

Town of Lloyd
 12 Church St, Highland, NY 12528
 845-691-2144 opt 3

PB-26-0005
 88.17-3-10

Short Term Rental (STR) Application

Date of Application/ Number
 02/10/2026

Contact Information

Property Address of STR: 5 Willow Dock Rd., Highland, NY 12528	Emergency Contact or local manager (day or night) Raneem Kurzum
Property Owner Name Zahi Kurzum	Emergency Contact phone (845) 453-4831
Property Owner Mailing Address 5 Willow Dock Rd., Highland, NY 12528	Local manager street address 33 Fair Way, Poughkeepsie, NY 12603
Property Owner Email kurzum@us.ibm.com	Local manager email rkurzum@gmail.com
Property Owner phone (845) 453-4831	Local manger phone (845) 392-0019

Owner Occupied <input checked="" type="checkbox"/> Non-Owner Occupied <input type="checkbox"/>	Property Rented in Part <input type="checkbox"/> Rented in Whole <input checked="" type="checkbox"/>
Hosting Platform(s) Airbnb 1 garage parking + 3 dedicated driveway spaces + additional guest overflow parking available in cul-de-sac turnaround when	
Parking spots: permitted.	Maximum Occupancy 4 registered overnight guests
Municipal Water/Sewer Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Private Water; Town Sewer	Date of most recent Fire Safety/ Property Maintenance Inspection: To be scheduled upon permit review
How is garbage removed? Lamela Sanitation	
How often is garbage removed? 1x on Mondays	
Include House Rules for rental space as an attachment.	Include Plat or Site Plan of property, including aerial view.

Description of rental space. Include number of bedrooms or sleeping areas and occupancy of each.
 Describe method of egress from bedrooms or sleeping areas (include egress windows and doors).
 Number of bathrooms, kitchen or cooking areas.
 List all amenities, including exterior items (such as pools, outdoor grills, etc).

Refer to attached document for this section's details

Applicant must include with this form a copy of the Ulster County Commissioner of Finance Certificate of Authority for the rental.

Attached a copy of the original New York State Certificate of Authority

Date: 2/11/2026

Emergency Contact Sheet

Structure Name/Use: <u>Single-Family Residence Used as Owner-Occupied Short-Term Rental</u>	Number of Apartments: <u>1</u>
Property Address: <u>5 Willow Dock Rd., Highland, NY 12528</u>	
SBL: <u>88.17-3-10</u>	

Owner: Zahi Kurzum

Owner's Mailing Address: 5 Willow Dock Rd., Highland, NY 12528

Owner's Telephone Number: 845-453-4831

Owner's Email Address: kurzum@us.ibm.com

Emergency Contact (Other than Owner): — Name: Raneem Kurzum
Emergency Contact's Street Address: Phone: (845) 392-0019
Location: 33 Fair Way, Poughkeepsie, NY 12603
Emergency Contact's Telephone Number: — Role: Emergency contact / property manager when owner, Zahi
Emergency Contact's Email Address: from Friday through Monday.

Fire Alarm Company Name (if applicable): Hardwired residential smoke and carbon
monoxide alarm system — monitored locally

Fire Alarm Company Contact Number: _____

Sprinkler Company Name (if applicable): N/A — Residential structure not
equipped with sprinkler system

Sprinkler Company Contact Number: _____

FULL HOUSE RULES DOCUMENT

Short Term Rental House Rules – 5 Willow Dock Rd

Maximum occupancy is limited to four (4) registered guests. No additional overnight guests are permitted.

The property is owner occupied during weekdays and rented only between Friday and Tuesday.

Quiet hours are from 10:00 PM to 8:00 AM.

Parties, events, and large gatherings are strictly prohibited.

Smoking and vaping are prohibited inside the home and on exterior decks.

Pets are not permitted.

Due to waterfront location, wire railings, spiral staircases, and nearby rail activity, the property is not suitable for young children.

Guests must park only in designated driveway or approved cul-de-sac guest parking areas.

