The Owensboro Metropolitan Board of Adjustment met in regular session at 5:30 p.m. on Thursday, September 3, 2020, at City Hall, Commission Chambers, Owensboro, Kentucky, and the proceedings were as follows:

MEMBERS PRESENT:  Judy Dixon, Chairman
Fred Reeves, Vice-Chairman
Ruth Ann Mason, Secretary
Brian Howard, Director
Terra Knight, Attorney
Bill Glenn
Andrew Howard
Tori Morgan

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CHAIRMAN: We're going to call the Owensboro Board of Adjustment September 3, 2020 meeting to order. We'll start out our meeting with an invocation and pledge to the flag by Mr. Howard.

(INVOCATION AND PLEDGE OF ALLEGIANCE.)

CHAIRMAN: First item on the agenda is to consider the minutes of the August 6, 2020 meeting. Members have been mailed a copy of the minutes. It's ready for approval.

MR. GLENN: Motion to approve.

CHAIRMAN: Motion to approve by Mr. Glenn.

MS. MASON: Second.
CHAIRMAN: Second by Ms. Mason. Any questions?
(NO RESPONSE)
CHAIRMAN: All in favor raise your right hand.
(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)
CHAIRMAN: Motion carries unanimously.
Number 2, Mr. Howard.
MR. HOWARD: Just as a bit of housekeeping, we would ask that anyone that comes and speaks at one of the public mikes tonight that you keep your mask on, since others will be using that. The board members are stationary and they are allowed to take their masks off, if they choose. We'll be glad to listen to testimony from anybody. If you're at one of the public mikes, please keep your mask on.

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CONDITIONAL USE PERMITS

ITEM 2
9635 Highway 60 E, zoned A-R Rural Agriculture & A-U Urban Agriculture
Consider a request for a Conditional Use Permit in order to operate an RV Campground on the subject property.
References: Zoning Ordinance Article 8, Section 8.2K7
Applicant: Snowflake Holdings, LLC; Billy Bowlds

MS. KNIGHT: Please state your name for the record.

MS. EVANS: Melissa Evans.
MS. EVANS: The subject property is a 42.125 acre parcel that is zoned A-R Rural Agriculture. The subject property is located within an area that contains a variety of agricultural activity, especially equine uses. Under Kentucky law, agricultural and silvicultural operations enjoy certain protection from non-agriculture land uses.

The applicants wish to utilize the property in order to establish a campground that consist of 120 recreational vehicle campsites, primitive tent camping areas located on the central island, an office, and several accessory recreational uses such as a volleyball court, playgrounds and shuffleboard courts.

They anticipate they will employ six full-time employees and that the office will operate during daylight hours.

Parking for the customers is provided on each respective campsite and overflow parking areas throughout the campground. Employee parking is provided in a gravel parking area near the office.

Within the interior of the property, the RV campsite are accessed via a 20 foot wide gravel drive that circles the perimeter of the lake. The proposed 20 foot drive meets the ordinance requirements for
one-way traffic; it is not wide enough to support
two-way traffic however. If the applicant intends to
allow two directional traffic on this drive, expansion
of the drive width to at least 24 feet would be
required.

All the vehicular use areas shown on the site
are gravel at this time, and although gravel is a
permitted service for vehicular use areas in an A-R
zone, the Board may require vehicular use areas to be
paved to ensure that the nearby single-family
residences along 2830 and US 60 East are not impacted
by any dust generated from the use.

The property is accessed through an existing
15-foot wide gravel drive that connects to Highway 60
East. The current size of the proposed commercial
access drive is not in complies with the required
24-foot wide minimum commercial drive standard for
two-way traffic.

If the application is recommended for
approval, the Staff recommends including a condition
requiring the applicant to expand the width of the
gravel commercial entrance to 24 feet along with the
installation of a 50-foot long paved drive apron where
the access drive connects to US Highway 60 East.

Landscaping is present around the perimeter of
the lake; however, no landscaping has been proposed to
screen the vehicular use areas from the right-of-way
of Highway 60 East. If the application is recommended
for approval, Staff recommends including a condition
requiring the applicant to incorporate vehicular use
area landscaping.

As the entire property is located within the
"AE" flood zone, the Kentucky Division of Water should
be contacted prior to development of the site
concerning any necessary permits.

LAND USES IN SURROUNDING AREA

Adjoining properties on all sides of the
subject property are zoned A-R Rural Agriculture, and
consist of farmland.

ZONING ORDINANCE REQUIREMENTS

1. Parking - one for each employee on a
maximum shift plus one per every three participants.
The required parking is shown or demonstrated on the
submitted site plan.

2. Landscaping - Vehicular use area screening
consisting of a continuous 3 foot tall element with
one tree every 40 linear feet is required between the
site's gravel drive, and the public right-of-way along
US 60 East.

SUGGESTED CONDITIONS
1. Submission and approval of a final development plan.

2. The site must comply with all applicable site development and zoning regulations, including but not limited to, site access and landscaping.

3. Obtain all necessary building, electrical and HVAC permits, inspections and certificates of occupancy and compliance, including any required by the Kentucky Division of Water.

We would like to enter the Staff Report into the record as Exhibit A.

CHAIRMAN: Thank you.

Is there anyone here wishing to speak on behalf of the applicant?

Yes, sir, step to the microphone.

MS. KNIGHT: Sir, could you state your name for the record, please.

MR. PETERSON: Yes. David Peterson.

(DAVID PETERSON SWORN BY ATTORNEY.)

MR. PETERSON: On behalf of the owner, present owner, Bill Bowlds, he ask that I just say a few words about what our anticipated plans are.

I stumbled across literally by accident, if there any such thing in this world, about three months ago I guess we first talked. I was on my way back to
By the way, I hope you'll give me just a little bit of not right, but I can't understand because I did marry one of your native sisters many, many years ago. We got Kentucky and we won't talk about the other half right now.

The project is obvious recreational only because it is in a flood zone. You apparently approved eight years ago, Billy, for your house; the stilt house, which I think is a very, very good use and probably highest and best use, but that would probably make it pretty unaffordable for most people. That said, we certainly are looking at this time still as to what would make the most sense for that piece of property being that it is essentially under water several times a year from the historical data I have been able to ascertain. It would need to be something that what you came in could easily be driven away.

