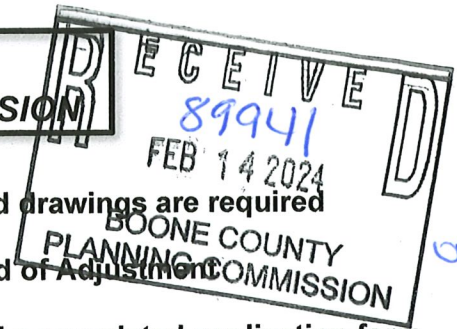


BOARD OF ADJUSTMENT
BOONE COUNTY PLANNING COMMISSION



Five (5) scaled copies and one (1) 11 x 17 reduction of submitted drawings are required

Site Plan Review is not granted by the appropriate Board of Adjustment

An application consists of all fees paid in full, submitted drawings, and a completed application form

SECTION A: (To be completed by applicant)

1. Check One Boone Florence Walton Union
2. Check One Conditional Use Permit Variance Appeal
 Change in Non-Conforming Use
3. Applicant: Angela R. Smith
Address: 12892 Ryle Road
Union Ky 41091
City State Zip Code
Phone Number: 859-384-4183 Fax Number: _____
Email: gmaangie12892@gmail.com
4. Description of Request:
short term rental request
5. Name of Development: Ryle Road NA
6. Location of Development: NA

City State Zip Code
7. Acreage Under Review: 0.7
8. Lot Number and Name of Subdivision (if part of a subdivision):
Parcel ID 032.00-00-022.00
9. Current Owner: Angela R. Smith
Address: 12892 Ryle Road
Union Ky 41091
City State Zip Code
Phone Number: 859-384-4183 Fax Number: _____
Email: gmaangie12892@gmail.com

10. Proposed Use(s) on Site: Short term rental
11. Total Square Footage of Existing and/or Proposed Buildings: _____
12. Current Zoning: RSE
13. 390 475 251 136 2066-B
Deed Book Page Group Number
14. Is the site subject to a zone change: Yes No
If yes, date of approval: _____
15. Have you submitted a Site Plan with this request: Yes No
16. Have you submitted a list of adjoining property owners with this request: Yes No
17. I, or we, understand and agree that this application and drawing(s) are being filed in accordance with the Boone County Zoning Regulations.

Property Owner's Signature: Angela R Smith

Applicant's Signature: Angela R Smith

SECTION B: (To be completed by Planning Commission staff)

1. Date Received: 2/14/24 Fee Received: \$816.00 Receipt #: 89941

2. Is application complete:

3. Staff Reviewer: M. Schwartz

4. Scheduled Board Action Date: 3/13/2024

5. Board Action: 3/13/2024

Approved

Approved with Conditions (see #6)

Denial (See #7)

6. Conditions of Approval: See Attached, Minutes, & CLUR

7. Reasons for Denial: _____

Boone County Planning Commission
Boone County Administration Building
2950 Washington Street, Room 317
P.O. Box 958
Burlington, Kentucky 41005
Phone: 859-334-2196 Fax: 859-334-2264
plancom@boonecountyky.org
www.boonecountyky.org

CONDITIONS OF APPROVAL

APPLICANT: Angela Smith

LOCATION: 12892 Ryle Road, Boone County, Kentucky

ZONING: Rural Suburban Estate (RSE)

DATE: March 13, 2024

1. Occupancy shall be limited to a maximum of eight (8) guests.
2. A Zoning Permit shall be submitted to, and approved by, the Boone County Planning Commission prior to any use of the property as a short term rental.

STAFF REPORT

#5

APPLICANT: Angela Smith

LOCATION: 12892 Ryle Road, Boone County, Kentucky

ZONING: Rural Suburban Estate (RSE)

DATE: March 13, 2024

PROPOSAL

- A. The applicant is requesting a Conditional Use Permit to allow the existing single-family residential dwelling to be used as a Short Term Rental.

SITE HISTORY

1980 The site was zoned RSE as part of the original zoning for the County

APPLICABLE REGULATIONS

- A. Section 202.C of the Boone County Zoning Regulations states that one of the duties of the Board of Adjustment is to grant conditional uses permits to allow the proper integration into the community of uses which are specifically named in the zoning regulations which may be suitable only if specific locations in the district and only if certain conditions are met.
- B. The Board should evaluate the request as it relates to the criteria necessary for granting a Conditional Use Permit as stated in Section 205.H of the Boone County Zoning Regulations.
1. Findings listed in Section 205.H (Findings for all Conditional Uses):
 - a. Will be harmonious with and in accordance with the general objectives, or with any specific objective of the County's comprehensive plan, a specific corridor plan and/or the zoning order.
 - b. Will be designed, constructed, operated, and maintained so as to be harmonious and appropriate in appearance with the existing or intended character of the general vicinity and shall not change the essential character of the same area.
 - c. Will be hazardous to existing or future neighboring uses.
 - d. Will be served adequately by essential public facilities and services such as highways, streets, police and fire protection, drainage structures, refuse disposal, water and sewer, and schools; or that the persons or agencies responsible for the establishment of the proposed use shall be able to provide adequately any such services.
 - e. Will create excessive additional requirements at public cost for public facilities and services and will be detrimental to the economic welfare of the community.
 - f. Will involve uses, activities, process, materials, equipment and conditions of operation that will be detrimental to any persons, property, or the

- g. general welfare by reason of excessive production of traffic, noise, smoke, dust, fumes, glare or odors.
Will have vehicular approaches to the property which shall be so designed as not to create an interference with traffic on surrounding public thoroughfares.

C. Section 505.2 of the Boone County Zoning Regulations identifies 'Short Term Rental' as Conditional Uses within the RSE district.

D. Section 901.A of the Boone County Zoning Regulations states that Rural Suburban Estates should be located where there may be a limited feasibility, desire, or need for providing or requiring all infrastructure normal to support a suburban or urban neighborhood. The purpose of the Rural Suburban Estates district is to provide a residential environment whose dwelling types and densities are typical of a semi-suburban character. Such districts will be located on lands adjacent to established urban areas, but which are not suitable for larger scale or more densely developed suburban or urban residential use.

E. Section 4000 of the Boone County Zoning Regulations defines 'Short Term Rental' as follows:

The rental of a residential dwelling unit, or a portion thereof, for a period of less than thirty (30) days. This term does not include:

- A. A unit that is used for nonresidential purposes, including an educational, health care, retail, restaurant, banquet space, or event center purpose or another similar use.
- B. A bed and breakfast.
- C. A hotel/residence hotel.

F. Section 3191 of the Boone County Zoning Regulations provides for the following supplemental regulations/standards for 'Short Term Rentals':

1. Except as provided for in ARTICLE 34, there shall be no external on-site or off-site advertising signs or displays indicating the property is a short term rental.
2. Short term rentals shall not be allowed in any area not considered a primary dwelling (i.e., recreational vehicles, tents, garages, boats, etc.).
3. There shall be no more than two (2) adult guests per bedroom, plus no more than two (2) additional adult guests, except for the following:
 - a. There shall be a maximum occupancy of ten (10) persons, adult or children.
 - b. Bedrooms under one hundred twenty (120) square feet shall be limited to only one (1) adult occupant.
4. Parking requirements shall be as follows:
 - a. When the short term rental is located in a portion of the dwelling unit, two

- (2) parking spaces shall be provided for the residence and a minimum of one (1) parking space shall be provided per guest room or suite.
 - b. When the short term rental is located within the entire dwelling unit, a minimum of one (1) parking space shall be provided per guest room or suite.
 - c. All parking for a short term rental, whether required by these regulations or in excess of these regulations, shall be provided off-street.
5. Any advertisement of the property as a short term rental and all rental contracts must contain language that specifies the allowed maximum number of occupants and maximum number of vehicles.
6. The property on which the short term rental is to be located shall not be located closer than 1,000 feet, measured in a straight line from the nearest property line to the nearest property line of any other approved short term rental. Such permits shall be given on a first come, first serve basis.
7. When located in a residential district, a short term rental shall use the existing, main building entrance for access and the construction of additional exterior ingress/egress doorways shall be prohibited. Access to individual guest rooms or suites shall be from the interior of the structure.
8. It shall be unlawful:
 - a. To operate, or to allow to be operated, a short term rental without first obtaining a Permit for the property in which the rental is to occur with the City in accordance with Ordinance Number O-20-20. (Applies to the City of Florence Only)
 - b. To operate, or to allow to be operated, a short term rental without first obtaining a Permit for the property in which the rental is to occur with the Boone County Fiscal Court. (Applies to Unincorporated Boone County Only)
 - c. To advertise or offer a short term rental without first registering the property in which the short term rental is to occur with the City in accordance with Ordinance Number O-20-20. Documented advertising of the subject property as a short term rental, online or offline, shall be considered evidence of a violation of this regulation. (Applies to the City of Florence Only)
 - d. To advertise or offer a short term rental without first registering the property in which the rental is to occur with the Boone County Fiscal Court. Documented advertisement of the subject property as a short term rental, online or offline, shall be considered evidence of a violation of this regulation. (Applies to Unincorporated Boone County Only)
 - e. To operate a short term rental that does not comply with all applicable city, county, and state laws and codes.
 - f. To operate a short term rental without paying the required hotel occupancy taxes.
 - g. To offer or allow the use of a short term rental in a manner which violates the City Noise Ordinance (O-16-95). (Applies to the City of Florence Only)
 - h. To fail to include a written prohibition against the use of a short term rental for having a party in every advertisement, listing, or other

- publication offering the premises for rent.
- i. Permit the use of the short term rental for any illegal purposes or any use not permitted by the residential zoning regulations.
9. Depending on the scope of improvements, a Zoning Permit or Tenant Finish Permit per ARTICLE 4, or a Minor Site Plan or Major Site Plan per ARTICLE 30, shall be submitted to and approved by the Planning Commission prior to constructing any improvements and operating a short term rental.

