

Short Term Rental

10. Proposed Use(s) on Site: _____
11. Total Square Footage of Existing and/or Proposed Buildings: _____ 4000 sq ft
12. Current Zoning: _____ RS - Rural Suburban
13. / 1209 / 303 1927 2065
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:

Matt O'air

Applicant's Signature:

Matt O'air

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

1. Date Received: 3/18/25 Fee Received: \$ 816⁰⁰ Receipt #: 92235

2. Is application complete: _____

3. Staff Reviewer: M. Schwartz

4. Scheduled Board Action Date: 4/9/2025

5. Board Action: 4/9/2025

- 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
plancom@boonecountyky.org
www.boonecountyky.org

CONDITIONS OF APPROVAL

APPLICANT: Matthew Davis

LOCATION: 2510 Peppermill Court, Boone County, Kentucky

ZONING: Rural Suburban (RS)

DATE: April 9, 2025

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.

STAFF REPORT

#7

APPLICANT: Matthew Davis

LOCATION: 2510 Peppermill Court, Boone County, Kentucky

ZONING: Rural Suburban (RS)

DATE: April 9, 2025

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

- 1988 On June 21, 1988, Boone Fiscal Court adopted Ordinance Number 920.152, changing the zoning of the site from A-2 to RS (R-27-88).
- 1989 On May 10, 1989, the Boone County Planning Commission approved a Final Plat for Verona Commons, Section 1, Lot 72.
- 1992 On November 25, 1992, the Boone County Planning Commission approved a Zoning Permit to allow the construction of a single-family residence on the site in question.

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 general welfare by reason of excessive production of traffic, noise, smoke, dust, fumes, glare or odors.
 - g. 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 pf 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

- f. 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 Suburban Density Residential, which is described as single-family housing of up to four units per acre.
- 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. Peppermill Court is a county maintained cul-de-sac street providing for two way traffic within a twenty-four (24) foot pavement width. There are sidewalks along portions of the roadway.

SITE CHARACTERISTICS

- A. The approximate 0.6 acre area is located at the northeast corner of the intersection of Peppermill Court with Inverness Drive.
- B. The site has approximately one hundred fifty-five (155) feet of frontage along Peppermill Court and approximately one hundred thirty (130) feet of frontage along Inverness Drive.
- C. Access to the site is provided by a single curb cut onto Peppermill Court.
- D. The site is currently occupied by four-bedroom detached single-family residential structure.
- E. The site can accommodate parking for eight (8) cars, six (6) on the driveway and two (2) in the garage.
- F. Topographically, the site slopes downward, south to north, at an average grade of sixteen (16) percent.

SURROUNDING LAND USES AND ZONING

North: Single-family residential dwellings (RS)
South: Single-family residential dwellings (RS)
East: Single-family residential dwellings (RS)
West: Single-family residential dwellings (RS)

PROPOSED DEVELOPMENT

- A. The applicant is proposing to use the four (4) bedroom house as a short term rental.

STAFF COMMENTS

- A. The site is located approximately 40,000 feet from the nearest approved Short Term Rental.
- C. It takes two (2) turning movement to get to the site in question from the nearest arterial street, which is Verona Mudlick Road.

- C. Should the Board take action to approve the submitted request, Staff is suggesting the following condition be considered as part of that action:
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.

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

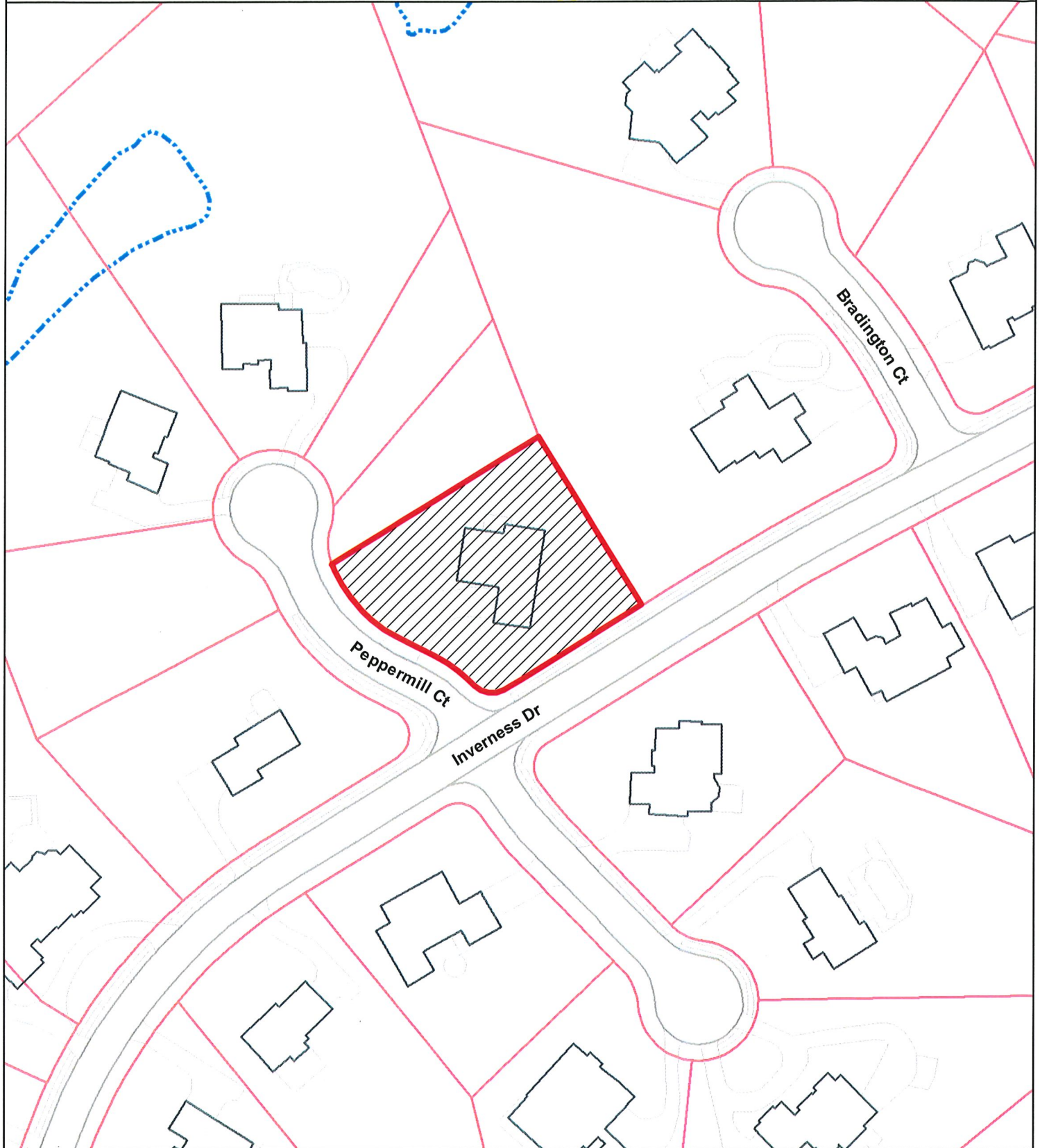
MDS/ss

Attachments

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

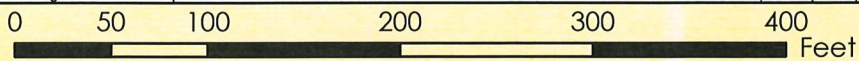
Vicinity Map

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1 inch = 100 feet



Boone County GIS - Putting Northern Kentucky on the Map



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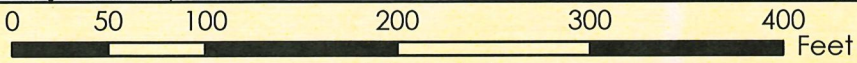
Aerial Map

