

Bob Rogers  
Mayor



# City of Murray



Dear Business Owner:

Thank you for choosing our community for your business endeavors. I would like to take this opportunity to welcome you to the city of Murray, Kentucky, the Friendliest Small Town in America and one of our nation's most Playful Cities. We are eager to help and hope we can make this process as smooth as possible. With every new business Murray welcomes new faces with new insights and ideas. I hope that you take an active part in our community and come to think of Murray as not just your place of business, but your home.

Murray is a thriving community of which we are justly proud. The city government continually strives to provide services to meet the needs of both citizen and business owner alike. Our municipal utilities are city owned and operated, which affords you efficient service at the lowest possible cost. Excellent fire and police protection are provided through well-trained departments, which are available to respond to your emergency needs. Murray State University, founded in 1923, is located in the heart of our city and not only offers a wide range of educational and cultural programs, but also delivers a unique opportunity for business entrepreneurs like you.

Let me again welcome you and your business to our community. If we can be of any assistance to you, please feel free to contact us through our website at [www.murrayky.gov](http://www.murrayky.gov), by phone at 762-0350, or by visiting City Hall.

Sincerely,

Bob Rogers

TELEPHONE (270) 762-0300

500 Main Street  
Murray, Kentucky 42071  
FAX (270) 762-0306  
Website: [www.murrayky.gov](http://www.murrayky.gov)

TDD (270) 753-1621





# DOING BUSINESS IN MURRAY



A guide to opening your business in the city of Murray, Kentucky.

## WELCOME TO ONE OF THE FRIENDLIEST CITIES IN AMERICA!

We are excited that you are interested in Murray Kentucky for your new business endeavors. This packet will help you through the business startup process with the City. It is our wish to streamline this process as much as possible in order to make it an easy and enjoyable experience. Thank you for choosing our community.

Before you open your business, we wanted to do our very best in explaining the specific steps needed in order to open successfully. There are seven (7) essential components every new business must address before opening; these include: Zoning Compliance, Business Licensing, Building Permitting, Fire Safety Inspection, Stormwater Management, Establishing Utilities, and Sign Permitting. We have compiled necessary information regarding each of the above mentioned areas that will be helpful as you begin to launch your project.

*"With every new business Murray welcomes new faces with new insights and ideas. I hope you take an active part in our community and come to think of Murray as not just your place of business, but your home."*

*- Mayor Bob Rogers*



Court Square

Downtown Murray

## In This Packet

- Zoning Compliance
- Business Licensing
- Building Permitting
- Fire Safety Inspection
- Stormwater Management
- Establishing Utilities
- Sign Permitting



Downtown Farmers Market

Photo: Justin Kimbro

## Before You Begin

Before beginning a new project with the City of Murray, the developer/business owner must submit to the Planning Department details of the desired project. Planning Staff will collect any preliminary project plans, drafts, and/or information from the developer. At this point the complexity and summary of the project will be known. Staff will then schedule the Preliminary Site Plan Meeting with the appropriate departments (i.e. Planning, Building, Stormwater, Fire, Utilities, and Street Departments).



Downtown Murray

Photo: Justin Kimbro

## Zoning Compliance

There are four business zoning districts located within Murray; each zoning district includes a list of permitted principle uses. The type of business you plan to open must be listed as a permitted use for that particular zoning district. If your business type is not listed as a permitted principle use, it may be listed as a conditional use, and if so, you have the opportunity to have this business type approved through a conditional use permit. This request is brought before the Board of Zoning Adjustments (BZA)—a board made up of members from the local community tasked with reviewing conditional use permits and other variances relating to the City of Murray Zoning Ordinance. The BZA will review the request and either approve or deny the conditional use permit. There is a non-refundable \$100 application fee associated with this request, as well as a \$16 recording fee.

If the current zoning of a desired location does not list your business type as a permitted or conditional use, you can either find a new location in an appropriate zoning district or request the property be rezoned to one that would allow your business to operate. Please contact the Planning Department if you would like to explore the options and procedures regarding a zoning map amendment (also known as a rezoning requests). A request for a zoning map amendment may be initiated by the property owner (or authorized agent), the Planning Commission, or the City Council. The Planning Commission will hold a public hearing to review the request, during which a recommendation to either approve or deny the request will be forwarded to the City Council. The final authority to approve or disapprove a zoning map amendment rests with the City Council. Before any map amendment is granted, the Planning Commission must find that the request is in agreement with the Comprehensive Plan. The Comprehensive Plan serves as a guide to the planning of land use as the city continues to grow and develop. If such a finding isn't available, one or more of the following will need to apply to the request:

- The original zoning classification given to the property was inappropriate or improper.



