



**lake carroll** <sup>SM</sup>

ASSOCIATION

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# A&E Building Rules & Regulations

Approved October 24, 2014  
Effective January 1, 2015

Major Revisions for 2015		
Page 3	Code Revisions	2012 International Building Code
Page 3	Code Revisions	2012 IL Energy Conservation Code
Page 3	Code Revisions	2004 IL Plumbing Code
Page 3	Code Revisions	2012 International Residential Code
Page 3	Code Revisions	1997 IL Accessibility Code
Page 3-10	Rule Revisions	Plan Requirements

## INDEX

A&E Comm Policies.....	24	Guardrails		Radon Mitigation System .....	6
Accessory Buildings .....	16	General Info .....	9	Ranchette Lots .....	30
Adjacent Property .....	10, 24	Handrail .....	7, 9	Replatting.....	10
Alarm Form.....	44	Header (Rough Framing) .....	6	Replatting Of Lots .....	10
Animal Control-Nuisance .....	26	Hot Tubs.....	18	ResidentialBldg Req & Specs.....	3
Antennas .....	18	Inspection Schedule.....	38	Retaining Walls.....	24
Barns .....	17	Inspections		Road Postings .....	49
Building Approval .....	12	Mandatory.....	13	Set Backs.....	29
Building At Lake Carroll .....	3	Insulation – Interior / Exterior.....	7	Set Backs-Lake Access Lots.....	30
Building Permit Application .....	34	Insurance, Contractors In LC ....	40	Sewage Disposal	
Building Required Checklist.....	36	Introduction Review .....	3	Inspection/Pumping Schedule	12
Campground		Joists-Ceiling (Rough Framing) ..	6	Private System.....	11
LP Tank Requirements .....	19	LP Tanks		Regulations.....	12
Seasonal Camp[Site] Plan .....	11	Addendum #2006-08 .....	46	Septic.....	4
Color And Materials .....	10	Campground .....	19	Shoreline Stabilization	
Commercial Building		General Info .....	19	Rip Rap; Beach Area; Lake	
Requirements & Specs .....	18	Requirements .....	10	Access; Boat Ramp.....	14
Conservation Code.....	3	Lake Access Lots		Sign Policy	
Construction Hours .....	25	Set Backs .....	30	Commercial .....	21
Contractor Registration(Permit).37		Square Footage .....	30	Non-Commercial.....	21
Contractors List		Landscaping.....	19	Prohibited .....	23
Surveyors.....	52	Lighting, Outdoor.....	51	Silt Fence .....	13
Contractors Registration Card....	42	Lot Grade.....	4	Soil Boring.....	8
Culvert Requirements .....	12	Lot Improvement Procedure.....	41	Soil Related Services .....	8
Debris Removal .....	25	Lot Maintenance.....	25	Spas.....	18
Decks-Residential .....	9, 17	Mailbox Placement.....	49	Square Foot Requirements.....	29
Decks-Waterfront.....	24	Minimum Grading Plan Req .....	4	Square Foot-Lake Access Lots ..	30
Detectors		Modular Homes .....	13	Stables.....	17
Smoke, LP, Carbon Monoxide .8		Mowing Policy		Sub-Floor (Cross Section) .....	7
Docks		Unimproved & Improved.....	26	Survey .....	4
Greenway & Common Area... 16		Occupancy .....	18	Swim Platforms.....	15
Reserved Area (E Marina).....	16	Other A&E Controlled Issues....	21	Swimming Pools .....	18
Residential.....	15	Perc Test.....	8	Towers .....	18
Doors.....	5	Permit Application .....	34-37	Tree Removal.....	29
Electrical Requirements .....	7, 13	Permit Issuance.....	11	Trusses .....	5
Equestrian Lots .....	30	Permit-Occupancy .....	18	Variance Policy.....	20
Erosion Control.....	13, 25	Piers .....	15	Walls And Ceilings-Interior.....	7
Fees & Penalties For A&E.....	28	Piers-Waterfront .....	24	Walls-Exterior.....	7
Fences		Plans		Waterfront	
Equestrian.....	30	Building .....	3	Decks.....	24
General .....	17	Lot Plot .....	11	Piers.....	24
Fine Structure		Plot.....	11	Retaining Walls.....	24
Addendum - 2008-01.....	28	Submission Review.....	3	Watering New Lawns .....	19
Addendum - 2009-01.....	28	Submit.....	3	Well.....	4
Policy.....	27	Platting.....	10	Well Placement .....	19
Floor Joist.....	5	Platting Of Lots .....	10		
Framing.....	6	Plumbing .....	8, 13		
Garage .....	9, 13, 35, 36	Power Source.....	7		
Gazebos.....	17	Propane Tanks .....	See LP Tanks		

# BUILDING AT LAKE CARROLL

(Any violations within this section will result in fines as outlined in Fine Structure – See Index)

If you are planning to build, there are several steps to follow in order to ensure a smooth evaluation of your plans.

**The Lake Carroll Property Owners Association has adopted the following International and State Codes as of January 1, 2015.**

2012 International Building Code  
2004 IL Plumbing Code  
1997 IL Accessibility Code

2012 IL Energy Conservation Code  
2012 International Residential Code

## **LCA CONSTRUCTION PERMIT/PLAN REQUIREMENTS**

### **REVIEW**

Only Members in good standing may apply for a building permit.

Applications must be submitted and fully completed with all information and fees as requested.

All contractors and subcontractors must be registered and submit proof of insurance with Lake Carroll Association as certificate holders with the A & E Committee. You may register at the Association office. This must be done *PRIOR* to the start of any construction project at Lake Carroll.

Only complete applications will be reviewed by the A&E Committee. Incomplete applications and plans will be tabled until all information is received and then reviewed at the next regularly scheduled A & E Committee meeting. All plans must also include, on all pages, owner's name and Section & Lot of construction to be considered complete.

All Materials must include property owners Name, Section and Lot on each page to be accepted.

Building permit fee for dwelling. (Reference "Building Permit" fee pages – See Index)

Escrow damage, completion deposit \$1,000, Garages & Accessory Buildings \$500 escrow (Check must be contractor's check.)

For residential or commercial construction a \$1,500 impact fee.

Include name of contractor and list of all current subcontractors. Any changes to Sub-Contractors the Building Inspector needs to be notified prior to work being done on project.

Plans must be submitted by 4pm on the Friday prior to next scheduled A & E Committee Meeting. Please check with Association office for any last minute changes.

When your plans are approved by the A&E Committee, you will receive a letter stating you may proceed. The A&E Committee will forward copies of the letter of approval to the utility companies and the Carroll County Zoning Officer and Assessors Office.

You may begin your new home or building project as soon as the A&E Committee has approved your project and the Lake Carroll Building Inspector has inspected the site to ensure the lot has been staked out according to the plans submitted which is verified by a building permit being issued. The Building Inspector will issue to you or your contractor a building permit for your building project. If you have any questions please contact the Lake Carroll Building Inspector at the Association office (815) 493-2552 ext. 25.

### **MINIMUM BUILDING PLAN REQUIREMENTS:**

**So that the drawings may be processed quickly and efficiently the following minimum items must be included. Prior to making any additions, deletions, or alternations from the original plans submitted you must notify the building inspector immediately. Any structural changes will require a revised drawing. If you relocate or add any structure you may be required to resubmit a new survey.**

The following are only the minimum plan requirements required for anyone planning to build a house, addition, garage, deck, pier, dock, accessory building, satellite, swimming pool, sign, rip rap, seawall or any other type of construction or improvement for site improvement. The requirements listed below will be used as a minimum guideline by the Committee when reviewing your plan for compliance. The Committee may reject your application for non-conformance to any of the

items required. Plans must be submitted to the LC Architectural and Environmental (A&E) Committee and must conform to LCA adopted codes, LCA Building Requirements outlined in the Associations Covenants & Restrictions and Building Rules and Regulations and must be stamped by a registered professional stating that the plans conform to the current codes adopted by the Association. Pursuant to the 2012 IRC, Section 106, R106.1 Submitted documents, paragraph two (2) "Exception" the Committee grants the LCA Building Inspector the authority to waive the professional stamp on a case by case basis. The types of construction documents that may not require a professional design stamp are listed below, but not limited to the following:

- The work submitted does not have any or very limited structural, mechanical, electrical, plumbing scope of work.
- Interior Build-out (excluding structural revisions), Gazebos, Decks and cosmetic work.
- Landscaping design (except retaining walls over 36" in height).
- The work submitted must be submitted in legible format and must contain all information as required by the LC building rules and regulations.
- The work submitted will be reviewed by the Committee and must still comply with all codes and life safety issues.

- Complete all permit applications, documents and submit with required fees.
- Submit plans in triplicate on 24"x36" format (minimum) for Homes-Additions-Garages
- Submit proper RES/Check Energy Compliance Certificate for all new homes & additions.
- Submit IDPH documents/approval for well & septic systems
- Submit soils scientist report

#### **MINIMUM GRADING PLAN REQUIREMENTS:**

- Provide a current survey and topographical survey no older than six months old.
- Plan must be prepared by an Illinois Registered Professional Engineer (P.E.)
- Delineation/location of all existing and proposed easements; such as utilities, drainage.
- Benchmark and proposed grades.
- Existing and proposed topography at one (1) foot contour intervals and any necessary/critical spot elevations.
- Drainage arrows along lot lines and wherever else appropriate.
- Finished grades at least 0.5 feet below top of foundation, directing slope away from the foundation.
- Provide the proposed top of foundation elevation (and the lowest opening elevation). For lakefront construction, the lowest floor level of all homes must be at least six (6) feet above the 740 pool level.
- Provide the top and bottom elevations of any proposed retaining wall, along with a cross-section detail for the proposed design. Manufacturer's specification sheets will need to be provided on those wall sections that are pre-made (e.g. interlocking wall system). Retaining walls Thirty-six (36) inches or more in height will require the certification of An Illinois Registered Structural Engineer or may be required for an as-built installation.
- Indicate proper sediment protection (such as silt fencing) needs to be properly installed along the downslopes of the site. Other acceptable and practical methods may be used.
- Provide the location and design detail of the construction entrance and any culvert sedimentation protection.
- Indicate Well and Septic Locations
- Indicate LP tank location if applicable.
- Before framing can start on a new house, the foundation must be located and a plat prepared by an Illinois Professional Land Surveyor showing the dimensions to the property lines. This may be done after forms are set and before concrete is poured.
- All set back easements are to be followed and indicated. See "Set Backs" in Index (Appendix A).

#### **BUILDING ELEVATIONS**

Indicate a complete, roof to and including foundations. Front, rear and side views of the proposed structure. If it is a room addition or attached garage, a portion of the existing structure at the portion of attachment must be shown. Label each elevation. Indicate exterior material type and color to be used.

For lakefront construction, the lowest floor level of all homes must be at least six (6) feet above the 740 pool level.

#### **TYPICAL SECTION**

A cutaway view through a frame wall and/or brick veneer wall showing footing, foundation, floor, wall, ceiling and roof construction. Each structural component must be labeled as to size and type of material. Drawings cannot be reviewed without this information.

## **FLOOR PLANS**

These must show the locations of any doors or windows, electrical openings, plumbing fixtures, direction and size of floor and ceiling joints. Rooms should be labeled as to their use and whether or not they are new or existing. Second story additions must show what is on the first floor to support the addition. All plans to be fully dimensioned to scale.

## **WHIRLPOOLS, HOT TUBS AND SPAS**

Must submit specifications and must have U.L. label or equivalent. Location of access to motor must be indicated on plans.

## **ROOF OR FLOOR TRUSSES**

Submit structural specifications if prefab. If “home-built,” detailed drawings must be submitted. All truss plans and specifications must have an ILLINOIS Architect’s or ILLINOIS Structural Engineer’s seal. (Not required for “TJI” type pre-fab trusses.)

## **DRIVEWAY**

Location must be shown on site plan with dimensions from property line.

## **PREDRAWN DRAWINGS**

If obtained from mail order or from a plan service, must be revised to reflect alterations made by owner. For example, a poured concrete foundation is to be used instead of concrete block, this revision must be noted wherever the concrete block was shown. Please note some mail order plans are very “generic” and may require professional adjustments to be approved. Any “optional or future” items must be deleted from plans.