RELATIONSHIP TO THE COMPREHENSIVE PLAN

- A. The Our Boone County Plan 2040 Future Land Use Plan designates the site as Developmentally Sensitive, which is described as areas that have an existing slope of twenty percent or greater for a height of 20 meters (67.6 feet), or have unique soil or flooding characteristics which limit the ability of an area to support urban development, or contain significant wooded areas, creeks, wildlife habitat, or other natural features that are important to a site's stability and visual character. In addition, developmentally sensitive areas may, in the future, be defined and protected due to historical or visual importance.
- B. The following Our Boone County Plan 2040 Goals and Objectives apply to this application:
1. Mixing of residential and other land uses shall be encouraged where appropriate (Overall Goal A, Objective 2).
 2. Land uses and zoning decisions shall strive to balance the rights of landowners with the rights of neighbors and the community (Overall Goal A, Objective 4).
 3. Development policies shall not discriminate against any person (Demographics Goal A, Objective 1).
 4. Provide appropriate services, housing, employment, and shopping opportunities in order to meet the needs of the population in all geographic areas of the County (Demographics Goal A, Objective 4).
 5. Home ownership shall be encouraged and incentivized as well as redevelopment and renovation of deteriorating housing stock (Demographics Goal B, Objective 3).
 6. Tourist oriented commercial facilities should be encouraged provided that the impacts on other land uses are minimal (Natural and Cultural Resources Goal A, Objective 4).
 7. Industries shall be promoted in suitable locations to make the county a vital part of a strong regional economy (Economy Goal A, Objective 2).
 8. Tourism (including agri-tourism and heritage tourism), telecommuting, and virtual employment shall be encouraged as an economic resource while minimizing potential impacts (Economy Goal A, Objective 7).
 9. Boone County shall seek a combination of land uses that balances revenues generated from those uses with the expenditures required to support them (Economy Goal A, Objective 8).
 10. Mixing of commercial and non-commercial uses shall occur in areas where consideration has been given to assure compatibility with surrounding land uses

- and natural systems (Economy Goal B, Objective 2).
11. Commercial uses shall be designed and located to coordinate with the surrounding land uses and shall have safe access and adequate parking (Economy Goal B, Objective 3).
- C. Ryle Road is a county maintained local street providing for two way traffic within an approximate thirteen (13) foot pavement width. There are no sidewalks along the roadway.

SITE CHARACTERISTICS

- A. The approximate 0.5 acre area is located along the east side of Ryle Road, approximately 0.7 miles south of Beaver Road.
- B. The site has approximately one hundred seventy (170) feet of frontage along Ryle Road.
- C. Access to the site is provided by a single curb cut onto Ryle Road.
- D. The site is currently occupied by a two detached residential structures, and an accessory structure.
- E. The site can accommodate parking for eight (8) vehicles on the driveway.
- F. Topographically, the site slopes downward, east to west, at an average grade of 21%
- G. The western half of the site is located within the 100-year floodplain of the Ohio River.

SURROUNDING LAND USES AND ZONING

- North: Single-family residential dwellings (RSE)
- South: Single-family residential dwellings (RSE)
- East: Heavily wooded area (RSE)
- West: Ohio River (RSE)

PROPOSED DEVELOPMENT

- A. The applicant is proposing to use a the three (3) bedroom house as a short term rental.

STAFF COMMENTS

- A. The site is located along Ryle Road, a local street.
- B. The site is located approximately 24,000 feet from the nearest approved Short Term Rental.

- C. It takes one (1) turning movement to get to the site in question from the nearest arterial street, which is Beaver Road.
- D. Should the Board take action to approve the submitted request, Staff is suggesting the following conditions be considered as part of that action:
 - 1. Occupancy shall be limited to a maximum of eight (8) guests.
 - 2. A Zoning Permit shall be submitted to, and approved by, the Boone County Planning Commission prior to any use of the property as a short term rental.

CONCLUSION

- A. KRS 100.237 and Section 202.C of the Boone County Zoning Regulations give the Boone County Board of Adjustment and Zoning Appeals the authority to act on the Conditional Use Permit request.

Respectfully Submitted,



Michael D. Schwartz
Director, Zoning Services

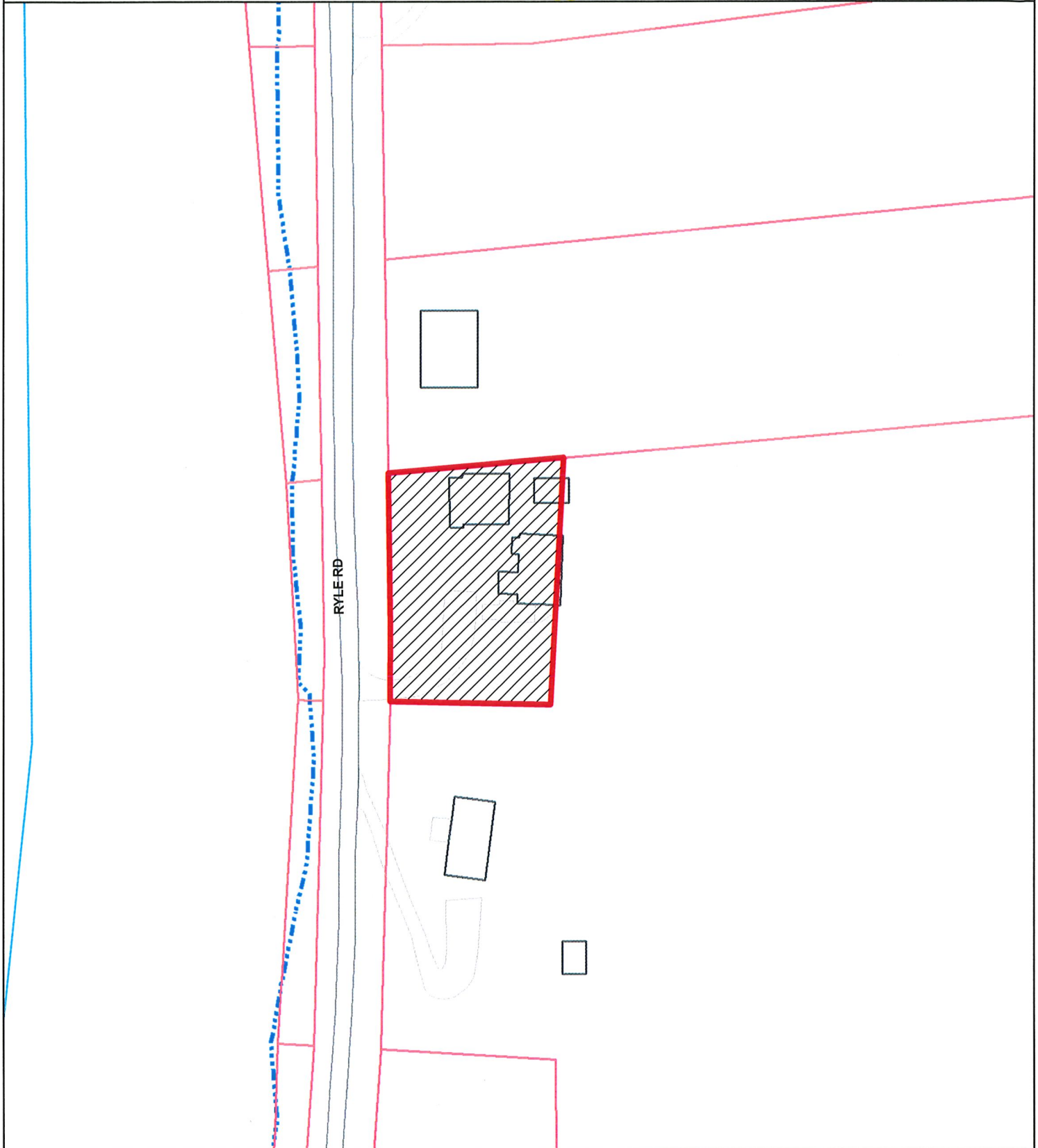
MDS/ss

Attachments

- *Vicinity Map
- *Topographic and Floodplain Map
- *Zoning Map
- *2040 Future Land Use Map
- *Application
- *Boone County Short Term Rental Permit Application
- *Concept Development Plan

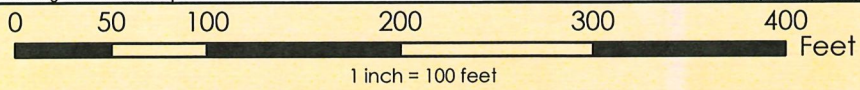
Vicinity Map

www.boonecountygis.com



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Boone County GIS - Putting Northern Kentucky on the Map