## Your first point of contact:

The City of Murray understands that opening a new business is not an easy task and only becomes more difficult once you are passed along to each city department. The City Planning Department has streamlined the application process and will be with you every step of the way. Every application involved in the process will only need to be given to the City Planning Department, whether it be for a sign permit, business license, or utilities.

## Business Zoning Districts:

- B-1 Neighborhood Business District
- B-2 Highway Business District
- B-3 Central Business District
- B-4 Medium Density Business District



City Hall

500 Main Street

- There have been major changes of an economic, physical or social nature within the area involved which were not anticipated in the community's comprehensive plan and which have substantially altered the basic character of such area.

A completed application with a \$450.00 filing fee must be submitted to the Planning Department three (3) weeks prior to the Planning Commission meeting date and include the following information:

- Legal description of the property and three (3) copies of the survey plat prepared by a registered land surveyor.
- Current names and mailing addresses of all adjoining property owners, including those located across any road, street or alley. (Obtained from the Calloway County Property Valuation Administration.)
- Property Owner's signature on the application or a statement of authorization for applicant to act as agent.

Applicants, or representatives, must attend the public hearing to address any questions regarding the map amendment.

To be official, the map amendment must be adopted by the City Council through an ordinance, which must be read at two legislative meetings, signed by the Mayor and then published.

# Business Licensing

A business license must be issued before you can operate your business within the city limits. A business is a classification meaning all services, activities, occupations, vocations, pursuits, trades, callings or professions located and/or performed within the city with the object of pecuniary gain, benefit, or advantage to the person, or to another person or class, directly or indirectly, whether part-time or full-time. This definition includes, without limitation, home occupations, peddlers, including, but not limited to, owners and renters of booth space, rooms or areas (occupied or unoccupied) located within a structure and the rental of commercial and residential real property. It also includes activities of businesses that are located outside the city where sales or services are performed by the physical presence of business representatives inside the city.

A business license application can be found at our website or on location at City Hall located at 500 Main Street. Information required for completion of this application includes: Business Name, Physical Address, Mailing Address, Ownership Type (Sole Proprietor, Partnership, LLC, etc.), Business Identification (Tax ID, EIN, Social Security #), and an estimate of your yearly net income. A brief description of the type of business must be included on the application to determine the most appropriate business classification. If a fire inspection is not needed and the application fee is submitted with the application, a business license will be issued and printed the same day. The City Planning Staff will review the application to ensure the business is opening in the appropriate zoning district. The annual cost for a business license ranges from \$50 to \$600. Business licenses are renewed every May.

# Building Permitting

Two examples which require a building permit are: building a new structure and changing the use of an existing structure. Both examples require a building permit application to be completed and returned to the building department. A site plan, contractor's list of subcontractors, workers' compensation insurance form or signed affidavit, 2 full sets of plans, and mechanical calculations must be submitted with the application. The building permit fee is based on the cost of the project and will be calculated by the Building Official. If a business cannot meet regulations concerning dimensional requirements (i.e. building setbacks, size dimensions/location), the business owner has the opportunity to apply for a dimensional variance from the regulations in place. The Board of Zoning Adjustments will review the request and either approve or deny the application. There is a non-refundable \$100 application fee associated with this request, as well as a \$16 recording fee.

# Fire Safety Inspection

When a new business opens or an existing business changes ownership, a fire inspection of the property is required. The City Fire Marshall or Fire Inspector will perform this inspection, and once completed, the cost for the inspection is separate from the new business license but may be paid at the same time as the business license fee.

# Stormwater Management

Stormwater management helps prevent unusual flooding and hazardous substances from entering our storm sewer system. Detailed plans describing how you will adequately manage the stormwater runoff from your project site—from construction stage to completion—must be submitted to the Planning and Engineering Department. Construction sites disturbing one (1) or more acres need stormwater permit coverage from the state and city. Permit Applications, along with copies of the City Stormwater Management ordinance, can be obtained at City Hall and on the City's website. Our goal is to prevent sediment and other pollutants from entering nearby lakes, rivers, streams, and wetlands. More information can be obtained from the Stormwater Management Department.



Murray Fire Department Trucks

Clean Stream Team

# Setting Up Utilities

When opening a business in an existing structure, an Application for Commercial or Industrial Service must be completed. When building a new structure, a Murray Public Works and Utilities Application for Service must be completed. Information required when completing these applications includes: business name, owner/applicant name, service address, business type, date service is requested, type of service(s), and a brief description of business operations. A meter deposit will be required for commercial gas and water meters. Tap on fees are required for new construction—prices vary based on the complexity and location of the project.