Guests must follow all Town of Lloyd noise and nuisance ordinances.

Garbage must be placed only in designated containers.

Guests must follow all posted safety instructions and emergency procedures.

Violation of house rules may result in immediate termination of stay.

ULSTER COUNTY

CERTIFICATE OF AUTHORITY

TAX ON OCCUPANCY OF HOTEL and MOTEL ROOMS

REGISTRATION NUMBER:

12498

(use this number on ALL returns and Correspondence)

Business Name: Zahi Kuzrum

Address: 5 Willow Dock Rd

Highland

NY

12528

is authorized to collect Occupancy Tax under Local Law #5 of 1991 and pursuant to Chapter 221 of the Laws of 1991 of the State of New York. This certificate must be prominently displayed in your place of business and does not waive any local regulation and/or local ordinances.

Date Issued: 2/26/2026

Ulster County Commissioner of Finance

SEAL



Christopher Rioux, CPA

Rental Space Description

The rental consists of a three-level single-family dwelling constructed in 1870 and fully renovated in 2019.

Sleeping Areas:

- Primary bedroom located on second floor with full ensuite bathroom and exterior balcony access.
- Third floor attic sleeping area accessed by interior spiral staircase, containing two queen beds and egress window.

Bathrooms:

- One full ensuite bathroom in primary bedroom with shower.
- One full guest bathroom on second floor with bathtub and shower.
- Half bathroom located on first floor.

Kitchen:

- Fully equipped residential kitchen located on first floor including refrigerator, oven, cooktop, microwave, dishwasher, and standard cooking appliances.

Living Areas:

- Open concept living room, dining room, and kitchen located on first floor with exterior porch access.

Means of Egress:

- All sleeping areas include compliant egress windows and interior stair access to exits.

Amenities:

- Exterior multi-level porches and balconies
- Outdoor seating areas
- Smart thermostat and climate control
- Solar electric system
- Audio system in living areas and master bedroom
- Washer and dryer
- Outdoor grill
- Riverfront views and access

FULL HOUSE RULES DOCUMENT

Short Term Rental House Rules – 5 Willow Dock Rd

Maximum occupancy is limited to eight (8) registered guests. No additional overnight guests are permitted.

The property is owner occupied during weekdays and rented only between Friday and Tuesday.

Quiet hours are from 10:00 PM to 8:00 AM.

Parties, events, and large gatherings are strictly prohibited.

Smoking and vaping are prohibited inside the home and on exterior decks.

Pets are not permitted.

Due to waterfront location, wire railings, spiral staircases, and nearby rail activity, the property is not suitable for young children.

Guests must park only in designated driveway or approved cul-de-sac guest parking areas.

Guests must follow all Town of Lloyd noise and nuisance ordinances.

Garbage must be placed only in designated containers.

Guests must follow all posted safety instructions and emergency procedures.

Violation of house rules may result in immediate termination of stay.

FIRE SAFETY COMPLIANCE LIST

Smoke detectors installed in every bedroom and common living area.

Carbon monoxide detectors installed on every floor.