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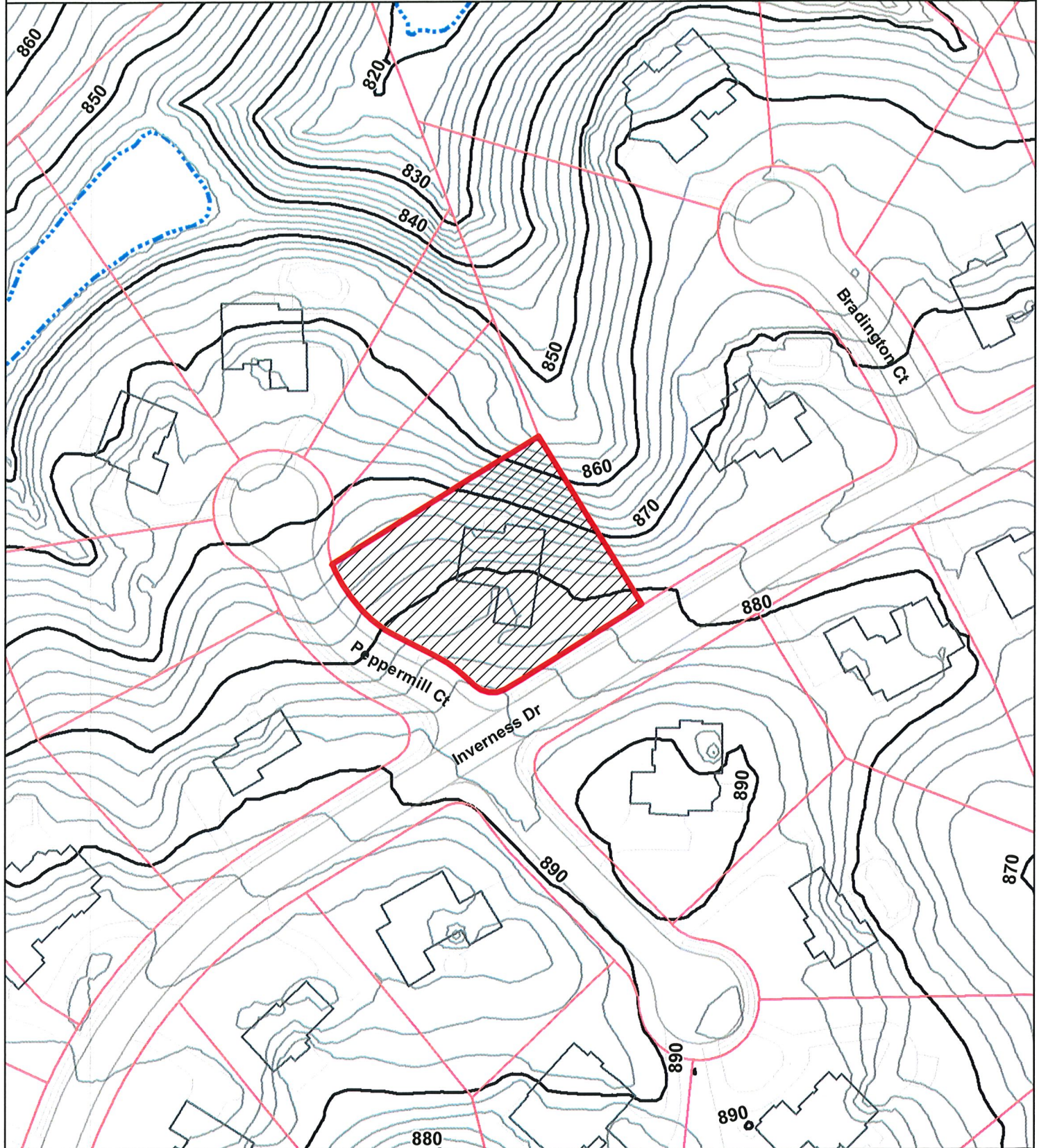
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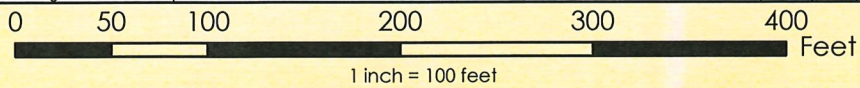
Topographic Map

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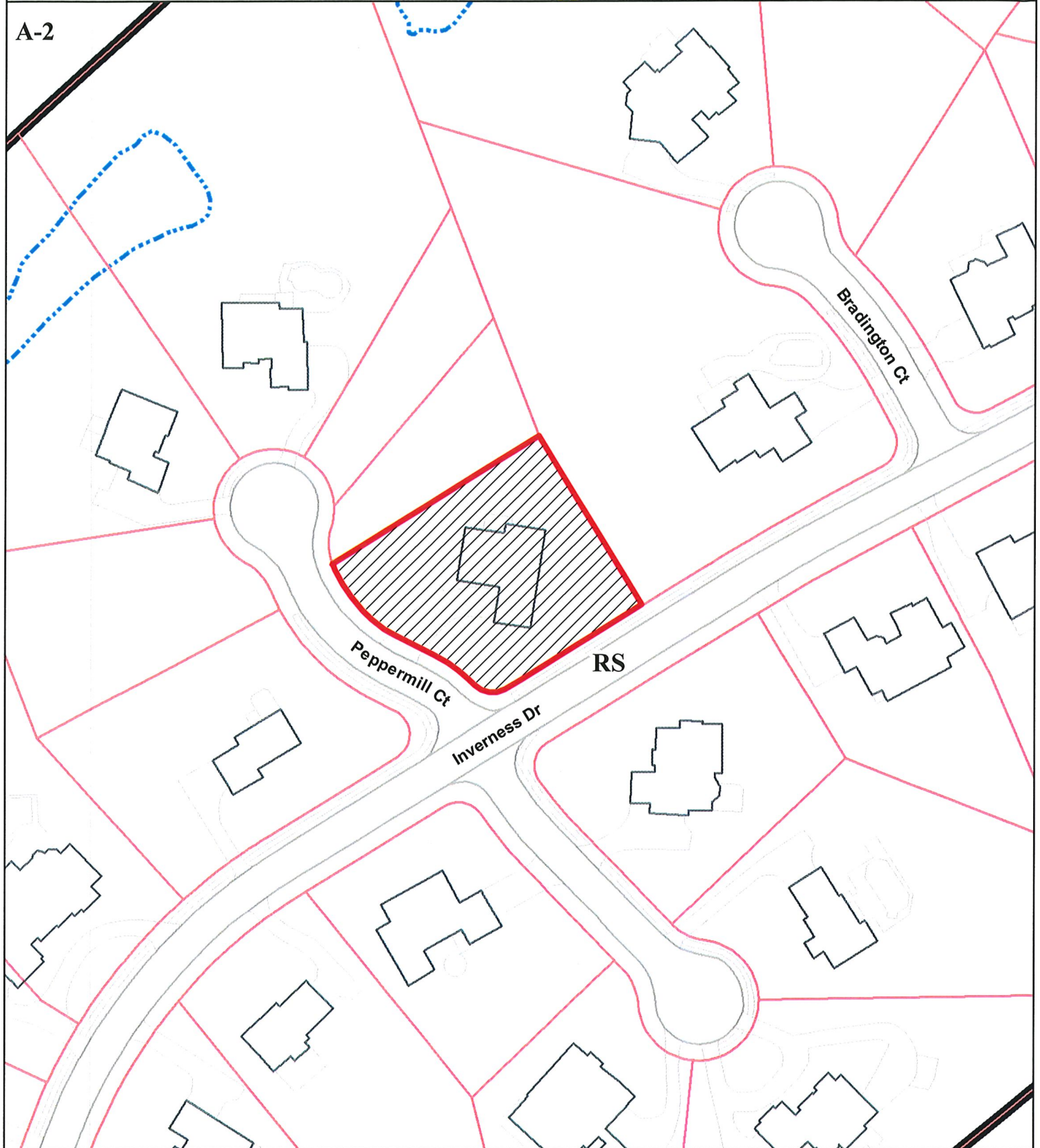
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State Plane - North Kentucky 1183
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Zoning Map