# Sign Permit

A sign permit is required by all businesses that wish to advertise by permanent wall and/or free-standing signage. A sign permit application can be found on our website or at City Hall. Information needed to complete this application includes: business name, address, distance from building to right-of-way, street frontage, face of building dimensions, and dimensions of wall(s) on which signs may be located. The cost associated with a new sign permit is \$50. The following regulations are in place for permanent signage:

**Wall Sign**—based on Façade of Building.

**Free-standing**—based on Linear feet of Street Frontage.

**Monument Sign**—required along 12th Street & HWY 121 Bypass North. Size to be determined as follows: 12th Street & HWY 121 Bypass North: Not to exceed 80 sf in area or 14 ft. in height; and Frontage Road: Not to exceed 120 sf in area or 20 ft. height.

Temporary signs that require a sign permit are: Banners, Pole Banners, A-frame and T-frame signs. Banners are limited to 32 square feet in area and 6 feet in height and allowed for 14 days, per sign permit. Pole Banners are limited to 6 square feet in area and only allowed on privately owned light poles with approval of property owner. A-frame and T-frame signs are limited to 3 feet in height and 2 feet in width, no further than 10 feet away from the business door entrance, and may only be put out during business hours. Any other temporary sign may refer to our Zoning Ordinance for exempt and prohibited signs and also check in our chapter on design, construction, and maintenance.

**All applications are given to the City Planning Department located at City Hall. Please see website for more information.**



Downtown Farmers Market

Photo: Justin Kimbro

## Do you operate more than one business?

Any person who maintains multiple separate businesses while operating under the same tax ID number (EIN, SSN, TIN, etc.) for those businesses, shall be required to purchase a business license for the business which requires the largest license fee. A secondary license can be purchased for each additional business at a discounted rate.

## Am I required to have a monument sign?

Monument type signage is required in place of free standing signage along the Twelfth Street corridor from the southern city limits to the northern city limits and along HWY 121 Bypass North at the intersection of Twelfth Street, a/k/a US Highway 641, to the western city limits.



# Meeting Dates:

**Planning Commission:** meetings held on the third (3rd) Tuesday of each month at 4:30 p.m. in the Council Chambers of City Hall at 500 Main Street.

**Board of Zoning Adjustments:** meetings held on the Wednesday following the regular scheduled Planning Commission meeting of each month at 4:30 p.m. in the Council Chambers of City Hall at 500 Main Street.

**Code Enforcement:** meetings held on the first (1st) Tuesday of each month at 5:00 p.m. in the Council Chambers of City Hall at 500 Main Street.

**City Council:** meetings held on the second (2nd) and fourth (4th) Thursday of each month at 6:30 p.m. in the Council Chambers of City Hall at 500 Main Street.

# Departments & Contacts:

## **Planning**

City Planner

Phone: (270) 762-0350 ext. 1121

Website: [www.murrayky.gov/planning](http://www.murrayky.gov/planning)

## **Building**

Building Official

Phone: (270) 762-0350 ext. 1135

Website: [www.murrayky.gov/planning/building](http://www.murrayky.gov/planning/building)

## **Stormwater Management**

Stormwater/Drainage Supervisor

Phone: (270) 762-0336

Website: [www.murrayky.gov/publicworks/stormwater](http://www.murrayky.gov/publicworks/stormwater)

## **Fire**

Fire Marshal

(270) 762-0321

Website: [www.murrayky.gov/fire](http://www.murrayky.gov/fire)

## **Code Enforcement**

Code Enforcement Officer

Phone: (270) 762-0300 ext. 1140

Website: [www.murrayky.gov/boards/code](http://www.murrayky.gov/boards/code)

## **Alcohol Beverage Control**

ABC Officer

Phone: (270) 762-0350 ext. 1102

Website: [www.murrayky.gov/abc](http://www.murrayky.gov/abc)

## **Public Works**

Director of Public Works

Phone: (270) 762-0336

Website: [www.murrayky.gov/publicworks](http://www.murrayky.gov/publicworks)

## **Police**

Phone: (270) 753-1621

Website: [www.murrayky.gov/police](http://www.murrayky.gov/police)

## **Health**

Phone: (270) 753-3381

Website: [www.callowayhealth.org](http://www.callowayhealth.org)