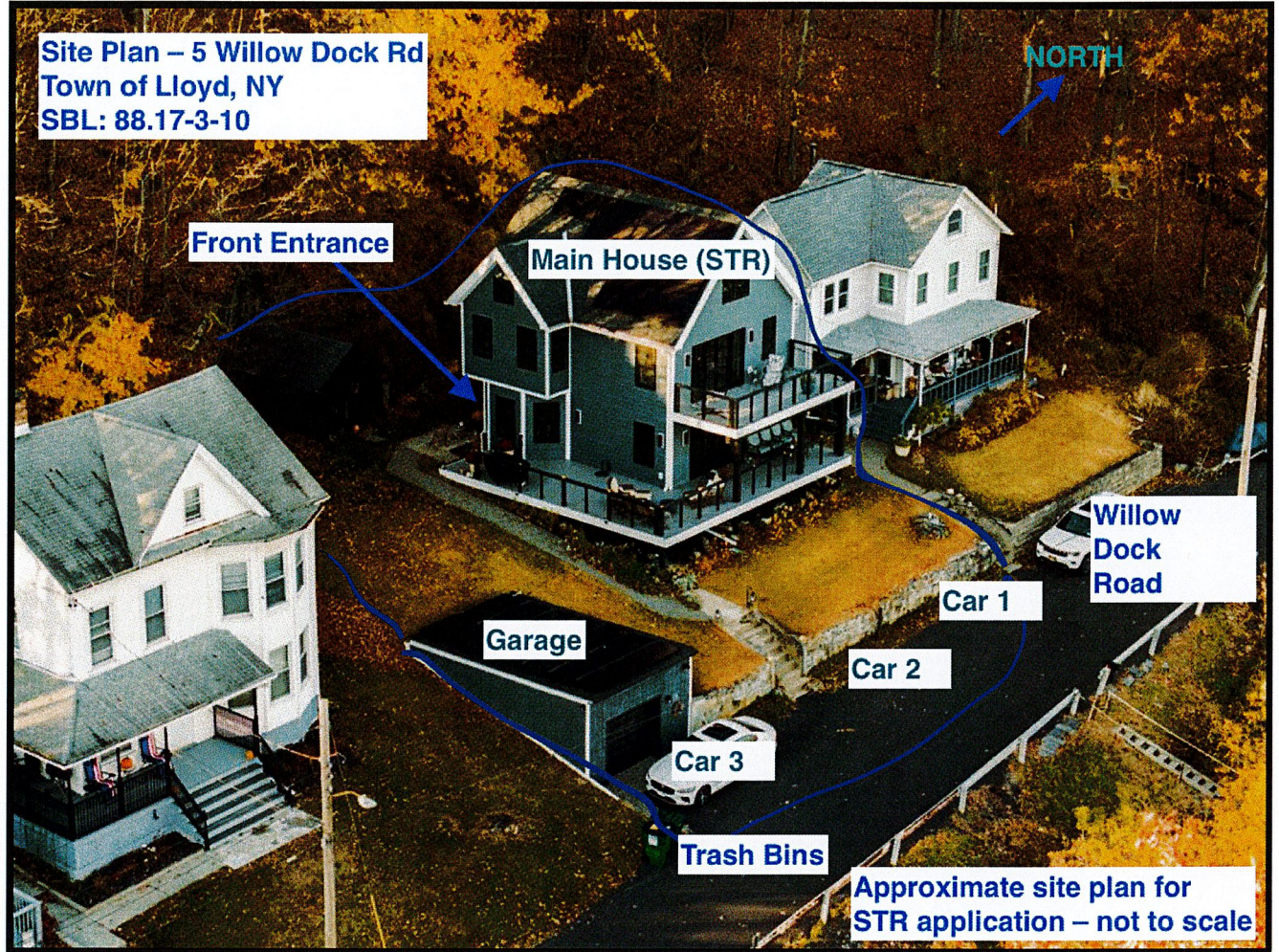
The property is equipped with three ABC-rated fire extinguishers located on each level of the dwelling. A 13-foot emergency escape ladder is installed and accessible in the third-floor attic sleeping area. A stocked first aid kit is available for guest use in the kitchen area. Clearly marked exit pathways available from all sleeping areas.

Emergency available via standard household lighting and backup flashlights.

Emergency contact information posted in guest guide.

The attic sleeping area includes a code-compliant egress window and interior spiral staircase access. A 13-foot emergency escape ladder is installed and available for secondary emergency egress.

