

Interested in Starting a Business in Union County?



Union County First can assist anyone interested in locating a new business in the county. If you are looking to start a business in Union County, Kentucky, please call (270) 389-9600 or email Melissa Coker, Director of Community Development, at melissa.coker@unioncountyky.org.

Small Business Start-Up Guide

A Guide to Starting a Business in Union County, Kentucky

Union County First
100 West Main Street
P.O. Box 374
Morganfield, Kentucky 42437
(270) 389-9600

Email: melissa.coker@unioncountyky.org

Having a Business Plan

A sound business plan is an integral part in starting a business. By creating a sound plan, it allows you to see the strengths and weaknesses of your business before it is officially started. Sample business plans are available through many resources including: The Cabinet for Economic Development at www.thinkkentucky.com.

Decide What Type of Business Organization You Would Like to Create

Kentucky Secretary of State: <http://sos.ky.gov>

All businesses must obtain a business license from the City regardless of organization. However, not all businesses must register with the State. Please consult with your accountant or legal counsel to determine which form fits your needs.

Sole Proprietorship

A sole proprietorship is owned and operated by an individual. It does not have a separate existence apart from its owner. No filing with the Secretary of State is necessary to form a sole proprietorship, but if the sole proprietorship is operating under assumed named, an assumed name filing with the county clerk is required. The individual owner is personally responsible for the debts of the business.

Corporation

A corporation is a business organization that is separate and apart from its owners. A corporation has the same powers as an individual to do all things necessary to carry out its business. A board of directors manages the corporation and officers are responsible for the daily operations of the corporation. Shareholders are not personally responsible for the debts of the corporation. A corporation is formed by filing Articles of Incorporation with the Kentucky Office of the Secretary of State.

General Partnership

A general partnership is an association of two or more persons to carry on as co-owners of a business for profit. KRS 362-175. No filing with the Secretary of State is necessary to form a general partnership, but if the general partnership is doing business under an assumed name, an assumed name filing is required with the Secretary of State and county clerk. An Application of Certificate of Assumed Name is available on the Kentucky Secretary of State website (www.sos.ky.gov). Generally, every partner is an agent of the partnership and is personally responsible for the debts of the partnership. KRS 362.190; KRS 362.220.

Limited Partnership

A limited partnership is an association of two or more persons with one or more limited partners and one or more general partners. KRS 362.401 (7). Limited partners are not personally responsible for the debts of the limited partnership unless they participate in management of the partnership. KRS 362.437. General partners are responsible for managing the business of the partnership and are personally responsible for the debts of the partnership. KRS 632.447. A limited partnership is formed by filing a Certificate of Limited Partnership with the Secretary of State. KRS 362.415. More information on forming a limited partnership is available on the Kentucky Secretary of State website (www.sos.ky.gov).

Limited Liability Company

A limited liability company is an unincorporated business organization formed by filing Articles of Organization with the Secretary of State. A limited liability company may be managed by members or managers. The members and managers are not personally responsible for debts of the limited liability company. The main advantage to choosing a limited liability company over a corporation is that LLC members enjoy limited liability but the entity can be taxed as a partnership, which is a more favorable tax treatment.

Registered Limited Liability Partnership

A registered limited liability partnership is a partnership that is registered with the Secretary of State. KRS 362.555. Each partner is personally responsible for the debts of the partnership except for the debts of the partnership arising from negligence or misconduct committed by another partner while the partnership is a registered limited liability partnership. KRS 362.220 (2). A registered limited liability partnership is formed by filing a Statement of Registration with the Secretary of State. KRS 362.555. More information on registering as a limited liability partnership is available on the Kentucky Secretary of State website (www.sos.ky.gov).

Business License, Taxes and Permits

Federal

Determine if you must file for a Federal Employment Identification Number (EIN). Additionally, if you provide health insurance for your employees, you may need a National Standard Employer Identifier (NSEI) for your electronic health transactions. To determine if you need an NSEI, refer to the Department of Health and Human Services' website (<http://aspe.hhs.gov/admsimp/faqemp.htm>).

Additional information for starting a business and complying with Federal regulations may be found at <https://www.sba.gov/business-guide>.