## **County Clerk's Office**

Calloway County Clerk

Phone: (270) 753-3923

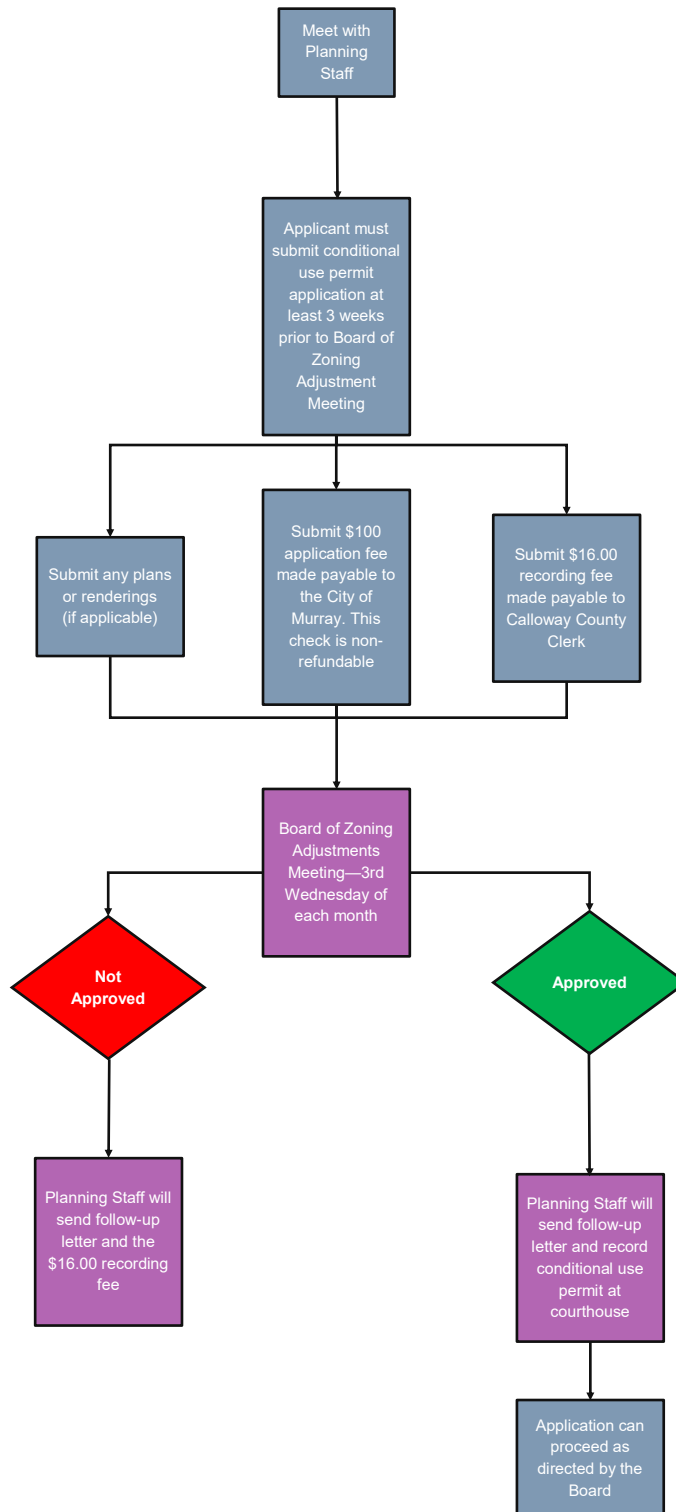
Website: [www.calloway.clerkinfo.net/index.php](http://www.calloway.clerkinfo.net/index.php)



Customer Service Center

City Hall

Conditional Use Permit—Legal authorization to undertake a conditional use which has been authorized in conformance with the zoning ordinance.



Time Frame—Minimum 3 weeks, maximum 60 days

Disclaimer:

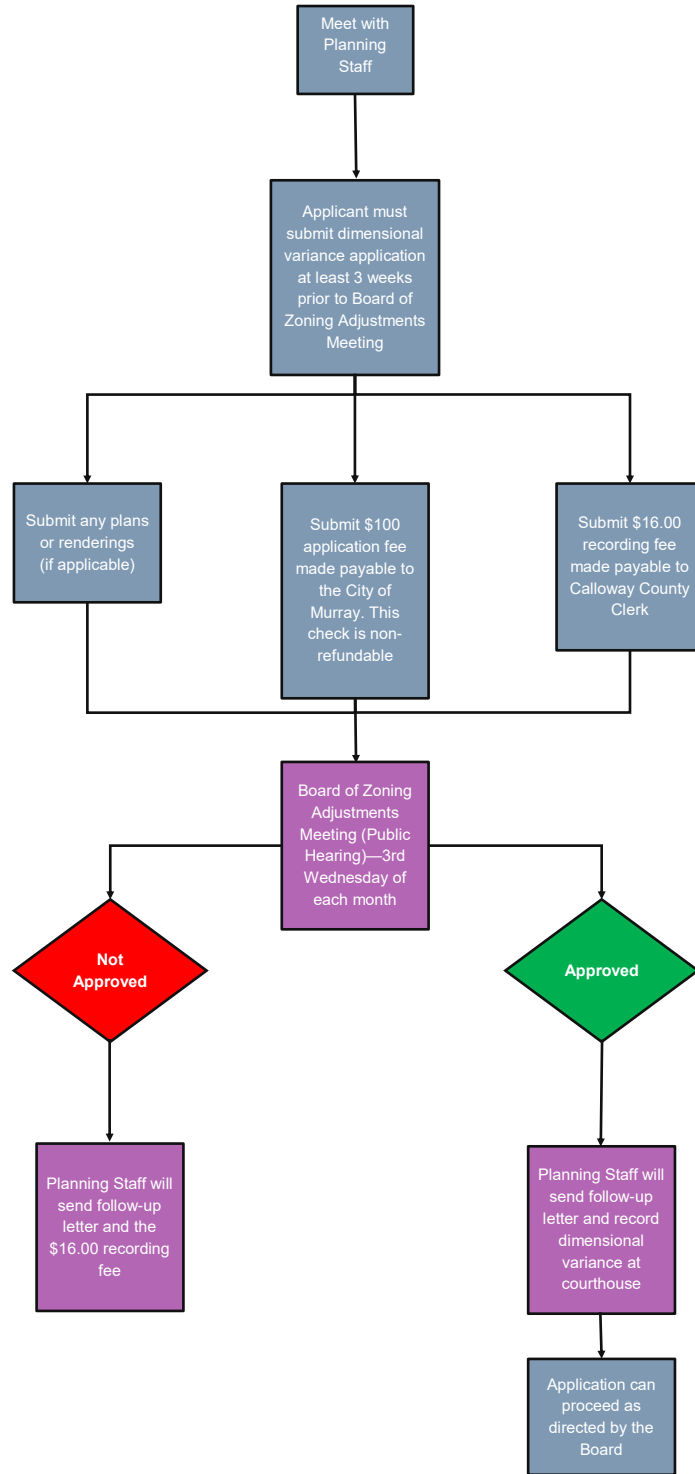
Since every business and piece of property is unique, there may be some variations in a particular process and time frame. This sample flowchart is intended only to be used as an example of the planning process. Please contact the Planning Staff for detailed information that may pertain to your particular situation.

Flow Chart for  
Conditional  
Use Permit  
Process:



**Flow Chart for Dimensional Variance Process:**

Dimensional Variance—A departure from the terms of the zoning ordinance pertaining to height or width of structures and size of yards and open spaces, where such departure will not be contrary to the public interest, and where owing to conditions peculiar to the property because of its size, shape or topography and not as a result of the actions of the applicant, the literal enforcement of the zoning ordinance would result in unnecessary and undue hardship.



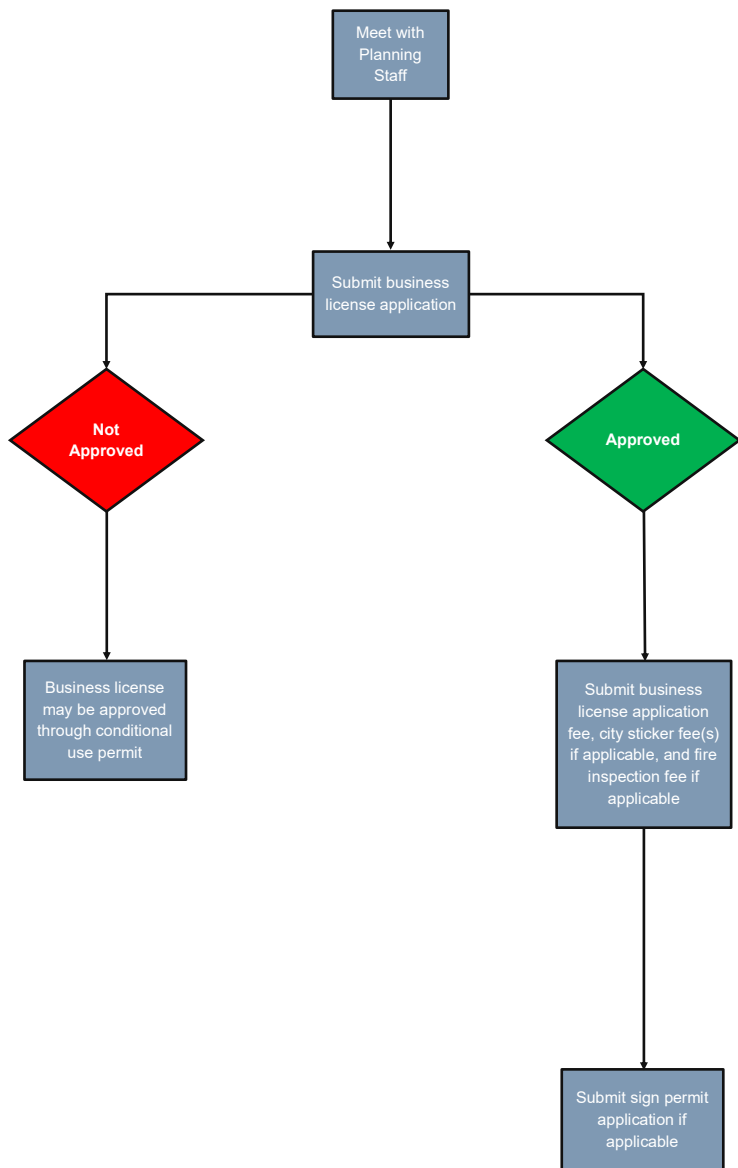
Time Frame—Minimum 3 weeks, maximum 60 days