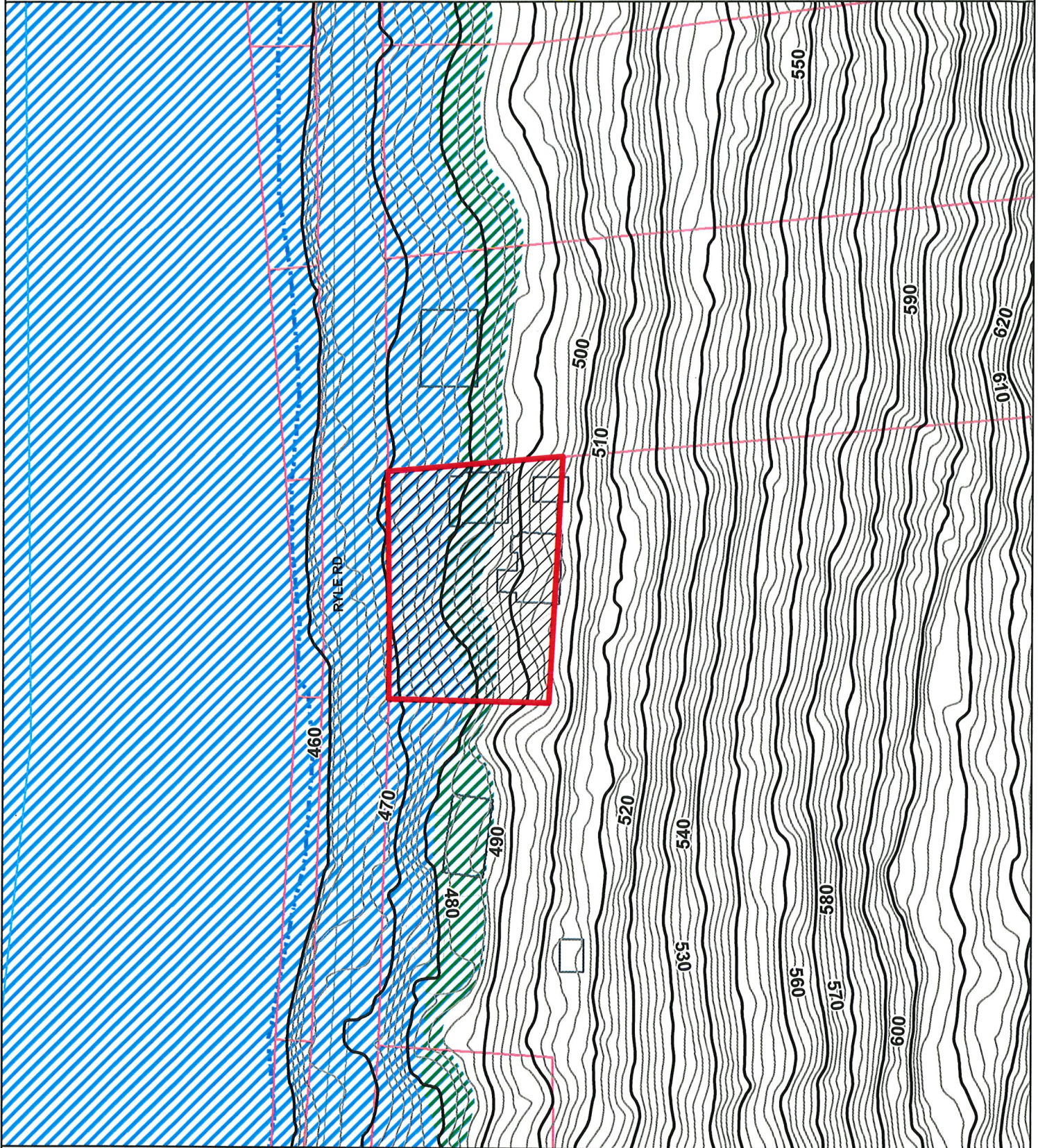


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Boone County GIS
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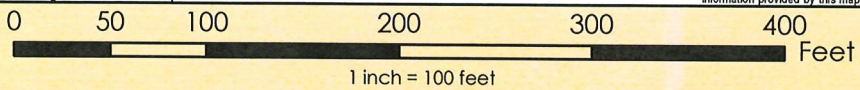
Topographic and Floodplain Map

www.boonecountygis.com



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1 inch = 100 feet



Map Created: xx/xx/2022

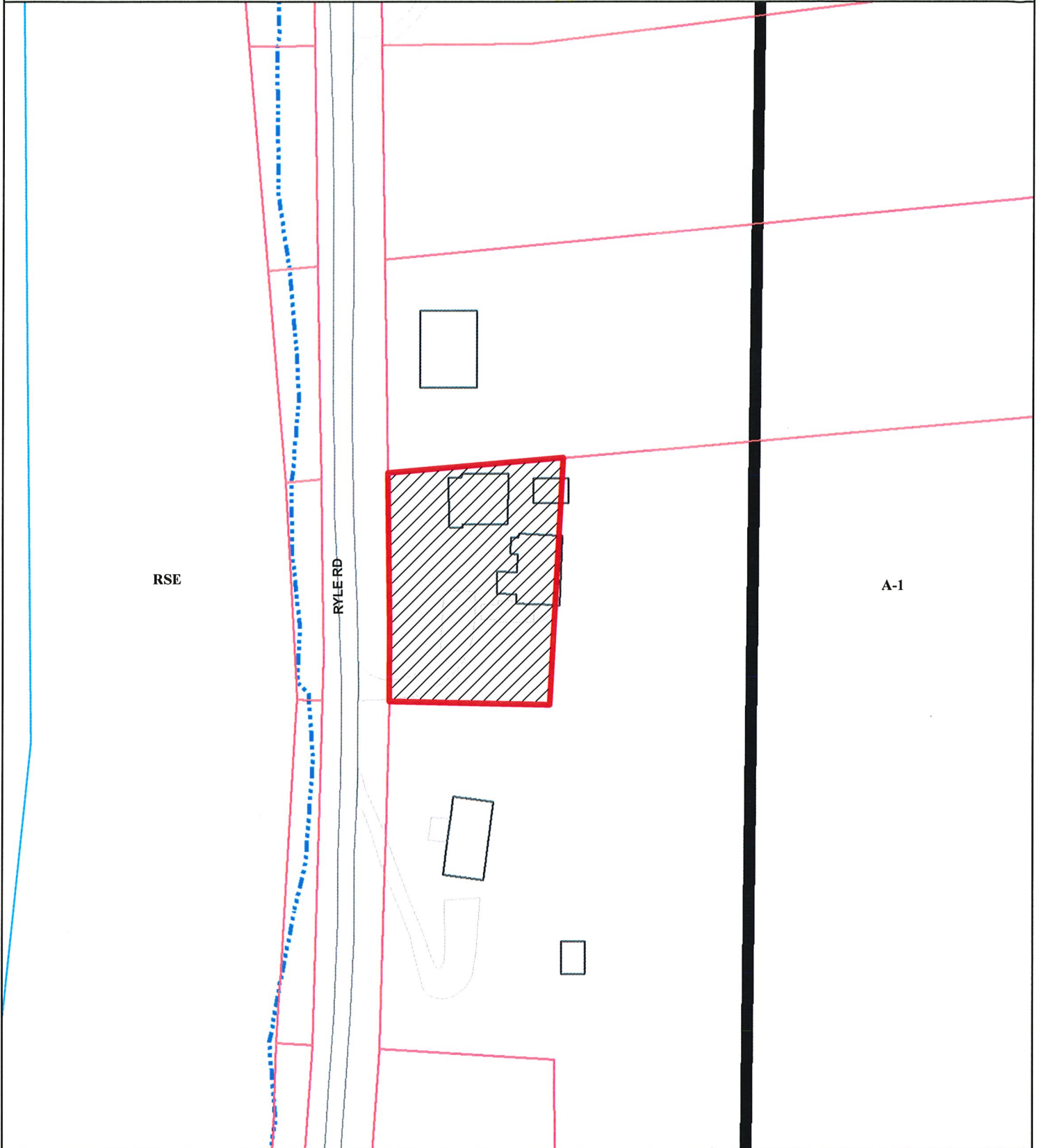
Boone County GIS - Putting Northern Kentucky on the Map



State Plane Kentucky North AD 1983
ArcMap Document: *.mxd

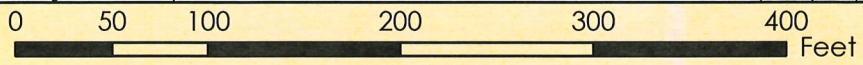
Zoning Map

www.boonecountygis.com



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1 inch = 100 feet



Boone County GIS - Putting Northern Kentucky on the Map

Map Created: xxx/2022

ArcMap Document: *.mxd

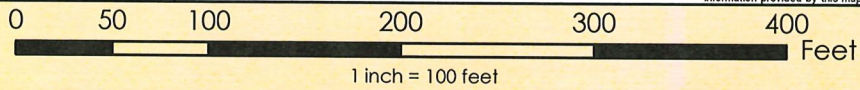
2040 Future Land Use Map

www.boonecountygis.com



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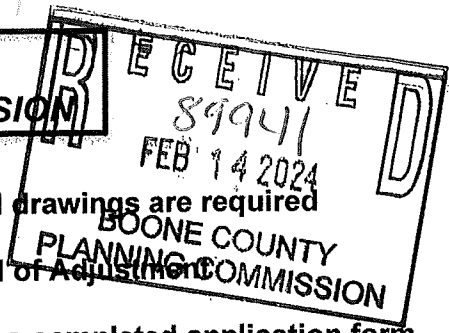