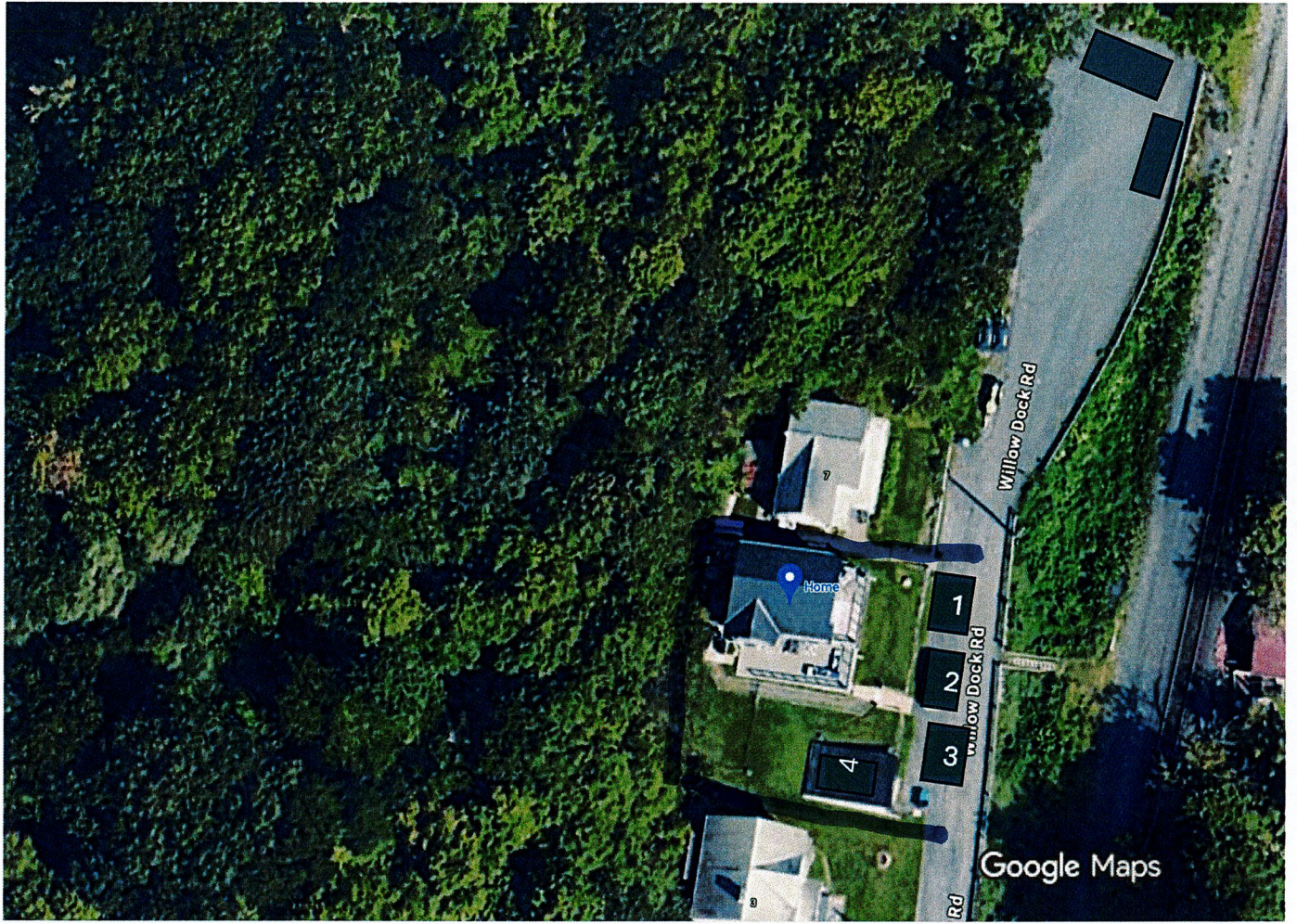
Aerial plat/site plan



PARKING

Google Maps

Parking



Short Environmental Assessment Form

Part 1 - Project Information

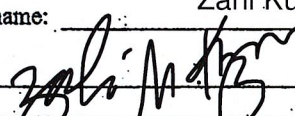
Instructions for Completing

Part 1 – Project Information. The applicant or project sponsor is responsible for the completion of Part 1. Responses become part of the application for approval or funding, are subject to public review, and may be subject to further verification. Complete Part 1 based on information currently available. If additional research or investigation would be needed to fully respond to any item, please answer as thoroughly as possible based on current information.