As far as the comments from staff concerning the width of the roads and landscaping, no problem. We're fine with that. In fact, Billy was good enough to talk to the state. We had asked that there would be a possibility that we could take and replace the existing hot-wire fence out front with a 3-rail horse.
fence, and then in-between those 8 foot sections put
some colorful trees, etcetera, to really soften
everything. So the view would be quite nice, and
extend that around the whole property line inbound
enough so tractors and such, farm use would certainly
be available.

Done this before so there's nothing to fight
about honestly. This is our story. Sticking to it.
If you all have any questions, we'll be glad to answer
them.

CHAIRMAN: Is there anyone else wishing to
speak on behalf of the applicant?

Yes, sir.

MS. KNIGHT: Please state your name for the
record.

MR. BOWLDS: My name is Billy Bowlds.

(BILLY BOWLDS SWORN BY ATTORNEY.)

MR. BOWLDS: I purchased this property about
nine years ago. When I purchased it, it was all
grewed up in nothing but high weeds and briars. You
couldn't even hardly see the lake from the road. All
my good neighbors here can testify that everything
that I'm going to say is the truth. They have been
very good neighbors. I have tried to be a very good
neighbor to them. I went in there and we cleaned it
up. I did not have intentionally in mind to do this
when I bought the property. I was hoping to keep it
in our family for a long time. I have come up with
two different diseases. I've had prostate cancer and
I've got sugar diabetes. It's got to where that I
cannot take care of the property like I want to. They
can tell you, I go over there every two weeks and I
mow the property, we weed eat around the island, we
weed eat around every tree. We keep it as nice as we
can. I have had I don't know how many compliments
from people that just drive by and stop and ask if
this is going to be a new park, or is this going to be
a new pay lake, or is this going to be something else.
Like I said, we had no intention of doing that. Since
my health condition has gotten to where they're at, I
thought I would put it up for sale. I put it up for
sale a pretty good while ago, and he can testify to
this. That I wanted to give every neighbor around me
a chance to purchase the property. I did not want to
go out there and do something and them come back and
later and say, you know, well, he went around us. We
would like to purchase the property, but we did not
have no chance. I had it up for sale for quite a
while. There was a few of them that called about it.
We could not reach to a term and agreement on the
Mr. Craig and them over here was a very good neighbor. Let us take a 2-inch water line from the old school over there across his property. We had to drill underneath the highway. We got a 2-inch water line right there at the pole which would give ample water supply for anything that they would want to do. We firmly appreciate that.

We also was having trouble getting electricity down there, but we finally reached an agreement with REA over there, and we got electricity down there. It's set up really good.

It's the cleanest lake you'll find anywhere. It does not have no cattails in it. It does not have no moss in it. I have been there, like I said, almost nine years. I have seen one little snake and that was when we built the house. It was a little garter snake is the only snake that we've seen on the property. We have swam in the lack. We fish in the lake. We've had several people, several, several people ask about coming in there and go camping. We said, no, strictly because of the insurance liability. I could not be responsible with that. We had a company come in there to -- we went through the Division of Water and they went in there and stabilized all the banks. They've
been doing that for the last seven years, almost eight years. Stabilizing the bank with concrete and dirt. They have always done a really, really, really nice job doing. It's Owensboro Regional Water Works. They have kept everything nice and neat. They have kept everything graded down. It's all been seeded. It's all been mulched. I was just trying to make the property more or less a good piece of property so that it would not hinder them from their property, but to make their property a better piece of property and more valuable.

Like I said, these people, they've done several of these. I think it would be a really good thing for the City of Owensboro. Wet set out there and we have campers that go by and toots their horns and wave at us. Semi trucks toots their horn and wave at us. We have people call us and stop and want to know if they can take pictures of the sunset and stuff like that. It's a beautiful piece of property. I just do not want to see it grow back up and get in the condition that it was before. I would like to see it put to good use.

Mrs. Potts and them over here know we are in for young people. We do rabbit shows for 4-H and stuff. We try to help our community as much as we
can.

I would very much appreciate it if this could go through really nice and easy. I think it would be a really good thing for them and for us. As far as I know, I have never had a cross word with any of my neighbors that I can think of. I would raise my hand and swear to that. I just hope to keep it that way. Again, hope that this will go through and be a good thing for everybody. Thank you so much.

CHAIRMAN: Thank you.

Is there anyone in the audience wishing to speak in opposition to this or ask questions?

MR. KAMUF: Charles Kamuf.

MS. KNIGHT: You're sworn as an attorney.

MR. KAMUF: I represent the neighbors and they're also the objectors. They strongly object. They don't object to what he's been doing with the property. They're objecting to what he's getting ready to do to the property. All these neighbors that you see here, they're the objectors and they live near the property or own near the property.

It's the Potts family, the Craig family and the Boswell family.

I would like to enter a couple of exhibits, if I can.
This exhibit that I show you, it shows the 42 acre tract that you see located in the red. All of the property that you see the Potts family owns. They own approximately 200 acres there. You also see the Potts own along this area. Now, all of the green area that you see is farming. This red area is the area that's in question. The property along that you see in blue is all residential. All along the old, I'll call it the old 60 is the Potts, the old school, and the Craig property.

This is up in the Maceo area. Many of you, if you go to Louisville, you'll see the house with the stilts on the left, and then on the right is the old school. So that will give you an idea of where you are as far as the location of the property.

Darryl and his brother Sam, they own approximately 200 acre that lays up on the north side. Sam's son lives in this area here. All these people will be here to testify. They've lived on this farm or farmed it for over 75 years.

The Craigs own down in this particular area that you see. They have a daughter, Freddy has two daughters that live right in this particular area. The exhibit that I showed you, if you look, there's one that has the front and the back, and that is the
house that is owned by Freddy's daughters. That property is right on the west side of the school. That's the type of house that's there.

If you look at the other exhibit it shows -- this is the property owned by -- this next one that you see is the one owned by Jason. He'll be here to testify.

If you see on each one of these photos that I show you, it shows where you can see the house that's on stilts. So this is very close to it. As a matter of fact, all the property by the Potts and also the Craigs it adjoins the 40 acres that we have in question.

There is another gentleman by the name of Gerald Boswell. He has farmed the Potts farm for approximately 30 years. The Craigs used to farm about 6,000 acres. They're big farmer. Also, Mr. Boswell farms about 3,000 acres in the area.

Let me say this, in line with Mr. Bowlds said. All of the Potts, all the Craigs, all the Boswells will be here to testify and they're strongly opposed to construction of a 42 acre tract.