Boone County GIS - Putting Northern Kentucky on the Map



State Plane - Kentucky North NAD 83 1181
ArcMap Document: *.mxd

**BOARD OF ADJUSTMENT
BOONE COUNTY PLANNING COMMISSION**



Five (5) scaled copies and one (1) 11 x 17 reduction of submitted drawings are required

Site Plan Review is not granted by the appropriate Board of Adjustment

An application consists of all fees paid in full, submitted drawings, and a completed application form

SECTION A: (To be completed by applicant)

1. Check One Boone Florence Walton Union
2. Check One Conditional Use Permit Variance Appeal
 Change in Non-Conforming Use
3. Applicant: Angela R. Smith
Address: 12892 Ryle Road
Union Ky 41091
City State Zip Code
Phone Number: 859-384-4183 Fax Number: _____
Email: gmaangie12892@gmail.com
4. Description of Request:
Short term rental request
5. Name of Development: Ryle Road NA
6. Location of Development: NA

City State Zip Code
7. Acreage Under Review: 0.7
8. Lot Number and Name of Subdivision (if part of a subdivision):
Parcel ID 032.00-00-022.00
9. Current Owner: Angela R. Smith
Address: 12892 Ryle Road
Union Ky 41091
City State Zip Code
Phone Number: 859-384-4183 Fax Number: _____
Email: gmaangie12892@gmail.com

10. Proposed Use(s) on Site: Short term rental
11. Total Square Footage of Existing and/or Proposed Buildings: _____
12. Current Zoning: RSE
13. 390 251 2066-B
Deed Book Page Group Number
14. Is the site subject to a zone change: Yes No
If yes, date of approval: _____
15. Have you submitted a Site Plan with this request: Yes No
16. Have you submitted a list of adjoining property owners with this request: Yes No
17. I, or we, understand and agree that this application and drawing(s) are being filed in accordance with the Boone County Zoning Regulations.

Property Owner's Signature: Angela R Smith

Applicant's Signature: Angela R Smith

FEB 14 2024



BOONE COUNTY
KENTUCKY

Short Term Rental Unit Permit Application

Applicant Information

Applicant Name ANGELA R. SMITH
Home Phone 859-384-4183 Cell 859-384-4183
Mailing Address 12892 RYLE RD.
City UNION State KY Zip Code 41091
E-Mail gmaangie12892@gmail.com

Short Term Rental Unit Information

Short Term Rental Address 12892 RYLE RD, UNION, KY 41091
Number of Bedrooms: 3 Number of off-street parking spaces 4
Maximum Number Occupants Requested 6 (Maximum of 10 occupants)

Emergency Contact Information (Emergency Contact must be able to respond to property within one (1) hour)

Name ANGELA R. SMITH
Mailing Address 12892 RYLE RD, UNION, KY 41091
City UNION State KY Zip Code 41091
Cell Phone 859-~~384~~384-4183 Alternate Contact Number 859-663-1138
Email Address gmaangie12892@gmail.com

I acknowledge that I understand that a Short Term Rental is defined as the rental of residential dwelling unit, or a portion thereof, for a period of less than 30 days and must comply with all zoning regulations, conditional use permit conditions and the County Short Term Rental Ordinance requirements. ARS (initial)

RECEIVED

FEB 14 2024

Initial Permit Application

The following items are required to be submitted prior to the initial issuance of a Short Term Rental Permit. :

- Floor plan sketch (SS)
- Self-safety inspection form (SS)
- Certificate of Insurance (SS)
- Copy of information brochure (SS)
- Approved Conditional Use Permit (within 90 days after application) **Applied**
- Boone County Occupational License (within 90 days after application) **Applied**

Short Term Rental Permit Renewal

- For Short Term Rental Permit Renewals, the following items are required to be submitted with application:
- Certificate of Insurance
- Current Boone County Occupational License
- Updates to any other document initially submitted. If no revisions have been made, please initial here _____

I hereby affirm that the information provided on this form is accurate to the best of my knowledge

ANGELA R. SMITH
Name (print)

Angela R. Smith
Signature

1/29/24
Date

**Please Return this Application to the Boone County Occupational License Department.
2950 Washington Street Box 960 Burlington, KY 41005**

Office Use Only Below This Line

Boone County Planning Commission Approval: _____ Date _____

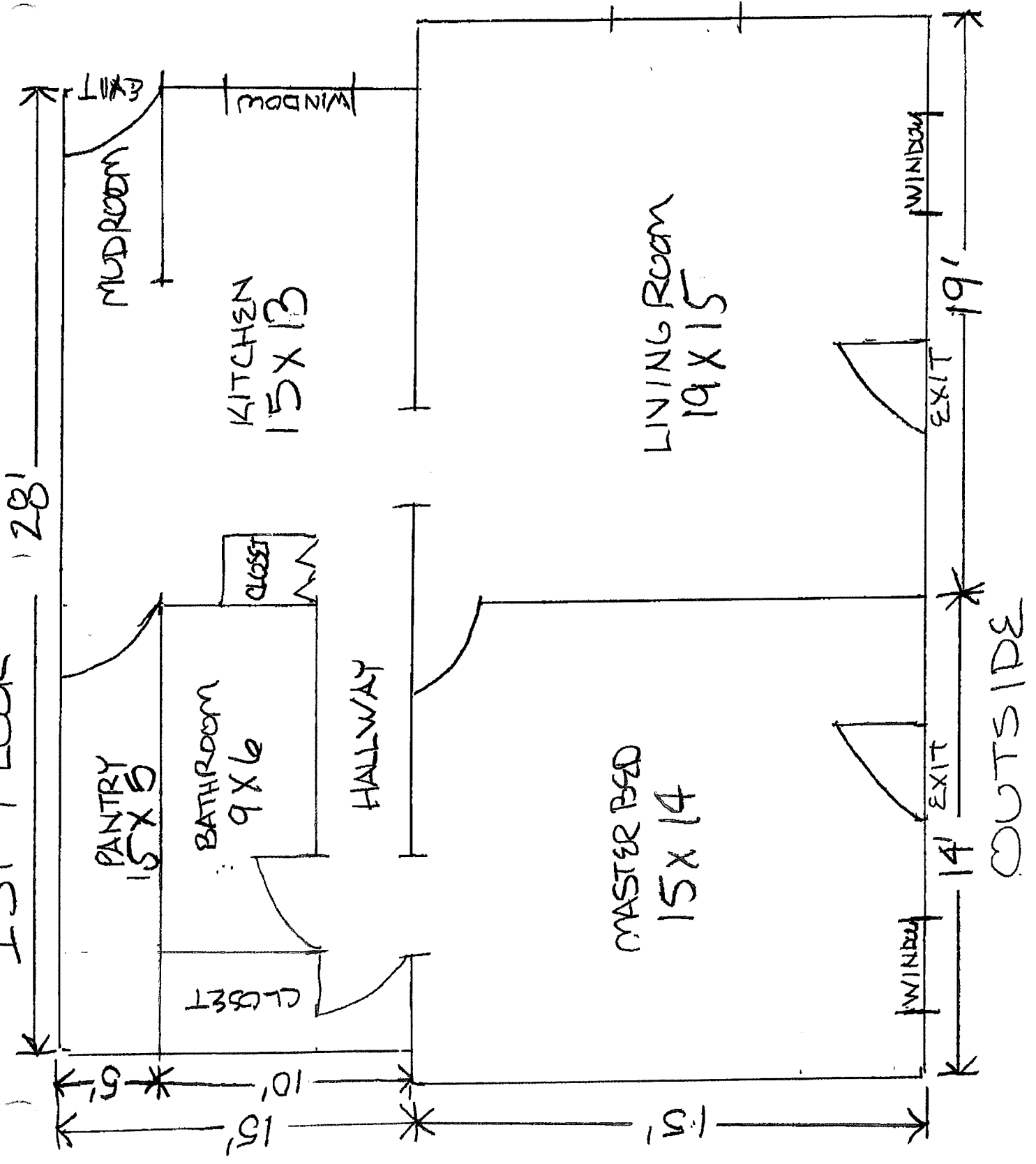
STRU License is: Approved Denied on this date _____