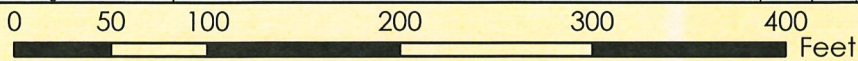
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A-2



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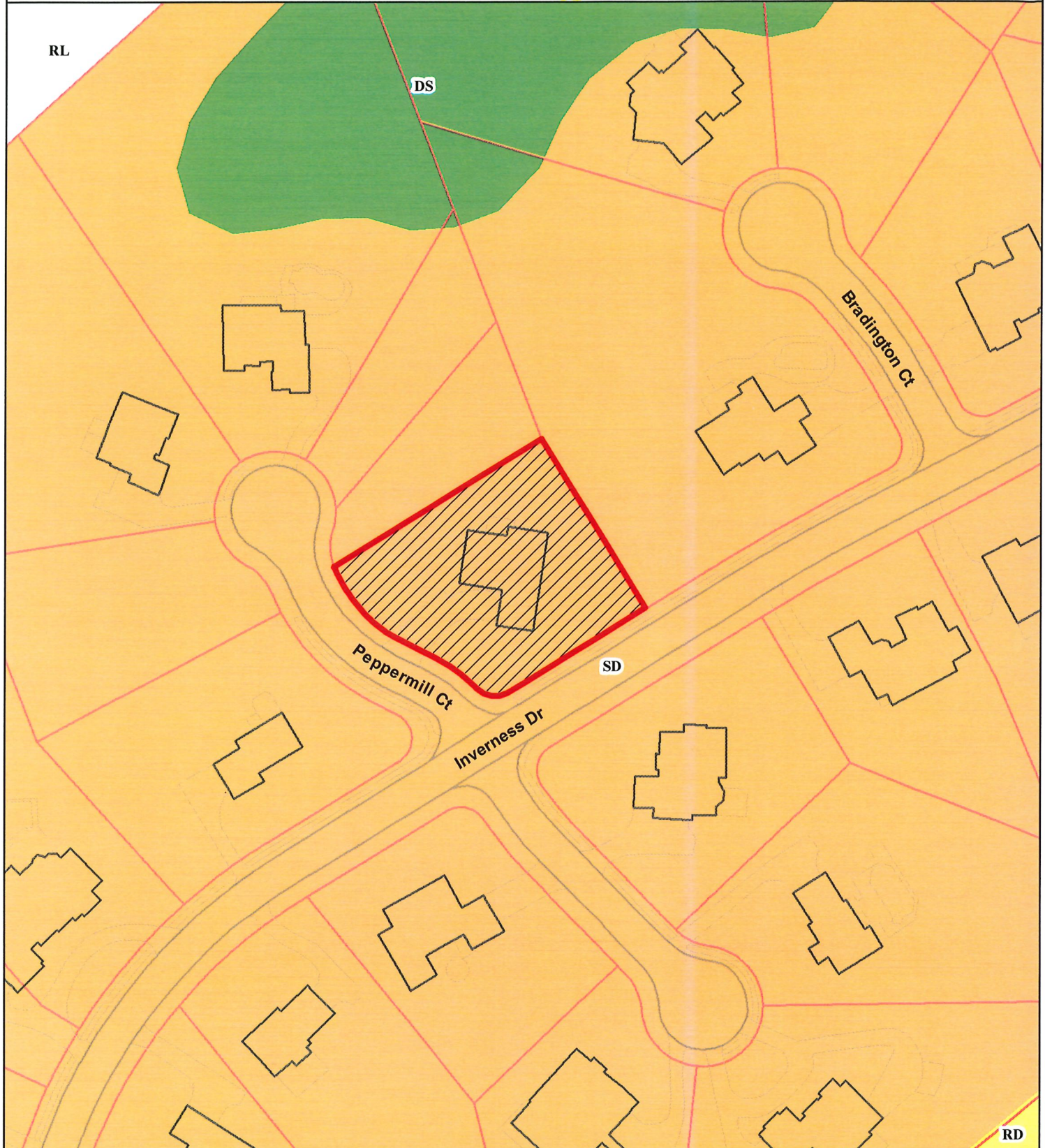
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Boone County GIS
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2040 Future Land Use Map

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0 50 100 200 300 400 Feet

1 inch = 100 feet



Map Created: xx/xx/2022

Boone County GIS - Putting Northern Kentucky on the Map



State Plane 8 datum by North NAD 83 1101
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Short Term Rental

10. Proposed Use(s) on Site: _____
11. Total Square Footage of Existing and/or Proposed Buildings: _____ 4000 sq ft
12. Current Zoning: _____ RS - Rural Suburban
13. _____ 1209 _____ 303 _____ 1927
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: _____ *Matt O'air*

Applicant's Signature: _____ *Matt O'air*

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

1. Date Received: 3/18/25 Fee Received: \$816⁰⁰ Receipt #: 92735

2. Is application complete: _____

3. Staff Reviewer: _____

4. Scheduled Board Action Date: _____

5. Board Action: _____

_____ Approved

_____ Approved with Conditions (see #6)

_____ Denial (See #7)

6. Conditions of Approval: _____

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
plancom@boonecountyky.org
www.boonecountyky.org



BOONE COUNTY
KENTUCKY

Short Term Rental Unit Permit Application

Applicant Information

Applicant Name Matthew Davis
Home Phone _____ Cell 513-505-3936
Mailing Address 1274 Brightleaf Blvd
City Erlanger State KY Zip Code 41018
E-Mail DavisMatt04@yahoo.com

Short Term Rental Unit Information

Short Term Rental Address 2510 Peppermill Ct. Verona KY 41092
Number of Bedrooms 4 Number of off-street parking spaces 8
Maximum Number Occupants Requested 10 (Maximum of 10 occupants)

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

Name Matthew Davis
Mailing Address 1274 Brightleaf Blvd
City Erlanger State KY Zip Code 41018
Cell Phone 513-505-3936 Alternate Contact Number _____
Email Address DavisMatt04@yahoo.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. MD (initial)

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
- Self-safety inspection form
- Certificate of Liability Insurance with \$1,000,000 in coverage
- Copy of information brochure
- Approved Conditional Use Permit (within 90 days after application)
- Boone County Occupational License (within 90 days after application)

Short Term Rental Permit Renewal

The following items are required to be submitted with the renewal application:

- Certificate of Liability Insurance with \$1,000,000 in coverage
- Current Boone County Occupational License
- Updates to any other documents 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:

<i>Matthew Davis</i>	<i>Matthew Davis</i>	3-18-2025
Name (print)	Signature	Date

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

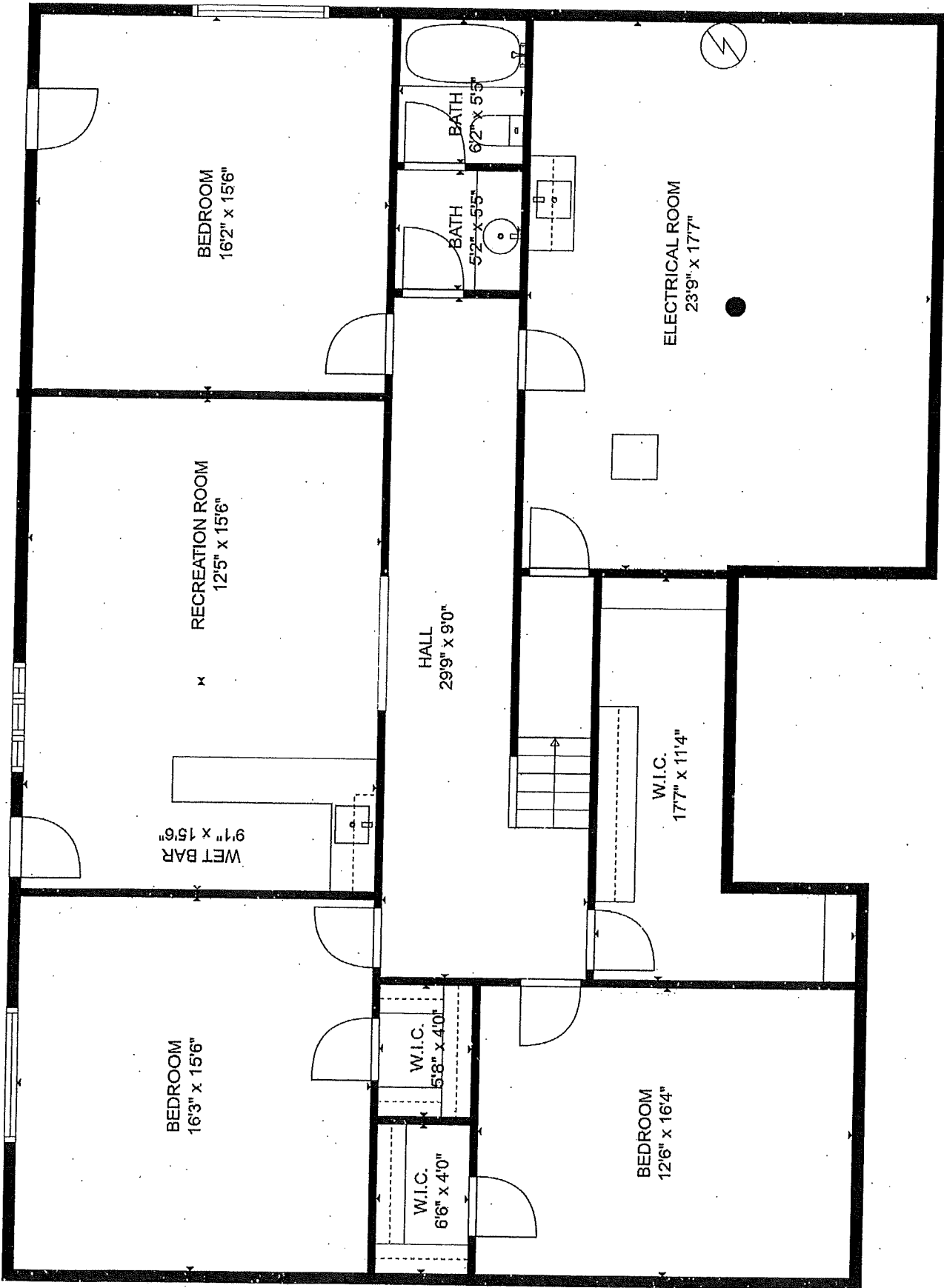
Office Use Only Below This Line

Boone County Planning Commission Approval: _____ Date _____

STRU License is: Approved Denied on this date _____

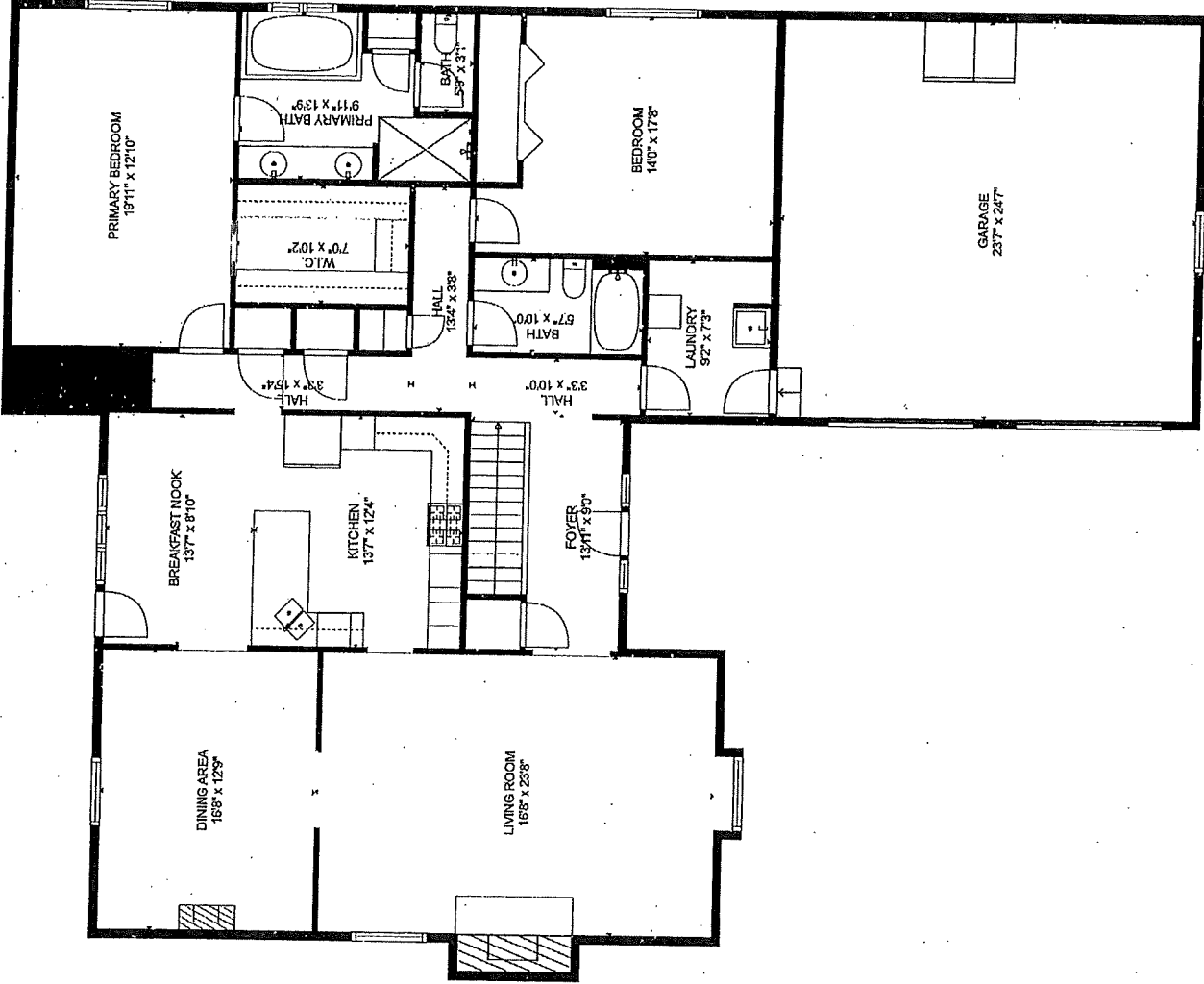
Boone County Fiscal Court _____ Date _____