Disclaimer:

Since every business and piece of property is unique, there may be some variations in a particular process and time frame. This sample flowchart is intended only to be used as an example of the planning process. Please contact the Planning Staff for detailed information that may pertain to your particular situation.

Business License—A business license is required for anyone who operates a business or performs work within the Murray City limits. This includes out-of-town contractors who perform work within the city limits. The annual business license expires May 31st of each year.

Flow Chart for Business License Process:



Time Frame

Approved by Planning Staff—same day or up to 3 days

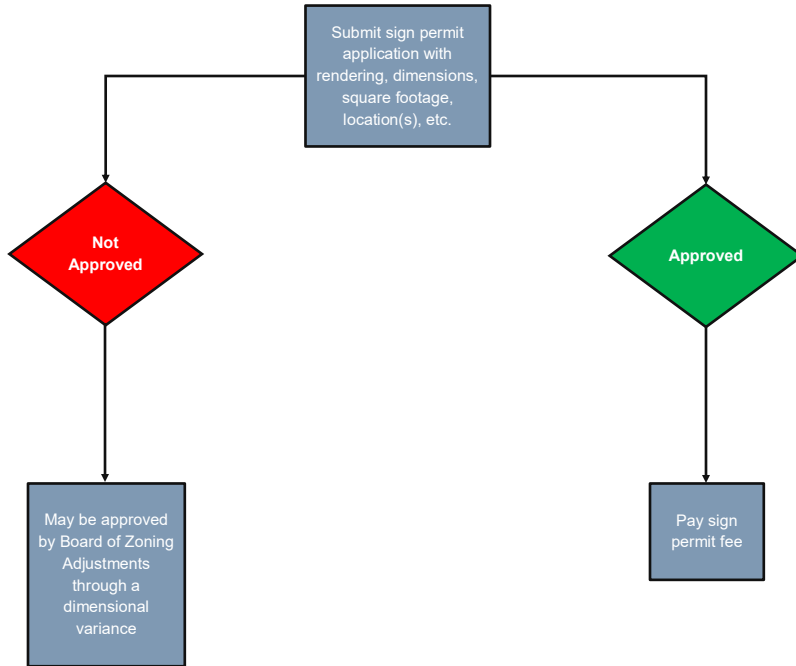
Approved by Board of Zoning Adjustments through conditional use—3 weeks to 60 days

Disclaimer:

Since every business and piece of property is unique, there may be some variations in a particular process and time frame. This sample flowchart is intended only to be used as an example of the planning process. Please contact the Planning Staff for detailed information that may pertain to your particular situation.

Flow Chart for Sign Permit Application Process:

Sign Permit Application (Permanent) - Any name, identification, description, display, illustration, or devise which is affixed to or represented directly or indirectly upon a building, structure or land, in view of the general public, and which directs attention to a product, place, activity, person, institution or business.



Time Frame

All items submitted and approved by Planning Staff—same day or up to 3 days  
Approved by Board of Zoning Adjustments through dimensional variance—3 weeks to 60 days