Boone County Fiscal Court _____ Date _____

Permit Number: _____

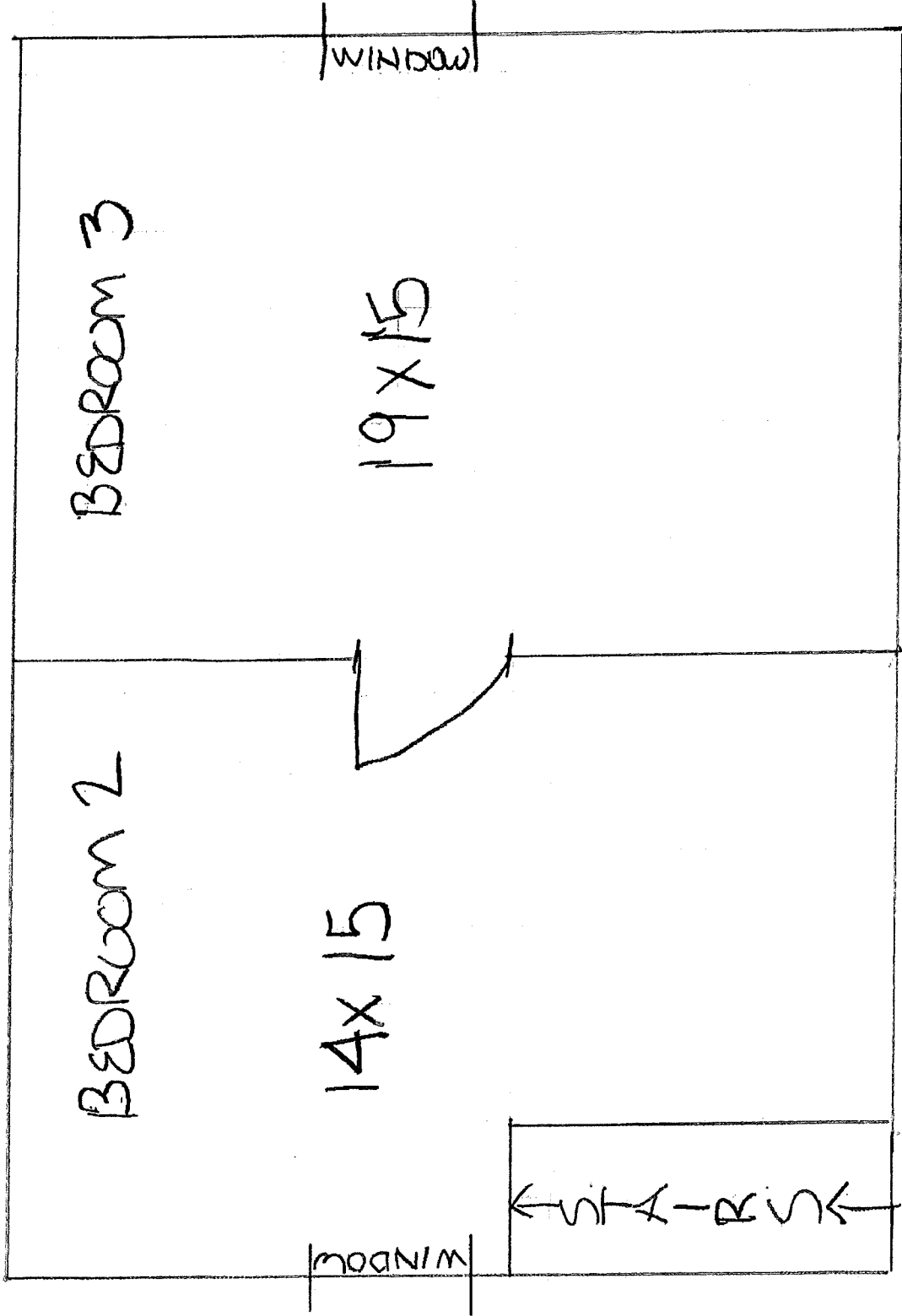
1ST FLOOR

OUTSIDE



OUTSIDE

2ND FLOOR





**BOONE COUNTY
KENTUCKY**

SHORT TERM RENTAL SAFETY CHECKLIST

Name: ANGELA R. SMITH
Address: 12892 RYLE RD, UNION, KY 41091
Phone number: 859-384-4138
Email: gmaangie12892@gmail.com
Address of STRU: 12892 RYLE RD, UNION, KY, 41091

Please Check the Box for EACH Item Attesting that the Required Safety Item is Present on the Premises

1. A fire safety plan shall be posted on each level of the home and inside each bedroom. The fire safety plan shall include the following information:
 - Phone number and procedures to report an emergency:
 - Boone Center 911 Emergency
 - Boone Center Non-Emergency 859-371-1234
 - Property Address
 - Floor Plans identifying the locations of the following Exits
 - Primary evacuation routes
 - Secondary evacuation routes
 - Name and phone number of an emergency contact for the property.
2. Portable fire extinguishers
3. The property address must be installed on the exterior of the home in a location that faces the road. The address numbers must be at least 4 inches in height.
4. Gas or other fuel fired appliances must have 36 inches of clearance. (No storage for 3ft)
5. Portable unvented fuel fire heating equipment is prohibited from use (No kerosene heaters)\
6. Electrical outlets, switches, junction boxes and any other electrical boxes must have cover plates.
7. No open unconnected wires are permitted. All open wiring must be in electrical junction boxes
8. Electrical panels require a minimum 36 inches in front of the panel. No storage shall be within this 36 inches.

- 9. Extension cords shall not be used for permanent wiring. Ensure that extension cord usage within the home is only for temporary use.
- 10. Holes in walls, ceilings and doors must be repaired.
- 11. A portable fire extinguisher must be present on every level of the home. A minimum size of 2A10BC is required.
- 12. Smoke Alarms are required to be installed in the following locations:
 - a. In every bedroom
 - b. outside of every bedroom
 - c. On every level of the home
 - d. Smoke detectors more than 10 years old shall be replaced.
- 13. Carbon Monoxide alarms shall be installed in the following locations:
 - a. Outside every bedroom
 - b. On every level of the home
- 14. Every bedroom shall have two means of exit. Either two exit doors or an exit door and window. If a bedroom does not have two means of exit then it may not be used for short term rental. The window must be at least 24 inches high and 20 inches wide. The window may not be more than 44 inches from the floor. A bedroom exit door may not be less than 28 inches in width and 81 inches in height.
- 15. All windows and doors must operate and able to be opened.
- 16. The exterior of all exits shall be free of obstructions.
- 17. Flammable liquid storage in excess of 10 gallons shall be stored in an approved flammable liquids cabinet. No flammable liquids shall be stored under steps.

By signing below, I acknowledge completion of the checklist and have ensured that the structure meets all of the required fire and life safety code requirements as a condition of the rental permit application.

Printed name: ANGELAR. SMITH Date: 1/29/24

Signature: Angela R. Smith

**Kentucky Farm Bureau
Mutual Insurance Company**

**Commercial Package
Insurance**



Smith, Angela

APPLICATION NUMBER
S3041566

APPLICATION PERIOD
2/12/24 to 2/12/25

MEMBERSHIP NUMBER
0000752480

COUNTY REPRESENTATIVE
A590EC

COUNTY
Kenton

YOUR AGENT
Clyde Cunningham
Kenton County -
Independence
12010 Madlson Pike
Independence KY 41051
(859) 356-2161
clyde.cunningham
@kyfb.com

PRINTED ON
02/12/2024 10:34 a.m.

Application

NAME: Smith, Angela
Smith, David
12892 Ryle Rd
Union, KY 41091-8436

HOME PHONE: 859-384-4183

WORK PHONE: 859-301-7213

CELL PHONE:

EMAIL:

Premium Summary

Advance Annual Premium	\$1,274.00
Kentucky Premium Surcharge	\$22.93
Total Advance Premium	\$1,296.93

This is an auditable policy

Payment Plan Options

Estimated 1st Installment (includes 1.02% service charge or \$1.25 minimum service charge)	\$337.45
--	----------

Policy Information

Form of Business: Individual
Policy Form: Causes of Loss - Broad
Valuation: Actual Cash Value
Deductible: \$1,000

Policy Liability Coverages

COVERAGES	LIMITS OF INSURANCE	PREMIUM
Each Occurrence Limit	\$1,000,000	
Damage to Premises Rented to You Limit	\$100,000 Any One Premises	
Medical Expense Limit	\$5,000 Any One Person	
Personal & Advertising Injury Limit	\$1,000,000 Any One Person Or Organization	
General Aggregate Limit	\$2,000,000	
Products/Completed Operations Aggregate Limit	\$2,000,000	



12892 Ryle Rd Union, KY 41091

Location county: Boone
Tax jurisdiction: Not in a taxing jurisdiction

Motels and Hotels - without restaurant - Up to 10 Units

COVERAGES	LIMITS OF INSURANCE	PREMIUM
Building	\$100,000	\$1,002.00
Business Personal Property	\$10,000	\$148.00
Coinsurance - 80%		

Motels and Hotels - without restaurant - Up to 10 Units - Building Information

Property class code: 0745	Purchase date:
Protection class: 8	Purchase price:
Fire protection area: union	Burglary safeguard:
Distance to fire hydrant: Over 1,000 Feet	Alarm:
Distance to fire department: 3-5 Miles	Any of the following upgraded?
Building construction year: 1970	Heating upgraded:
Construction type: Frame	Plumbing upgraded:

**Kentucky Farm Bureau
Mutual Insurance Company**

**Commercial Package
Insurance**



Smith, Angela

APPLICATION NUMBER
S3041566

APPLICATION PERIOD
2/12/24 to 2/12/25

MEMBERSHIP NUMBER
0000752480

COUNTY REPRESENTATIVE
A590EC

COUNTY
Kenton

YOUR AGENT
Clyde Cunningham
Kent County -
Independence
12010 Madison Pike
Independence KY 41051
(859) 356-2161
clyde.cunningham
@kyfb.com

Application - continued

Number of stories: 1
Basement: No
Total area: 1100 sq ft
Number of exits: 2
Number of smoke detectors: 4
Type of wiring:
Condition of wiring:
Percent sprinklered:
Roof type: Composition/Asphalt - Dimensional/Architectural
Roof construction year: 2022
Boiler on premises: No
Front exposure:
Right exposure:
Left exposure:
Rear exposure:

Wiring upgraded:
Occupancy: Owner, Non-Occupant
Rented to others: 100%
Percent vacant: None
Swimming pool: No
Supplemental heat: No
Primary heating: Gas Furnace

Motels and Hotels - without restaurant - Up to 10 Units - Property Endorsement(s)

TITLE			PREMIUM
Water Back-Up and Sump Overflow \$10,000 Limit	CP FB 09	11 07	\$28.00

Motels and Hotels - without pools or beaches - less than four stories - Liability

COVERAGES	PREMIUM
Motels and Hotels - without pools or beaches - less than four stories	\$96.00

Liability class: 45192

Liability Exposure: 15,000 Gross Sales
Including Products/Completed Operations within Premises/Operations
Occurrence/General Aggregate Limits

PRINTED ON
02/12/2024 10:34 a.m.

