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STAFF REPORT

From the Department of Community Development
May 8, 2026

CASE NUMBER: SUSE-0051-2026
APPLICANT: Ratchford & Hart STR, LLC
REQUEST: A Special Exception to allow short-term residential rental
LOCATION: 814 Oak Ridge Dr; Tax Map Parcel 0P0270 004000

REQUEST ANALYSIS:

Standards for Short-term Rental Properties (Section 4-3.5 of the LMO)	
1,000-foot buffer from another STR and only one STR per premises	Complies
Designation of local contact person	Complies
Host Rules addressing: <ul style="list-style-type: none"> • Maximum occupancy of 10 persons • Parking restrictions; on-premises parking of up to 4 vehicles • Noise restrictions • On-premises curfew • Prohibition of on-premises events 	Complies
Trash pick-up plan	Complies
Required written rental agreement	Complies
Proof of required active insurance policy	Complies
Application for City of Perry Occupational Tax Certificate	Complies
Other standards will be addressed with the issuance of an STR permit	

STANDARDS FOR SPECIAL EXCEPTIONS:

1. *Are there covenants and restrictions pertaining to the property which would preclude the proposed use of the property?*
The applicant asserts that there are no covenants or restrictions that pertain to the premises or prevent them from using it as a short-term residential rental.
2. *Does the proposed use comply with the Comprehensive Plan and other adopted plans applicable to the subject property?*
The subject property is in the Traditional Neighborhood character area, which preserves the unique characteristics while allowing appropriately scaled infill and development along the neighborhood edges. The proposed special use changes the length of time people are in the dwelling. However, it does not create a use that does not align with the existing uses because the home is still being used as a dwelling in a residential area.
3. *Will the proposed use impact traffic volume or traffic flow and pedestrian safety in the vicinity?*

There is no projected increase in pedestrian or vehicular traffic in the area beyond what is expected from an active residence.

4. *Will the hours and manner of operation of the proposed use impact nearby properties and uses in the vicinity?*
The home will largely function in the same manner as the surrounding properties, so the proposed operations should blend in smoothly with the surrounding residences with no negative impacts.
5. *Will parking, loading/service, or refuse collection areas of the proposed use impact nearby properties and uses in the vicinity, particularly with regard to noise, light, glare, smoke, or odor?*
Guests are required to maintain City of Perry ordinances to include quiet hours, large gathering restrictions, and all other applicable laws. No nuisances or negative impacts should be produced from an increase in visitors' frequency at the home. There is also ample parking space for up to four (4) vehicles in the driveway, so there should be no issues with parking on the street or impeding other homeowners' access to their driveways.
6. *Will the height, size, and/or location of proposed structures be compatible with the height, size, and/or location of structures on nearby properties in the vicinity?*
The dwelling is a single-family home surrounded by single-family homes and closely resembles the homes around it. No new structures are being proposed with the request for a special exception.
7. *Is the parcel a sufficient size to accommodate the proposed use and the reasonable future growth of the proposed use?*
Staff believes the parcel will remain a sufficient size for the proposed use, and there is no future growth expected in this subdivision.
8. *Whether the proposed use will cause an excessive burden on existing streets, utilities, city services, or schools.*
The proposal will have no effect on schools. Street usage will mirror activity that is expected through normal use of a residence. The neighborhood is already serviced by city services and utilities; no excessive increase or negative impact is expected because of the proposed use.

STAFF RECOMMENDATION: Staff recommends approval as submitted.

NOTE: Receipt of an application does **NOT** guarantee final approval by the City of Perry's governing bodies.