## **FOOTING/FOUNDATION PLAN**

*Footing Sizes (minimum)*

- Supporting frame: 8 x 16
- Supporting brick veneer: 10 x 18
- Column pier footings: 30” x 30” x 12”
- Deck Piers: 8” diameter x 42” deep
- Masonry chimney footing: 12” thick

*Foundation Thickness (minimum)*

- Supporting frame: 8” (unless using foam construction forms and a drawing stamped and sealed by a registered professional engineer is submitted)
- Supporting brick veneer: 10”
- Trench foundations may be used with slab construction – Width: 8” for frame; 10” for brick veneer. Depth: 42”
- All wing wall must be reinforced with #5 re-bars. Wing walls are required under all concrete stoops/steps.
- New foundations must be doweled into existing foundations with four #4 bars at each point of attachment.

## **FLOOR PLANS**

*Garage*

- Header size for 16’ opening: three 2 x 12’s, two 2 x 14’s or two 2 x 12’s with ¼” x 11” steel plate or LVL headers.
- All outlets to be on GFI circuit.
- If any portion of the second floor is over the garage, all walls, ceiling, beams and columns must be covered with 5/8” drywall, taped and sealed.
- A 6” gas curb is required into house from garage; stairways leading down must have a 6” gas curb around them along with handrails and guardrails.
- Door into house: 2’8” wide, one hour rated; with self-closing device.
- Garage slab: 4” of concrete; 6 x 6 #10 wire mesh, 4” of stone and 10 mil vapor barrier.
- Any door leading to the outside (excluding overhead door) must have a separately switched interior and exterior light.
- Ceiling joist and roof rafters size, spacing and direction.
- If ceiling is dry walled, an attic access with a light switched at point of entry is required. Minimum opening size – 18”x 24”.
- Pull down stairs are not permitted in garage where rated ceiling is required.
- A room containing a gas furnace or water heater cannot open directly into garage.

- Garage heaters require specs indicating heater is designed for that use being submitted and approved prior to installation.

### *Rough Framing*

- "All structural members, sizes and spans must be in accordance with the current Wall-Floor-Ceiling-Roof span tables in the 2012 Addition of the International Residential Code. All structural members must have manufactures grade rating stamp.
- "Cuts, notches, or holes bored in laminated veneer lumber, glue lam members or I-joist are not permitted beyond the manufactures recommendations."
- "Truss members are not to be altered in any manner without the submitted, stamped approval of a licensed professional engineer. "Hurricane Clips" and or tie-downs as specified per the manufacture are required for all truss installations."
- Any structural member that has been cut beyond approved allowances must be properly reinforced.
- Fire stopping materials must be installed at soffits, garage to attic space and base plate and wall penetrations.
- Vapor barrier is required on exterior of sheathing and must be installed and taped per manufactures specifications.
- Porches, windows, doors, door sills shall be properly flashed per the manufactures specifications.
- Bedrooms must have an egress in accordance with the current Window tables in the 2012 addition of the International Residential Code
- A flight of stairs shall not have a vertical rise of more than 12 feet between floor levels and or landings
- All attics shall be vented and have a minimum 22" x 30" access provided. Access not allowed in closets.
- Glazing in windows in hazardous locations must be tempered.

### *Crawl Space*

- Floor: 4" of stone plus a 10 mil vapor barrier.
- Cross ventilation or mechanical ventilation is required.
- Access and light switched at point of entry. Minimum 24"x 24".
- Beam and column sizes and locations.
- Size, direction and spacing of joists above.
- Minimum R-13 insulation required in floors above unheated crawlspaces.
- Minimum height of 24" is required between bottom of floor joists and top of grade inside crawl.

### *Basement*

- Floor: 4" of stone, 10 mil vapor barrier and 4" of concrete.
- Beam, column and pier footing sizes and their locations.
- Size, direction and spacing of joists above.
- Metal window wells with drains tied into drain tile. (Minimum 36" projection window well required on escape windows.)
- At least one escape window minimum 24" width x 30" height with sill no more than 44" above basement floor or provide second set of stairs. (Exiting through garage does not meet second remote exit requirements.)
- Floor drain within 5' of furnace and water heater tied to septic/ejector pit.
- At least one switched light near furnace, etc., operated from stairway or entry to furnace room.
- No sump pumps or appliances may block escape window.
- Minimum of one non-dedicated GFI receptacle required in unfinished basement.
- Three-way light required to illuminate stairs.
- 110 volt smoke detector wired in series required.
- Below grade exits require floor drain, to sump pump, in landing.
- Passive Radon System design acceptable by Building Official.

### *Floor Slabs on Grade (habitable rooms only)*

- 4" of stone, 10 mil vapor barrier, 2" x 24" rigid perimeter insulation ( and at walk outs in basements) and 4" of concrete with 6x6 wire mesh.

### *Habitable Floors*

- Size, direction and spacing of joists and rafters above ceiling or second floor.
- Cathedral ceilings: size, direction and spacing of roof rafters and ridge beams. Rafters must be deep enough to allow R-38 insulation and minimum 1" air space.

- All rooms must be completely labeled as to their use.
- A handrail, as well as guardrails on all open sides, is required at all stairs over two risers.
- All appliances (furnaces, water heaters, washers, dryers, etc.) must have at least 36" clearance in front for servicing.
- All attics must have access as well as switched light at the point of access.

## **CROSS SECTIONS**

- Roof sheathing must be at least ½" thick.
- Sub-flooring must be ¾" tongue and groove.
- Drain tile in 12" of stone cover as well as foundation damp-proofing is required on the outside of all crawl spaces and basements.
- If brick veneer is used, a separate cross section must be submitted.
- Attics and cathedral ceilings must meet the 2012 Illinois Energy Code.
- Exterior walls must meet the 2012 Illinois Energy Code.
- Cathedral rafters must be deep enough to meet the 2012 Illinois Energy Code.
- Minimum 30# felt must be used for all types of roofing

## **BASIC MECHANICAL REQUIREMENTS**

- Illinois law requires that all heating systems comply with the Energy Code. It is the Owner's responsibility to comply with this code.
- Heating and Cooling equipment shall be sized based on building loads calculated in accordance with approved heating and cooling methodologies.
- Heating and cooling equipment shall be installed in accordance with the manufacturer's instructions and requirements. All equipment shall be located to building construction and other equipment to provide for adequate clearances for servicing and replacement. Ceilings above furnaces must be covered with 5/8" Type "X" drywall and joints fire taped.
- Combustion air shall be supplied for fuel fired furnaces.
- Electric baseboard convectors shall be installed in accordance with the manufactures instructions and requirements.
- Condensate from cooling coils shall be conveyed from the unit to a floor drain within the mechanical room. No exterior discharge or drain pans are allowed.
- Fireplaces and metal flues must be installed per manufactures specification and documentation must be submitted at time of inspection
- "Fueled fireplaces are restricted in sleeping rooms, bathrooms, storage closets."
- "Clothes dryer vents shall be aluminum, properly sized, with taped joint (no screws) and not exceed 25 ft in length."
- Bathroom exhaust must be installed in every bathroom/toilet room and duct run to outside air.

## **BASIC ELECTRICAL REQUIREMENTS**

- All residential home electrical services shall be minimum 200 amp 3-wire. Service must be located in building to provide minimum of 3 feet of clearance in front of service for adequate servicing or replacement. Service feeder from meter to panel must be installed in EMT properly sized and a maximum of 6 feet. All services must be underground. NO overhead service mast allowed. Services must be grounded with proper sized copper grounding rod. The rod shall be driven to a depth of not less than 8 feet.
- All outlets in garage, in bathrooms, exterior, in crawl spaces and unfinished basements, in floors and within 6' of any sink must be on GFI. GFI outlet required at each bathroom sink.
- Each room must have outlets spaced no farther than 12' apart. Each wall space 48" or wider must have an outlet.
- Every 4' of kitchen counter space including island and peninsular countertops must have an outlet as well as counter 12" or wider. A minimum of one outlet is required in islands, peninsular countertops, etc., and is to be maximum 12" below top. These outlets cannot be installed in "face-up" position in countertop. Kitchen countertop, island and peninsular outlets must be GFI protected and on a 20 amp circuit.
- If an exhaust fan is installed in a bathroom it must be switched separately from any lights.
- Each room must have either one switched overhead light or one switched outlet. If a room has more than one entrance it must have a switch at each entrance all tied to the same light or receptacle.
- Tamper proof receptacles required.
- Every exterior door must have a switched outside light including sliding glass doors.
- At least one weatherproof GFI must be installed on the exterior front and rear of the house, in the garage and in each bathroom, near sink. Each bathroom sink requires its own GFI outlet.

- A 110 volt smoke detector is required on each floor level including basement, inside and outside of each bedroom and garages. All detectors must be wired in series and have battery backup.
- Carbon monoxide detectors shall be installed outside of each separate sleeping area. All detectors must be wired in series and have battery backup.
- All whirlpools, hot tubs and spas must be on a GFI circuit.
- No switches or outlets can be closer than 5' to the edge of a tub or shower unless by GFCI breaker in panel.
- Any lights above bathtubs or showers or wet areas must be waterproof and on a GFI circuit.
- Any hallway 10 feet in length or longer requires one outlet.
- All 20 amp circuits must have 20 amp receptacles.
- Closet lights to be florescent or recessed can incandescent fixture.
- Septic tanks are required to be pumped periodically to prevent it from malfunctioning.
- A switched light is to be provided at attic access.
- All to be AFCI as required by NEC.

## **PLUMBING**

- Must comply with 2004 State of Illinois Plumbing Code.
- Where the laundry facilities occur on second floor, a pan with floor drain to sanitary is required under washer.
- No unions, couplings, bushings, flared fittings shall be in concealed conditions.
- No copper tubing shall be used for either Natural or LP gas installations.
- Protect gas pipe from corrosion when passing through foundation walls or exposed locations.

## **SEPTIC/WELL/PERC TEST**

- Submit a PERC Test from a qualified soils scientist.
- Submit a septic system approved by the Carroll County Department of Health. The minimum size septic field must be for a four bedroom home. A Variance might be obtained for a three bedroom home providing the home qualifies & an agreement constituting a restriction on the property is signed & recorded at the county court house to that effect & approved by the Lake Carroll Board.
- On new construction survey, locate the placement of the well and septic on your plot plan, and observe the required distance of separation (50 feet from the septic tank to the well, 75 feet from septic field or system to the well).
- The Illinois/Carroll County Department of Health must approve your septic system. See "Private Sewage Disposal System" for additional information.
- Septic tanks are required to be pumped periodically to prevent it from malfunctioning therefore the holding tank as well as your well should be placed on your lot so they are easily accessible to service.

During 1992 Lake Carroll changed the method to determine lot suitability for a septic system from the standard percolation tests to soil borings. For 1995 and beyond we require the following steps.

- The applicant for soil borings on the lot provide a sketch reflecting the size and shape of lot complete with dimensions.
- The sketch should locate proposed home approximately upon lot.
- The lot needs to be clearly marked so the soil borings will be within the boundaries.
- Soil Scientist will meet the lot owner or contractor if possible.
- Soil Scientist will make soil borings where the lot owner would like to locate septic system. If the soils are not suitable for the conventional system, check the entire lot to select a suitable area if possible.

## **FIREPLACES**

- Must indicate if prefab or masonry.
- If a pre-fab fireplace is going to be used, it must have an Underwriter's Laboratories label (or equal) and at least a manufacturer's brochure of the fireplace.
- If the fireplace is to be constructed of masonry, a complete cross section through the fireplace must be submitted. The section must show the footing size (at least 12" thick), wall thickness (at least 8" of solid brick) and the flue size (size varies depending upon the opening size of the fireplace). Indicate height and width dimensions of opening and depth of firebox along with hearth dimensions.



## **GUARDRAILS/HANDRAILS**

All stairs over two (2) risers require 36” guardrails with balusters maximum 4” on center on all open sides. A handrail 30” – 36” is required on one side. This may be incorporated into guardrail if proper grasp requirements are met.

## **DETACHED GARAGE/SHED GAZEBO**

- Submit dimensioned site plan showing existing set-backs, structures, and drives.
- Foundation/slab, wall & roof sections

Please Note: If you are not planning to build a garage immediately, the plot plan must include the possible location and size of a future garage for location perspective purposes.

## **PORCHES AND DECKS**

- Size, direction and spacing of beams and floor joists.
- If any portion of the deck or porch floor is over 18” above grade it must have a 42” high guardrail with intermediate members spaced not more than 4” apart.
- Stairs over two risers require the above guardrail/handrail requirement. (Lattice is an acceptable substitute for guardrail requirements.)
- Support posts must be anchored to the top of concrete piers. (Cannot be encased in concrete).

