

CHECKLIST · KENTUCKY

Moving to Kentucky Checklist: The First 90 Days (2026)

An ordered plan for The First 90 Days: the first 10 days, the first week, 30 days, and days 60 to 90. Four habits you brought from another state break here.

SHORT ANSWER

We open this list with four warnings, because each of them breaks a habit brought from another state. **First: check your clock.** Kentucky is **split across two time zones** and your difference from Türkiye changes with your community. **Second: the city name on your mail does not show your jurisdiction;** in one county, more than **80 separate municipalities** sit alongside the merged government, and which side of a line your address falls on settles five things at once, from taxes to schools. **Third: two clocks run at the same time; 30 days** for the driver license and, in the agency's own words on one page, **10 days and 15 days** for the vehicle. **Fourth: a local occupational tax comes out of your paycheck** and in one community **two withholdings stack**.

Deadlines in one table

TASK	DEADLINE	WHERE
Federal address report	10 days. A move inside the state requires a report too	Through the immigration agency's own channel, with the AR-11. Enter the receipt number of every pending case
Driver license	30 days if you came from another state	Any regional licensing office . From Türkiye the path differs: the full test set
Vehicle registration	Contradiction: the agency's own page says 10 days and 15 days . Use the shorter one	The county clerk where you live. Start the insurance first
Sheriff's inspection	Before registration, for every vehicle brought in from out of state	The county sheriff; the fee is \$15 and the procedure varies by county
License update when status changes	10 days. It applies even if you do not move	The state headquarters or a field office; not the county circuit court clerk
School application (in the managed choice system)	November 2 to December 18, 2026 for the coming school year	The district's application tool. Not first-come, first-served; all are processed together at the end
Immunization certificate	Two weeks after enrollment; thirty days for military families	The school registrar. A child cannot attend until it is on file

TASK	DEADLINE	WHERE
Flood policy	30-day waiting period	Your agent. Most homeowner policies do not cover flooding
Life of a marriage license	30 days , and usable only inside Kentucky	The county clerk , even in a merged government. The fee is \$60 (in the two counties measured) , with no waiting period and no blood test

TIME ZONES: THIS STATE IS SPLIT IN TWO

- The split was confirmed from **two separate official sources**: the transportation cabinet puts a **zone label next to every licensing office**, and the federal regulation describes the boundary **by county names**.
- **Eastern zone**: Louisville, Lexington, Jeffersontown and Elizabethtown. **Central zone**: Bowling Green.
- **The difference from Türkiye**: in the Eastern zone **8 hours in winter, 7 in summer**; in the Central zone **9 in winter, 8 in summer**.
- **The daily consequence is real**: someone living in the Central zone has to leave **an hour earlier** for an appointment in the Eastern zone, and a drive between two communities **crosses a clock**.
- **At every appointment, every hearing and every call with Türkiye**, say **plainly which zone you are speaking in**; save calendar events **with the time zone attached**.

The first 10 days

TASK	WHERE OR HOW
☐ File the federal address report within 10 days	If you are subject to the reporting rule. It applies to moves inside the state too , and update the address on every pending case separately
☐ Check your clock	The state is split across two zones. Make sure your phone's time zone setting is correct
☐ Find out which municipality your address falls into	The city name on your mail does not show your jurisdiction . In one county more than 80 separate municipalities sit alongside the merged government; in the other there are none
☐ Sign up for your county's emergency alert system	The five communities use four different systems and none recognizes another's registration . Register again when you move
☐ Look up your flood zone	Flooding is the state's number one disaster and a flood policy carries a 30-day waiting period . Do not wait
☐ Program your weather radio to your county's code	One county emergency management office publishes the code on its own page. Sirens, in the agency's own words, are not designed to notify people who are indoors

The first week

TASK	WHERE OR HOW
☐ Open your electricity and gas accounts	File the sales tax exemption form on day one; the exemption is not automatic and does not apply retroactively. The model varies by community: an investor-owned utility, a municipal utility or a member cooperative
☐ Ask the right question on water service	Do not say "I have no number." Ask this instead: which documents let me open an account. One water utility, listing the numbers it accepts, says social security number, federal tax identification number, or an employer identification number
☐ Start the insurance policy	Before registration, and from a company authorized to do business in Kentucky. A foreign policy is not valid; proof must be original and dated within 45 days
☐ Ask your county's sheriff inspection procedure	\$15 , but one county needs no appointment and takes no cards , another books by phone, and another adds a surcharge for card payment
☐ Open your license file	Get the notarized translations done, book at any regional office , and confirm which time zone that office sits in
☐ Start the school application or enrollment	Settle first which district you belong to; the city limit is worth \$500 a year in some places
☐ Apply for health coverage	The five-year waiting period is lifted in this state for both children and pregnant people , but eligibility narrowed on October 1, 2026