Policy Coverage Forms and Endorsement(s)

TITLE		PREMIUM
Commercial Lines Policy Jacket	CLPJ	11 07
Commercial General Liability Coverage Form	CG 00 01	12 04
Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information	CG 00 67	03 05
Communicable Disease Exclusion	CG 21 32	05 09
Abuse or Molestation Exclusion	CG 21 46	07 98
Employment-Related Practices Exclusion	CG 21 47	07 98
Exclusion - Year 2000 Computer-Related and Other Electronic Problems	CG 21 60	09 98
Fungi or Bacteria Exclusion	CG 21 67	12 04
Exclusion - Exterior Insulation and Finish Systems	CG 21 86	12 04
Building and Personal Property Coverage Form	CP 00 10	04 02
Commercial Property Conditions	CP 00 90	07 88
Exclusion of Loss Due to Virus or Bacteria	CP 01 40	07 06
Kentucky Changes	CP 01 66	09 00
Causes of Loss-Broad Form	CP 10 20	04 02
Calculation of Premium	IL 00 03	09 07
Common Policy Conditions	IL 00 17	11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21	07 02
Kentucky Changes - Cancellation and NonRenewal	IL 02 63	09 07
Exclusion of Certain Computer-Related Losses	IL 09 35	07 02
Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States	IL TE	03 15

**Kentucky Farm Bureau
Mutual Insurance Company**

**Commercial Package
Insurance**



Smith, Angela

APPLICATION NUMBER
S3041566

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Application - continued

Underwriting Questions

Do operations involve storing, treating, discharging, applying, disposing or transporting of hazardous materials? : No

Description of all operations (Include Incidental Exposures): rental house as air bnb

Do you own or operate any other business Including Rental Property?: No

Any equipment rented or leased to others?: No

Any Hold Harmless agreements?: No

Any out of state operations?: No

Any work sublet to others?: No

Any demolition, blasting or wrecking?: No

Do any operations include excavation, tunneling, underground work, earth moving, or bridge building?: No

Any exposure to flammables, explosives or chemicals?: No

Are you licensed to apply herbicides/pesticides?: No

Any sporting or social events sponsored?: No

Does applicant draw plans, designs or specifications for others?: No

Does applicant provide wrecker service?: No

Does applicant provide pick up and delivery of vehicles?: No

Does applicant test drive off the premises?: No

Is alcohol served, sold, or consumed on the premises?: No

Any commercial cooking?: No

Any products sold, serviced or installed?: No

Any products of others repackaged under the applicant's label?: No

Any products sold under the label of others?: No

Has audit procedure been explained?: Yes

Any work done over 3 stories?: No

Any cranes used?: No

Any propane or kerosene tank refilling/filling operations?: No

Any spray painting?: No

Did you inspect the building(s)?: No

Has the property been inspected by a commercial field representative?: No

Have you had any losses (including active and paid claims) in the past 5 years?: No

Is the Insured a federal government entity?: No

Is the Insured a resident educational institution qualifying under Section 501(c)(3) of the Internal Revenue Code? If (1) the Insured claims a resident educational institution exemption for state property tax purposes, or (2) the Insured gives a systematic instruction in any useful branch of learning in a method common to schools/institutions of learning, then select Yes.: No

Is the Insured a resident charitable institution qualifying under Section 501(c)(3) of the Internal Revenue Code? If (1) the Insured claims a resident charitable institution exemption for state property tax purposes, or (2) charity's clearly more than an incidental portion of its program, or (3) the charity uses its income to further its charitable purpose, then select Yes.: No

Is the Insured a state, local, city, or municipal government entity? If (1) you are insuring purely public property used for purely public purposes, or (2) a state, local city or county government owns the property, then select Yes.: No

Is the Insured a non-profit religious institution? If (1) the property (real and personal) is owned and occupied by an institution of religion, then select Yes.: No

Coverage is not in effect until an application is accepted and coverage is bound. If there is a change to the information used to develop the policy premium, we may adjust your premium.

Proxy

KNOW ALL MEN BY THESE PRESENTS: That, I, the undersigned, applicant for membership and insurance in the Kentucky Farm Bureau Mutual Insurance Company in the event I am accepted as a member and am issued a policy of insurance, do hereby make, constitute and appoint the board of directors of said Kentucky Farm Bureau Mutual Insurance Company, and their successors in office, or a majority thereof, my agent and attorney-in-fact, to act for me and in my Name, Place, and Stead, and I hereby authorize and empower said attorney-in-fact to cast vote as my proxy at any and all elections and/or upon any proposition that may arise at any regular annual or special meeting of the said insurance company, as if I

**Kentucky Farm Bureau
Mutual Insurance Company**

**Commercial Package
Insurance**



Smith, Angela

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Application - continued

were personally present. This proxy shall continue in force so long as my policy remains in force or until revoked by me by written notice to the secretary of the said insurance company, by registered mail, Louisville, KY., at least five (5) days prior to any regular annual or special meeting of the members of said company.

READ CAREFULLY BEFORE SIGNING

I certify that all the information on this application is true and correct. I understand that any false information, omission, or misrepresentation may render my policy null and void, or result in cancellation or nonrenewal of my policy. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

DocuSigned by:

Angela Smith

331028528308488
Signature of Applicant

2/12/2024

Date

Clyde Cunningham
Signature of Agent

02/12/2024

Date

PRINTED ON
02/12/2024 10:34 a.m.

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Mutual Insurance Company**

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Terrorism Disclosure Notice

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events.

Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the Federal Government under the Act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

REJECTION OF TERRORISM INSURANCE COVERAGE

PREMIUM \$5.00

I hereby reject this offer of coverage. I understand that an exclusion of certified acts of terrorism will be made a part of my policy.

DocuSigned by:

Angela Smith
331928536B084B8...

2/12/2024

Signature of Applicant(s)

Date

A WARM

WELCOME

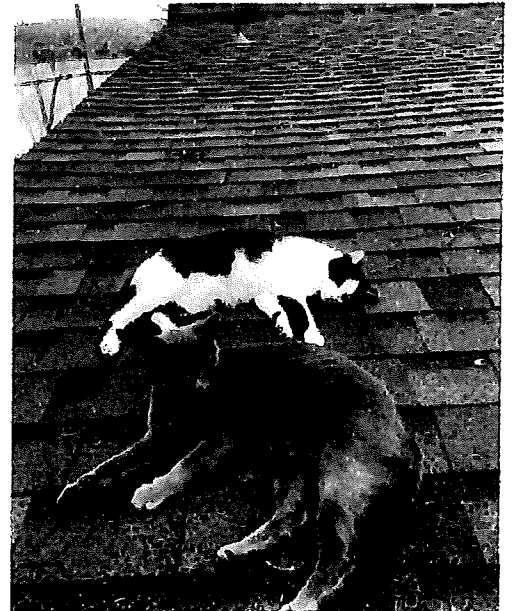
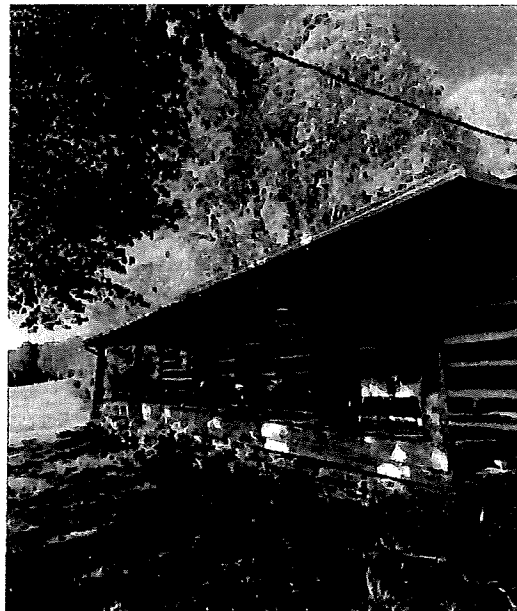


A GUIDE FOR YOUR STAY WITH US



WELCOME THE HAPPY PLACE

12892 RYLE ROAD UNION KY 41091



CONTENTS

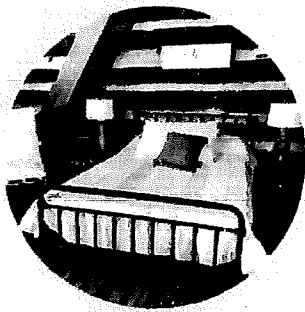
THE HAPPY PLACE



WELCOME!