**THE PRECEEDING REQUIREMENTS ARE TO BE CONSIDERED AS MINIMUMS. THEY DO NOT COVER ALL CONCEIVABLE DRAWINGS CODES OR CONDITIONS FOR SPECIFIC ITEMS**

**CALL BEFORE YOU DIG**

**CONTACT J.U.L.I.E. @ 1-800-892-0123 FOR UNDERGROUND UTILITY LOCATIONS**

**PROVIDE THE ISSUED DIG NUMBER TO THE BUILDING INSPECTOR.**

# **LCA BUILDING RULES & REGULATIONS**

## **COLOR AND MATERIALS**

Color is a very personal thing. Preference for a particular color is found in the clothes we wear, the furniture we buy and the cars we drive. Color is all around us and is ever changing, providing us with beauty and a variety. No where is this more evident than in nature.

Color should and must be factored into your house planning from the very beginning. Colors or finishes that detract from the natural setting may be grounds for disapproval of any application for construction at Lake Carroll.

## **LP TANKS**

Refer to "LP Tanks Addendum #2006-08" (See Index) for tank options.

If you elect to use L.P. gas, your tank must be placed where it can be conveniently accessed for maintenance and filling. The placement must be clearly indicated on the plot plan. All above ground tanks **MUST BE SCREENED**. The minimum screening is with 4x4 posts and lattice work, not to exceed five feet in height. All tanks must be at least ten feet from any structure. The screening method must be approved by the A&E Committee.

## **ADJACENT PROPERTY**

All property owners or contractor of record must obtain written permission to use property other than the building site for access to construction site or any other purpose. This permission must be obtained prior to such use and filed with the A & E Committee. Violation of this policy will result in the issuance of a citation. A "stop order" will be placed on the job of record along with fines. All fines must be paid before the job of record will be allowed to proceed.

## **PLATTING / REPLATTING OF LOTS**

M01.09.7 / M01.10.4 (repeat of "GG" of A&E Rules & Regulations 01-2008)

1. For Sections 1, 2, 3, 4, 5, 12, 13, 16, 20 & 30
  - a. Up to three originally platted lots may be combined by re-platting upon approval by the A&E Committee, Building Inspector and Board of Directors.
  - b. Any addition to two lots currently under Contiguous Lot Agreement must be re-platted for the entire group.
2. For Section 17
  - a. Two originally platted lots with common boundaries can be combined into one lot by a re-plat upon approvals as described in a.-1 above
  - b. Any lot whose original size is one acre or larger may be included in a re-plat arrangement, but must pay multiple dues.
3. For sections 15, 18, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29, & 31
  - a. Any lot whose original size is one acre or larger may be included in a re-plat arrangement, but must pay multiple dues.
4. In all sections if any lots are currently under a Contiguous Lot Agreement and paying dues on one lot only, owner may not build across lot lines nor on any adjacent lot(s) unless all lots under the contiguous agreement are re-platted.  
PROCEDURE (Find "Re-platting Application" in Index)
  1. A request for the proposed re-plat must be submitted to the A&E Committee at least ten days prior to their next scheduled meeting. Property owner's names for all lots involved in the re-plat should also be provided. Lot numbers should incorporate the original number with the letter R following the number (i.e. Lot 119 becomes lot 119R).
  2. The A&E Committee will review the proposed re-plat and determine whether it meets the requirements for re-platting at Lake Carroll and will then notify the applicant of their findings if it does not meet the requirements. When approved by the Committee it will then be submitted to LCA Board of Directors for approval, after LCA BOD approves the request the applicant will be notified of the findings.
  3. Upon approval of the request, a final plat of the proposed re-plat must be prepared by an Illinois Professional Land Surveyor in accordance with the requirements of the Carroll County Subdivision ordinance and submitted to the A&E Committee for referral to the Lake Carroll Board of Directors for final signing and transmittal to the Carroll County Plat Officer for recording.

A. **CAMPGROUND**

1. An A&E permit is required to set a seasonal trailer camp or vehicle camp within the Lake Carroll Campground.
2. **Accessory Buildings:** (Need to be permitted by A&E Committee) Not to exceed 64sq. ft. with a 6 ft. high sidewall. Permit to be submitted with drawing of location and size.
3. For **all Campground Rules** including, but not limited to, **Definitions and Regulations**, refer to the **Lake Carroll Rules and Regulations**. See the *Table of Contents* for specific location.

B. **LOT PLOT PLANS** (Drawn on “New Construction Survey with topographical lines”)

“New Construction Survey” includes location of wells and septic of adjoining lots, if available, and drawn at the largest reasonable scale on a 24” x 36” sheet so that the plot plan can be added to it.

1. Lot boundaries showing proposed location of all improvements complete with dimensions from lot lines. Dimensions are from edge of foundation or deck, whichever is closest to lot line. A maximum of a 24-inch overhang will be allowed. Show dimensions from adjacent road, side, and back lot lines (lakeside if applicable).
2. Proposed septic system location and size as approved by the Carroll County Public Health including septic tank placement.
3. Tree removal (see Index).

C. **FOR PERMIT ISSUANCE AND COMPLETION OF CONSTRUCTION**

1. The property owner or contractor of record must stake out the proposed home site and have the stake out approved by the building inspector *before* the building permit is issued. Effective 3/1/96 all approvals will require surveyor to identify the property lines closest to the house location and place a survey stake every 50 feet. In the event that both easement lines are close to the house location, then this would require the surveyor to place stakes on both sides of the lot. These stakes must be in place prior to the issuance of the building permit. Excavators must keep these areas open to allow for proper inspection.

Residential home permits are valid for one year from the date issued or upon final inspection, whichever occurs first. The permit, once issued, needs to be posted so it is visible from the road, approximately 30 feet from road. Excavating prior to initial inspection and stake out is a cause for a stop order on construction and a possible fine to general contractor and/or property owner.

All residential home approvals must be permitted and started within ninety days from A&E committee approval. A home not started will have approval canceled by A&E Committee. All fees except \$50.00 handling fee will be returned.

All permit requests for seasonal trailer camps or vehicle camps must include a drawing of site and proposed location of trailer or vehicle camp.

2. Completion of home including basic landscaping must be completed within twelve months from issue date of the building permit. Any construction not completed in twelve months requires an extended permit. An extended permit must be applied for prior to the original permit expiration. A new completion date shall be set. Failure to complete by this date may result in the forfeiture of your escrow deposit and possible daily fine impositions.

Refer to A&E Fees & Penalties – Addendum # 2008-01 for: Permit Fees, Permit Extension Fees, Penalty Fees and permit validity timeframes.

D. **PRIVATE SEWAGE DISPOSAL SYSTEM**

All homes are required to install minimum of a four bedroom septic system. Owners of lots that may not accommodate a four bedroom system may request a variance from the “bedroom” standard, but will be required to sign a legal document that no additional bedrooms will ever be added. This document will be recorded with the County Clerk at the Courthouse. (POA Board approved August 1, 1997) See “Building At Lake Carroll” Septic & Well. Fee for recording will be added to permit fee.

1. Design only after a proper Soil evaluation test by a recognized tester has made. Septic field must be at least 50’ from lake.
2. Submit proposed sewage disposal plans to the Carroll County Public Health and the A&E Committee. Plan must include relationships (and dimension’s from lot lines and structures) to neighbors’ wells and septic.
3. Approved sewage disposal plans, along with a copy of the letter of approval from the Carroll County Public Health must be on file with the A&E Committee before building permit is issued and construction can begin.

4. All septic systems must be for a minimum of a four-bedroom house size. If lot will accept conventional seepage system, then a conventional system must be installed, except where it may render another lot unbuildable. A variance might be obtained for a 1/4 acre lot if it is determined lot will not accept a four bedroom septic system. Please check with Building Inspector for procedure.
5. All septic systems require the approval of the Carroll County Public Health. This letter of approval must be received within twelve months prior to permit approval date.
6. All septic tanks must be placed with easy access for pumping. Pumping access must be within 30 feet on a hill and 50 feet on flat ground.
7. Septic tank and field or bed must be installed simultaneously.
  - a. No holding tanks or septic tanks, used as a holding tank, are allowed.
8. If septic is changed from plotted design, contractor is to submit revised plan within 15 days. If not submitted, contractor will be refused additional permits until revised plan is submitted.

**E. SEWAGE DISPOSAL REGULATIONS**

To protect sewage disposal systems from damage, All construction and road vehicles are restricted from driving over septic tanks, leaching fields or beds. Infractions are punishable by fines as follows: first offense \$500, subsequent offenses \$1,000 each. Septic fields must be staked as to location to identify for such protection.

Special conditions which make it necessary to move equipment over restricted septic system areas must be submitted for review and approval of temporary load distribution design. Grass cutting equipment is exempt from this ruling. If a violation of this regulation should occur, a stop order will be placed upon the job of record. The general contractor and the subcontractor will be called before the A&E Committee and any fines must be paid prior to allowing the job to continue.

**F. LAKE CARROLL INSPECTION/ PUMPING SCHEDULE**

1. Each septic system will be scheduled at four-year intervals regardless of use and will be tracked on a common database. (Since the system does not know if it is on a small lot or large lot or if it is near or far from the lake, it will need pumping at approximately the same time.)
2. Letters to be sent to all that are to be in the current phase prior to March each year with a completion date of September 30, of the same year. The first phase will be determined by date home was constructed/received occupancy.
3. Copy of report from contract pumper must be turned into the Association Office by September 30<sup>th</sup> of the same year to avoid a possible fine. Find “Septic Pumping Inspection Form” in the Index.
4. Owners furnishing proof of compliance in the last three years prior to the first time a section is scheduled will be placed on another schedule based on date of last pumping and so informed by mail as to their new schedule.
5. Fine for non-compliance set at current A&E fine structure listed in the most current “Building Regulations”. (\$250 for failure to comply and \$25 per day until homeowner is in compliance.)

**G. BUILDING APPROVAL**

1. No construction may be started until written approval and a permit has been obtained from the A&E Committee and posted.
2. One set of your building plans, one plot plan and a copy of the plotted survey will be retained by the A&E Committee. Two additional sets will be returned to either you or your contractor. The two returned sets will be stamped approved and you will also receive a formal letter of approval.
3. The building inspector will meet with either the owner or the owner’s contractor and will check stake out of the improvement on lot, and then issue your building permit. A permit must also be obtained from Carroll County prior to the start of construction, if the size of the improvement is greater than 8ft. X 8ft. Or alters the footprint of the current building.
4. DEMOLITION: Any plans for demolition must be included in any permit request. Plans must include how debris is to be handled and how land will be left.

**H. CULVERT REQUIREMENTS & DRIVEWAYS (Refer to IV. A&E Policies, DRIVEWAYS & CULVERTS)**

Install culvert prior to start of any construction. Culvert to be minimum of 20 feet in length and twelve inches in diameter. Culvert to be covered with a minimum six inches crushed rock. Culvert is to be galvanized metal type. Check with building inspector for correct size and alternate methods.

I. **MANDATORY INSPECTIONS**

A list of mandatory inspections is attached to the building permit application. There are eight required mandatory inspections prior to inspection for occupancy and/or final inspection. Failure to obtain required inspections would result in a fine of \$250 for each infraction.

J. **LAKE CARROLL ASSOCIATION MISC BUILDING REQUIREMENTS**

**Concrete, Asphalt or Chip and Seal Driveway**

Requires a permit and fee in addition to the original building permit. Building inspector must approve driveway location in all cases. Set-backs (side) according to the Covenants and Restrictions must be followed (See “Building At Lake Carroll”, Introduction Summary). Any variances requested may be granted by the A&E Committee and may require adjacent lot owner agreement.

**Finished Lot Grade**

The top of the foundation must not protrude more than two feet above the original grade level.

**Unattached Garage** – Refer to Appendix A and Appendix B for size limitations. .

No roll roofing on roofs or siding.

Design and color shall compliment home.

No washrooms will be permitted.

K. **EROSION CONTROL**

Erosion Control measures will be evaluated on an individual basis, according to property location and elevation. Prior to or during commencement of any Construction or Improvement, the property will be evaluated under the direction of the A&E Committee /Building Inspector to determine whether Erosion Control measures are needed. All Contractors will be advised to use silt fences at all locations that might cause a silt problem at the time of construction. Erosion Control measures are to insure the protection of our Lake from run off and in flight debris and to prevent contamination or damage to the Lake and adjacent properties.