A CITY NAME ON YOUR MAIL IS NOT A JURISDICTION

- **Three official sources give three close figures and we print all three:** the county assessment office counts **83 incorporated taxing jurisdictions**, the state registry counts **82** cities besides the merged government, and the state map layer shows **84 polygons**.
- **The assessment office's own term** is Home Rule Cities (Suburban Cities), and its own sentence says a person living in such a city may have a separate tax bill or an additional tax rate applied to their tax bill.
- **The risk is concrete:** the map data set's own description says the county's police districts include LMPD and police districts for several suburban cities; **so even the police force changes with the address.**
- **The lookup, step by step:** open the region's shared mapping application, search the street address, click the general information button on the parcel report, and read the **city line** under General Geographic Information.
- **The other merged government carries no such risk:** there, both the state registry and the map layer show **a single active city.**

Within 30 days

TASK	WHERE OR HOW
☐ Transfer your license or start the process	From another state the deadline is 30 days . From Türkiye there is a vision, knowledge and road test , and it starts from an instruction permit
☐ Register the vehicle with the county clerk	The agency's own page says 10 days and 15 days ; use the shorter one. Bring original proof of insurance to the counter
☐ Budget for the annual vehicle tax	The rate changes with your address: by the official rates the combined figure is 1.201 percent in one community and 1.454 percent in another
☐ Ask your city one question before signing a lease	Has this city adopted the uniform tenant act? The act is not mandatory statewide and the status of none of the five communities was settled. Ask for the answer in writing
☐ Check the occupational tax withholding on your pay stub	The test is usually not where you live but where the work is done . In one merged government the single withholding is 2.25 percent ; in the other it is 2.20 percent for residents and 1.45 percent for nonresidents
☐ Update every record one by one	School, health file, utility accounts and the emergency alert registration do not transfer automatically . Mail forwarding does not replace the federal report

PAYROLL WITHHOLDING: TWO LAYERS THAT STACK

- **The critical sentence in the revenue agency's own filing instructions:** Louisville Metro includes the area within the boundaries of Jefferson County, Kentucky. So **living in a suburban city does not exempt you from this tax**.
- **A second layer sits on top of it**, and one city's own frequently asked question puts it word for word: If I pay occupational tax to Louisville Metro am I required to pay Jeffersontown's occupational tax? **Yes**. That city's share is **1 percent of gross wages with no exemption**, and the test is **where the work is done, not residence**.
- **The total comes to 3.20 percent**; the addition is an inference, the rates are official. The equivalent person in the other merged government pays **2.25 percent**.
- **Bowling Green is 2 percent** (with the county adding 1 percent outside the city) and **Elizabethtown is 1.95 percent**. An independent school district's **0.5 percent** can stack on top; **but the condition for that rate depends on which school district the employee lives in, and the sources do not agree on that point. We give no firm total**; confirm your own school district.
- **The rates of the remaining 81 municipalities could not be confirmed**; do not generalize that "every suburban city also charges one." **All of this sits on top of the state income tax**.

Days 60 to 90 and beyond

TASK	WHERE OR HOW
☐ Set up your vehicle tax and registration calendar	Registration is not renewed until the tax is paid, and overdue tax on one vehicle locks the others . If you switched insurers, online renewal is closed for 45 days

TASK	WHERE OR HOW
☐ Put your license expiration on the same calendar as your status	A non-citizen's card is limited to the expiration of your immigration document or eight years, whichever is shorter ; if the document has no expiration, one year
☐ If you are buying a home, learn the property tax calendar	The county assessment office sets the value, while the state, the county, the school board, any city and any special district set rates separately . In a suburban city two separate bills arrive, on different calendars
☐ If you are getting married, go to the county clerk	Both parties together and in person ; the fee is \$60 (in the two counties measured) , there is no waiting period and no blood test, the license is valid 30 days , and foreign documents are accepted
☐ Learn the apostille chain	In this state the chain has two steps : the county clerk first certifies the notary's signature, then the state's office issues the apostille. Skipping the first step means rejection
☐ Group your consular business into one trip	Kentucky falls within the consular district of the Consulate General in Chicago , and procedures run by appointment and in person
☐ Learn the winter regime along with the school	Ask your school district this: does this district use remote instruction days or traditional snow days? The commissioner approves up to 10 days a year, but each district decides for itself
☐ Put the statewide tornado drill in early March on your calendar	The drill reaches television, radio and weather radios. Identify the safe room in your home that day and walk through it once as a family . Next year's date has not been announced; check at the end of February

One last note: this list writes what the state has in common. For rates, counters, fees and local rules, go to your own city: [Louisville](#), [Lexington](#), [Jeffersontown](#), [Bowling Green](#), [Elizabethtown](#).



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN KENTUCKY

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