Who is the applicant that I saw? I had it checked as far as the Secretary of State. The Secretary of State says that they began operation on
May 13, 2020 at their address in Santa Claus, Indiana.

Mr. Bowlds talked to you about being a good neighbor, but when they filed this they never contacted the Craigs, the Potts, the Boswells. They never contacted anybody. The first idea or the first notice we ever had of this was in the Owensboro newspaper.

Let's talk just a second. What does the application say? It says very little for a complex this big. Here's what it doesn't address; trash disposal, sewage disposal, disposal from the RVs. Any of the infrastructure, and it doesn't show but one access point.

What does the preliminary plat show? Let's talk about that for a second. The preliminary plat shows a construction of 120 campground lots on a 42 acre tract of ground. It shows an office. It shows this house on stilts. You can see this house on stilts from the homes that I introduced earlier, the photographs on the Craigs and also Jason.

There is a -- other than this, they show that as an office, a boat dock, volleyball courts, swimming pool, temporary tents on the island, horseshoe pits, two gazebo structures, miniature 9-hole golf course, shelter house and fire pit, and a bathhouse on the
island. Certainly they'll have to have some type of this sanitation for that. All of those items were taken off of the conceptual drawing on the preliminary development plan that they filed. These activities mentioned above are commercial type and are not compatible with the residential and farming operations in the area.

This property is a 42 acre tract. The lake was built from excavating dirt to build a new Highway 60. At the present time, as indicated by Mr. Bowlds, the Regional Water Resource Agency has an agreement with the owner of a 42 acre lake to dump access material from the Regional Water Resource Agency into the water.

According to the Staff Report, the entire property is located within the flood hazard area of the Ohio River. I just showed you the stilt. Certainly the development of 42 acre tract of ground, 27 feet below the highway, is a major problem for development. There is no way that construction of these type of campsites can overcome the fact that flood waters get 15 feet over the subject property three or four times a year. We have some pictures that were just taken this morning. It shows a lot of the area quickly flooding.
What are our objections? We have ten at least. The placing of 120 camp sites in an area where the Ohio River overflows several times a year is not a good idea, especially in residential and farming area.

Number two, construction of a campsite of 120 campsites and other amenities would change the whole appearance of the area from farming to commercial.

Density, the density of placing 120 campsites surrounding outside the 42 acre lake is just too high density in an area where the river overflows.

There will be several farmers that will testify. One of the big conditions and one of the big problems that they have is spray, the application of chemicals on farm crops would increase the complaints of the people there in the campsites. When you get complaints what happens? You lose a lot of your good tenants.

As I said earlier, Mr. Boswell has been farming this farm for 30 years. Prior to that the Craigs I think this is their first year not to farm. They farmed approximately 6,000 acres up there. They're been there. Here's the issue. We were there first. What right do they have to interfere with our operation that we've been using these farms for for the last 75 years?
Another objection is turkey litter. Many of the farms use turkey litter. Of course, there will be some smell from that. You get complaints. We have problems with EPA. The project to construction 120 campsites directly across residential property, those two that I showed you, the Craigs and Potts would be detrimental to the value of their property. Because of the flooding of the Ohio River it's been over 40 years since anybody built a house in those bottoms. Freddy built a house 40 years ago. At the present time there's only six homes there in the bottoms. There will be sanitation issues. The construction of sanitation facility is not shown on the development plan, but it's certainly an issue.

Trespassers with four-wheelers. Now, a lot of you don't own farms, but people of us that do own farms it is a major issue. Any RV campgrounds that I have been to and many of the campers have golf carts, ATV and that type of thing. We don't need any more in those bottoms.

Noise from the camp site would be an issue.

Drainage. They show a 20 foot area around where they're going to build up. I think it's in the area where RWRA places that debris.

Another one would be dust. It's mentioned in
the Staff Report that dust could be a problem. It's
going to be gravel. They're not going to necessarily
require asphalt.

Another major one would be trash. After the
backwater goes down, it takes farmers weeks and weeks
to get rid of all the logs and other items that come
down the river. This would just be another problem.

I submit to you this: That the writer of this
ordinance, when they allowed a campsite or recreation
ideas in an agricultural zone never had any idea that
there would be application for 122 lots in the bottom
of the, river bottoms of the Ohio River where the
water gets over two or three time a year 15 feet.

Let me say this: We don't have any problem
with the way that the property has been used. I'm not
here in any way to bad mouth Mr. Bowlds. I just
don't like the project whatsoever.

I'd like to say this: In the last 50 years,
I've handled probably 100 zoning cases with the
Hancock County Planning and Zoning, and when I
represented this board. This is the second time in my
life that I've ever been down here representing
objectors. I've represented this Potts family for
over 40 years. I don't think this is something that
they should have to live with. I'll point two things

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out.

We were here before they came with the campsite. We've been here 75 years operating. In addition, along Highway 3830 we shouldn't be allowed to live in those residence peacefully without interference or environmental problems.

Now, the first witness that I have will be Jason Potts. Jason has prepared a very comprehensive four or five page document which shows pictures. It shows pictures of the Ohio River. It shows picture of his property. It also shows one picture that I took this morning of what the property looks like this morning. Of course, we had a big flood last night. Let me pass this out. Jason would like to talk to you for a few minutes.

MS. KNIGHT: Mr. Potts, can you state your name for the record, please?

MR. POTTS: Jason Potts.

(JASON POTTS SWORN BY ATTORNEY.)

MR. POTTS: I'll wait until counsel has passed the exhibits out so you can follow along.

MR. PETERSON: Can counsel provide this counsel with every exhibit that I'm seeing because they're talking about office buildings and things that I have no idea what he's talking about.
CHAIRMAN: Yes.

MS. KNIGHT: Mr. Peterson, you're an attorney and I apologize for not recognizing you and swearing you in.

MR. PETERSON: No problem.

MR. REEVES: Mr. Kamuf, on this particular picture right here, is that the lake?

MR. KAMUF: The pole, the house where the lake is on the right. Right there.

MR. REEVES: Isn't this going to Maceo?

MR. KAMUF: That goes to Maceo. If you look on the upper right-hand side, that's where, you can actually see the house. Let me say you can see the middle of the area that we're talking about.

MR. REEVES: I just wanted to get oriented.

MR. KAMUF: Jason you might answer that question.