L. **MODULAR HOMES**

The floor joist, ceiling joist and roof framing requirements do not apply to factory designed and built homes, contingent upon certification that loading meets local and International Codes. However, 3/4 T&G flooring is required. Home must carry the Modular Seal State of Illinois. All plumbing must meet current Illinois Plumbing Codes in effect at the time of construction.

All electrical installations shall conform to the provisions as defined in the National Electrical Codes in effect at the time of construction and have a minimum 200-amp electrical service.

M. **PLUMBING**

Effective 3/1/96, all construction will require the Illinois Department of Health Plumbing Inspector to inspect all plumbing - This is plumbing prior to pouring basement floors and prior to drywall installation. The Inspector’s name is James Brown and he may be reached at (815)987-7511. All contractors must give a 48-hour notice to ensure prompt inspections. The best time to contact Mr. Brown is at 7 a.m. All contractors must notify the Building Inspector when plumbing inspection has been done. Framing approval will NOT be granted until a plumbing inspection has been done.

N. **ELECTRICAL REQUIREMENTS Revised & approved 1/22/2010**

All exterior lighting must be installed so it is not offensive to others and in a downward direction so as not to glare. Mercury or Sodium Vapor Lights are not allowed on homes. Post lights and Carriage lights must have bulbs no greater than 40 watts see “Lighting, Outdoor”. (Total wattage if more than 1 bulb in fixture). All lighting directed toward the house, trees, etc. is permissible as long as it does not become offensive to neighbors or obstruct the view of cars on the road. All homes that will have a security system must be so noted and logged in at the Association front office.

O. **SHORELINE STABILIZATION POLICY (1/11/97)**

1. All lakefront property owners must have stabilized their shoreline by 12-31-2000. (02/99)
2. General  
All stabilized shorelines must be maintained in a manner not to allow soil erosion.

NOTE:

Creosote ties or treated lumber may not be used for stabilization of shoreline.

A permit is required for all sections of this shoreline stabilization and maintenance policy.

3. **RIP RAP AND SHORELINE STABILIZATION**

Rip Rap or other methods of stabilization must be installed from pin line to pin line. All waterfront lots shall either have in place or included in application Shoreline stabilization.

4. **Rip Rap**

Shoreline stabilization shall be accomplished by the placement of rip rap, properly sized over geotextile fabric placed on a properly graded shoreline. Variances shall be granted for technical reasons only.

a. **Specifications**

If the final graded shoreline slope exceeds 4 to 1, (4= horizontal with a 1 foot rise) rip rap shall not be used for shoreline stabilization. If the final graded shoreline slope is between 3 to 1 and 4 to 1, rip rap used for shoreline stabilization shall meet the criteria of the IDOT RR#3. This criterion applies to all active areas of the lake (all areas other than no wake areas). If the final graded shoreline slope is less than 4 to 1 and the lot is within the active area of the lake, rip rap must be used per IDOT RR#3, having an average size of 6 to 10 inches in diameter and shall not contain more than 10% of findings. When not in an active area of the lake, where the final graded shoreline slope is between 3 to 1 and 4 to 1 crushed limestone having a size gradation of 3 to 6 inches may be used. Limestone must have the hardness of IDOT RR#3 requirement. Permit required.

b. **Stabilized Beach Area**

Stabilized beach areas within the riprap shoreline shall be permitted provided the maximum width of beach does not exceed 40 feet. Beach areas shall be stabilized by the construction of concrete or stone retaining walls with exposed areas of retaining wall installed at 741 foot level (1 foot above 740 foot normal pool level) permit required. Also see Shoreline Stabilization Policy 5.b.

c. **Access to Lake**

Access to the lake, docks, lifts; etc. through a rip rapped shoreline shall be permitted by the construction of stairs. Stair width shall not exceed four feet. A MAXIMUM of three stairways permitted per lot. All stairs through rip rap must be constructed of concrete or cut stone- Permit required.

d. **Boat Ramp**

Boat ramp through a rip rapped shoreline shall be permitted. One boat ramp per lot. Maximum width shall be twelve feet. Constructed and properly designed of concrete - permit required.

5. **Seawall - Permit Required**

All seawall plans must include start and finish dates and must be submitted and approved by the A&E Committee prior to the lowering of lake on November 1<sup>st</sup> of each year.

a. Seawall may be constructed of concrete, building stone or stainless steel. All seawalls shall be installed with suitable footings and all seawalls shall have weep holes and proper drainage to relieve pressure from seawall. Refer to the following for active and no wake areas of lake.

- 1) Weep holes shall be one foot above normal pool level or at 741 feet.
- 2) Minimum size of weep hole shall be one inch.
- 3) Maximum spacing of weep holes ten feet.
- 4) Seawall to be back filled with dirt to within three inches of weep holes and 2 - 3 inch rock to grade or top of wall.

b. Seawall in the active area of the lake shall be designed in a manner, which significantly dissipates wave energy. A Seawall that reflects wave energy shall not be used.

The base of any seawall shall be a minimum of three feet below normal pool elevation of 740 feet. The top of the seawall shall be a minimum of two feet above normal pool. Top of the required footing shall be a minimum of three Feet below normal pool.

- 1) For straight vertical seawall in the active area of the lake, rip rap must be placed in front of base of seawall from 737 to 741 foot level. The use of geotextile and other parameters in shoreline stabilization shall be used. Use 6 to 10 inch rock with RR#3 IDOT hardness. This rip rap must

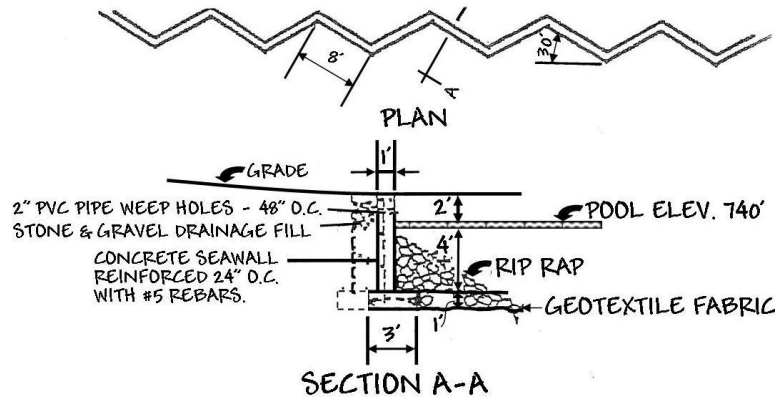
continue to be maintained after installation.

- 2) For straight vertical seawall in the no wake area of the lake, place rip rapping from 737 to 739 foot levels. Geotextile fabric and other parameters shall be used. The size of rip rap shall be 3 to 4 inches and of a hardness of RR #3 IDOT material. Geotextile fabric and other parameters shall be used. This rip rap continues to be maintained after installation.

c. Alternate Seawall (designed to dissipate wave energy)

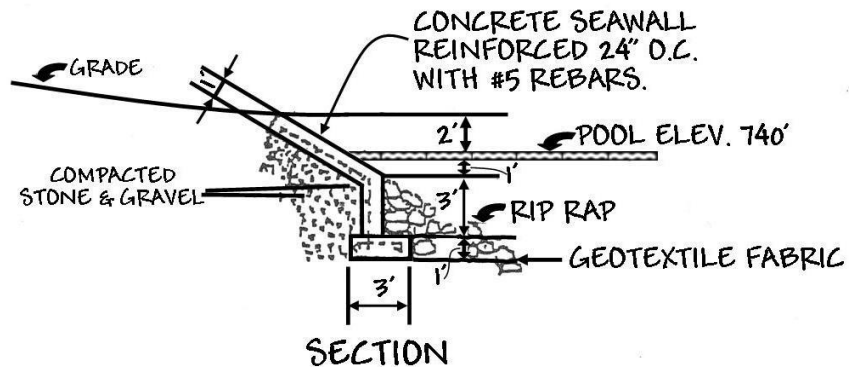
1) Zigzag seawall:

Maximum eight feet long wall sections shall alternately be directed away from and then towards the lake shoreline at an angle of 30 degrees over eight feet on a straight side (see illustration).



2) Sloped seawall:

The top portion of the wall, from elevation 739 to its highest elevation, is angled away from the lake at a 30-degree angle (see illustration).



P. **RESIDENTIAL PIERS, DOCKS AND SWIM PLATFORMS**

(Lake Carroll Association Board Approved 4/23/93)

1. Construction of piers and docks made of steel, aluminum or treated lumber (treated lumber to be used above water only). Floating docks must use approved steel or aluminum pontoons or plastic coated polystyrene floats specifically manufactured for floating docks. Drums of any type or un-coated formed plastics are prohibited.

Piers and docks may include railings, benches, storage boxes and provisions for life preservers. Prohibited are boathouses, sheds, living quarters or roofed structures of any type projecting on to the lake. No private dock, pier, boat lift or swim platform shall extend more than 30 feet from shoreline into Lake. Nor shall any such structure be constructed without permit issued by the A&E Committee. All piers, docks, swim platforms shall be removed from the lake prior to November 1st each year. All piers and docks must have a minimum width of 36 inches. Maximum width for any residential dock or pier shall not exceed 96 inches. Minimum length is eight feet and maximum length shall not exceed 30 feet into the lake from the existing shoreline including ramps.

Swim platforms shall be a maximum of eight feet by eight feet and must be anchored no more than 30 feet from shore line.

All piers, docks, boat lifts and/or swim platforms projecting into the lake must have affixed reflective devices or tape of eight square inches of surface on all sides visible from any direction on the lake. Maximum of two piers per lot permitted. Two (2) docking stations may be accommodated by other LC members, provided that member has dock owner's permission and is registered with the Association Office. (Docking/Watercraft registration forms are available at the Association Office.) All piers, docks, boatlift and swim platforms must have lot and section numbers attached that are visible on lake end of structure. No decks or piers shall cantilever the shoreline or seawall. Property owners with private docks, piers, boat lifts, swim platforms not adhering to these specifications will be required to remove said structure from Lake Carroll and/or be fined. All piers and docks in bay areas shall have placement approved each year by Committee prior to any installation to insure no disruption of bay access to other property owners.

2. **GREENWAY AND COMMON AREA PIERS AND DOCKS** Amended 01-17-04

Piers and docks on Greenway or common areas must have a minimum width of 36 inches and a maximum of 51 inches and shall not be more than 30 feet in length from shoreline. Construction must be of steel, aluminum or non-treated lumber. For those members participating in the program where the Association assumed ownership of the pier or dock and provides the insurance, the pier or docks shall be manufactured by a commercial manufacturer of waterfront docks and pier products. NO homemade piers or docks shall be allowed in the program. Floating piers or docks must use approved vinyl, aluminum, foam filled rotationally molded polyethylene or coated polystyrene floats. All drums of any type, treated lumber or un-coated plastics are prohibited. Docks and piers constructed with Greenway or common areas access must be re-permitted each year. All such docks and piers shall be installed in accordance with greenway site plans. Before seeking a permit please refer to "Greenways & Common Areas" of the most current Lake Carroll Rules and Regulations. No lake front property owners may install docks or register any watercraft on greenway or common areas. No boatlift, railway, or permanent boat storage device of any type may be installed on any greenway or in conjunction with a dock or pier. No swimming floats or diving platforms shall be installed on any greenway accessible dock or pier.

3. **RESERVED AREA DOCKS** (Shoreline docks in East Marina)

Docks in Reserve Area must have a minimum width of 36 inches and a maximum width of 51 inches and shall not be more than 30 feet in length from the shoreline. Construction must be of steel or aluminum. Floating docks must use approved vinyl, aluminum, foam filled rotationally molded polyethylene or coated polystyrene floats. All drums of any type, treated lumber or un-coated plastics are prohibited. Docks constructed with Reserve Area access must be re-permitted each year. All docks shall be installed in accordance with Reserve Area site plans. No lake front property owners may install docks or register any watercraft on a Reserve Area dock. Steps (required) (See "Treads & Risers") and docks (See "Residential Piers, Docks, & Swim Platforms") installed in the reserve area must be by code plus docking cleats on both sides and approved by the Building Inspector. All unsafe steps must be replaced. Steps and docks will be inspected from time to time to insure safety. ALL DOCKS MUST BE REMOVED FROM THE RESERVE AREA PRIOR TO NOVEMBER 1ST OF EACH YEAR.