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Application # SUSE 51-2024

Application for Special Exception
Contact Community Development (478) 988-2720

*Indicates Required Field

	*Applicant	*Property Owner
*Name	Ratchford & Hart STR, LLC	Joshua Ratchford Sr.
*Title	Owner	
*Address	1114 Hwy 96 Suite C-1 PMB 133	<u>97 Haven Crest Bonaville LA 31005</u>
*Phone	[REDACTED]	
*Email	[REDACTED]	

Property Information

*Street Address 814 Oak Ridge Dr Perry GA 31069	
*Tax Map Number(s) 82-3260913	*Zoning Designation R2

Request

*Please describe the proposed use: Property is to be used as an airbnb/short term rental

Instructions

- The application and ***\$325.00 fee** (made payable to the City of Perry) must be received by the Community Development Office or filed on the online portal no later than the date reflected on the attached schedule.
- *The applicant/owner must respond to the 'standards' on page 2 of this application (The applicant bears the burden of proof to demonstrate that the application complies with these standards). See Sections 2-2 and 2-3.5 of the Land Management Ordinance for more information. You may include additional pages when describing the use and addressing the standards.**
- *For applications in which a new building, building addition and/or site modifications are proposed, you must submit a site plan identifying such modifications.**
- The staff will review the application to verify that all required information has been submitted. The staff will contact the applicant with a list of any deficiencies which must be corrected prior to placing the application on the planning commission agenda.
- Special Exception applications require an informational hearing before the planning commission and a public hearing before City Council. Public notice sign(s) will be posted on the property at least 15 days prior to the scheduled hearing dates.
- *The applicant must be present at the hearings to present the application and answer questions that may arise.**
- The applicant and property owner affirm that all information submitted with this application, including any/all supplemental information, is true and correct to the best of their knowledge and they have provided full disclosure of the relevant facts.
- *Signatures:**

*Applicant	Ratchford & Hart STR, LLC 	*Date	<u>2/3/2024</u>
*Property Owner/Authorized Agent	Joshua Ratchford Sr Owner 	*Date	<u>2/3/2024</u>

Standards for Granting a Special Exception

The applicant bears the burden of proof to demonstrate that an application complies with these standards.

- * Are there covenants and restrictions pertaining to the property which would preclude the uses permitted in the proposed zoning district?
- (1) Whether the proposed use complies with the Comprehensive Plan and other adopted plans applicable to the subject property;
 - (2) Whether the proposed use would impact traffic volume or traffic flow and pedestrian safety in the vicinity;
 - (3) Whether the hours and manner of operation of the proposed use would impact nearby properties and uses in the vicinity;
 - (4) Whether parking, loading/service, or refuse collection areas of the proposed use would impact nearby properties and uses in the vicinity, particularly with regard to noise, light, glare, smoke, or odor;
 - (5) Whether the height, size, and/or location of proposed structures is compatible with the height, size, and/or location of structures on nearby properties in the vicinity;
 - (6) Whether the parcel is of sufficient size to accommodate the proposed use and the reasonable future growth of the proposed use; and
 - (7) Whether the proposed use will cause an excessive burden on existing streets, utilities, city services, or schools.

All eight (8) items must be addressed in either a separate document or on this page. Revised 9/26/2025

There are no known HOAs, covenants, and or restrictions pertaining to the property that would prevent its use as an Air BNB.

(1) It is a residential property being used for residential proposes.

(2) The property is in a low traffic volume area and should have minimum impact to traffic flow and or pedestrian safety.

(3) Guest can check in at 3pm and check out at 11 am. The neighborhood is made up of single family homes. The use of the property has no impact on the surround homes.

(4) Parking, loading/service. and or refuse collection are not impacted by the use this property as a STR. It is a .86 acreage lot with a driveway that can hold 6 to 7 vehicles for parking and loading/service. There should not be any impact to nearby properties as it relates to noise, light, glare, smoke, or odor. The refuse collection is able to be stored and picked up without any impact.