Complete all items in Part 1. You may also provide any additional information which you believe will be needed by or useful to the lead agency; attach additional pages as necessary to supplement any item.

Part 1 – Project and Sponsor Information			
Name of Action or Project: 5 Willow Dock Rd Owner-Occupied Short-Term Rental Permit			
Project Location (describe, and attach a location map): 5 Willow Dock Rd., Highland, NY 12528			
Brief Description of Proposed Action: Application for Special Use Permit to operate an owner-occupied short-term rental within an existing single-family residential dwelling. No construction, expansion, or physical alteration of the structure is proposed.			
Name of Applicant or Sponsor: Zahi Kurzum		Telephone: 845-453-4831	
Address: 5 Willow Dock Rd.		E-Mail: kurzum@us.ibm.com	
City/PO: Highland		State: NY	Zip Code: 12528
1. Does the proposed action only involve the legislative adoption of a plan, local law, ordinance, administrative rule, or regulation? If Yes, attach a narrative description of the intent of the proposed action and the environmental resources that may be affected in the municipality and proceed to Part 2. If no, continue to question 2.		NO	YES
2. Does the proposed action require a permit, approval or funding from any other government Agency? If Yes, list agency(s) name and permit or approval:		<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. a. Total acreage of the site of the proposed action?		0.23 acres	
b. Total acreage to be physically disturbed?		0 acres	
c. Total acreage (project site and any contiguous properties) owned or controlled by the applicant or project sponsor?		0.23 acres	
4. Check all land uses that occur on, are adjoining or near the proposed action:			
5. <input type="checkbox"/> Urban <input type="checkbox"/> Rural (non-agriculture) <input type="checkbox"/> Industrial <input type="checkbox"/> Commercial <input checked="" type="checkbox"/> Residential (suburban)			
<input type="checkbox"/> Forest <input type="checkbox"/> Agriculture <input checked="" type="checkbox"/> Aquatic <input type="checkbox"/> Other (Specify):			
<input type="checkbox"/> Parkland			

<p>5. Is the proposed action,</p> <p>a. A permitted use under the zoning regulations?</p> <p>b. Consistent with the adopted comprehensive plan?</p>	<p>NO</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p>YES</p> <p><input checked="" type="checkbox"/></p> <p><input type="checkbox"/></p>	<p>N/A</p> <p><input checked="" type="checkbox"/></p> <p><input checked="" type="checkbox"/></p>
<p>6. Is the proposed action consistent with the predominant character of the existing built or natural landscape?</p>	<p>NO</p> <p><input checked="" type="checkbox"/></p>	<p>YES</p> <p><input type="checkbox"/></p>	
<p>7. Is the site of the proposed action located in, or does it adjoin, a state listed Critical Environmental Area?</p> <p>If Yes, identify: _____</p>	<p>NO</p> <p><input checked="" type="checkbox"/></p>	<p>YES</p> <p><input type="checkbox"/></p>	
<p>8. a. Will the proposed action result in a substantial increase in traffic above present levels?</p> <p>b. Are public transportation services available at or near the site of the proposed action?</p> <p>c. Are any pedestrian accommodations or bicycle routes available on or near the site of the proposed action?</p>	<p>NO</p> <p><input checked="" type="checkbox"/></p> <p><input checked="" type="checkbox"/></p> <p><input checked="" type="checkbox"/></p>	<p>YES</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	
<p>9. Does the proposed action meet or exceed the state energy code requirements?</p> <p>If the proposed action will exceed requirements, describe design features and technologies:</p> <p>Existing dwelling renovated in 2019 and complies with applicable NYS energy code.</p>	<p>NO</p> <p><input type="checkbox"/></p>	<p>YES</p> <p><input checked="" type="checkbox"/></p>	
<p>10. Will the proposed action connect to an existing public/private water supply?</p> <p>If No, describe method for providing potable water: _____</p>	<p>NO</p> <p><input checked="" type="checkbox"/></p>	<p>YES</p> <p><input type="checkbox"/></p>	
<p>11. Will the proposed action connect to existing wastewater utilities?</p> <p>If No, describe method for providing wastewater treatment: _____</p>	<p>NO</p> <p><input checked="" type="checkbox"/></p>	<p>YES</p> <p><input type="checkbox"/></p>	
<p>12. a. Does the project site contain, or is it substantially contiguous to, a building, archaeological site, or district which is listed on the National or State Register of Historic Places, or that has been determined by the Commissioner of the NYS Office of Parks, Recreation and Historic Preservation to be eligible for listing on the State Register of Historic Places?</p> <p>b. Is the project site, or any portion of it, located in or adjacent to an area designated as sensitive for archaeological sites on the NY State Historic Preservation Office (SHPO) archaeological site inventory?</p>	<p>NO</p> <p><input checked="" type="checkbox"/></p> <p><input checked="" type="checkbox"/></p>	<p>YES</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	
<p>13. a. Does any portion of the site of the proposed action, or lands adjoining the proposed action, contain wetlands or other waterbodies regulated by a federal, state or local agency?</p> <p>b. Would the proposed action physically alter, or encroach into, any existing wetland or waterbody?</p> <p>If Yes, identify the wetland or waterbody and extent of alterations in square feet or acres: _____</p>	<p>NO</p> <p><input checked="" type="checkbox"/></p> <p><input checked="" type="checkbox"/></p>	<p>YES</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	