Permit Number: _____



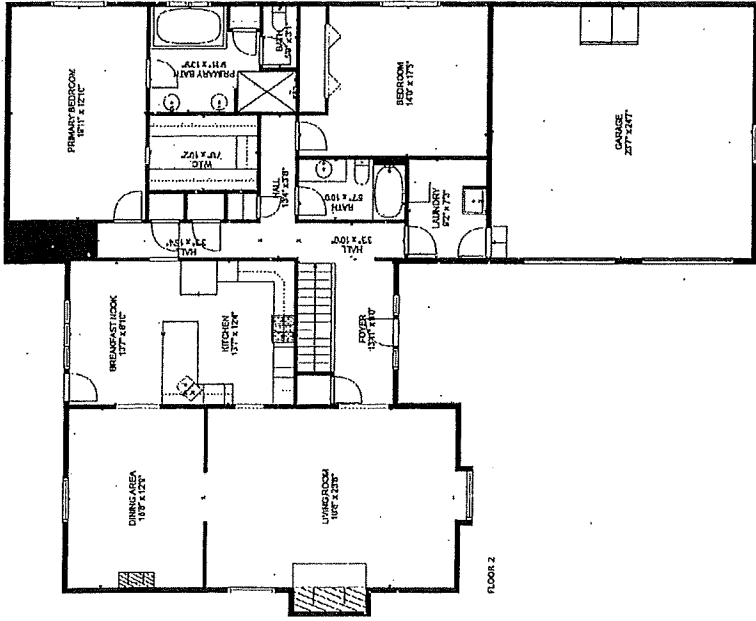
TOTAL: 3661 sq. ft
 BELOW GROUND: 1552 sq. ft, FLOOR 2: 2109 sq. ft
 EXCLUDED AREAS: ELECTRICAL ROOM: 417 sq. ft, GARAGE: 579 sq. ft, BAY WINDOW: 6 sq. ft,
 FIREPLACE: 17 sq. ft

FLOOR PLAN CREATED BY CUBICASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.

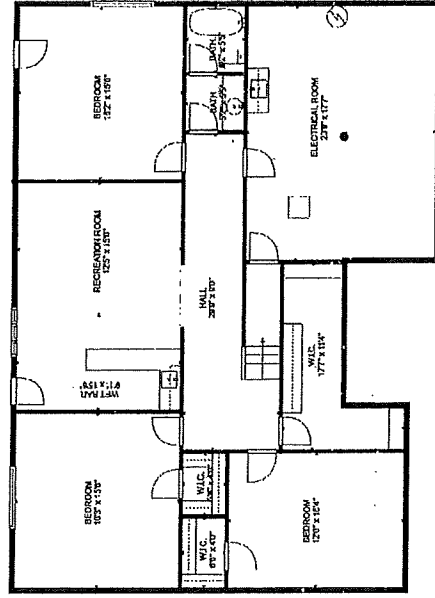


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 FIREPLACE: 17 sq. ft

FLOOR PLAN CREATED BY CUBICASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.



FLOOR 2



FLOOR 1

TOTAL: 3661 sq. ft
 BELOW GROUND: 1552 sq. ft, FLOOR 2: 2109 sq. ft
 EXCLUDED AREAS: ELECTRICAL ROOM: 417 sq. ft, GARAGE: 579 sq. ft, BAY WINDOW: 6 sq. ft,
 FIREPLACE: 17 sq. ft

FLOOR PLAN CREATED BY CUBICASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.



BOONE COUNTY
KENTUCKY

SHORT TERM RENTAL SAFETY CHECKLIST

Name: Matthew Davis

Address: 1274 Brightleaf Blvd Erlanger KY 41018

Phone number: 513-505-3936

Email: DavisMatt04@yahoo.com

Address of STRU: 2510 Peppermill Ct. Verona KY 41092


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: Matthew Davis Date: 3-18-2025

Signature: 

Boone County GIS Map

www.boonecountygis.com

Space for 8 vehicles
in driveway based off of
9' x 20' parking spaces

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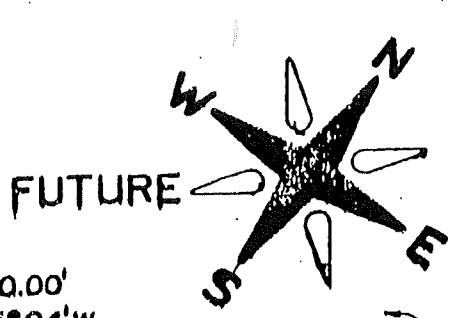


Scale: 1 inch = 30 feet

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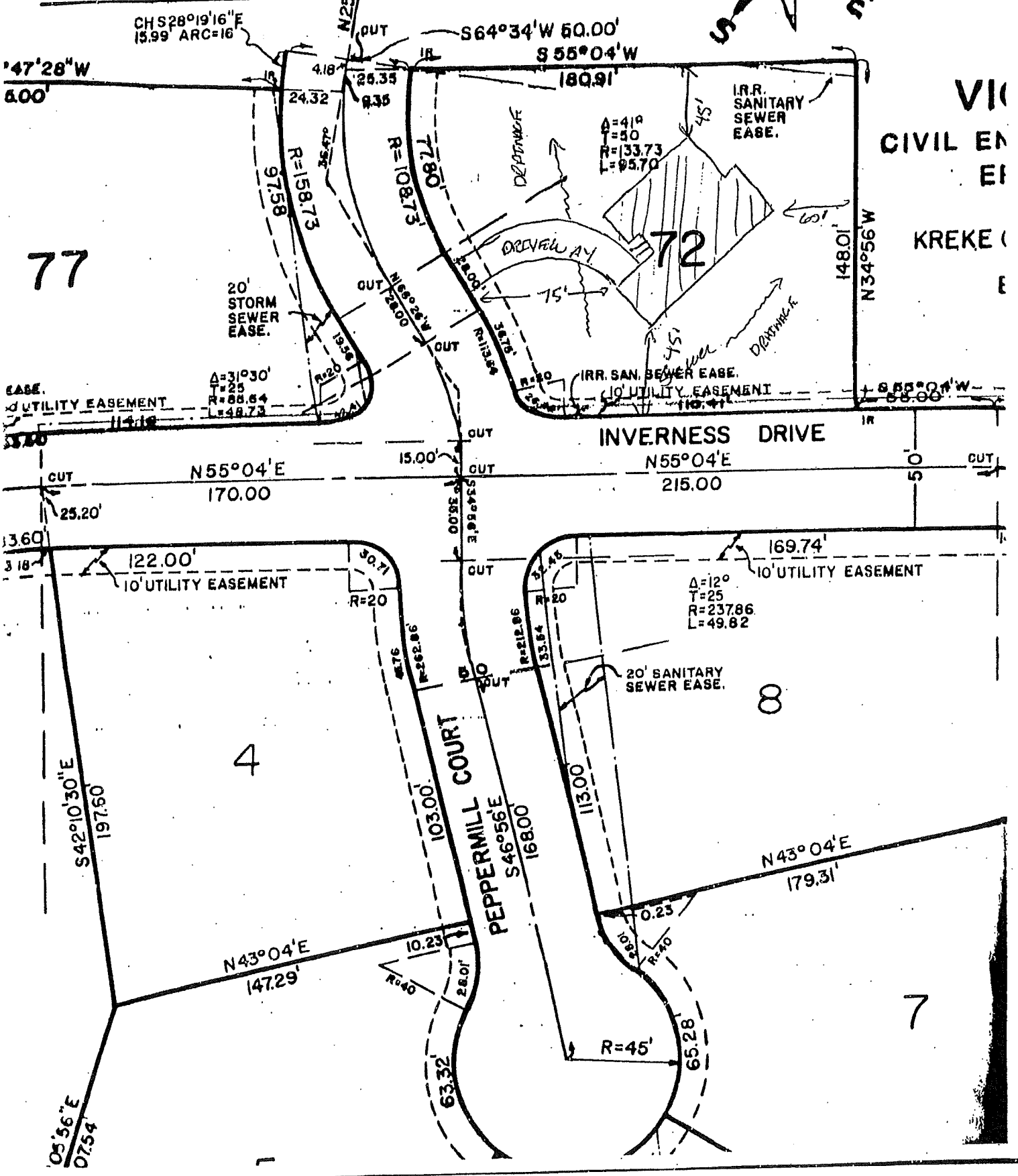
Map Created: xx/xx/2024
ArcMap Document: *.mxd

to be in compliance with the Boone
 County Regulations and is being submitted
 to the Boone County Court Clerk."