MR. POTTS: Thank you again for letting us speak tonight. I want to expand on some of the flooding issues that Mr. Kamuf brought up.

Many of you on the Board are familiar with a lot of flooding that we have in Daviess County. Again, this morning we got to see it all over the county.

I work out on Tamarack Road and one thing I
see when it rains like this this morning is flooding
on a lot of streets between Tamarack and Scherm. That
water comes in there and lays 12 inches or so. The
storm sewers eventually catch up and the water goes
out.

I want to stress that the flooding we're
talking about in Maceo river bottoms is an entirely
different type of flooding than what we see in the
rest of the county.

Like just about everything related to the
weather, these floods are impossible to predict and
impossible to plan around. Those of us that have been
up there a long time, we've see these floods occur
couple of times a year and every season. It seems to
be getting worse the past few years. Several times
each year, heavy rains here, down river from here, and
upriver from here will cause the Ohio River to come
out of its bank. That water has to go somewhere. Out
here in eastern Daviess County that somewhere is the
Maceo river bottoms. There's thousands of acres out
there, low-lying land. It's excellent cropland, but
because of this flooding that we're all talking about,
it's not useful for most anything else. There's a
reason there's only about six houses out there and no
nonfarm businesses out there. There's also a reason
there is no commercial residential facilities, like
the campground that we're talking about, there in the
many thousands of low-lying acres.

I have been watching these floodwaters all of
my life. For whatever it's worth, that's 46 years.
The people who have been out there longer than me, the
farms and landowners in that area, like my dad, my
uncle, the Craigs, the Boswells, they've been watching
it longer than I have. They can tell you stories from
when they were younger about riding horses in water
that was so deep that the horse had to swim in order
to retrieve their cattle from the floodwater or have
to go to school in a boat. More recently they can
tell you about having to replant crops that got
flooded out and about having to haul away trash and
driftwood after a flooding. Even though Mr. Bowlds
has only owned this property since 2011, he hasn't
been watching it for decades like we have. He saw
enough of the floodwaters to know that he had to build
his house on stilts. I'm not sure how tall those
stilts are, but you can see the picture on Page 2.
You can see they appear to be at least 12-feet tall.

Those stilts were a good idea. These waters
run deep. I wouldn't want to have a house down in
that. In my backyard, on the subject property and on
any surrounding properties, it's not uncommon for this floodwater to be 15 feet deep. The state highway department knew this when they built the new Highway 60 and Highway 231. They built them up high enough to be out of the floodway. According to my measurement, that's about 25, 30 feet higher than the surrounding land.

To give you some idea of the magnitude of these flood and the water they bring in, this picture on Page 3 is from a flood in February 2018. I couldn't find any others. If I knew I was going to be down here tonight, I would have been taking pictures for years, but I found this one from a friend of mine who is a professional photographer and he gave me permission to use it.

This is the intersection of Highway 60 and 231. You can see the stoplight out in the river bottoms. It's less than a mile from this property we're talking about.

In fact, Mr. Reeves to your question, if all this land wasn't covered with all this muddy water, you would be able to see the northwest corner of the lake we're talking about.

The only thing not covered by water in this picture, and other floods like the one picture here,
are the roads. That's only because of how high they were built.

On Page 4, these two pictures shows the relative height of the road to the subject property. Mr. Bowlds' house was built on a relatively high part of the property, and again, up on stilts. You can clearly see that a lot of this is below the level of Highway 60.

The second picture on the bottom of Page 4, you can see a semi behind the house and the wheels of that semi are about level with the windows of the house.

Couple of more things about the flood. When these floods occur, they don't just bring in water. Anything that's in the river or in the floodplain upriver from us is fair game to end up in the Maceo river bottoms. Anything that's in our field, our property, is fair game to end up anywhere else in the river bottoms or anywhere down river from us. The Ohio River is unbelievable powerful. It doesn't care how large, how heavy or how tied down something is.

My wife and I saw right before I left, we had a really nice bench out on our patio that showed up in one of these floods in our backyard.

These folks that have been farming back there
and have been around longer than I have, can tell you all kind of stories about trash they have found in their fields over the years. Every spring before planting, and in unlucky years, also after planting, they burn off massive piles of corn stalks and driftwood and haul away all kinds of junk that have flowed in from the flood. Some years the state does a pretty good job of cleaning up the debris left along the bank of the highways. Other years they look like they do right now.

The picture on the bottom of Page 5 is a huge tree trunk that was left on the side of Highway 60 after one of the floods earlier this year. You can see it's about the same level of Mr. Bowlds' house.

With all of that as a background, we have a lot of concerns about you approving this RV campground in the Ohio River floodplain. One thing I want to point out, and Mr. Bowlds mentioned that he's been a good neighbor. As Mr. Kamuf mentioned, the first thing we knew about it was seeing a notice in the classified in the Messenger-Inquire on August 21st.

These were the same kind of concerns we would have mentioned to him had he come and talked to us about it and had we had any idea there was a campground being proposed. We've been up there a long time. We can
certainly share a lot of things about the flooding and
about the farming operations with Mr. Bowlds, but
we're here instead.

First concern, we're concerned for the
customers, the potential customers of this campground.
We hope the developer shares these same concerns.
There's a couple of docks you can see in the site
plan. If campers fish in the lake from these docks,
they're not going to be eating, they're not going to
be catching and eating fish that, you know, were
stocked. They're going to be eating whatever fish
came in there from the Ohio River flooding. Those
fish will be eating whatever the Ohio River dumped
there. If they jump off that dock and go swimming,
they're going to be swimming in whatever, again,
whatever the Ohio River dumped there in the last
flood. The EPA reports on the high level of
pollutants in the Ohio River. Some people choose to
swim and eat fish from this river, but many do not.
If the developer's potential campers think they are
eating fish from and swimming in a pristine, clean
lake, they obviously will be mistaken.

Additionally, the potential campers in this
campground would have to vacate the campground during
these floodings, unless they wanted floodwater in, and
in some cases over the top of their RVs and tents. The picture that Mr. Kamuf gave from the flood this morning, that's a minor floods. That's not water coming in from the river. That's just rainwater having a hard time being evacuated from the property. That's nothing like the floods that we've seen and like the picture I showed you from February 2018.

Before the campers could return, employees of the campground's employees would face a massive task of cleaning up driftwood, trash and sediment from the campground. From our experience, this cleanup is a nasty difficult job involving handling Ohio River pollutants. We're concerned for the potential employees of the campground and we hope that the developers share in those concerns too.