Meet your host, Angie

1



THE AIRBNB

Emergency Contacts

House Rules

House Guide

Tips For Your Stay

2



THINGS TO SEE

Local Places to Eat

Places to Drink

Things to Do

Places to See

3



SAYING GOODBYE

Check Out

Feedback

Leave a Review

4



Angie

MEET YOUR HOST

- I love to garden and work in my yard
- My home is the gathering spot for my family and friends
- My family claims I am the Mayor of Ryle Road
- I have opened up my cabin to keep me busy during retirement
- I enjoy meeting new people

Contact me:
859-384-4183

A WARM

WELCOME

DEAR GUEST

Hello and welcome to the river! We are happy you are joining us and hope you love our little slice of heaven as much as we do.

I have called Ryle Road home for over thirty years, it's my happy place. I live in the home next to the cabin and look forward to meeting you during your stay.

While staying in our cabin, you are sure to meet our cats Smokey (grey cat) and Bandit (black and white cat). They are extremely friendly so feel free to give them your love and attention. If you don't like cats, feel free to ignore them. We ask that you do not let them inside the cabin. Be prepared, they will try!

The dock and boat ramp on the river is private property and not part of the cabin rental. We ask that you please do not use.

In this guide, you will find several suggestions on where to eat and places to visit. If there is anything we can do to make your visit more enjoyable, please let us know.

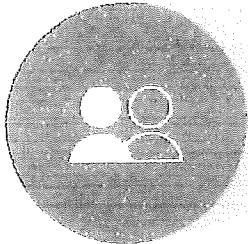
Welcome!

Angie

ENJOY YOUR STAY

EMERGENCY

Contacts



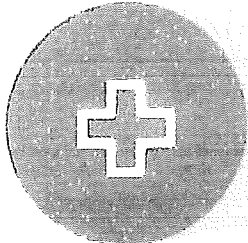
YOUR HOST AND CO-HOSTS

Angle Smith

DJ & Amanda Smith

T: 859 525 6817

E: happyplacecabin12892@gmail.com



MEDICAL EMERGENCY

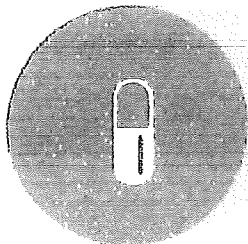
CALL 911

in case of
emergencies

St. Elizabeth Hospital

T: 859 212 5200

A: 4900 Houston Road, Florence KY 41042

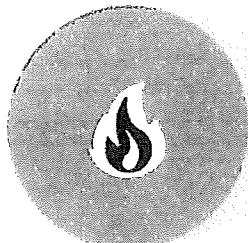


PHARMACY

Kroger Pharmacy

T: 859 384 7936

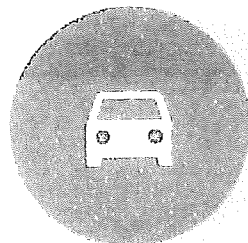
A: 8825 US 42, Union KY 41091



FIRE DEPARTMENT

T: 859 384 3342

A: 9611 US 42, Union KY 41091

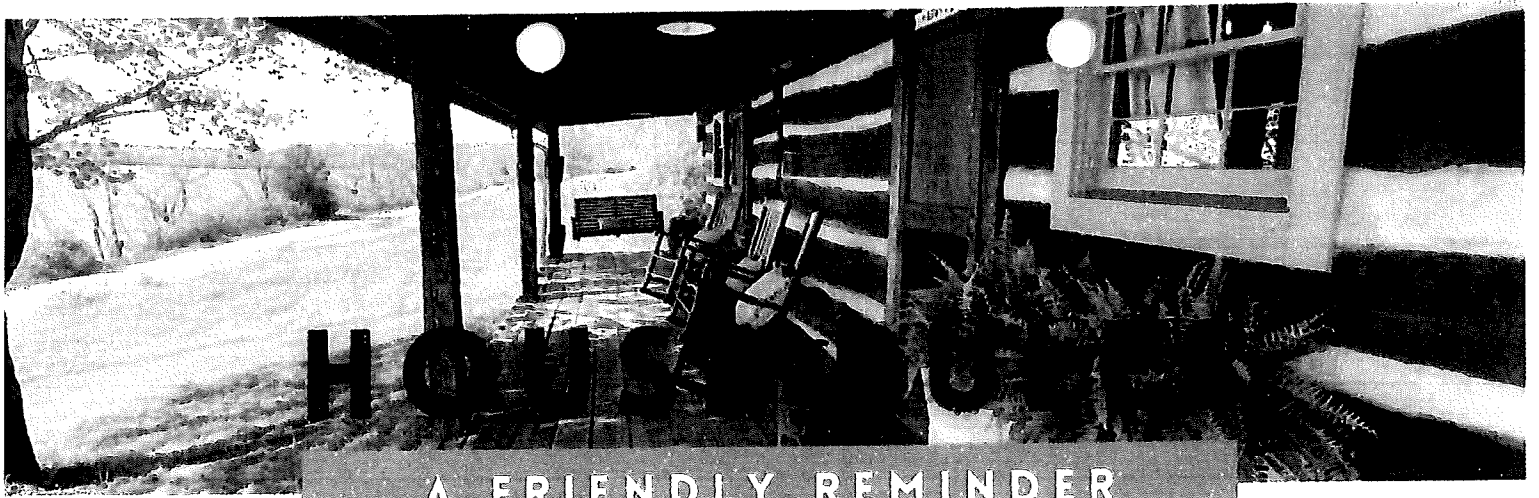


ROADSIDE

AAA Bob Sumerel Tire and Service

T: 859 525 1690

A: 8711 US 42, Florence KY 41042

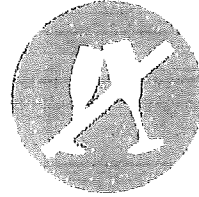


A FRIENDLY REMINDER



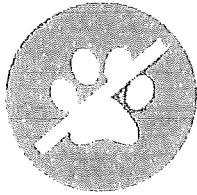
NO SMOKING

Please kindly do not smoke inside the Airbnb. You may smoke outside. And, if you do, please don't leave butts.



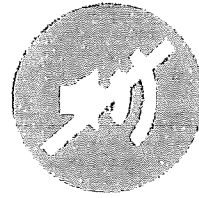
NO PARTIES

No parties are permitted in the Airbnb



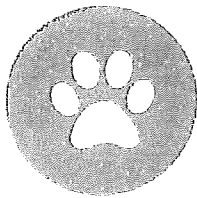
NO PETS

We love animals however pets are not allowed in the Airbnb.



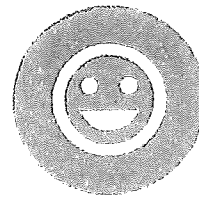
QUIET TIME

Please respect our neighbors by keeping the noise down after 10pm



CATS STAY OUTSIDE

Please visit with our cats Smokey and Bandit outside, not inside the cabin



ENJOY YOURSELF!

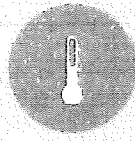
We hope you enjoy your stay. Thank you for leaving the place as you found it

THANK YOU FOR UNDERSTANDING

GETTING COMFORTABLE

HOUSE GUIDE

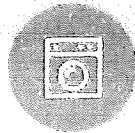
Below are a few helpful tips and instructions on how to make your stay more comfortable and enjoyable!



TEMPERATURE

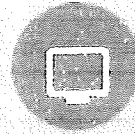
The thermostat is located behind the door between the family room and first-floor bedroom. Please return the temperature to default when checking out.

WINTER DEFAULT TEMP: 65F
SUMMER DEFAULT TEMP: 72F



LAUNDRY

We do not currently offer a washer and dryer on site. The closest laundromat is Five Star Laundromat located at 8464 US 42, Florence, KY 41042

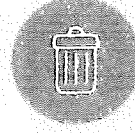


TV & STREAMING

Power on TV using "Samsung" remote.

Cable TV can be accessed using the same remote selecting source "HDMI1".

Power on cable box with "Floptics" remote selecting power and then "cable" (top right). Streaming services can be accessed using TV remote by selecting "source" and then using arrows to the desired service.



TRASH

Please take the trash out to the large trash can located outside near the back door. Extra garbage bags are located under the kitchen sink.

TIPS FOR

YOUR STAY

*The Airbnb address is:
12892 Ryle Road , Union KY 41091*

1 PARKING

You are welcome to park two cars at our Airbnb over the course of your stay in the spots as indicated by the signs.

2 FIREWOOD

Feel free to use the firewood provided near the fireplace. If you need additional wood, we ask that you purchase on your own.

3 WATER SYSTEM

Our cabin uses a cistern water system. Don't be alarmed by the sound of the water pump in the utility closet.