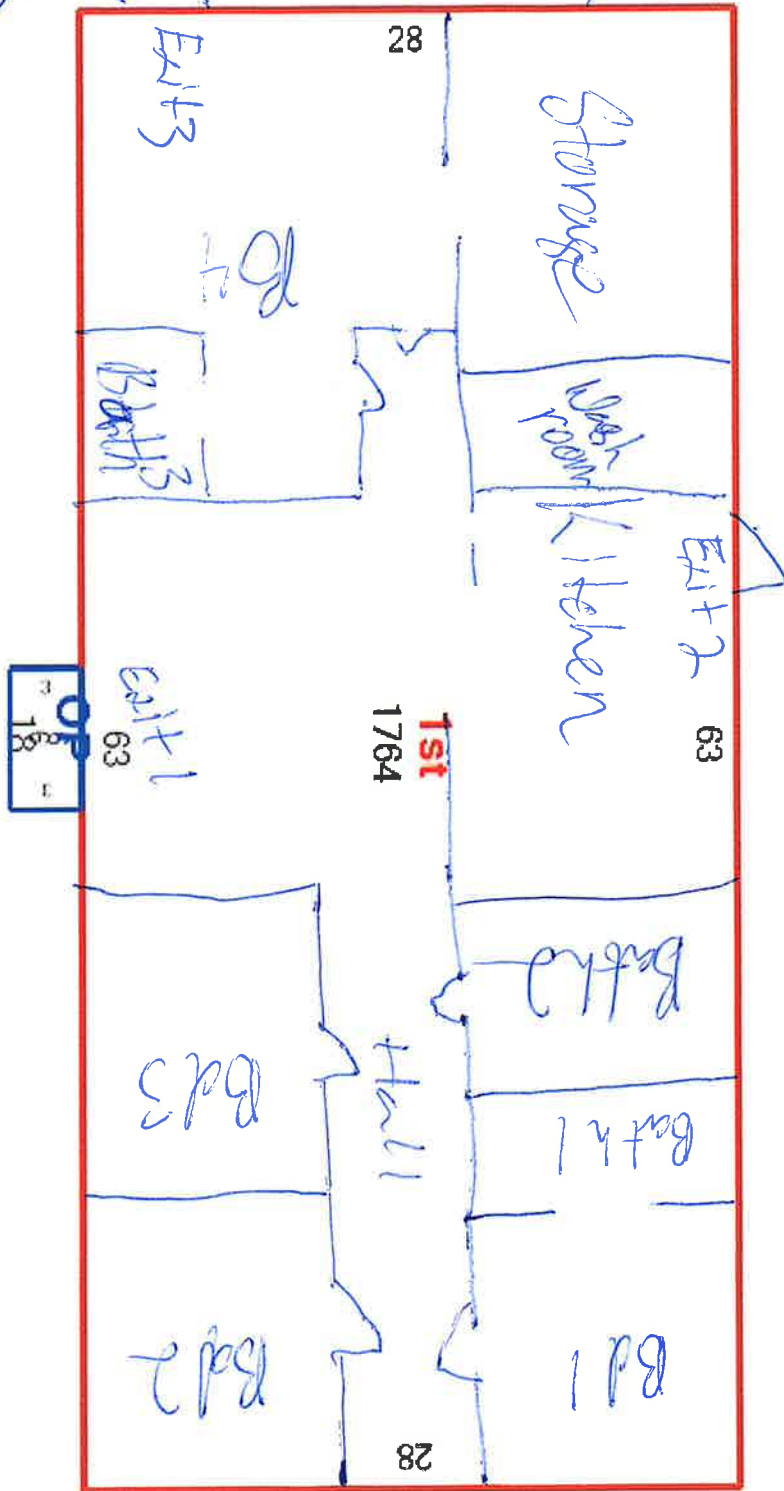
(5) The height, size and or location is compatible with that of properties in the area.