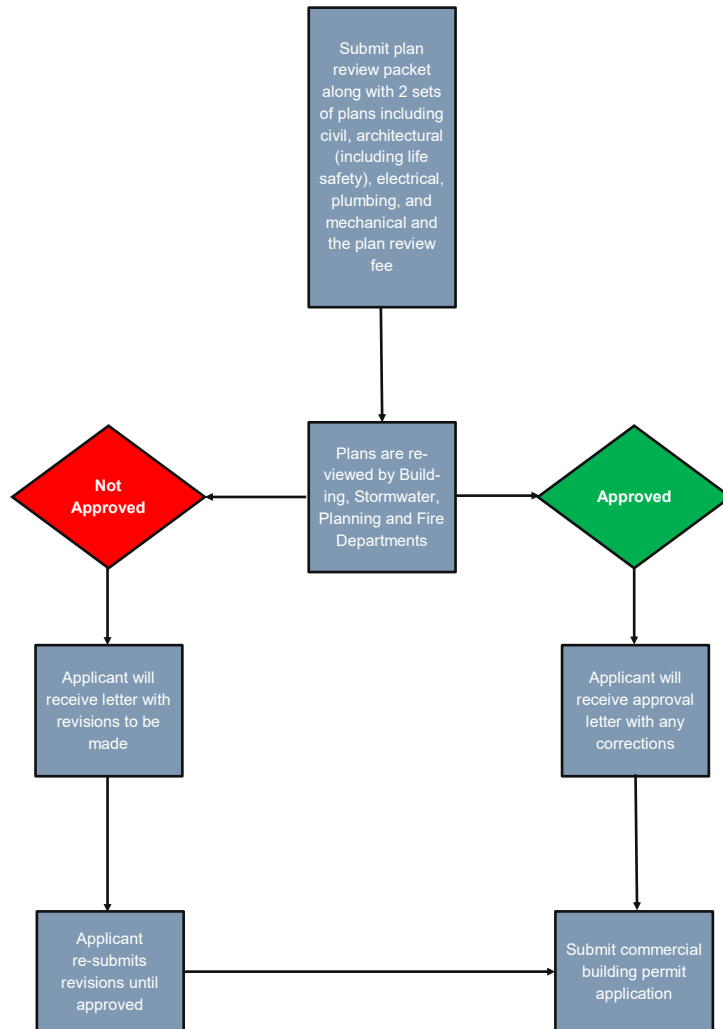
Disclaimer:

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Commercial Plan Review—All plans and specifications are required to be submitted to the Building Official with plan review fees before approval for construction shall be issued. For more information please visit: [www.murrayky.gov/planning/building/planreview.htm](http://www.murrayky.gov/planning/building/planreview.htm)

Flow Chart for Commercial Plan Review Process:



**Time Frame**

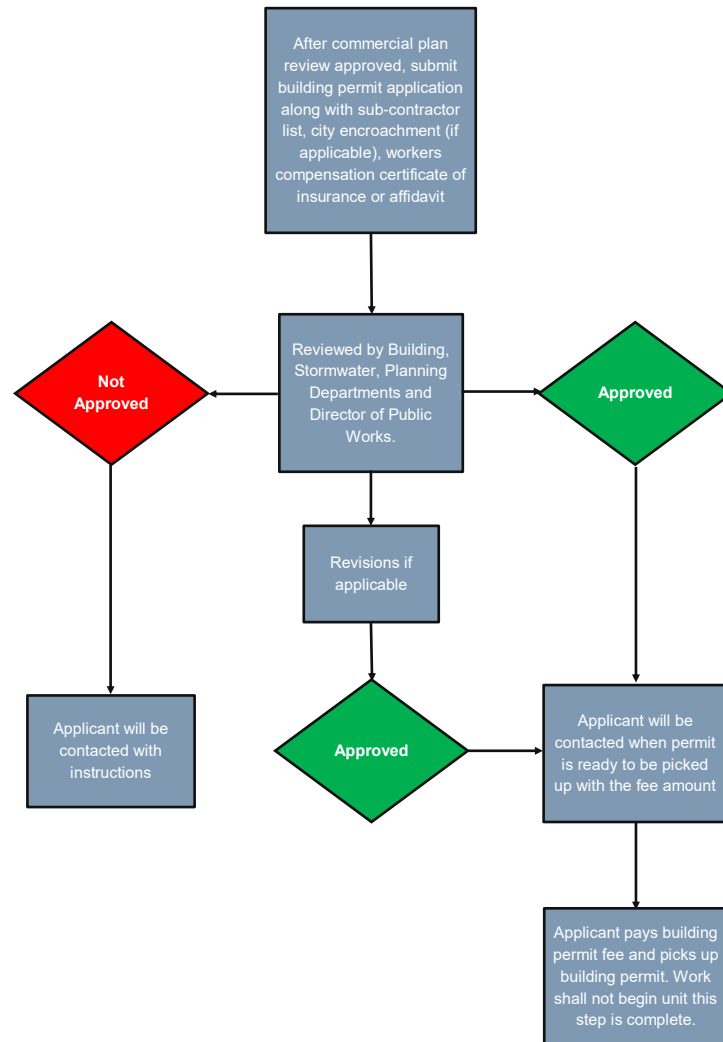
Depends on the size of development, availability of personnel, utilities, etc.