Finally, we have concerns about the inevitable impacts that the RV campground of any size on this property will have on the properties that we own, that we live on, and that we farm near it. If you change the elevation of the subject property or any part of it, you have the potential to trap floodwater on surrounding properties and cause further flood damage to crops that are planted there. But I can't emphasize this part enough: The Ohio River and its floodwaters, they don't care about property lines.
Every RV campground I've seen has a trash can on a pole at each site. There's about 120 sites proposed in this campground. That means 120 trash cans. I'm sure there would have to be a dumpster. Mr. Kamuf mentioned some of the amenities on the preliminary site plan. Tent camping on the island, volleyball courts, shuffleboard court, playground, a bathhouse out on the island, some gazebos, an office or some kind of building and a couple of docks. The final site plan could include any number more facilities than just these. We're unclear if each site will have a separate sewer hook up or if there will just be a common dumping station to empty out your RV thing on their way out. A bathhouse on the island, you certainly have to have some sort of sewage facilities. So one or more underground tanks containing human waste.

Those of you that haven't watched the power of these floods for decades like we have might not understand this, but it's important that you do. When these 5, 10, 15 foot deep flood waters that have been showing every year for thousands of years on this land show up in the proposed campground, anything that's in that campground, trash can, contents of the dumpster, tents out on the island, the boat used to get to the
island, volleyball net, the docks, the bathhouse, the
gazebo, anything people leave laying on the ground or
thrown in the lake, the contents of any building, part
of those buildings, and the most concern the human
waste in those tanks, it's not going to stay on the
campground inside the property lines. All this stuff
has to go somewhere else. Will it be on our farms?
Will it be in my backyard where my daughter walks
around? Or will it be in Paducah or Mississippi or
the Atlantic Ocean? Only God and the Ohio River knows
the answer to that question.

If the developers ever get to the point of
having this property reviewed by the Division of
Water, I suspect the Division of Water will want their
answer to that question. Whatever the answer is, for
the reasons I've stated, we know that having a
commercial RV campground in the Ohio River floodplain
on property that floods regularly and severely is a
bad idea. As such, we respectfully request that you
not approve this conditional use permit that is before
you tonight. Thank you.

If you have any questions for me, I'll stay up
here for a second.

CHAIRMAN: Thank you, Mr. Potts.

Does someone have a question of Mr. Potts?
Mr. Bowlds, I see you --

MR. BOWLDS: Can I come to the microphone, please?

CHAIRMAN: Yes, and if you'll direct the questions to us, we'll get the answers.

MR. BOWLDS: That's what I wanted to do.

MR. KAMUF: I have some other witness, but it makes no difference.

MR. BOWLDS: I wanted to address these before I forgot.

CHAIRMAN: Okay.

MR. BOWLDS: If they said that the water had gotten over there in the last few years 15 foot deep, what they don't know is I had to go down to the rezoning board to get this house built on a stilt. My top of my floor joist had to be 14 foot and 2 inches. The eight or nine years that I have been there, and I will raise my hand to the good Lord and swear that the water has never been underneath my house on that property no more than 7 foot to 7 1/2 foot. I will swear to that in the last nine years that I have been there.

As far as the debris that they're talking about coming in and cleaning up, I guess it's just the way that the good Lord designed the land. I have been
there nine years. They got crop all around it. I have maybe have lifted maybe one or two little small trees from this 42 acres that floated in from the river that got on that. There's a few corn stocks and bean stocks that might gather down on the west end corner that is only about the half size of this room or it crosses a fence and when it drains out goes down to the bottom culvert down there. There is some there.

They are making it sound awful, and it is not. I want to be fair to them, but I want them to be fair to me. If the water in the last few years got up to 15 feet, it would have been in my house, and it's never even got close to that. In the nine years I have lost probably five or six cross-ties that I had laying in my driveway to make a driveway that floated away. I have lost one picnic table that I did not tie down and I lost it. All of my electric and everything underneath my house that I have can go over there flip a switch today right now and it all works. The flood has never bothered it. So what they're trying to do -- okay, they're talking about -- he's going to explain to you after while what kind of sewage and stuff that we're going to have. They just through laying chicken manure. They put chicken manure on
their property. Lord, what can be any worse than chicken manure that's going to float off of their land and go on their property? Is that not bad? Are they going to stop that or are they going to quit doing that? No. You know, we're here to get along and that's what we want to do. I just want to mention those two or three things while it was on my mind. That the water has never, never, never been that high or I had to go out there and remove a lot of stuff from that property. I swear to it. Thank you.

CHAIRMAN: Let's get some more people from Mr. Kamuf and then we'll --

MR. PETERSON: I would like to make a comment please, if I could.

CHAIRMAN: Let's wait until he gets a few more and then we'll --

MR. PETERSON: I'm going to try to stop all this because I would like to table this for a moment because there's been evidence presented that is absolutely wrong that needs to be put on the record properly by engineers. Not farmers. I defer to the 6,000 acre --

CHAIRMAN: Go ahead and come up to the mike.

MR. PETERSON: I ranch 4,000 acres so I have a little bit of knowledge about how this stuff works.
CHAIRMAN: We need you to come to the microphone and have this on record.

MR. PETERSON: So at this point, on behalf of the developer, we're going to withdraw this application right here and now because I can see right this minute, I can see right this minute where this is going. This is not what we were told by your Staff. They said that this was allowed. An RV park was allowed on this zone land; otherwise, we would have never been here. We're not here to fight about anything. But here's what I would like to suggest to these folks here, these folks here that have lived here for sounds 75 years, older than I am, do the right thing. We're not going to do a thing.

CHAIRMAN: Wait a minute. You need to address your comments.

MR. PETERSON: Ask that they do the right thing and go to this man and write him a check in the amount that we're writing him a check and give him some peace. Thank you.

MS. KNIGHT: Mr. Peterson, is it Mr. Peterson?

MR. PETERSON: Yes. Again, we're withdrawing our application at this time. No reason to run the man's legal bills up. Let's just all go home and have a nice drink.
MS. KNIGHT: I do want to clarify that with you. Do you want a motion to withdrawn or do you prefer it to be postponed?

MR. PETERSON: No. If you would like to continue with it. We are not. I would like it to be abated. It never exist. I apologize for these people having to come out.

CHAIRMAN: So you want to withdraw the application?