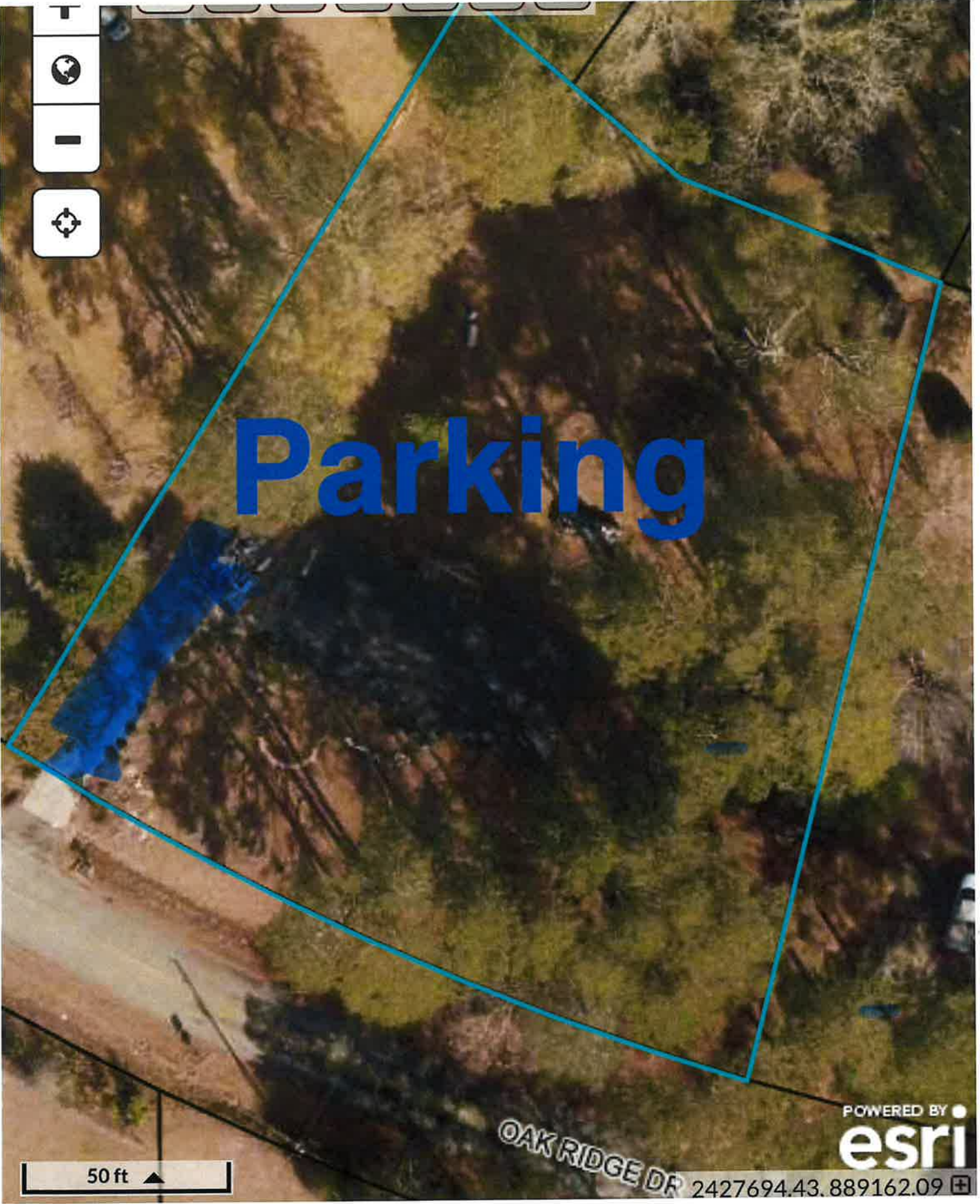
(6) The property sits on .86 acre lot and has sufficient space for the use of the property.

(7) The proposed use will not cause excessive burden on existing streets, utilities, city services or schools.

Driveway Parkway
4 parkway spaces

Walkway





Parking

POWERED BY
esri

OAK RIDGE DR 2427694.43, 889162.09

50 ft

814 Oak Ridge STR Application

From Joshua Ratchford <Joshua.ratchford@ratchfordhart.com>
Date Mon 4/6/2026 4:24 PM
To Emily Carson <emily.carson@perry-ga.gov>
Cc Community Development <comm.development@perry-ga.gov>

 2 attachments (3 MB)

814 oak Ridge Parking .pdf; 814 Oakridge.pdf;

House Rules:

Check In: 3pm
Check Out: 11am
Property Access: Keypad

Maximum guest: 12

Maximum parking: 4 (no parking on lawn)

Bedding and Linens: at checkout leave bedding on bed. Place all towels in the washroom on the floor.