VE
 VERON
 SCALE 1

VIC
 CIVIL EN
 ER
 KREKE (





MATTHEW DAVIS
2510 PEPPERMILL CT
VERONA KY 41092-9274

State Farm Fire and Casualty Company
A stock company with home offices in Bloomington, Illinois

Your State Farm Agent
Joe Dalbey ChFC®, CPCU®, CLU®
J Dalbey Ins and Fin Svcs Inc
20 North Grand Avenue Suite 9
Fort Thomas KY 41075-1755
Bus: 859-781-5633
Email: joe.dalbey.mbz6@statefarm.com

Declarations

Policy number: 97-KY-3896-1
Policy period: 12 months
The policy period begins and ends at 12:01 am standard time at the premises location.

Effective date: March 10, 2025
Expiration date: March 10, 2026

BUSINESSOWNERS POLICY

Automatic renewal - If the State Farm® policy period is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

NAMED INSURED

MATTHEW DAVIS

ENTITY

Sole Proprietorship-Individual

POLICY PREMIUM

This is not a bill. If an amount is due, then a separate statement will be sent prior to the due date. The premium(s) shown below is the 12 months premium(s) for the characteristics of the policy as described in this Declarations.

Premium: \$3,313.00
KY Revenue Surcharge: \$59.64
Total Premium: \$3,372.64

Discounts applied:

Business Experience Rating

SECTION I - PROPERTY SCHEDULE

Location number	Location of described premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property	Seasonal Increase - Business Personal Property
001	2510 Peppermill Ct Verona KY 41092-9274	\$418,000	\$100,000	25%

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Cov A - Inflation Coverage Index:	234.2
Cov B - Consumer Price Index:	317.7

SECTION I - DEDUCTIBLES

BASIC DEDUCTIBLE \$2,500

SPECIAL DEDUCTIBLES:

Equipment Breakdown:	\$2,500
Money and Securities:	\$250

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See schedule". If a coverage does not have a corresponding limit shown below, but has "Included" indicated, refer to that policy provision for an explanation of that coverage.

Coverage	Limit of Insurance
Accounts Receivable	
On Premises	\$10,000
Off Premises	\$5,000
Arson Reward	\$5,000
Back-up of Sewer or Drain	\$100,000
Collapse	Included
Damage to Non-owned Buildings from Theft, Burglary or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$2,500
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery or Alteration	\$10,000
Glass Expenses	Included
Increased Cost of Construction and Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%

Coverage	Limit of Insurance
Money Orders and Counterfeit Money	\$1,000
Money and Securities	
On Premises	\$5,000
Off Premises	\$2,000
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance or Law - Equipment Coverage	Included
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up and Removal	\$10,000
Preservation of Property	30 days
Property of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers and Records	
On Premises	\$10,000
Off Premises	\$5,000
Water Damage, Other Liquids, Powder or Molten Material Damage	Included

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

Coverage	Limit of Insurance
Loss of Income and Extra Expense	12 Months Actual Loss Sustained

SECTION II - LOCATION SCHEDULE

Location number	Location of described premises
001	2510 Peppermill Ct Verona KY 41092-9274

SECTION II - LIABILITY

Coverage	Limit of Insurance
Coverage L - Business Liability Per Occurrence	\$1,000,000
Coverage M - Medical Expenses	\$5,000 Any One Person
Damage to Premises Rented to You	\$300,000
Motel Watercraft Liability	Included
Aggregate Limits	Limit of Insurance
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II -- Liability in the Coverage Form and any attached endorsements.

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

- CMP-4100 Businessowners Coverage Form
- CMP-4217.2 Amendatory Endorsement (Kentucky)
- CMP-4532 Exclusion - Cyber Incident
- CMP-4561.5 Policy Endorsement
- CMP-4705.2 Loss of Income and Extra Expense
- CMP-4706 Back-up of Sewer or Drain
- CMP-4709 Money and Securities
- CMP-4712 Motel Watercraft Liability
- FD-6007 Inland Marine Attaching Declarations
- FE-3650 Actual Cash Value Endorsement
- FE-6999.3 Policyholder Disclosure Notice of Terrorism Insurance Coverage

SCHEDULE OF ADDITIONAL INTEREST(S)

Interest type: Mortgagee	Interest type: 2nd Mortgagee
Endorsement number: N/A	Endorsement number: N/A
Loan number: 2001301860	Loan number: N/A
GUARDIAN SAVINGS BANK ITS SUCCESSORS AND/OR ASSIGNS	THIRD FEDERAL SAVINGS & LOAN ASSOCIATION OF CLEVELAND
2774 BLUE ROCK RD	ISAOA ATIMA
CINCINNATI OH 45239-6333	PO BOX 39068
	OLON OH 44139-0068

KENTUCKY LOCAL GOVERNMENT PREMIUM TAX/COLLECTION FEE INFORMATION

Location	County	Tax/Fee	City	Tax/Fee
001	Boone	0.00	Verona	0.00

Additional Information:

If you have questions regarding your Kentucky Tax charges, please contact your State Farm agent.

Statement Attesting to Compliance of Codes, Laws & Regulations

I hereby affirm that to the best of my knowledge that the proposed SRT home located at 2510 Peppermill Ct, Verona KY 41092 is in compliance with all aspects of the International Building Code, with Kentucky Amendments and the National Fire Protection Association (NFPA1124) and all other applicable state, federal or local laws or regulations.

Matthew Davis

Name (Print)

Matthew Davis

Signature

3-18-2025

Date

Welcome

- Wifi Network and Password
 - Network - Peppermill Guest
 - Password – Peppermill
- Please Park in the driveway and not on the street
- There is a fire extinguisher under the kitchen sink, in the kitchen hallway and at the basement wet bar.
- There is a first aid kit in the hallway closet.
- There are spare batteries (if a TV remote dies) in the hallway closet.
- There are minimal cleaning supplies in the hallway closet if needed.
- There is a Key Lanyard by the front door, please utilize it to help from misplacing the key. Please return in upon departure.
- Please feel free to reach out if you have any questions/concerns or feedback at (513) 505-3936.

Thank you,

Matt

House Rules

- There is absolutely NO SMOKING OR VAPING permitted in this house. If you smoke outside, please dispose of your cigarette butts in the trash. Please do not litter.
- Pets are Not Permitted in this house.
- No Parties, outside visitors, or overnight guests without approval from your host.
- Quiet Hours are from 10pm to 6am.
- Do not engage in illegal activities anywhere on the property. Illegal substances are not allowed on the property.
- If you break or damage something, please let the host know and arrange for its replacement or repair.
- Please do not leave any food out that will attract uninvited guests. Our home is pest free and we would like to keep it that way.
- Please respect the noise curfew of 10pm.
- Please do not water the plants. They get watered regularly and overwatering will kill them. Thank you.