MR. PETERSON: Yes, that's correct.

MS. KNIGHT: Who is the applicant on this; is it both of them?

MR. HOWARD: Mr. Bowlds.

CHAIRMAN: Mr. Bowlds.

MR. KAMUF: Madam Chairman, the time for him to have raised those issues was for him to give us some input before we got all these people down here.

CHAIRMAN: We're going to have to get whoever the applicant to see if he wants to withdraw the application before we go on.

MR. HOWARD: I think they've withdrawn it.

CHAIRMAN: They have withdrawn it. If he's the attorney representing the applicant, I don't know what else can be done.

MS. EVANS: Mr. Bowlds is the owner of the
property. He is the applicant.

CHAIRMAN: They have withdrawn the application.

MR. REEVES: Are they have Snowflake Holdings?

MR. HOWARD: Yes. So it's done.

CHAIRMAN: This discussion is over.

MR. KAMUF: My only objection with that is, may I say, I'm going to say --

MR. HOWARD: It's done. I don't know what else to do or what else is left to be said.

CHAIRMAN: The application has been withdrawn.

This part, this discussion is over, Mr. Kamuf.

MR. BOWLDS: Can I say one thing, please?

CHAIRMAN: Go ahead.

MR. KAMUF: It's been withdrawn.

CHAIRMAN: It's been withdrawn, Mr. Bowlds.

MR. BOWLDS: I just want to say one thing.

The question has been asked, why didn't I come to them and talk to them. I've had this sign up, for I don't know how many months, to give them the opportunity to come and talk to me. They knew the property was going to be for sale. They had about three to four months that this sign has been up. They could have come to me and ask me why are you selling it or what is your plan. None of them, none of them.
CHAIRMAN: Mr. Bowlds, that is not something that this board is equipped to handle.

MR. BOWLDS: I don't think they're treating me fairly and I swear that I know I have treated every one of them with dignity, respect and everything else and there is no way that this is going to hurt their business and it's only going to make their property more valuable than what it is right now. They just don't want it because it's not them doing it. Thank you all.

CHAIRMAN: Let's take a few minutes for everybody to clear out and then we'll go to the next item.

- - - - (OFF THE RECORD) - - - -

CHAIRMAN: We're back on the record.

ITEM 3

10264 Highway 764, zoned A-R Rural Agriculture Consider a request for a Conditional Use Permit in order to operate a hair salon within an A-R Rural Agriculture zone.

References: Zoning Ordinance Article 8, Section 8.2D3 Applicant: Justin and Amy Jenkins

MS. EVANS: The subject property is a 15.87 acre parcel that contains a single-family residence and is zoned A-R Rural Agriculture.

The applicant wishes to utilize approximately 360 square feet of an existing detached structure for
a single chair hair salon owned and operated by the applicant, working by appointment only. The use will utilize the existing gravel residential drive for site access, as well as the garage's existing gravel parking area.

LAND USE IN SURROUNDING AREA

Adjoining properties to the north, south and east of the subject property are zoned A-R Rural Agriculture and appear to be single-family residential uses. The property immediately west of the subject property is zoned A-U Urban Agriculture and consists of undeveloped rural land.

ZONING ORDINANCE REQUIREMENTS

1. Parking - one space per 200 square feet. The use will utilize the garage's existing gravel surface parking area. Based on the submitted site plan, the existing gravel area can accommodate the two required parking spaces.

2. Landscaping - None is required since the use is surrounded by large agricultural properties and the existing parking area is not adjacent to any public rights-of-way.

SUGGESTED CONDITIONS

1. Obtain all necessary building, electrical and HVAC permits, inspections and certificates of
occupancy and compliance.

We would like to enter the Staff Report into the record as Exhibit B.

CHAIRMAN: Thank you.

Is there anyone here wishing to speak on behalf of the applicant?

MS. JENKINS: I'm here.

CHAIRMAN: Do you have anything you want to add?

MS. JENKINS: No.

CHAIRMAN: Does anybody on the board have any questions of the applicant, if I need to bring her up?

MR. GLENN: Is the applicant here?

MS. JENKINS: Yes, we're here.

I don't know what to say other than what she said. I mean we talked to all the neighbors and the neighbors, they're fine.

MS. KNIGHT: Amy, would you state your name for the record?

MS. JENKINS: Amy Jenkins.

(AMY JENKINS SWORN BY ATTORNEY.)

MS. JENKINS: We've talked to the neighbors and everything seems fine.

MR. GLENN: The only questions I have then, I was wondering about what days are you operating and
what hours are you operating during those days?

MS. JENKINS: Potentially what I'm anticipating is like Monday, Tuesday -- Tuesday, Wednesday, Thursday schedule, but you know, it's a hair salon. There's people that have deaths in family. There's weddings. I mean I can potentially be working any day, you know. I have several clients who have church functions, you know, first communions and things like that. There wouldn't be exactly a set hour, if that's what you're asking, but I don't plan on working at midnight.

MR. GLENN: So you don't think you'll have any more than two customers there at a time?

MS. JENKINS: No, not typically.

MR. HOWARD: If I could interject. I believe, maybe I'm incorrect, but it's a single chair, correct?

MS. JENKINS: Yes.

MR. HOWARD: And you operate by appointment only?

MS. JENKINS: Yes.

MR. HOWARD: You would not, this wouldn't be a scenario where --

MS. JENKINS: This is not a huge salon.

MR. HOWARD: -- you have one person doing one thing and you're working on somebody else doing
something else?

MS. JENKINS: No. I'm not going to have four or five chairs in there with a bunch of people or anything like that.

MR. HOWARD: You're willing to say it's by appointment only. You'll have one person at a time in there?

MS. JENKINS: As of right now, I'm required by State Board to do that because of COVID-19. Once everything is lifted, which may be five years from now, if I have a color going on I can potentially have a haircut come in while that color is processing. Then that person would leave and I would finish up on the first client. I can't work on more than person at one time; I'm one person.

CHAIRMAN: Thank you.

Is there anyone here wishing to speak in opposition to this?

(NO RESPONSE)

CHAIRMAN: Hearing none I'm ready for a motion.

MR. ANDREW HOWARD: I'll make a motion based on the information presented this evening, as well as condition number 1) to obtain all necessary building, electrical and HVAC permits, inspections and
certificates of occupancy and compliance.

CHAIRMAN: Thank you, Andrew. Is there a second?