Trash: pickup is Tuesday. Monday evening place can at the street, and remove Tuesday evening. For guest checks out prior to Tuesday. Our cleaning crew will put the can at the street, and our project manager pulls it between Tuesday and Wednesday.

Pets: up to 2 pets (dogs) allowed during stay. Must be house trained, and all pet waste/feces disposed of. Requires approval prior to booking based on size and breed. No pets on beds or furniture.

No smoking inside home
No parties or events
Close and lock all doors and windows
Turn thermostat on 78 in summer and 68 in winter at checkout.

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Insurance Declarations Page

\$1,667¹²

Annual premium, fees and taxes

Policy Information

Starts April 1, 2026 12:01 AM
Expires April 1, 2027 12:01 AM
Both dates 12:01 AM LST at the Insured Risk Address
Named Insured Ratchford & Hart Homes LLC
97 Haven Crst
Bonaire, GA 31005
Policy Type DP-0003 Dwelling Policy



Insuring Company Canopus US Insurance, Inc.
Program Administrator Steadily Insurance Agency, Inc.
Producing Agency Stokes Family Agency/2832

Need help?

Your Agent
Tim Stokes
Stokes Family Agency/2832
4782038976
tstokes@alfains.com

File a Claim
steadily.com/claims
claims@steadily.com

Payment Information

Pay online steadily.com/pay

Pay by check
Payable to: "Steadily Insurance Agency, Inc"



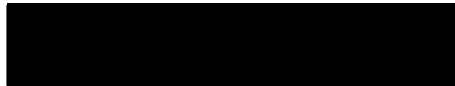
Mail to:
Steadily Insurance Agency
Lockbox 4000
2005 Lakewood Dr
Boone, IA 50036

Premium & Fees

814 Oak Ridge Dr	\$1,603.00
Surplus Lines Tax	\$64.12
<hr/>	
Total Amount Due	\$1,667.12

If paid in full or via escrow, the premium and all applicable taxes and fees are required at time of payment. Installment plans will include annualized taxes and fees in initial payment. Inspection fee of \$38.00 is included in displayed premium.

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Declarations Page for 814 Oak Ridge Dr

814 Oak Ridge Dr
Perry, GA 31069
Houston County

Occupancy	Tenant-Occupied
Residence type	Single Family
Year built	1980
Construction	Frame
Size	1,764 square feet

First Mortgagee:
Shellpoint Mortgage Servicing ISAOA/ATIMA
PO BOX 7050
Troy, MI 48007

Coverages

Property Coverage	Limits	Premium
Dwelling (the house)	\$282,000	\$1,395.00
Loss Valuation*	Replacement Cost	
Private Structures (other than the house)	\$28,200	\$0.00
Loss Valuation	Replacement Cost	
Personal Property	\$3,000	\$16.00
Loss Valuation	Replacement Cost	
Additional Living Costs And Fair Rental Value	\$28,200	\$0.00
Bed Bug Infestation Cost Reimbursement Coverage		\$18.00
Aggregate Limit Per Policy	\$15,000	
Aggregate Limit Per Described Location	\$5,000	
HOA Fines Coverage		\$0.00
Aggregate Limit Per Policy	\$1,000	
Limit Per Occurrence	\$500	
Loss Assessment Coverage	Excluded	Excluded
Vandalism or Malicious Mischief	\$282,000 or 100%	\$0.00
Water Damage Limitation	\$5,000	-\$12.00
Fungi, Wet Rot, Or Dry Rot Water Damage Sublimit	\$10,000	

*Roof Loss Settlement Terms may vary based on the age of the roof and the location of the risk. Please refer to your policy for the Roof Loss Settlement Type which is applicable to this dwelling. (Not applicable in New Mexico.)