14. Identify the typical habitat types that occur on, or are likely to be found on the project site. Check all that apply:		
<input type="checkbox"/> Shoreline <input type="checkbox"/> Forest <input type="checkbox"/> Agricultural/grasslands <input type="checkbox"/> Early mid-successional <input type="checkbox"/> Wetland <input type="checkbox"/> Urban <input type="checkbox"/> Suburban		
15. Does the site of the proposed action contain any species of animal, or associated habitats, listed by the State or Federal government as threatened or endangered?	NO	YES
	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Is the project site located in the 100-year flood plan?	NO	YES
	<input checked="" type="checkbox"/>	<input type="checkbox"/>
17. Will the proposed action create storm water discharge, either from point or non-point sources? If Yes,	NO	YES
	<input checked="" type="checkbox"/>	<input type="checkbox"/>
a. Will storm water discharges flow to adjacent properties?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Will storm water discharges be directed to established conveyance systems (runoff and storm drains)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If Yes, briefly describe: _____ _____		
18. Does the proposed action include construction or other activities that would result in the impoundment of water or other liquids (e.g., retention pond, waste lagoon, dam)? If Yes, explain the purpose and size of the impoundment: _____ _____	NO	YES
	<input checked="" type="checkbox"/>	<input type="checkbox"/>
19. Has the site of the proposed action or an adjoining property been the location of an active or closed solid waste management facility? If Yes, describe: _____ _____	NO	YES
	<input checked="" type="checkbox"/>	<input type="checkbox"/>
20. Has the site of the proposed action or an adjoining property been the subject of remediation (ongoing or completed) for hazardous waste? If Yes, describe: _____ _____	NO	YES
	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I CERTIFY THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE Applicant/sponsor/name: <u>Zahi Kurzum</u> Date: <u>2/11/2026</u> Signature: <u></u> Title: _____		



Town of Lloyd
12 Church Street
Highland, NY, 12528
845-691-2144 x 3

PASSED INSPECTION

04/02/2026

Zahi Kurzum
5 Willow Dock Rd
Highland, NY 12528

Fire Safety Follow-up Inspection at: 5 Willow Dock Rd
Lloyd, NY 12528
S-B-L: 88.17-3-10

TO WHOM IT MAY CONCERN:

Please be advised that a Fire Safety Follow-up inspection was conducted at the above location on the date specified. There were no New York State Fire Prevention and/or Building Code Violations noted at this time.

As a result of the most recent inspection, I have the following comments:

The building department received a service report for maintenance on the gas furnace. Inspection passed.

If you have any questions, do not hesitate to contact me.

Nate Lewis

Town of Lloyd Building Inspector