MR. REEVES: Second.

CHAIRMAN: Second by Mr. Reeves. Any question on the motion?

(NO RESPONSE)

CHAIRMAN: All in favor of the motion raise your right hand.

(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)

CHAIRMAN: Motion carries unanimously.

Next item.

MS. JENKINS: I do have one question. I have a paper from the Kentucky State Board that needs to be signed and signed off by someone on the Board. I don't know where to go to do that.

MR. HOWARD: Do you have it with you?

MS. JENKINS: I do.

MR. HOWARD: I'll sign it real quick.

ITEM 4

528 Camden Circle, zoned R-1B Single-Family Residential Postponed from the August 6, 2020 meeting Consider revocation of a Conditional Use Permit to operate a retail sales business as a Home Occupation from the subject property approved at the March 5, 2020 OMBA Meeting

References: Zoning Ordinance Article 8, Section 8.2D5a

Applicant: Jessica Oglesby & Matthew Oglesby
MR. HOWARD: This were a revocation of a conditional use permit for a retail business.

The Board heard testimony last month, and after hearing testimony decided to postpone it. In the meantime, we have signed a business license for them to operate from a retail store front. So they have acquired a retail premises indicating to us that the conditional use permit really is no longer needed there for the residential property.

CHAIRMAN: So what kind of action do we need to take?

MS. KNIGHT: Well, what was on last month was for revocation of the conditional use permit due to noncompliance.

Mr. Howard, is it that she's no longer operating then out of her home?

MR. HOWARD: I don't know that we have spoken -- did you speak to her?

MS. EVANS: No.

MR. HOWARD: We haven't spoken to them. We did sign a new business license for retail space. I mean it would seem that they're operating out of a retail space. The conditional use permit is likely not needed any longer.

MS. KNIGHT: I guess the Board would decide if
it's prudent to revoke, based on her previous incidence of noncompliance or leave as is. If it's not used for a year, it's going to go away anyway.

MR. HOWARD: Those would be the two options.

CHAIRMAN: Which option would this Board prefer?

MR. HOWARD: Essentially you can revoke it based on testimony that was heard last month or you could not revoke it and they could still potentially do limited retail out of their home along with the retail space in compliance with what was established by the Board of Adjustment in the original conditional use permit. If that use were to ever goes dormant for a period of 12 months, then it would automatically be eliminated essentially based on the zoning ordinance and KRS.

MR. ANDREW HOWARD: Has this been approved? Did we approve this previously or is this the first time --

MS. KNIGHT: Yes. This was approved earlier this year. The conditional use was approved with certain conditions. It was brought to the Board's attention that those condition had been violated.

CHAIRMAN: So it was revoked.

MS. KNIGHT: Well, it was brought back to be
considered whether it should be revoked or not. Last month we heard from the applicant. She gave her explanations and things like that. The Board voted to postpone it to give her a month to see if she would comply with the conditional use permit.

CHAIRMAN: In the meantime she --

MR. GLENN: She has complied.

MS. KNIGHT: Well, we don't know.

MR. REEVES: I would like to vote on it because she may not pay the rent next month where she is and if she doesn't, she's right back where she was trying to operate. I prefer we go and revoke.

CHAIRMAN: You want to make that motion?

MR. REEVES: Will you help me, Madam Attorney?

MS. KNIGHT: Yes. I think you can probably make a motion to revoke based on the testimony and evidence presented last month, and we've got no evidence here tonight to show that compliance has been met.

MR. HOWARD: And we have evidence that they have a new retail premises as well.

MS. KNIGHT: Which would indicate that the conditional use permit is no longer needed anyway.

MS. MASON: You can say that there's evidence that it's not needed.
MR. REEVES: I make a motion to revoke the conditional use permit based on the fact that it's our understanding they have vacated the address that we were concerned about. To our knowledge they have rented a new retail space where it is permitted, but should they go back to the original address, that the conditional use permit for operating the business from that address has been revoked.

MS. KNIGHT: And that they would have to come back before the board.

MS. MORGAN: Second.

CHAIRMAN: All in favor of the motion raise your right hand.

(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)

CHAIRMAN: Motion carries unanimously. Next item.

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VARIANCES

ITEM 5

4830 Towne Square Court, zoned B-4 General Business
Consider a request for a Variance to eliminate the required vehicular use area screening consisting of a 3-foot tall continuous element and 1 tree per 40-foot between the parking lot and the road right of way along Southtown Boulevard
Reference: Article 27, Section 17.312
Applicant: Septimus Taylor

MS. EVANS: In early 2000 a site plan was
approved for the subject property for the construction
of an additional parking area as well as widening the
driveway shared with the adjacent RWRA maintained pump
station.

On the approved site plan, the site was
required to provide any vehicular use area landscaping
consisting of a 3-foot tall continuous landscape
element with one tree every 40 feet between the
southern driveway and Souhtown Boulevard. However,
as the site has redeveloped, it has become obvious
that that landscaping element doesn't serve much of a
purpose as it sits much lower than the right-of-way of
Souhtown Boulevard along with the construction from
RWRA on installing or replacing, I guess, the drainage
and the ditch that was there. The landscaping just
wouldn't really serve much of a purpose at this point.
So the applicant has applied for a variance to
eliminate that required landscaping.

Granting the variance to eliminate the
vehicular use area landscaping requirement will not
alter the essential character of the vicinity because
the subject property had no landscaping prior to the
parking area expansion. It will not adversely affect
the public health, safety or welfare or cause a hazard
or a nuisance to the public because the use is already
established and the required landscaping would only
have a minimal impact on screening due to the
topography of the area. It will not allow
unreasonable circumvention of the requirements of the
Zoning Regulation because the vehicular use area sits
well below the road right-of-way and the required
landscaping would not provide any screening.

Staff would recommend approval of this variance request with one condition: Approval of an amended site plan.

We would like to enter the Staff Report into the record as Exhibit C.

CHAIRMAN: Thank you.

Is there anyone here wishing to speak on behalf of this applicant?

MR. TAYLOR: I don't have any statement to make. We just ask the Board to sustain our application. Thank you.

CHAIRMAN: No one here to speak in opposition.

I'm ready for a motion.

MS. MORGAN: I'll make a motion to approve it as long as they follow the condition for approval of an amended site plan.

MR. HOWARD: With Findings of Fact 1 through 4.
MS. MORGAN: Yes.