Liability Coverage	Limits	Premium
Premises Liability	\$1,000,000 per occurrence / \$2,000,000 aggregate	\$143.00
Fungi, Wet or Dry Rot Aggregate Limit	\$50,000	
Animal Liability Sublimit	\$10,000	
Medical Payments	\$1,000 per person / \$25,000 per occurrence	\$5.00

Deductibles	Deductible Amount
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All Other Perils	\$2,500
Wind and Hail	2% (\$5,640)

Policy Discounts

Paperless, Multi Location, Loss Free, Generation

Dwelling Discounts

Home Protection, Local Smoke and/or Burglar Alarm

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Policy Forms

Your policy consists of the Declaration Pages and the Policy Forms in the following list. Please keep these together.

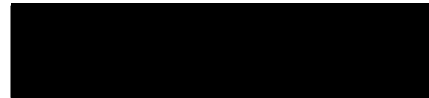
Policy-Level Forms (apply to all dwellings)

CUS-CO-110(11-24)	SIGNATURE PAGE -CANOPIUS US INSURANCE, INC.
CUSCOMPL-CW(09-25)	NOTICE TO POLICYHOLDERS -COMPLAINTS -CANOPIUS
CUS-106(10-24)	PRIVACY POLICY -CANOPIUS
1-A-1024(09 25)	OFAC NOTICE
CUS-CO-102(05-24)	CANOPIUS SERVICE OF SUIT CLAUSE
STDLYDWG-CW(07-21)	DWELLING LIMIT NOTICE
STDLYEQ-CW(07-21)	EARTHQUAKE EXCLUSION NOTICE
STDLYFAQ-GA(01-22)	FREQUENTLY ASKED QUESTIONS -GEORGIA
STDLYFLO-CW(07-21)	FLOOD EXCLUSION NOTICE
STDLYINS-CW(07-21)	INSPECTION NOTICE
STDLYTER-CW(07-21)	IMPORTANT NOTICE REGARDING LOSSES FROM CERTIFIED ACTS OF TERRORISM
DP-0003(05-19)	SPECIAL FORM
DP-1105(05-19)	NO COVERAGE FOR DIMINISHED VALUE
DP-1106(05-19)	WINDSTORM OR HAIL --EXTERIOR PAINT AND WATERPROOFING EXCLUSION
DP-7516(05-19)	PROTECTIVE DEVICES
STDL-1418-CW(07-21)	VIRUS, BACTERIA, OR COMMUNICABLE DISEASE EXCLUSION
STDL-8000(01-22)	BED BUG INFESTATION COST -REIMBURSEMENT COVERAGE
STDLPOLX-PROP-CW(09-24)	POLLUTION EXCLUSION-PROPERTY
GL-0605(0199)	COMMERCIAL LIABILITY COVERAGE (PREMISES ONLY -LANDLORDS)
GL-4018(08-21)	CANNABIS LIABILITY EXCLUSION
GL-4021(08-21)	CANNABIS EXCLUSION - COMMERCIAL LIABILITY
STDL-1423-CW(07-21)	SWIMMING POOL SLIDE AND DIVING BOARD EXCLUSION -PREMISES LIABILITY
STDL-1425-CW(07-21)	VIRUS, BACTERIA, OR COMMUNICABLE DISEASE EXCLUSION AND LIMITED FUNGI, WET OR DRY ROT COVERAGE -PREMISES LIABILITY
STDL-9002-CW(06-23)	SILICA, LEAD AND ASBESTOS EXCLUSION
STDLCLE-CW(09-23)	CONTRACTOR AND LANDLORD LIABILITY EXCLUSION
STDLDESP-CW(09-23)	DESIGNATED PREMISES ENDORSEMENT
STDLHABX-PRL-CW(10-24)	HABITABILITY EXCLUSION-PREMISES LIABILITY
STDLLX-PRL-CW(01-25)	LIQUOR LIABILITY EXCLUSION -PREMISES LIABILITY
STDLPOLX-PRL-CW(09-24)	POLLUTION EXCLUSION-PREMISES LIABILITY
STDLSTK-CW(09-23)	SINGLE LIMIT LIABILITY COVERAGE ENDORSEMENT
STDL-1414-CW(11-21)	LIMIT ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
STDL-1419-CW(07-21)	CYBER EXCLUSIONS
1-E-1024(09 25)	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
STDL-1420-CW(07-21)	EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, OR CHEMICAL TERRORISM