Q. **ACCESSORY BUILDINGS** (including, but not limited to Sheds, Beach Houses)(Find Campground #2 in Residential Bldg Req & Specs, B. – See Index)

1. Accessory buildings may not be constructed prior to the construction of a home on that lot.
2. The A&E Committee must approve design materials, color and location on the lot. The building must be on back half of lot.
3. Maximum size of accessory building is 280 sq. feet. The height shall not exceed eight feet on sidewalls.
4. A minimum of a four-inch floating slab is required for foundation.
4. Design and color should complement the home
5. Plastic molded storage units under 5 feet in height are exempt from above rules.
6. No washrooms are allowed.
7. Variances on setbacks will be allowed by the A&E Committee (April 23, 2005, M05.04.13)
8. For Lakefront accessory buildings there must be a 15' setback from property line (741 foot line) that is surveyed and marked.



R. **GAZEBOS**

1. **Lots without a home**

- a. Gazebos of conventional octagon configuration and no more than 12' across the middle in either direction may be permitted prior to a home being built. No other configuration may be constructed prior to start of construction of home. (January 11, 2002, M02.01.02)
- b. Prior to the start of construction all gazebo design, materials and location on the lot must be approved by the A&E Committee.
- c. Sides below floor level must be enclosed.
- d. Sides above floor level may be partially enclosed and/or screened in, but under *NO circumstances*, for structures built prior to home construction, will windows and/or combination windows, plastic, plywood, cardboard, etc. be allowed to enclose those sides.
- e. Gazebos must not be used for sleeping quarters or for storage sheds.
- f. For Lakefront improvements there must be a 15' setback from property line (741 foot line) that is surveyed and marked

2. **Lots with a home**

- a. Gazebos on lots less than one acre in size may have a maximum of 144 Sq. ft.
- b. Gazebos on lots over one acre in size may have maximum of 400 sq. ft.
- c. For Lakefront improvements there must be a 15' setback from property line (741 foot line) that is surveyed and marked

S. **DECKS: ALL REMODELING (STRUCTURAL CHANGES) AND CONSTRUCTION OF A DECK NEED A PERMIT.**

**(See latest edition of the International Residential Code)**

**(Require species and grade of lumber on all plans submitted.)**

1. All deck designs, materials, and location must be approved by the A&E Committee.
2. Sides under detached decks must be enclosed if to be used for storage area.
3. All detached decks on lots smaller than one acre shall have a maximum of 800 sq. ft.
4. All detached decks on lots larger than one acre shall have a maximum of 1000 sq. ft.
5. Whenever a difference in the elevation exists of 18 inches or more between ground level and top of deck floor, a safety railing is required on that side.
6. Maximum spacing between railing balusters is four inches.
7. All decks attached to dwellings must be supported by frost-free footings. Minimum footing eight inches by 16 inches concrete frost free. Minimum depth of 42" w/45 degree slope for footing pad depth.
8. Post support foundation: Maximum height to equal 6" below basement floor for walkouts. May be up to 7 ¾" below basement floor, but in all cases equal to the level of a poured concrete patio.
9. Any exposed support posts for decks, screen rooms or four season rooms that are buried as the foundation for that structure and approved by the A&E must be at least 6"x 6" and must be treated lumber as a deterrent to rot.

T. **BARNs AND STABLES** (See appendix for further information)

1. Design, materials color and the A&E Committee prior to construction must approve location on the lot.
2. These structures are limited to lots, which have been designated as "ranchette" or "equestrian" lots by the Covenants and Restrictions.
3. No barns or stables will be allowed until a home is constructed upon that lot.

U. **FENCES** (See appendix for further information on fencing on "Ranchette" or "Equestrian" lots.

No lot fences are permitted except as follows.

1. The A&E Committee prior to construction must approve design, materials, color and location upon lot.
2. Temporary fences for protection of new trees and shrubs or winter "cover" fences are at the discretion of the A&E Committee.
  - a. Color must be galvanized steel, black, or green. (No orange or iridescent colored) (July 1, 2007)
  - b. Must not be erected prior to Labor Day weekend each year.
  - c. Must be removed by Memorial Day weekend each year. Exception: Galvanized or steel fencing may stay in place year around with permission of the Building Inspector and/or A&E Committee.

3. Dog runs are at the discretion of the A & E Committee. Fencing must be of a nature so as not to “stand out” to neighbors in the area. I.e. chain link should be black so it won’t “stand out”. Fencing is not to go beyond confines of house and not to be seen from front of house.

V. **OCCUPANCY PERMIT**

An occupancy permit is required *prior* to occupying a dwelling. A list of requirements may be obtained from the building inspector. Failure to obtain the proper occupancy permit will result in an imposed fine of \$250 Plus \$25 per day of violation for both the homeowner and the General Contractor. A well construction report and a report on the water quality must be obtained prior to an occupancy permit being issued. (Copies must be furnished to the A&E Committee.)

W. **ANTENNA AND TOWERS**

1. One tower on the property for the use of radio, TV or ham radio is allowed.
2. May be free standing or attached to dwelling.
3. Maximum of 40 feet, ground level to top of tower at ground level - permit required.
4. Construction must be reviewed and permitted by the A&E Committee.
5. In addition a TV antenna may be mounted on roof of dwelling. Roof mounted antenna under twelve feet in height requires no permit.

X. **SATELLITE**

1. 36” or less satellite attached to dwelling requires no permit.
2. Larger than 36” satellite dish and equipment needs a permit for A&E approval.

Y. **COMMERCIAL BUILDING REQUIREMENTS AND SPECIFICATIONS**

1. To be approved on an individual basis.
2. To be in accordance with all national building codes.
3. Setbacks non-residential:
  - a. All buildings must be 50 feet from the front property line or any road.
  - b. No sign shall be placed within 30 feet of the front property line or any road. (Maximum size see sign Policy for details).
4. No gasoline sales will be permitted without special use permit by committee and Association Board.

Z. **PRIVATE SWIMMING POOLS, HOT TUBS AND SPAS (11/18/94)**

1. General:

Pools used for swimming, hot tubs, spas and bathing shall conform to the requirements of this section provided that these regulations shall not be applicable to any such pool less than 24 inches deep, except when such pools are equipped with a water re-circulating system or involve structural materials. Wading pools as defined are exempt.
2. Wading pool means a pool intended only for small children. It is not used for swimming or instruction in swimming. The maximum depth is less than 24 inches.
3. Pool depth means the distance between the pool floor and the top of the perimeter wall or perimeter overflow system lip.

Plans and permits: A swimming pool or appurtenances thereto shall not be constructed, installed, enlarged or altered until plans have been submitted and a permit has been obtained from the A&E Committee. The approval of all local county and state authorities having jurisdiction over swimming pools shall be obtained prior to receiving a permit from the A&E Committee for a permit. Copies of the approvals shall be filed as part of the supporting data for the permit application. Plans shall accurately show dimensions and construction of the pool and appurtenances and properly established distance to lot lines, buildings, walks, fences, as well as details of the water supply system, drainage and disposal systems. Detailed plans of structures, vertical elevations and sections through the pool showing depth shall be included.
4. Safety: Everyone owning a swimming pool that contains 24 inches or more of water in depth at any point (even during construction), shall erect and maintain thereon an adequate enclosure surrounding the pool area. See Enclosure for more details.
5. Enclosure: The enclosure shall extend not less than four feet above ground. All gates shall be self-closing and self-latching with latches placed at least four feet above ground. The enclosure shall be constructed as

to prohibit the passage of a sphere large than four inches in diameter through any opening in or under any fence. The entire barrier, including doors and gates, shall be at least four feet high measured on the inside and outside, shall not provide ready footing for climbing. No fence shall be located, erected, constructed or maintained closer to a pool than three feet. The wall of a house or building faced to a pool may be used as a portion of such fence. At least a temporary enclosure without any openings except for a gate shall be in place prior to any water being placed in pool. Agreement must be made with building inspector as to what will be allowed as a temporary enclosure.

6. Alternative Device: A natural barrier, pool cover or other protective device approved by the A&E Committee shall be acceptable as long as the degree of protection afforded by the substituted device of structure is *not less* than the protection afforded by the enclosure, gate and latch described herein.
7. Permit Required/Fee: The application shall be on form provided by the A&E Committee and shall be accompanied by plans drawn to scale (1/4 inch per foot) showing the following:
  - a. Pool dimensions including depth.
  - b. Location of pool on lot, distances from lot lines, structure, septic field, and septic tank.
  - c. Fencing. See “Landscaping” (new shrubbery) and “Tree Removal” in the Index.
  - d. A fee of \$25 will be charged for each pool permit.
8. Penalty: Any person violating any provision of this regulation shall be fined not less than \$250 nor more than \$500 for each offense. A separate offense shall be deemed committed on each day during on/or which violation occurs or continues.

#### AA. **LANDSCAPING**

All professional landscaping shall require a permit with applicable fee.

1. All landscaping must be kept within the property lines. No plantings are allowed in the road easement.
2. Waterfront homes may apply for a temporary watering permit to draw from the lake to establish a new lawn. A permit is to be obtained from the A&E Committee with a fee of \$50 and is good for six weeks.
3. When a finished grade is to be established a permit is required.
4. Tree removal (see Index).

#### BB. **WELLS**

The A&E Committee must approve all well locations. Said location must be verified prior to drilling.

All well drillers shall, within ten days of drilling a well, furnish a construction report on the well (same report sent to the state). This report will be placed in the property owners’ file. Effective 11/3/95 a satisfactory laboratory report on water quality for chloroform and nitrates must be furnished to the A&E Committee prior to occupancy. From 12/1/95 all wells must be a minimum of six inches in diameter and cased into shale and grouted.

#### CC. **LP PROPANE TANKS** (Please also refer to Addendum 2006-08 for LP Tank Options)

May be one of the following.

1. Buried.
2. Screened or fenced and painted a light earth tone color.
3. Minimum screening 4x4 treated posts and lattice. Not to exceed five feet in height.
4. Tanks must be screened before occupancy permit will be issued.
5. LP dealers shall contact the building inspector prior to the setting of any LP tank for a proper location.
6. LP Tanks (100lb. Tanks) in the Campground must have stabilizing stands that are provided by the Association. Smaller LP tanks must also be tied down to prevent shifting.

#### DD. **FUEL STORAGE**

Residential or commercial gasoline and diesel fuel tanks, either buried or above ground, are prohibited, or only as permitted. (Lake Carroll Association Board approved 1/1/92)

#### EE. **VARIANCE POLICY**

When a variance is requested or a determination of need for a variance by the A&E Committee is made, the procedures set forth in this section shall be followed. In the event that the A&E Committee has determined the need for a variance, then the responsible party for the construction shall be deemed to be the Applicant. The variance may pertain to setbacks, size or shape of building structures, additions, remodels, below ground structures, driveways and landscape plantings/accessories. However, requests for variances that are limited to the inside of

structures are excluded from this requirement and may be granted without notice.