House Rules Continued

- Patio Furniture is inside the closet on the deck. If you use it, please return it where you found it so the wind doesn't blow the chair into the window and break the glass.
- No more than Four (4) guests on the deck at 1 time – this is for your safety.
- There is an AM/FM radio in the hall closet if needed for weather or natural disaster alerts and updates.
- Trash collection is Wednesday Morning – Feel free to put out the cans on Tuesday (if they haven't been) and wheel them up to the garage door on Wednesday morning if they are empty (Voluntary).
- Please do not flush any wipes down the toilets, even “flushable” wipes as they will damage the sewage system. Please throw them in the garbage cans in the bathroom
- If you use the washing machine – please leave the door and soap dispenser tray OPEN so they can dry. If they are left closed after a wash, they will get moldy. If you use the dryer, please clean the lint trap after each use.

Contact Numbers & Address

- Host – 513-505-3936 (Matt)
- Boone County KY Sherriff's Non-Emergency Dispatch – 859-371-1234
- Verona KY Fire Protection District – 859-485-4908
- Poison Control Center – 800-222-1222
- In Case of Emergency Call 911
- Address of property
 - 2510 Peppermill Ct
 - Verona KY 41092
- St Elizabeth Hospital – 4900 Houston Rd. Florence KY
 - 859-212-5200

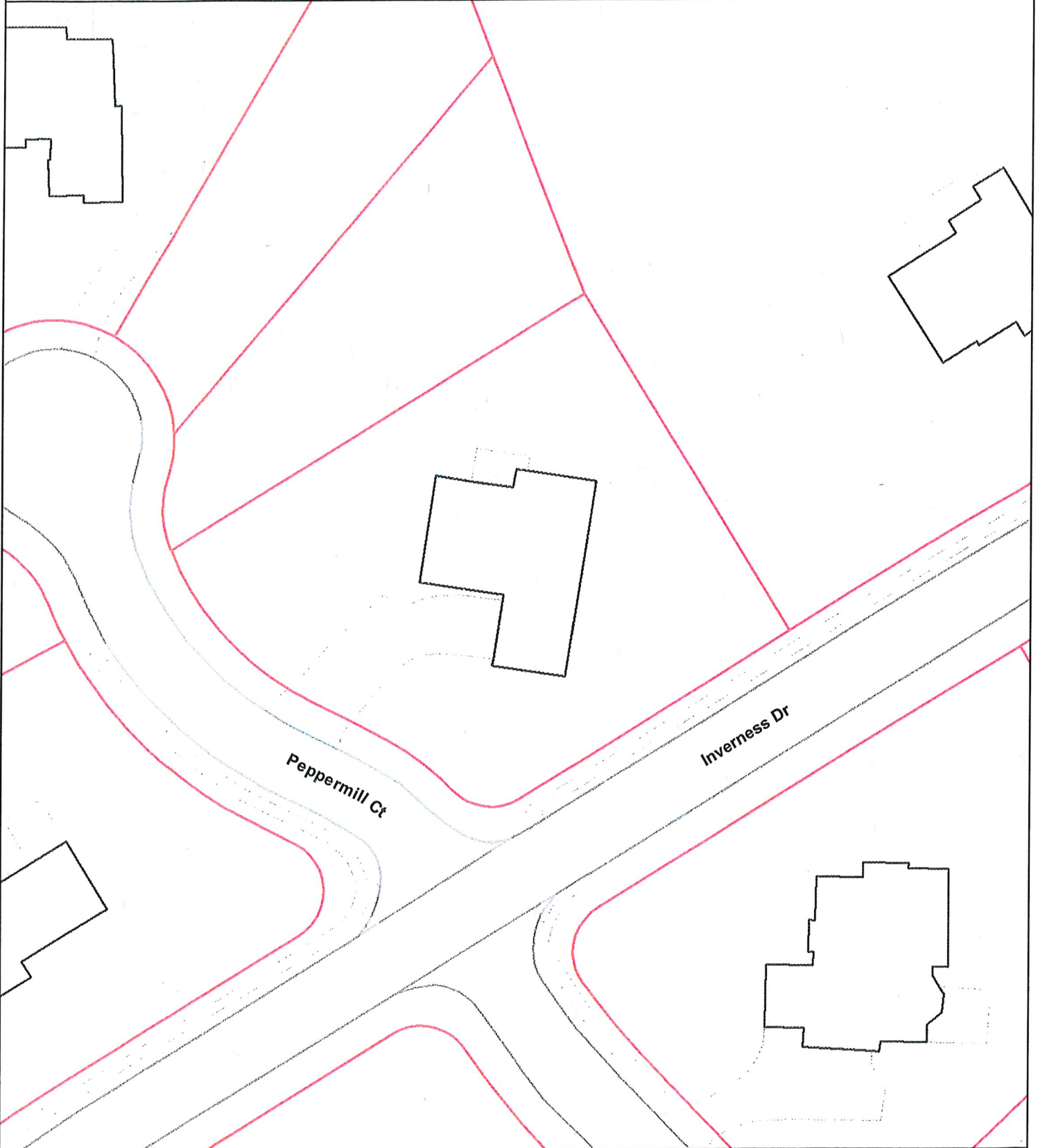
Questions/Concerns/Feedback

- Please leave us a review on AirBnb! We hope you had a great experience and look forward to hosting you again soon.
- Please contact the host if you notice any supplies running low so we can replace them.
- Please feel free to reach out if you have any questions/concerns or feedback at (513) 505-3936. Text message is usually the best way to contact me.

Thank you, Matt

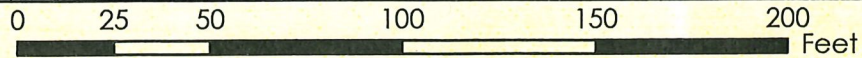
Boone County GIS Map

www.boonecountygis.com



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1 inch = 50 feet



Map Created: xx/xx/2022

Boone County GIS - Putting Northern Kentucky on the Map



Boone County GIS
ArcMap Document: *.mxd

Michael Schwartz

From: Sara Smith
Sent: Monday, March 31, 2025 3:47 PM
To: Michael Schwartz
Subject: FW: 2510 Peppermill Court, Verona

From: Marcia Kreke <marciakreke14460@gmail.com>
Sent: Monday, March 31, 2025 3:37 PM
To: Planning Commission General Account <plancom@boonecountyky.org>
Subject: 2510 Peppermill Court, Verona

EXTERNAL MESSAGE

The property at 2510 Peppermill Court is subject to restrictive covenants recorded in 1989.

"Short term rental" is a use that is inconsistent with both those restrictions and the residential character of the neighborhood it is located in.

Please consider the legitimate concerns of public safety to the surrounding taxpayers. As a neighbor I object to this requested change.

Respectfully

Marcia Kreke

Michael Schwartz

From: Sara Smith
Sent: Wednesday, April 9, 2025 10:29 AM
To: Michael Schwartz
Subject: FW: Airbnb permit in Verona Commons, 2510 Peppermill Court

-----Original Message-----

From: Move to Livinglife <movetolivinglife@gmail.com>
Sent: Wednesday, April 09, 2025 10:27 AM
To: Planning Commission General Account <plancom@boonecountyky.org>
Subject: Airbnb permit in Verona Commons, 2510 Peppermill Court

EXTERNAL MESSAGE

Dear Sir/Mam

It is with a concerning heart I am writing this email to you. I've been a resident in Verona Commons for 17 years, and the news of a neighbor doing Airbnb in this neighborhood brought me many concerns.

My family moved from Cincinnati 17 years ago in seeking to a place away from all the busy, noisy, unsafe environment. Permitting Airbnb in a neighborhood where single families live, and we pretty much know each other, changes friendly and quiet environment of our neighborhood—no respect for the neighbors who moved here to live in a quiet environment and have lived here for many years, long before he showed up.