STDLYDEC-CW 425

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Dwelling-Specific forms

814 Oak Ridge Dr, Perry, GA 31069 Houston County

DP-1103(05-19)	OUTDOOR PROPERTY EXCLUSION -LOSS CAUSE BY WINDSTORM OR HAIL
DP-2500(08-21)	CANNABIS PROPERTY EXCLUSION
DP-6005(05-19)	WINDSTORM OR HAIL DEDUCTIBLE
STDL-1403-CW(07-21)	WATER DAMAGE LIMITATION
STDL-5003-CW(07-21)	REPLACEMENT COST LOSS SETTLEMENT TERMS PERSONAL PROPERTY
STDL-5-3010(09-24)	AUTOMATIC INCREASE IN INSURANCE ~ 5%
STDLFINE-CW(09-24)	HOA FINES COVERAGE
STDLHWE-CW(04-23)	COVERAGE LIMITATION FOR WATER, STEAM, HUMIDITY MOISTURE OR VAPOR
STDMLR-CW(04-23)	MULTI-LAYER ROOF EXCLUSION
STDLRS-12-CW(09-24)	ROOF SURFACING RESTRICTION -12 YEARS
STDLSWE-CW(04-23)	STRUCTURES OVER WATER EXCLUSION
STDLYCOSDMGX-CW(12-23)	WIND OR HAIL COSMETIC DAMAGE EXCLUSION
STDLYSPLT-CW(04-23)	SOLAR PANEL COVERAGE LIMITATION
DP-0710(01-26)	POLICY CONDITIONS -PREMISES LIABILITY -GEORGIA
DP-1010(05-19)	AMENDATORY ENDORSEMENT -PREMISES LIABILITY -GEORGIA
GL-0621(0199)	EXCLUSION -COVERAGE P PERSONAL INJURY LIABILITY
STDL-1400-CW(07-21)	REAL ESTATE MANAGER AMENDMENT
STDL-1407-CW(07-21)	LIMITED ANIMAL LIABILITY ENDORSEMENT -PREMISES LIABILITY

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Surplus Lines Information

What to know about buying a surplus lines insurance policy:

- Non-admitted insurance carriers, also called "surplus lines insurers," **are regulated by state surplus lines offices.** Surplus lines brokers, who are licensed to place business in the non-admitted market, are also regulated by the state.
- Non-admitted companies have much **greater flexibility** in providing insurance products to meet the varying needs of consumers and provide insurance solutions for harder-to-place risks. While rates and forms for non-admitted companies do not need to be pre-approved by the state, they are still overseen by the state via periodic market conduct examinations.
- Guaranty Funds are established by state insurance commissioners to protect policyholders if an insurer is unable to meet its financial obligations. While non-admitted carriers are not covered by state guaranty funds, Steadily chooses only to work with companies that have been given a financial stability rating of 'Excellent' (A-or better) by A.M. Best*.

**A.M. Best is a credit rating firm which has been grading insurance companies since 1906.*

If you have any additional questions about non-admitted companies, our agents are happy to answer them!

Georgia Surplus Lines Notice

This contract is registered and delivered as a surplus line coverage under the Surplus Line Insurance Law, O.C.G.A. Chapter 33-5.

Surplus Lines Insurer

Canopus US Insurance, Inc.
200 South Wacker Drive, Suite 950
Chicago, IL 60606
(630)-994-5600

Surplus Lines Broker

Datha Santomieri
Chief Operating Officer
Steadily Insurance Agency, Inc.
Surplus Lines License No. 3360409

Remaining documents on file in the Community
Development Office