1. Setting hearing or meeting; time limitation. When the provisions of this Policy require a Lake Carroll Association hearing or meeting in connection with any application filed pursuant to this Policy, the body or committee charged with conducting the hearing or meeting shall, upon receipt of a properly completed application and fee, as determined by the Lake Carroll Association Board of Directors from time to time, fix a reasonable time and place for such hearing or meeting; provided, however, that such hearing or meeting shall be commenced no later than 30 calendar days from the date of the formal application. This meeting or hearing shall be concluded no later than 60 days following the submission of subject application, unless the applicant shall agree to an extension or unless the hearing meeting agenda of the body is completely committed during that time.
  - a. The office staff receiving said application for a variance shall prepare and forward all documents pertaining to the request to the committee or body charged with conducting said hearings prior to their regularly next scheduled meeting.
  - b. When the applicant files the proper completed documentation and fee requesting a hearing, the representative of the committee or body conducting said hearing or meeting will assign a hearing date (pursuant to "1" above) and forward this information along with the pertinent documentation to the committee or body as notification.
2. Notices
  - a. Building Inspector to give notice. The Building Inspector shall cause notice to be given to the Lake Carroll Association of hearings and meetings pursuant to a formal application for a variance(s) in the following form and manner.
    - i. Once the date for the hearing has been assigned. The Building inspector shall cause to be posted announcements at the Lake Carroll Association Website and postings at the two information boards at the formal entrances to the Lake Carroll property complex.
  - b. Applicant to give notice. The Applicant, upon receiving the hearing date shall provide notice in the following form and manner.
    - i. The applicant shall cause notice by posting a four foot wide by two foot high sign with black 3" block letters on a white background on the property affected with all of the information in section (c), Content of Notice below. This sign shall be placed on the property in a location that is visible from the Lake Carroll road the property is addressed to. This sign shall not be located in any easement near the road surface.
    - ii. The applicant shall send by United States Postal Service Certified Mail, return receipt requested, notification of a formal application seeking a variance, to all property owners within a 250 foot radius of the property seeking the variance.
    - iii. The office staff shall provide the names and addresses of these property owners upon request.
    - iv. The applicant shall return all receipts of the sent notifications to the Building Inspectors office not later than seven days prior to the hearing or meeting date. This includes all delivered and undelivered notifications. If the applicant fails to send notification to all property owners affected in (2) above, the hearing shall be postponed and the applicant will be required to reapply for the variance and hearing date.
  - c. Content of notice

All notices and signs shall include the date, time and place of such hearing or meeting, a description of the matter to be heard or considered, and address or particular location of subject property.
  - d. Persons entitled to notice.
    - i. All hearings and meetings. Notice of every hearing or meeting set pursuant to Section 1 shall be given notice.
    - ii. By mail or personal delivery by the Building Inspectors office to the applicant and, if a specific parcel is the subject of the application, to the owner of the property.
    - iii. By certified mail, return receipt requested, to all property owners as described in section b.ii. above, by the property owner or his/her legal representative or agent, that shall have filed the formal request.
    - iv. By mail, personal delivery, or interdepartmental delivery from the Building Inspectors office, to the Lake Carroll Association General Manager, Board of Directors, Committees, Departments, Officials, Consultants, and others as determined by the Building Inspector.

### III. OTHER ARCHITECTURAL & ENVIRONMENTAL CONTROLLED ISSUES

FF. **SIGN POLICY** - Non-Commercial and Commercial (All signs require A&E approval.)  
(Lake Carroll Association Board approved 9/89, revised 1/1/95-Covenants and Restrictions page 5, paragraph I)

#### 1. **NON-COMMERCIAL SIGNS**

- A. Quote: No person except the declarant (Lake Carroll Association) shall erect or maintain upon any lot or improvement any sign or advertisement unless prior approval is obtained from the A&E Committee.
- B. Policy: All signs placed in Lake Carroll require a permit. An application for such permit must be submitted to the A&E Committee for approval. The application must include plot plan of lot showing location of sign, drawn to scale, sketch of design including colors, height and type of material to be used and landscaping.
- C. General Contractors (no fee): Maximum size 24 inches x 36 inches, unattached from home. Two signs may be placed on waterfront homes. (One at the road access and one at water access). Golf course lots may also have a second sign at the golf course side of lot. All other improved lots, one sign. All signs must be removed seven days from date of final inspection; your escrow deposit is refunded only after all signs are removed. No subcontractor signs are allowed. Signs not removed within seven days of final inspection will result in a \$25 per day charge to either the contractor or property owner  
Until the signs are removed his fee will be deducted from your escrow deposit. All signs not removed within 15 days will be picked up and discarded.
- D. "For Sale By Owner" Signs – See "Realtor & By Owner Signs" under Commercial Signs.

#### 1. **COMMERCIAL SIGNS** – LCA Board approved August 25, 2009

##### General Provisions

- A. Short Title. - The ordinance codified in A&E Rules & Regulations shall be known as the "Commercial Sign Code of Lake Carroll Association and may be so cited and pleaded and shall be referred to in the A&E Rules & Regulations as the "Commercial Sign Code."
- B. Purpose
  - 1. The Commercial Sign code creates the legal framework for signage regulations that is intended to facilitate an easy and agreeable communication between Lake Carroll Association and Commercial Businesses. It recognizes the need to protect the safety and welfare of the public, the need for well maintained and attractive appearance in Lake Carroll Association, the need for adequate business identification and advertising and communication, and the need for promotion of aesthetic values.
  - 2. An attractive environment maintained by quality control, through adequate maintenance and inspection and by reasonable guidelines formulated to minimize clutter.
  - 3. This Code authorizes the use of signs visible from public rights-of-way, provided the signs are:
    - a. Compatible with their surroundings, pursuant to the objectives of proper design and compatible with zoning regulation;
    - b. Allowing and promoting optimum conditions for meeting the sign user's needs while at the same time promoting the amendable environment desired by the general public;
    - c. Designed, constructed, and installed and maintained in such a manner that they will not endanger public safety or traffic safety;
    - d. Legible, readable and visible in the circumstances in which they are used;
    - e. Respectful of the reasonable rights of other advertisers whose messages are displayed.
- C. Required-Time limit for completion of work - Except or as otherwise provided in the A&E Rules & Regulations it is unlawful for any person to erect, construct, enlarge, move or convert any sign in Lake Carroll Association, or cause the same to be done, without first obtaining a sign permit for each such sign from the A&E Committee and Building Inspector. These directives shall not be construed to require any permit for cleaning and other normal maintenance or repair of a sign structure for which a permit has previously been issued, so long as the sign or sign structure is not modified in any way. No new permit is required for signs which have permits and which conform with the requirements of the rules & regulations on the date of its adoption unless and until the sign is altered or relocated. If the sign is not fully erected within ninety days, the permit is voidable.
- D. Issuance  
Commercial signs on Commercial zoned lots – a one-time fee of \$150 per sign, which requires permit

1. The Building Inspector shall issue a permit for the erection, alteration or relocation of a sign within Lake Carroll Association when an application therefore has been properly made and approved and the sign complies with all appropriate rules and regulations of Lake Carroll Association.
  2. The Building Inspector may, in writing, suspend or revoke a permit issued under the provisions of this Chapter whenever the permit is issued on the basis of a misstatement of fact or fraud. When a sign permit is denied by the Building Inspector/A&E Committee, the Building Inspector shall give written notice of the denial to the applicant, together with a brief written statement of the reasons for denial.
- E. Inspection - The person erecting, altering or relocating a sign shall notify the Building Inspector upon completion of the work for which permits are required.
1. Inspections. All ground signs shall be subject to a footing inspection and all signs to a final inspection by the Building Inspector. Such inspection will verify proper location and compliance with all approved specifications and conditions of the permit.
  2. Maintenance. Every sign in the Lake Carroll Association, including but not limited to those signs for which no permits or permit fees are required, shall be maintained in good condition at all times. The Building Inspector shall inspect and have the authority to order the painting, repair, alteration or removal of signs which become dilapidated or are abandoned, or which constitute a physical hazard to the public safety.
- F. Permission to install required - No person shall erect, construct or maintain any sign upon any property or building without the written consent of the owner, or their authorized representatives, except as provided in "Association Signs".
- G. Signs of Buildings - No sign on a building shall be larger than 4 square feet
- H. Ground Signs
1. Number of Ground Signs. One ground sign is permitted for each developed parcel unless provided otherwise in the A&E Rules & Regulations; provided, that no such sign may be closer than two hundred fifty feet to any permanent ground sign within Lake Carroll Association on the same side of the street. One additional ground sign may be erected for each additional five hundred feet of street frontage in excess of the first three hundred feet of street frontage abutting the developed portion of said parcel.
  2. Area of Ground Signs. The maximum area of a ground sign shall not exceed fifty square feet for each face of a double-faced sign or for the sole face of a single-faced ground sign.
  3. The maximum height of any ground sign or sign structure shall be fifteen feet.
  4. A ground sign must be set back from the public right-of-way from which it is intended to be viewed the same distance as any setback line required in any residentially zoned property facing the same public right-of-way within one hundred feet from the sign.
  5. Where a ground sign projects over a vehicular traffic area, such as driveway or parking lot aisle, the minimum clearance between the bottom of the sign and the ground sign shall be fourteen feet.
- I. Realtor & By Owner Signs
1. For Sale (on improved lots only):
    - a. Maximum 24 x 36 inches, unattached from home. Two signs may be placed on waterfront, golf course, and trail side lots. One at road accesses, one at water access, golf course, and trail side of lot. (Realtor's mailbox must be attached to Realtor's For Sale Sign.)
    - b. All other improved lots one sign.
    - c. No subcontractor signs are allowed.
    - d. All signs must be removed at closing.
    - e. No signs allowed on vacant lots.
  2. Open House Signs:
    - a. ONE Open House sign may be placed at the nearest main traveled road in addition to sign located at property; multiple open house signs allowed upon approval by Building Inspector and/or A&E Committee.
    - b. Sign not to be placed before morning and must be removed by dusk on day of Open House. If signs are not removed they will be picked up and discarded.
  3. No other remote directional signs are allowed. All such signs will be picked up and discarded.
- J. Ground Signs are to be landscaped around the base, except as outlined "Realtor & By Owner Signs".
- K. Association Signs: The Lake Carroll Association may have logo and identification signs affixed to their buildings. New Association sign applications must be submitted to the A&E Committee for aesthetic and

structural approval. Fees are waived on all Association signs.

- L. **Prohibited Signs** (All signs are subject to A&E approval.)
1. Generally - The types of signs set forth in this Chapter are expressly prohibited in all of Lake Carroll Association.
  2. Animated and intensely lighted signs - No sign shall be permitted which is animated by means of flashing, scintillating, blinking or traveling lights or any other means not providing constant illumination.
  3. Changeable copy signs - All manual changeable copy signs and automatic changing signs are prohibited with the exception of public time, temperature and date signs.
  4. Posters and Bills - The tacking, posting or otherwise affixing of signs visible from a public way, located on the walls of buildings, barns, sheds, on trees, poles, posts, fences or other structures is prohibited unless permitted by A&E Rules and Regulations.
  5. Moving Signs - Except as otherwise provided in A&E Rules and Regulations, no sign or any portion thereof shall be permitted which moves or assumes any motion consisting of a non-stationary or fixed condition except for the rotation of barber poles or permissible changing signs. This section is not meant to prohibit any form of vehicular signage such as a sign attached to a bus or lettered on a motor vehicle.
  6. Parking of advertising vehicles prohibited - No person shall park any vehicle or trailer on a public right-of-way or public property or on private property so as to be visible from a public right-of-way, which has attached thereto or located thereon any sign or advertising device for the basic purpose of providing advertisement of products or directing people to a business or activity located on the same or nearby property or any other premises. This section is not intended to prohibit any form of vehicular signage such as a sign attached to a bus or lettered on a motor vehicle.
  7. Public Areas
    - a. No sign shall be permitted which is placed on any crosswalk, curb, curbstone, sidewalk, post, pole, stake, electroliner, hydrant, bridge, tree or other surface located on public property or over or across any street or public thoroughfare except as authorized in subsection B of this section.
    - b. Signs shall be allowed in the public areas designated in subsection A of this section so long as they meet the following requirements:
      - i. Non-illuminated, single- or double-faced ground sign
      - ii. Not exceeding the height of thirty-six inches above the top of the curb
      - iii. Not exceed six square feet in area
      - iv. Only allowed on Sundays between the hours of twelve to six p.m.
      - v. No Lake Carroll Association sign permit will be required for a sign under this section.
    - c. Any sign located on public property in violation of this section may be removed by Lake Carroll Association. The person responsible for any such illegal sign shall be liable for the costs incurred in the removal thereof and Lake Carroll Association is authorized to effect the collection of said cost. The remedy is not exclusive. Lake Carroll Association reserves the right to prosecute violators as set forth in A&E Rules and Regulations.
  8. Banners - Banners, pennants, searchlights, balloons or other gas-filled figures may be used as follows:
    - a. Signs described above are not allowed except as noted below.
    - b. Signs described above may be displayed at the opening of a new business in the business, or office and research district for a single period not to exceed fifteen days.
    - c. In business, office and research districts, gas or air-filled figures in excess of twenty-seven cubic feet or which have a cross-sectional dimension greater than three feet are expressly prohibited. Balloons may be utilized but not aggregated or grouped together in excess of twenty-seven cubic feet and in no event shall have a cross-sectional dimension greater than three feet.
    - d. Permits are required for signs listed in sections above.
  9. Flags - Flags other than those of any nation, state or political subdivision or corporate flag are prohibited.
  10. Swinging Signs - Swinging signs are prohibited.
  11. "A" Frame Signs - All A-frame or sandwich board, sidewalk or curb signs are prohibited.
  12. Portable Signs - Portable or wheeled signs are prohibited. This shall not be interpreted to prohibit lettering on motor vehicles or permissible advertising on buses.
  13. Roof Signs - All roof signs are prohibited

14. Visible Frames - Visible angle iron frames or structures to support projecting signs are prohibited.
15. Flashing Lights - Flashing lights or flashing signs located inside a premises are expressly prohibited if visible from a right-of-way. Exception, holiday lights that flash on and off.
16. Unclassified Signs - The following signs are also prohibited, which:
  - a. Bear or contain statements, words or pictures of an obscene, pornographic, immoral character, or which contain advertising matter which is untruthful;
  - b. Are painted or attached to any fence or any wall which is not structurally a part of a building, except to identify a residence or residence structure by means of posting the name of the occupant or structure, and the street address;
  - c. Operate or employ any stereopticon or motion picture projection or media in conjunction with any advertisements or have visible moving parts or any portion of which moves, or gives the illusion of motion except as permitted in A&E Rules and Regulations;
  - d. Emit audible sound, odor or visible matter;
  - e. Signs for advertising which purport to be, or are an imitation of, or resemble an official traffic sign or signal, or which bear the words "Stop," "Go Slow," "Caution," "Danger," "Warning," or similar words;
  - f. Signs which by reason of their size, location, movement, content, coloring or manner of illumination may be confused with or construed as a traffic control sign, signal or device, or a warning sign, or the light of an emergency or road equipment vehicle, or which hide from view any traffic or street sign or signal or device.