4 WASTEWATER

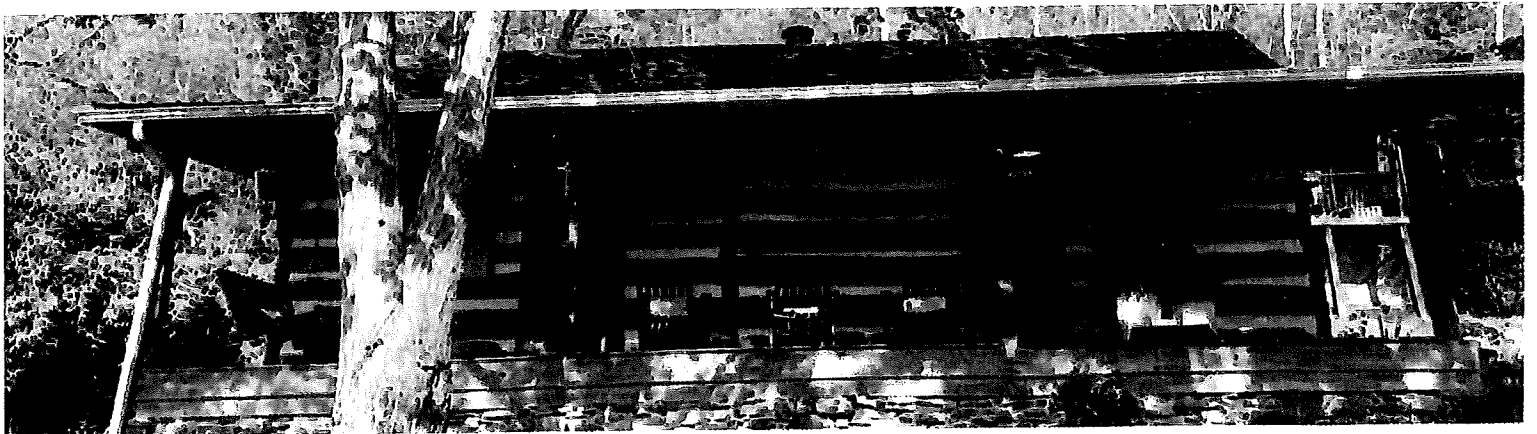
The cabin uses a septic system to collect wastewater. Please be sparing with your TP or dispose using the bathroom trash can.

5 WATER

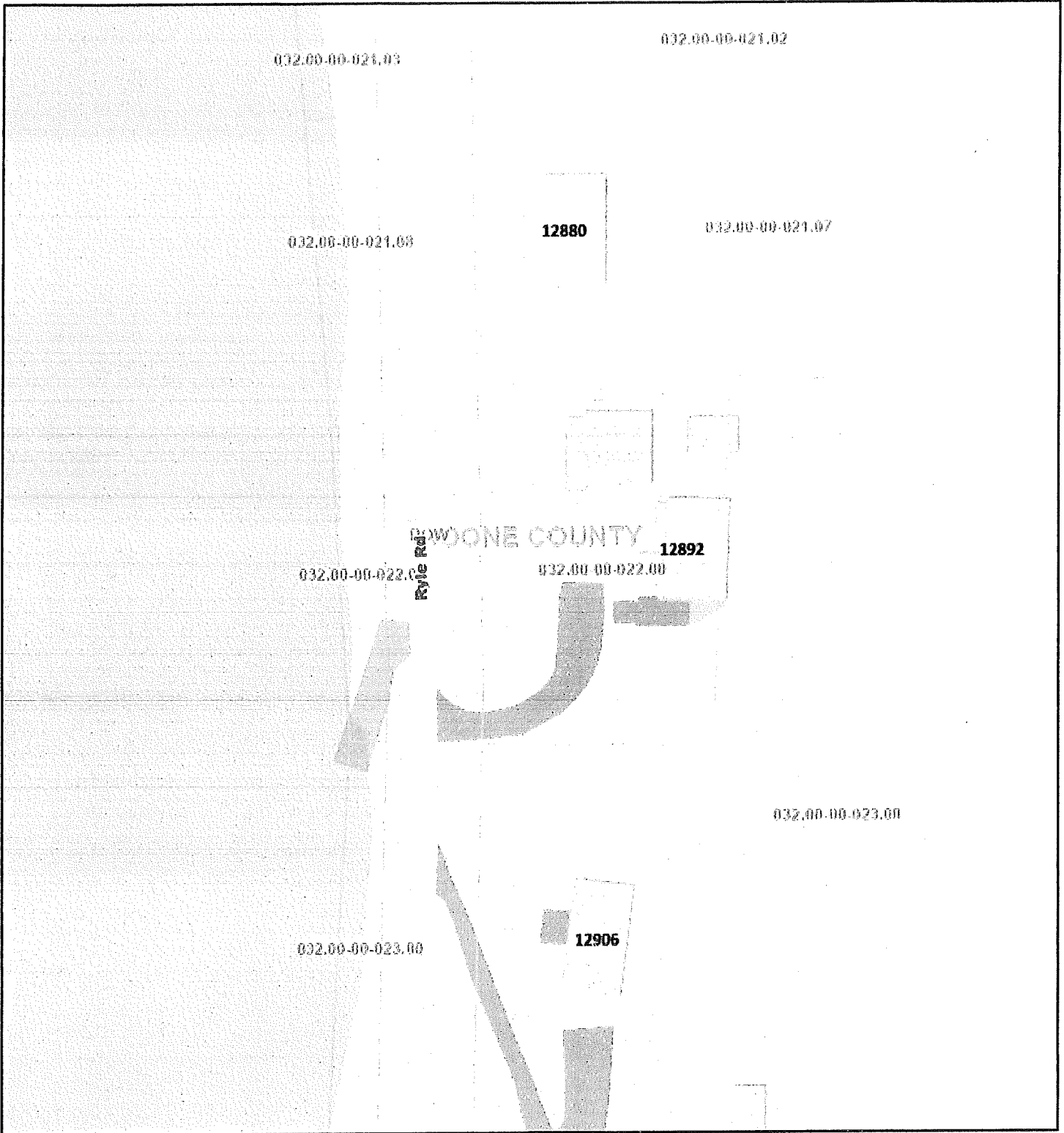
We have provided water (located in and near the refrigerator) for your drinking and cooking needs.

6 PRIVATE AREA

The owner keeps her supplies in space behind the "private" locked door in the bathroom and entryway.



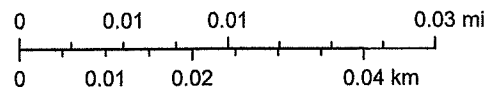
Boone County PVA's Office



1/29/2024, 2:46:53 PM

1:1,128

- | | | | | | |
|--|---------------------|--|---------------------|--|--------------------|
| | Building Footprints | | Exterior Features | | Street Centerlines |
| | Buildings | | Deck | | Minor Hwy |
| | Tax Parcels | | Patio | | Roadways |
| | Deeded Parcels | | Driveway | | Roadway |
| | | | Recreation Features | | Ohio River |
| | | | Boat Ramp | | |



Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community, GIS Services Division, Boone County Planning Commission

CERTIFICATE OF LAND USE RESTRICTION

1. NAME AND ADDRESS OF PROPERTY OWNER(S)

Angela R. Smith
12892 Ryle Rd
Union, KY 41091

2. ADDRESS OF PROPERTY

12892 Ryle Rd
Union, KY 41091

3. NAME OF SUBDIVISION OR DEVELOPMENT (if applicable)

Smith Short Term Rental

4. DEED BOOK 390

PAGE NO. 251

GROUP NO. 2066B

5. TYPE OF RESTRICTION(S) (Check all that apply)

Zoning Map Amendment:
From _____ To _____

Conditional Use Permit

Development Plan

Conditional Zoning

Subdivision Plat
(Not Recorded)

Other:

Variance

6. NAME AND ADDRESS OF PLANNING COMMISSION, BOARD OF ADJUSTMENT, LEGISLATIVE BODY OR FISCAL COURT WHICH MAINTAINS THE ORIGINAL RECORDS CONTAINING THE RESTRICTION

BOONE COUNTY PLANNING COMMISSION
2950 WASHINGTON STREET, ROOM 317
P.O. BOX 958
BURLINGTON, KENTUCKY 41005

SIGNATURE OF COMPLETING OFFICIAL

Michael D. Schwartz, Director, Zoning Services
Name and Title of Completing Official

COMMONWEALTH OF KENTUCKY


COUNTY OF BOONE

Subscribed, sworn to, and acknowledged before me by Michael D. Schwartz on behalf of the Boone
County Planning Commission this 14th day of March, 2024.

Treva L. Beagle
Notary ID KYNP37603
NOTARY PUBLIC, State at Large

My commission Expires:
November 12, 2025

This instrument was prepared for recording purposes only by:



Nicole Dierna
Boone County Planning Commission
2950 Washington Street, Room 317
P.O. Box 958
Burlington, Kentucky 41005

NO TITLE EXAMINATION

(Legal Description and source of Title and Group Number furnished by the applicant.)

CONDITIONS OF APPROVAL

The following Conditions of Approval apply to the Conditional Use Permit approved by the Boone County Board of Adjustment and in accordance with the current zoning in effect as of March 13, 2024, Certificate of Land Use Restriction (#24-BCBOA-012-A), for Angela R. Smith, Property Owner(s).

The following condition will apply:

1. A Zoning Permit shall be submitted to and approved by the Boone County Planning Commission prior to any use of the property as a short-term rental.

The approved Conditional Use Permit as well as the preceding conditions apply to the property described in:

DEED BOOK 390

PAGE NO. 251

GROUP NO. 2066B