CHAIRMAN: Is there a second?

MR. GLENN: Second.

CHAIRMAN: All in favor of the motion raise your right hand.

(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)

CHAIRMAN: Motion carries unanimously.

ITEM 6

300, 306, 308 East Fifth Street, 515 JR Miller Boulevard, zoned R-4DT Inner City Residential

Consider a request for a Variance to increase the maximum permitted width of an accessory garage in the Downtown Transition and Neighborhood Character Overlay Districts from 14-foot to 30-foot and to increase the maximum permitted height for a fence located in a front yard from 3 feet to 6 feet.

Reference: Article 3, Section 3.7G3 and Article 21, Section 21.93A

Applicant: Alex Conn

MS. EVANS: The subject property consist of three residential lots zoned R-4DT Inner-City Residential located near the corner JR Miller Boulevard and East 5th Street. The properties at 300 and 306 East 5th Street contain single-family residential dwellings, while the adjacent lot at 515 JR Miller is vacant.

It's the applicant's intent to demolish the home at 306 East 5th Street, combine all of the subject properties into a singular parcel and construct a 30 foot wide garage facing East 5th
Street, and enclose the yards with new fencing.

Within the neighborhood character of Downtown Overlay District, limitations are placed on the maximum width of accessory garage structures that face the road. The maximum width established by the Downtown Overlay Districts for a front facing garage is 14 feet wide. The applicant proposes to construct a 30 foot wide garage, thus requiring the variance request.

The applicant is also proposing to install a section of wrought iron fencing on top of a masonry retaining wall in the front yard. The ordinance limits fences in front yards to a maximum of 3 feet in height and 6 foot tall fence is proposed resulting in the request of a 3 foot variance.

Since the property is located within the Downtown Overlay District, the Historic Preservation Board must review any variance requests prior to their consideration by the Board of Adjustment. The Historic Preservation Board met on August 5, 2020 and reviewed both the site plan and architectural renderings of the proposed garage and accompanying fencing. They found them compatible with the character of the respective overlay districts and recommended the variance for approval.
Granting the variance will not adversely affect the public safety because the location of the garage and fence will not violate any sight triangles along East 5th Street; it will not alter the essential character of the general vicinity because the redevelopment of the property is in keeping with the general character of the area; it will not cause a hazard or nuisance to the public or because the redevelopment will result in the removal of a vacant, hazardous structure; it will not be an unreasonable circumvention of the zoning regulations because the Historic Preservation Board has already recommended approval of the variance for the garage and other fences in the area exceed the maximum height.

Staff would recommend approval of this variance application with the following conditions:

1. Submission and approval of a consolidation plat for the subject properties; and,
2. Obtain all necessary building, electrical and HVAC permits, inspections and certificates of occupancy and compliance.

We would like to enter the Staff Report into the record as Exhibit D.

CHAIRMAN: Thank you.

Is there anyone here wishing to speak on
behalf of the applicant?

MS. KNIGHT: State your name for record, please.

MR. CONN: Alex Conn.

(ALEX CONN SWORN BY ATTORNEY.)

MR. CONN: I just want to give you a little bit more background and then one point of clarification to this.

This would be an accessory garage that would be for the house that’s being renovated, that I’ve been renovating at 300 East 5th Street on the corner. It would be for that house.

Little bit of clarification. In the review, the Staff Review, so based on Article 3, the fence height is measured based on the median. It’s an elevated yard. Is it because it’s an elevated yard, as far as I understand it, the fence size measured based on the average height of the yard. When I talked with the board, the Historical Board, they recommended a maximum height of 6 feet from the sidewalk. That’s my note that I put in my application of 5 feet. That’s why the discrepancy between 5 feet and 6 feet, because the yard with final site and drainage will be approximately be 1-foot in elevation at the sidewalk. Just want to clarify that since it’s
a little bit of confusing. That's all.

CHAIRMAN: Thank you.

Anyone have any questions of the applicant?

MR. GLENN: So you're going to put a 3 foot fence up or what?

MR. CONN: No. I'm wishing to put a 5 foot fence on top of a 1-foot grade. The yard is elevated. One-foot elevation, 5-foot fence.

MR. GLENN: To get you up to 6 feet.

MR. CONN: Total of 6 feet from the sidewalk.

MR. GLENN: Okay.

MR. CONN: Sorry for the confusion.

CHAIRMAN: Thank you.

Anybody else have a question?

(NO RESPONSE)

CHAIRMAN: Ready for a motion.

MR. GLENN: I would make a motion for approval based on the information that we've received here tonight. Also on the fact that the Downtown Overlay District has already given their approval on it. Also we need to take into account these four findings of fact and that he meet the Staff Conditions 1 and 2.

CHAIRMAN: We have a motion on the floor. Is there a second?

MS. MASON: Second.
CHAIRMAN: Any question on the motion?

(NO RESPONSE)

CHAIRMAN: All in favor of the motion raise your right hand.

(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)

CHAIRMAN: Motion carries unanimously.

We need one more motion.

MS. MASON: Motion to adjourn.

MR. GLENN: Second.

CHAIRMAN: All in favor raise your right hand.

(ALL BOARD MEMBERS PRESENT RESPONDED AYE.)

CHAIRMAN: We are adjourned.

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Ohio Valley Reporting
(270) 683-7383
STATE OF KENTUCKY )
) SS: REPORTER'S CERTIFICATE
COUNTY OF DAVIESS )

I,LYNETTE KOLLER FUCHS, Notary Public in and
for the State of Kentucky at Large, do hereby certify
that the foregoing Owensboro Metropolitan Board of
Adjustment meeting was held at the time and place as
stated in the caption to the foregoing proceedings;
that each person commenting on issues under discussion
were duly sworn before testifying; that the Board
members present were as stated in the caption; that
said proceedings were taken by me in stenotype and
electronically recorded and was thereafter, by me,
accurately and correctly transcribed into foregoing 54
typewritten pages; and that no signature was requested
to the foregoing transcript.

WITNESS my hand and notary seal on this the
28th day of September, 2020.

LYNETTE KOLLER FUCHS
NOTARY ID 613522
OHIO VALLEY REPORTING SERVICES
2200 E. PARRISH AVE, SUITE 106E
OWENSBORO, KY 42303

COMMISSION EXPIRES: DECEMBER 16, 2022
COUNTY OF RESIDENCE: DAVIESS COUNTY, KY

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