#### **IV. A&E COMMITTEE POLICIES**

**(Any violations within this section will result in fines as outlined in Fine Structure – See Index)**

- A. ***RETAINING WALLS, WATERFRONT DECKS, PIERS, ETC.***  
 A minimum sideline set back of 15 feet is required without the adjacent property owner's agreement in Sections 15, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29, 31. The A&E Committee must also approve variances.
  
- B. ***DRIVEWAYS & CULVERTS*** Refer to "Building Requirements" ***CULVERT REQUIREMENTS & DRIVEWAYS***  
 In sections 15, 19, 21, 22, 23, 24, 25, 26, 27, 28 and 31 driveways may not be installed closer than 15 feet to the adjacent property line without first obtaining a signed adjacent property owner agreement form and a variance granted by the A&E Committee. *Minimum with signed adjacent property owner agreement form is five feet.*  
 In sections 1, 2, 3, 4, 5, 12, 13, 16, 17, 18, 20 and 30 driveways may not be installed closer than five feet to the adjacent property line without a signed adjacent property owner agreement and a variance granted by A&E Committee.
  
- C. ***ADJACENT PROPERTY***  
 All property owners or contractor of record must obtain written permission to use property other than the building site for access to construction site or any other purpose. This permission must be obtained prior to such use and filed with the A&E Committee. Violation of this policy will result in the issuance of a citation. A "stop order" will be placed on the job of record along with fines. All fines shall be paid before the job of record will be allowed to proceed.
  
- D. ***EROSION CONTROL***  
 Erosion Control measures will be evaluated on an individual basis, according to property location and elevation. Prior to or during commencement of any Construction or Improvement, the property will be evaluated under the direction of the A&E Committee /Building Inspector to determine whether Erosion Control measures are needed. All Contractors will be advised to use silt fences at all locations that might cause a silt problem at the time of construction. Erosion Control measures are to insure the protection of our Lake from run off and in flight debris and to prevent contamination or damage to the Lake and adjacent properties.



E. **CONSTRUCTION HOURS & DEBRIS REMOVAL**

Due to noise abatement, construction hours shall be as follows:

6:30 am to 6:30 pm      Truck Delivery  
7 a.m. to 7 p.m.        Monday through Friday  
7 a.m. to 6 p.m.        Saturday  
10 a.m. to 6 p.m.       Sunday

During months of high temperature (80+degrees), shingling contractors may begin at 6 a.m.

**DEBRIS REMOVAL**

Effective January 15, 1997 all construction sites shall be required to have a Dumpster in place at beginning of framing through dry walling of project. This Dumpster must be unloaded when capacity is reached. NO debris will be allowed to be thrown on ground or allowed to blow in ditches or other property. A fine of \$250.00 will be assessed and a stop order placed on job of record until fine is paid and problem is corrected. After dumpster is removed, all debris is to be kept in the garage or removed from site.

Effective January 1, 1998 no construction burning shall be allowed. Any contractor found burning shall be fined \$250.00 for the offense and permit will be revoked until they have met with A&E Committee.

F. **MAINTENANCE OF LOTS**

(Refer to Article III, Section D of Covenants and Restrictions.

Lake Carroll POA Lot maintenance / mowing rules are in part designed to conform to the state of Illinois statutes.

Illinois Noxious Weed Law: Article I

**Rule 1.01.** It shall be the duty of every person to control the spread of and eradicate all noxious weeds on lands owned or controlled by him in the State of Illinois.

**Rule 1.03.** It shall be the duty of each control authority to carry out its duties and responsibilities as set forth in the act and these rules and regulations.

Noxious weeds: Marijuana, ragweed, Canada thistle, perennial sow thistle, musk or nodding thistle, perennial members of the sorghum family including Johnson grass, sorghum alum and other Johnson grass/sorghum crosses with rhizomes.

G. **APPLYING OF FERTILIZERS IN LAKE CARROLL:**

1. **CONTRACTORS:** Any landscaper who sprays or professional sprayer of chemicals on land within Lake Carroll needs to have a State of Illinois Spray License and must submit a copy of that license to Lake Carroll when he/she registers each year. A “no-charge” permit request must be submitted to A&E and approved before any or all spraying by Contractors. The permit must name products (MSDS Sheet) being used. **The application of Phosphorous is not permitted in any form in Lake Carroll** as stated per Illinois state codes, except when starting new lawns. Though the spreading of some dry chemicals does require a license, a “no-charge” permit request must be filed for all and approved before any application is put down in Lake Carroll. These products must also be named (MSDS).

**Failure to adhere to this regulation will cause an immediate “stop-work” order and a \$250 fine.**

2. **MEMBERS:** Members must not apply any Phosphorous of any kind within Lake Carroll. Suggested possible products w/o Phosphorous are on our website along with “current cost per sq. ft.” Though some are listed at only 1, 2 or 3 % of phosphorous we urge you not to use it as there are many with 0% phosphorous.

H. **MOWING POLICY**

1. *Lot Mowing Unimproved Lots:*

Lot to be mowed entirely to gain control of weeds.

If a member is cutting their own lot, they must notify the LCA Office at 815-493-2552, ext. 27, [by 12:00 pm the day following the end of the mowing period. Provide your name, section & lot, and date mowed].

Mowing dates for 2010 are:

a. First Mowing - No earlier than first Saturday in May and no later than third Sunday in June based on management’s decision and vegetation growth. Typically first Saturday in May.

- b. Second Mowing - No earlier than First Saturday in August and no later than first Saturday in September based on Management's decision and growth of vegetation. Typically first Saturday in August.
- 2. *Mandatory Mowing Improved Lots:*  
*Improved Lot:* Any lot, which has a home erected, must have the lawn planted and maintained 3 months after occupancy or final inspection. \$1000 will be held in escrow until in compliance, exceptions during winter months when ground is frozen. Mandatory mowing must begin after the occupancy or final inspection has been issued.

All improved lots must be kept in a neat and orderly fashion. Lawn must not be allowed to grow taller than six inches in height. Failure to maintain will result in a fine of \$100. The Association will arrange for mowing and mowing fees would be added to the fine if schedule is not met. **All lots must be mowed entirely to gain control of weed problems.**

*Exceptions to this Policy:*

- 1. Those lots designated as being fully wooded, as outlined in census taken by the building inspector.
- 2. All improved lots larger than one acre may plant some small areas in wild flowers. However, area must be kept free of noxious weeds and balance of lot must be fully mowed. All lots must be kept in a neat and orderly fashion.
- 3. Areas set-aside by the Association as natural prairie.

*Fee Schedule:*

The Association maintenance staff or its agents will mow the lot in question where the property owner is found to be in noncompliance with this policy. The property owner of record will be assessed a mowing fee (including penalty) as established in the following schedule:

Less than 1 acre	\$110
Less than 1 acre partially wooded	\$ 90
A lot in excess of 1 acre	\$195
A lot in excess of 1 acre partially wooded	\$125

This fee is per mowing. Please note that there are two mowing periods per year. All mowing fees will be subject to collection as are other Association dues, assessments and fees. Failure to pay this fee within 30 days from billing date will result in additional late charges of \$25. All mowing fees must be paid in full to consider a member in good standing.

Mowing Fees for lots under a contiguous lot agreement or re-platted lots will be charged by the originally platted lot but in no case will owner be charged more than the fee for "a lot in excess of 1 acre."

**I. NUISANCE ANIMAL CONTROL POLICY**

Trapping in Lake Carroll is under the supervision of the General Manager, Lake Manager, and A&E Building Inspector.

Trappers trapping for Lake Carroll Association on Common Areas and Reserved Areas is for the control of animals that impede the lake, ponds, and dam structures. Trappers are required to register with the A&E Building Inspector prior to trapping commencement. To register, you must:

- Complete a Contractor's Registration Card (\$50 fee), available from the A&E Office
- Provide copy of your IDNR Nuisance License
- Provide proof of five hundred thousand (\$500,000) liability insurance.

## FINE STRUCTURE POLICY

At their August 1995 meeting, the Board of Directors approved a recommendation from the A&E Committee to implement a fine structure affecting property owners, contractors, subcontractors and marine dealers who violate the Covenants and Restrictions, Building Codes and/or A&E policies. The fine structure became effective October 1, 1995 and is a permanent policy within the building code.

The Chairman of the A&E Committee, at that time, outlined the necessity of this policy based on the fact that his committee has seen a large increase in the installation of improvements with no permit as well as requests for variances after installation of the improvement is completed.

Violation of the above policy will result in either the property owner and/or subcontractor/contractor of record being charged according to the following fine structure:

### FINE STRUCTURE AMENDED 11/16/2012

1. Any person performing any work without first obtaining permits as required by the A&E Rules and Regulations.
2. Any contractor performing work requiring a permit without first being registered as a contractor with the Lake Carroll Property Owner's Association.
3. Any property owner allowing a non-registered contractor to perform work within Lake Carroll requiring a permit and contractor registration.
4. Any person, contractor or corporation performing work not in accordance with the A&E Rules and Regulations in effect as of January 1, 2013, and all subsequent amendments.
5. Any person failing to apply for a variance as required.
6. Any person, including contractors, failing to comply with the direction or decision of the Lake Carroll Building Inspector or the A&E Committee.
7. Any person, including contractors, engaging in any misrepresentation or fraud in connection with a permit application, the materials to be used, the contractor(s) performing actual work, etc.
8. Installations of any improvement without first obtaining permit will cost up to \$2500, permit fee will be doubled plus \$25/day until permit is granted.
9. Variances granted after installation of improvement will cost up to \$2500, plus \$50/day until variance is granted.
10. Failure of contractor/subcontractor to obtain any required inspection (24 hour notice required) will cost \$250 plus \$25/day until inspection takes place.
11. Failure to obtain occupancy permit prior to moving anything into a newly constructed home is cause for both the home owner and the general contractor each receiving a \$250 fine and \$25 per day until permit is obtained from the Building Inspector.
12. When violations are detected by the Building Inspector and/or the A&E Committee fines may be assessed. All rules and regulations are stated in the A&E Building Rules and Regulations.
13. All violations will be addressed.
  - a. For the first violation fine up to \$2500.
  - b. For the second violation fine up to \$5000.
  - c. Third violation, you will lose the privilege of building at Lake Carroll.
14. Fines are to be paid immediately and corrections may be required by the A&E Committee, or an order to stop work immediately will be issued.
15. If material or prints are changed, a letter from the homeowner is needed for the A&E Committee to approve the changes.
16. Failure of marine dealer to obtain permit for installation of any pier, dock or boat lift will cost \$100.
17. Failure to apply both reflective strips and section/lot to any pier, dock and/or boat lift will result in a fine of \$50 plus \$10/day. The fine will be effective after a 15-day notice sent to the property owner expires.