State of Kentucky

Kentucky Revenue Cabinet

All businesses must be issued a state tax number. The application can be obtained online at <http://revenue.ky.gov/business/pages/register-business.aspx>.

Kentucky Office of Employment and Training

The KY OET handles all unemployment insurance issues for the State. You must be registered and issued an unemployment insurance tax ID number. To access their online services, visit www.kewes.ky.gov.

Kentucky Workman's Compensation Board

Coverage is required by the State for any employer who has one or more employees. Information can be obtained from your local insurance agent.

Social Security Administration

All businesses must contact the Social Security Administration to establish payment of social security taxes. Much of the information related to this topic can be found on the SSA business services website (<http://www.ssa.gov/bsowelcome.htm>) or you may contact the local office in Henderson at (270) 826-4343.

Local Licenses and Permits

City of Morganfield

P.O. Box 420
130 East Main Street
Morganfield, Kentucky 42437
Phone: (270) 389-2524
Fax: (270) 389-2157

City of Sturgis

P.O. Box 98
106 West 6th Street
Sturgis, Kentucky 42459
Phone: (270) 333-2166
Fax: (270) 333-2724

City of Waverly

P.O. Box 53
120 East Market Street
Waverly, Kentucky 42462
Phone: (270) 389-4270

City of Uniontown

P.O. Box 548
237 Main Street
Uniontown, Kentucky 42461
Phone: (270) 822-4277

Planning and Zoning

The incorporated Cities of Morganfield, Sturgis and Waverly in Union County have an adopted zoning ordinance which governs the location of all structures within the respective cities. A building permit is required for all new construction and structural location.

Under the Union County Building Code Program, building code inspections are required on all new, altered and a change in use of commercial structures. Electrical inspections are required on all new and altered services and be in compliance with the Kentucky Building Code and the National Electrical Code.

If your business is located within one of the three incorporated cities, you will need to contact the Union County Planning Commission to make sure your location is properly zoned.

If you are building a new structure for your business, you will need to contact the following office:

Union County Planning Commission: www.unioncountky.org

Sean Sheffer, Planning Administrator
P.O. Box 1
100 West Main Street
Morganfield, Kentucky 42437
Phone: (270) 389-2093
Email: sean.sheffer@unioncountky.org

Susie Robertson, Zoning/Building Code Administrator
P.O. Box 1
100 West Main Street
Morganfield, Kentucky 42437
Phone: (270) 389-2093
Email: susie.robertson@unioncountky.org

Food Related Businesses

Rebecca White Logan, Environmental Health Program Manager
Union County Health Department
P.O. Box 88
218 West McElroy Street
Morganfield, Kentucky 42437
Phone: (270) 389-1230
Fax: (270) 389-9031
Email: rebecca.logan@grdhd.org

Green River District Health Department: <http://www.healthdepartment.org>

Kentucky Department for Public Health: <http://chfs.ky.gov/dph/info/phps/food.htm>

Utilities

Water/Sewer

City of Morganfield
526 North Court Street
Morganfield, Kentucky 42437
Phone: (270) 389-2186

City of Sturgis
106 West 6th Street
Sturgis, Kentucky 42459
Phone: (270) 333-2166

City of Uniontown
237 Main Street
Uniontown, Kentucky 42461
Phone: (270) 822-4277

Union County Water District
409 North Court Street
Morganfield, Kentucky 42437
Phone: (270) 389-3868

Electric

Kentucky Utilities
P.O. Box 752
2800 US Highway 60 E
Morganfield, Kentucky 42437
Phone: 800-981-0600

Kenergy Corporation
P.O. Box 18
Henderson, Kentucky 42419
Phone: 800-844-4832

Big Rivers Electric Corporation
P.O. Box 24
201 3rd Street
Henderson, Kentucky 42420
Phone: (270) 827-2561

Natural Gas

City of Morganfield
526 North Court Street
Morganfield, Kentucky 42437
Phone: (270) 389-2186

Sturgis Municipal Gas System
106 West 6th Street
Sturgis, Kentucky 42459
Phone: (270) 333-2166