Constant strangers entering neighborhood also raises a very serious concern especially nowadays. If someone wishes to case it out the neighborhood, Airbnb guest status would give a perfect opportunity for that. We have a child with intellectual disabilities. Safe environment was (and still is) the top priority when we were seeking a new house (our home). I remember, shortly after we moved in, our neighbor told us that they don't even lock the door when they go for grocery shoppings.

We noticed for the past few months, some strangers, mostly not alone, sometimes were walking slowly around neighborhood (sort of checking out, looking at different houses and yards etc,). We know that most people who live here do not walk like that (as neighbors walk for exercise). We did not know that Airbnb has been going on without permit. But it sort of makes sense now in hindsight why we were seeing those people.

My family likes the neighbor who is doing Airbnb. He is a very nice guy. I'm sure you know that our concerns have nothing to do with whether we like him or not. Our concern is that permitting Airbnb in our neighborhood would bring such disrespect to neighbors who invested their life and time in order to live in a safe, quiet, and friendly environment. If permitted, I am afraid, pretty soon he would not be the only one doing it, and the culture of our neighborhood would be changed forever.

I sincerely thank you, each one of the committee members, for your time and your most thoughtful consideration. Please feel free to contact me if you have any questions.

With respect,

~Sunny

Sent from my iPad

Michael Schwartz

From: Sara Smith
Sent: Wednesday, April 9, 2025 11:44 AM
To: Michael Schwartz
Subject: FW: 2510 Peppermill Ct.

-----Original Message-----

From: jmetger111@yahoo.com <jmetger111@yahoo.com>
Sent: Wednesday, April 09, 2025 11:26 AM
To: Planning Commission General Account <plancom@boonecountyky.org>
Subject: 2510 Peppermill Ct.

EXTERNAL MESSAGE

Dear Sir/Madam;

I am writing to express my concern regarding the potential permitting of the subject address for the purposes of an AirBnB.

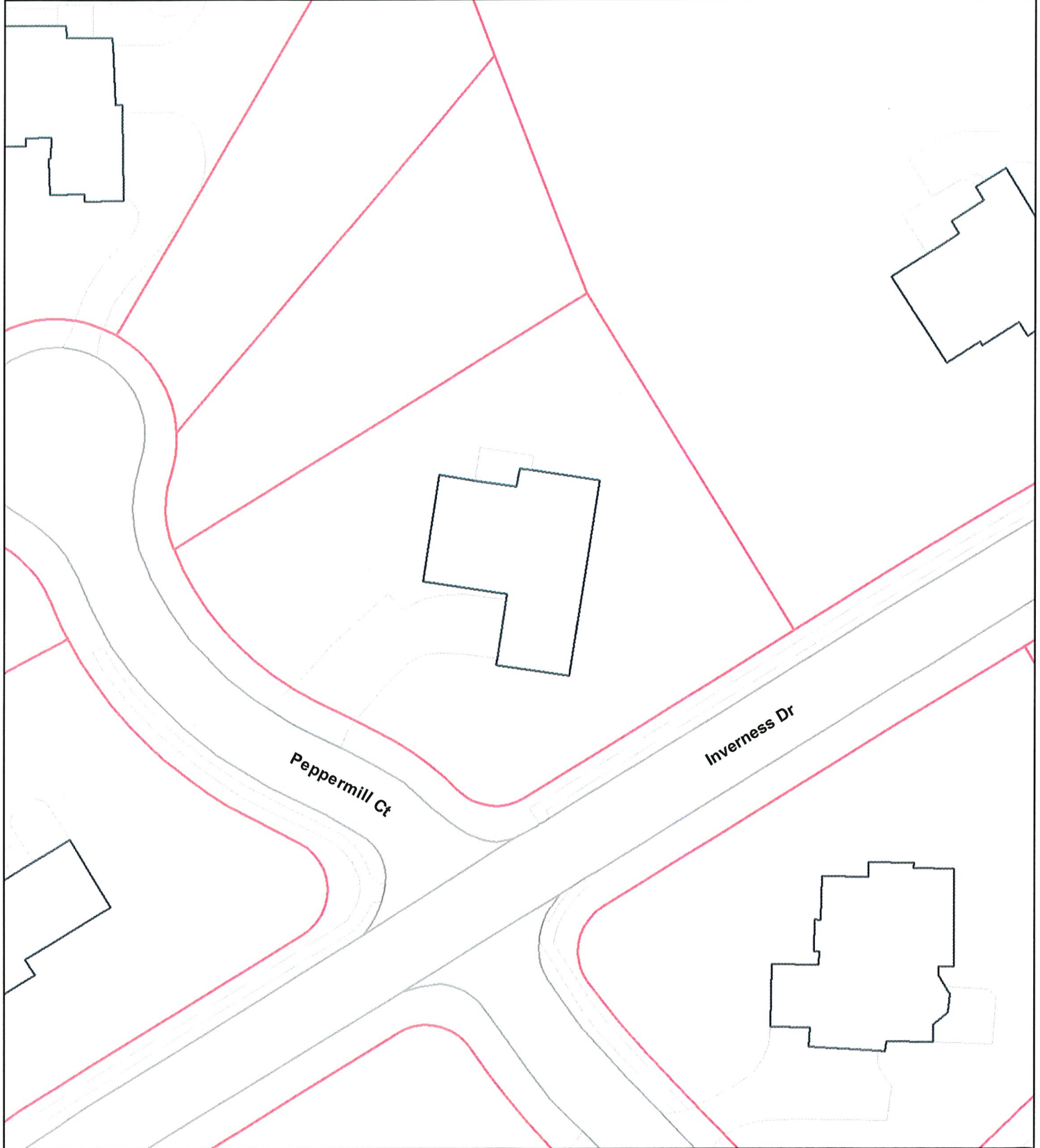
I live in Verona Commons, and it is my opinion that this type of business is inappropriate for this neighborhood. This is a small, quiet neighborhood with single-family housing and many children. Having an AirBnB brings in outsiders/strangers to spend a considerable amount of time in the neighborhood, allowing them to check it out at all times of the day. It is quite unlike other home-based businesses where people come and go without loitering in the neighborhood. Thus, for us, it is a safety issue and not just a matter of degrading the neighborhood and driving down property values...which are also a concern but less so than safety.

Thank you for your consideration in this matter.

John Metzger
Inverness Ave
Verona Commons
Sent from my iPhone

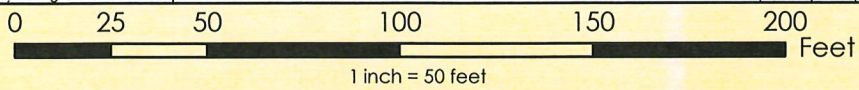
Boone County GIS Map

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Boone County GIS - Putting Northern Kentucky on the Map

Map Created: xx/xx/2022

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

CERTIFICATE OF LAND USE RESTRICTION

1. NAME AND ADDRESS OF PROPERTY OWNER(S)
Matthew Davis
1274 Brightleaf Blvd
Erlanger, KY 41018

2. ADDRESS OF PROPERTY
2510 Peppermill Ct
Verona, KY 41092
3. NAME OF SUBDIVISION OR DEVELOPMENT (if applicable)
Verona Commons Short Term Rental

4. DEED BOOK 1209 PAGE NO. 303 GROUP NO. 2085

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

 Zoning Map Amendment:
 From _____ To _____ Conditional Use Permit

 Development Plan Conditional Zoning

 Subdivision Plat Other:
 (Not Recorded)

 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 10th day of April, 2025.

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 April 9, 2025, Certificate of Land Use Restriction (#25-BCBOA-011-A), for Matthew Davis Property Owner(s).

The following conditions 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 1209

PAGE NO. 303

GROUP NO. 2085