**Disclaimer:**

Since every plan review is unique, there may be some variations in a particular process and time frame. This sample flowchart is intended only to be used as an example of the planning process. Please contact the Building Staff for detailed information that may pertain to your particular situation.

Flow Chart for Building Permit Process:

Building Permit Commercial—The purpose of the building permit is to facilitate the process of proper construction practices in accordance with the Kentucky Building Code.



Inspection Requirements

A minimum 24 hour notice is suggested prior to any inspection.

- Footer Inspection
- Framing Inspection
- Other Inspections (if applicable)
- Final Inspection

More information about each inspection will be inside the building permit application.

Certificate of Occupancy—No building or structure shall be used or occupied until the Building Official has issued a certificate of occupancy. A certificate will be issued when all final inspections have been completed and/or approved.

Time Frame

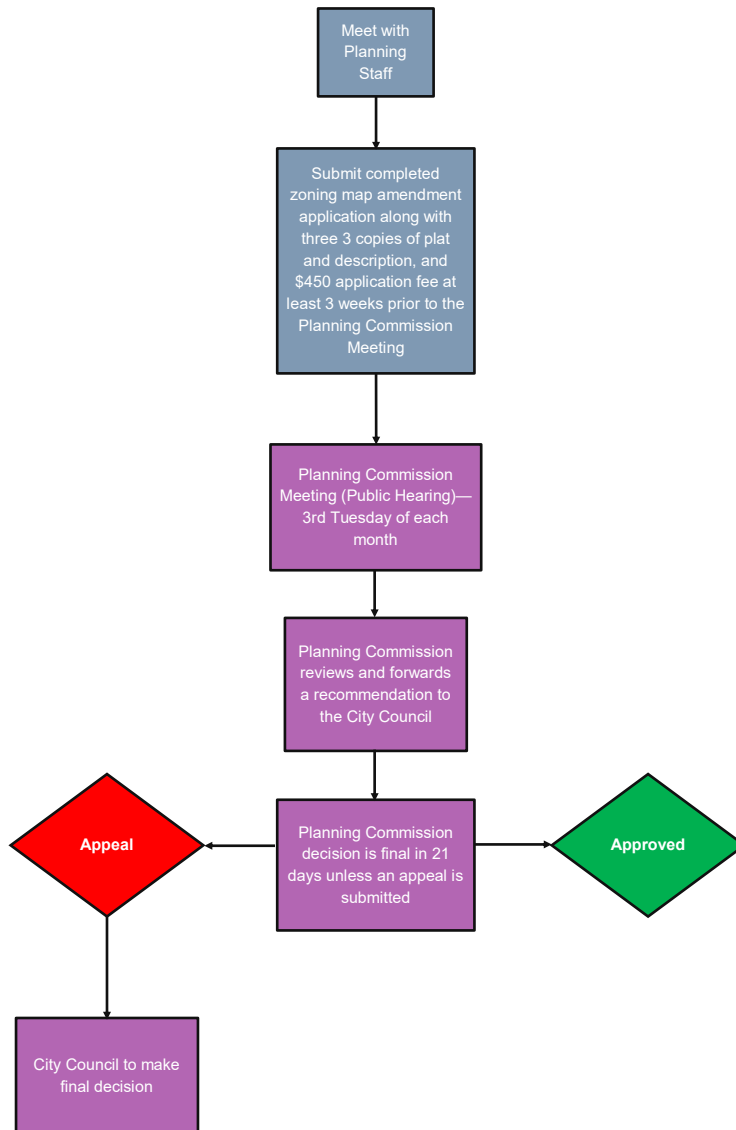
Depends on size of development, availability of personnel, utilities, etc.

Disclaimer:

Since every building permit application is unique, there may be some variations in a particular process and time frame. This sample flowchart is intended only to be used as an example of the building process. Please contact the Planning Staff for detailed information that may pertain to your particular situation.

Zoning Map Amendment—A proposal to change the zoning district. A proposal may originate from the Planning Commission, City Council, Property Owner or a Government body.

Flow Chart for Zoning Map Amendment Process:



Time Frame

Approved by Planning Commission and City Council—30 days to 120 days

Disclaimer:

Since every business and piece of property is unique, there may be some variations in a particular process and time frame. This sample flowchart is intended only to be used as an example of the planning process. Please contact the Planning Staff for detailed information that may pertain to your particular situation.





\*Pictures provided by Murray Main Street and the City of Murray.

## Contact Us

Please feel free to reach out to us for more information.

**City of Murray**  
Planning Department  
500 Main Street  
Murray, KY 42071

(270) 762-0300

[Planning.department@murrayky.gov](mailto:Planning.department@murrayky.gov)

Visit us on the web at  
[www.murrayky.gov](http://www.murrayky.gov)