)



You may want to consider seeking **professional services**. There are many local accounting, legal, marketing, tax, and financial partners in Hopkinsville who are happy to help you.

Do you know what **form of business entity** you want to establish? There are sole proprietorships, partnerships, limited liability companies, corporations, and S corporations. Each offers different forms of protection and options for owners. Speak with a tax or legal professional to determine what is right for you.

Need a bank account? you will need an IRS Federal **Taxpayer Identification Number (TIN) or Employee Identification Number (EIN)**  
Contact the IRS or a legal or tax professional.

In Kentucky you need to file an **Annual Report** with the Kentucky Secretary of State's office. Need help ask a tax professional or visit [www.onestop.ky.gov](http://www.onestop.ky.gov).

Is your business compliant with the **Americans with Disability Act (ADA)**? Visit [www.ada.gov](http://www.ada.gov) for guidelines and information.

Will your business service clientele with **young children**? Consider offering a play area, changing tables in restrooms, or a private space for nursing mothers. These accommodations are much appreciated.

Do you need **restrooms** for customers or just employees? You must provide employees with restrooms. There is no federal law that states you must provide public restrooms for your patrons, however check with the local plumbing inspector to err on the side of caution at 270-887-4160.

Have you purchased **state and federal labor laws posters** and put up **required signage**? Check with a legal professional on what is required. You can find labor law posters by scanning the QR Codes below.



State



Federal

Effective January 1, 2024, many companies in the United States must report **Beneficial Ownership Information (BOI)** - the individuals who ultimately own or control the company - to the Financial Crimes Enforcement Network (FinCEN). Contact a legal or tax professional for more information and to avoid the possibility of fines or jail time. For more information visit: <https://www.fincen.gov/boi>.

## ADDITIONAL **SUPPORT**

### **Christian County Chamber of Commerce**

2800 Ft. Campbell Blvd, Hopkinsville, KY 42240

270-885-9096

[www.christiancountychamber.com](http://www.christiancountychamber.com)

Providing valuable benefits and services to member businesses and individuals for over 125 years, the chamber offers a wide variety of programming for all business types and provides support to the Fort Campbell community with the Military Affairs Committee.

## **Kentucky Small Business Development Center (SBDC)**

1-888-414-7232

[www.kentuckysbdc.com](http://www.kentuckysbdc.com)

Specializing in trainings, disaster recovery, and cybersecurity programming for new and growing businesses all across Kentucky. The SBDC offers free and paid services for the clients to aid with business planning and coaching.

## **KY Innovation Network**

300 West Broadway, Frankfort, KY 40601

270-885-9096 or 270-809-6071

[www.kyinnovation.com](http://www.kyinnovation.com)

Helping to make Kentucky a go-to state for entrepreneurs and investors who seek to start or grow a business. This program from the Cabinet for Economic Development offers information about funding, mentorship, commercialization, agri-business opportunities, and much more.

## **MEDI, Inc.**

1101A S. Main St, Hopkinsville, KY 42240

270-885-8885

[www.medisuccess.info](http://www.medisuccess.info)

The Minority Economic Development Initiative (MEDI) provides support for entrepreneurship, small, minority, and women owned business development in Western Kentucky.

## **Murray State University**

### **Small Business Development Center**

2800 Ft. Campbell Blvd, Hopkinsville, KY 42240

270-809-2495

The Initiative for Community Economic Development (ICED) and Center for Economic and Entrepreneurial Development (CEED) provide no-cost confidential consulting on a wide variety of topics, including: starting a business, in depth economic analysis, business retention and expansion, and other specialty services.

## **Pennyrile Area Development District (PADD)**

300 Hammond Drive, Hopkinsville, KY 42240

1-800-928-7233

[www.peadd.org/business-lending](http://www.peadd.org/business-lending)

PADD operates a Revolving Loan Fund which makes loan funds available for economic development in the region. Applicants can request loan funds up to \$250,000 for economic development projects such as equipment purchases or land and building acquisition. The Revolving Loan Fund program provides companies with a low interest financing option for projects that spur job creation and retention in the Pennyrile region.



## HOPKINSVILLE SMALL BUSINESS COMMISSION

The Hopkinsville Small Business Commission was created to help bridge the gap between city government and small business owners. The commission presents recommendations to the mayor and city council pertaining to incentives, policies, and strategies to help retain and grow small businesses within the city.

The commission is composed of thirteen (13) voting commissioners, which are appointed by the mayor and are subject to approval by the Hopkinsville City Council. Each commissioner must be a current small business owner within the city limits and hold a current and valid city business license.

Small businesses, for the purpose of this commission, are defined as an entity with less than 100 employees. Per the city ordinance, a designee of the Hopkinsville/Christian County Chamber of Commerce may serve as an ex-officio, non-voting member.

For more information on how you can apply to serve the City of Hopkinsville by participating on a board or commission scan the QR code below.





# HOPKINSVILLE

SMALL BUSINESS COMMISSION



## CONTACT US



270-887-4000



[www.hopkinsvilleky.us](http://www.hopkinsvilleky.us)



[diane.turner@h-ky.us](mailto:diane.turner@h-ky.us)