In all cases, the building inspector has the authority to place a stop work order on a job until all fines are paid, violations are corrected or the A&E Committee has granted a variance.

A&E Fees & Penalties  
Addendum # 2008-01 (Board Approved 12/22/2008)

Permit Fees		Permit Valid	Extensions	
			1	2
New Home *	Sq footage	1 year	6Mo \$250	\$150/Mo.
Addition	Sq Footage	As agreed; not to exceed 1yr	6Mo \$250	\$150/Mo.
Accessory Building	sfx27x.0025	6 Mo.	As agreed \$50	
Barns & Stables	sfx27x.0025	6 Mo.	\$100	
Beach House	sfx27x.0025	6 Mo.	\$100	
Decks	\$25	6 Mo.	\$50	
External Wood burner / alternate fuel	\$25	6 Mo	\$50	
Fences	\$25	6 Mo.	\$50	
Garage (Detached)	sfx27x.0025	6 Mo.	As agreed \$50	
Gazebo	\$25	6 Mo.	\$50	
In -ground Swimming Pool	\$50	As agreed	\$100	
Landscaping	\$25	As agreed; not to exceed 1yr	\$50	
Lot Clearing	\$25	6 Mo.	\$50	
Riprap	None			
Satellite less than 20"	None			
Satellite greater than 20"	\$25	6 Mo.	\$50	
Shed	\$25	6 Mo.	\$50	
Swimming Pools	\$25	6 Mo.	\$50	
Towers (no wind towers)	\$25	6 Mo.	\$50	

\* *Hardships to be considered on an individual basis by the A&E Committee*

Penalties	Fee	Fine	Fine Per Day	2nd Offense	3rd Offense
Installation W/O Permit	Doubled	Up to \$2500	\$25		
Variance Hearing	\$250				
If Variance granted after improvement		Up to \$2500	\$50		
Fail to get any required Insp.		\$250	\$25		
Fail to get Occupancy Permit prior to moving in		\$250	\$25		
Fail to get permit for Dock or pier		\$100			
Fail to apply reflective strips on Docks and Piers		\$50	\$10		
<b>Addendum # 2009-01 (Board Approved 11/20/2009)</b>					
Improved lot not mowed less than 6"		\$100			
Violation of any "Private Swimming Pool" construction rules			\$250 -\$500		
Construction Debris in ditches		\$250	Plus \$25		
Contractors signs left more than 7 days after final			\$25		
Contractors using adjacent property W/O permission on file		\$250	Plus \$25; plus stop work order		
All violations may be assessed		Up to \$2500		Up to \$5000	Loss of privilege to Build in Lake Carroll

Violations by members will be given a 30 day notice to correct situation before fine is effective.  
However, some fines may be issued immediately by the Building Inspector and/or the A&E Committee.

APPENDIX A  
LAKE CARROLL ASSOCIATION  
COVENANTS AND RESTRICTIONS  
SECTIONS 1, 2, 3, 4, 5, 12, 13, 16, 17, 18, 20, 30

I. SINGLE FAMILY RESIDENTIAL

1. Required Area of Building
  - a. A-Lots 1000 square feet, at least 75% must be contained on First Floor.  
No portion of required area to be below ground level.
  - b. B-Lots 800 square feet: at least 800 Sq. ft. must be contained on First Floor.  
No portion of required area to be below ground level.

II. SET BACKS: FROM ORIGINAL LOT LINES, NOT QUIT CLAIM LOT LINES.

1. Thirty (30) feet from front lot line.
2. Ten (10) feet from side lot lines.
3. Rear Lot Lines:
  - a. Twenty five (25) feet or 25% depth of lot, whichever greater. However, lakefront lots at least 746 pool level.
  - b. Section 13: 50 feet (Applies to lake lots only)
  - c. Section 12, 16 and 30: 35 feet (Applies to lake lots only)

III. IMPERVIOUS SURFACES NOT TO EXCEED **40% OF PROPERTY AREA**

1. Detached garages may not exceed 30' x 50' (Subject to A&E approval.)

IV. No tree over 3 inches in diameter may be removed from any lot without consent of the A&E Committee.

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APPENDIX B  
LAKE CARROLL ASSOCIATION  
COVENANTS AND RESTRICTIONS  
SECTIONS 15, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29, 31

I. SINGLE FAMILY RESIDENTIAL

1. Minimum Area
  - a. Waterfront lots: 1500 square feet with a minimum of 800 square feet of living space on ground level. No portion of minimum being below ground level.
  - b. Other lots: 1000 square feet with a minimum of 800 square feet of living space being on ground level. No portion of minimum being below ground level. (Raised ranches exception)

II. SET BACKS: FROM ORIGINAL LOT LINES NOT QUIT CLAIM LOT LINES.

1. Thirty (30) feet from front lot line.
2. Twenty-five (25) feet from side lot lines.
3. Fifty (50) feet from rear lot line. However, lakefront lots at least 746-pool level.

III. IMPERVIOUS SURFACES NOT TO EXCEED **40% OF PROPERTY AREA**

1. Detached garages may not exceed 30' x 50' (Subject to A&E approval.)

IV. No tree over 6 inches in diameter may be removed from any lot without written consent of the A&E Committee.

**NOTE:** Maps are located in the office indicating whether your lot is an A or B lot.

All setbacks refer to structures. Septic seepage fields are not considered structures. In any case seepage fields must remain 5' off lot lines and in no case may they be run in utility easements.

Definition of a structure – Any form, building, tower, LP tank and enclosure constructed or placed above the land is considered a structure

**LAKE ACCESS LOTS**

The following are considered to be lake access “finger” lots. These lots may be considered for reduced square footage to a minimum of 1200 square feet. If the property owner elects to reduce the square footage, minimum 1200 sq. ft, may not build in the narrow portion (stem) of the said lot. No variances will be granted.

Section	Lot(s)
21	51
23	34, 39, 42
24	13, 17, 27, 50, 51, 57, 58, 63, 70, 81, 83, 86, 89, 94
25	51, 57, 58, 59, 60, 61, 67, 75, 83
26	11, 29, 57, 60, 64
27	40
28	28, 51

***The above lots were approved for reduced square footage May 6, 1989.***

Lake access lots may request a variance for sideline setbacks for piers and decks. Committee may grant variances to within ten feet of side lot line. This will require an adjacent property owner consent form signed by the adjacent property owner or property owners. The adjacent property owner shall have 30 days to either agree or object to variance. After 30 days, with no adjacent lot response, the A&E Committee may act on the variance.

**RANCHETTE and EQUESTRIAN LOTS**

**A. General Rules:**

1. Set-backs for dwellings in applicable lots shall conform to those in the Covenants & Restrictions for lots and sections, namely:
  - a. 30 feet from front lot line.
  - b. 50 feet from the rear lot line.
  - c. 25 feet from side-lot lines.

Such set back shall be eligible for a variance if satisfactory evidence of unreasonable deprivation of use of by the owner is furnished and appropriate “adjacent owner’s” consent is obtained and furnished to the A&E Committee.

2. No stable or other accessory building shall be constructed on a lot until a residence is constructed on such lot.
3. Location of a septic system, etc. shall conform to other mandatory building regulations of the Association.
4. Construction of structures shall conform to normal Lake Carroll building regulations unless specifically mentioned in the following specific requirements.

**B. Specific requirements:**

1. Due to the size of the lots affected, the setback requirements for Auxiliary Buildings (barns, stables, loafing sheds etc.) shall be behind the rear line of the residence.
2. Fencing:
  - a. Shall be constructed no less than 10 feet from ALL lot lines for proper separation from neighboring equestrian or Ranchette lots and provide for utility maintenance requirements.
  - b. Allowed fencing shall be limited to:
    - i. Color shall be compatible with surrounding buildings and not disruptive to the neighborhood.
    - ii. Type, formatting & style must conform to good neighborhood appearance while providing size protection to inhibit horse egress and other animal ingress to the affected properties.
    - iii. Dog runs – See “Fences, General” in Index.

3. Accessory Buildings:
  - a. Color shall conform and be compatible to that of the dwelling on the lot.
  - b. No accessory buildings shall be erected prior to construction of a dwelling on the property. No such structures shall ever be used for human occupancy or habitation.
  - c. No more than three (3) accessory buildings shall be allowed without the A&E Committee's permission on Equestrian or Ranchette lots:
    - i. One "Barn" or "Horse Stable" conforming to size requirements for maximum number of horses permitted for the lot(s) involved in the applicable ownership interest.
    - ii. One "Loafing shed" or similar three (3) sided structure for horse shelter and/or hay/feed storage.
    - iii. One (1) Accessory out building for residential purposes for lawn and utility equipment, equipment, a garage, etc.
    - iv. Variance to sizes and construction of the above accessory structures, foundations, etc. may be allowed in individual cases based on review of structure and plot plans submitted, lot characteristics and animal population of the property,
    - v. Stable & horse exercise area distance from a residential well shall conform to State of Illinois Health Department requirements, currently 75 feet
    - vi. Structure building rules shall conform to standard Building Regulations published by the Lake Carroll Association.
      - a) Pole buildings will be permissible provided they meet color & compatibility requirements with main residence on the property.
      - b) Dirt floors (vs. concrete pads) are permissible in horse barns and Loafing sheds.
4. Miscellaneous regulations:
  - a. Where construction of a structure on the lot(s) (including dwelling, accessory or horse shelters or fencing) involves more than one lot, a replat of affected lots to one is mandatory and a copy of resurveyed replat must be included in the presentation package to the A&E Committee.
  - b. While not mandatory, it is strongly recommended that fire detection alarms be placed in horse barns or shelters and "hot-wired" to dwelling structure for safety purposes.
  - c. The residential septic shall not be located under horse exercise or pasture areas nor under accessory structures. Rules on access to or driving over septic fields shall conform to standard Building Regulations for Lake Carroll.
  - d. In accordance with "Nuisance" and Animal rules in the Covenants & Restrictions, horses shall be properly maintained within the lot(s) and related garbage and animal waste shall be managed and disposed of so as not to constitute unsightly, unsanitary or health hazards.

**Routine Meeting Schedule: 3<sup>rd</sup> Fri/Jan-Mar; 1<sup>st</sup> & 3<sup>rd</sup> Fri/Apr-Dec; 9AM @ POA Conference Center**  
**Building Permit Application**

Lake Carroll Association

Date: \_\_\_\_\_ Sec. \_\_\_\_\_ Lot(s) \_\_\_\_\_ Street \_\_\_\_\_  
 Member's Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State, \_\_\_\_\_  
 Phone: \_\_\_\_\_  
**Contractor** \_\_\_\_\_  
 Gen. Cont. Phone \_\_\_\_\_ Proposed Completion Date \_\_\_\_\_

<u><b>A&amp;E OFFICE USE ONLY</b></u>	
Home Number	_____
Date Received	_____
Fees Rec.	_____
Approved	_____
Completed	_____
Escrow Returned	_____
<b>Permit Expires</b>	_____

**THIS IS ONLY AN APPLICATION FOR THE PERMIT.**  
**YOU WILL RECEIVE PERMIT FROM A&E COMMITTEE.**  
 There is a separate fee for each item

Accessory Building (Not allowed on unimproved lot.)	See Next Page
Concrete/Asphalt (Not included in home building permit fee.)	\$25
Deck (new or remodeling)	\$25
Driveway/Culvert	\$25
Detached Garage (Sq Ft x \$27 x .0025)	See Next Page
Demolition -- below 500 sq. ft. / above 500 sq. ft.	\$150 / \$250
LP Propane Tank	\$25
Landscaping	\$25
Lot clearing	\$25
Dock on Greenway or Common Area	<i>Get application from Bldg Inspector</i>
Gazebo Home on lot? _____ No Home _____	\$25
Pier/Dock	\$25
Residence or additions	See Next Page
Rip Rap / Seawall / Dredging	N/A / \$25 / \$25
Sand Beach	\$25
Satellite/Antenna/Tower	\$25
Swimming Pool	\$25
Watering	\$50
Others _____	\$25
Remodeling / Structural Changes	\$25

**PLEASE NOTE! ASSOCIATION BOARD HAS ENACTED AN IMPACT FEE OF \$ 1,750 on ALL NEW HOME CONSTRUCTION**

- Residential requires escrow deposit of \$1,000 payable to Lake Carroll Escrow (Must be a Contractor's check.)
- Miscellaneous applications requiring the use of heavy equipment will require a \$500 escrow deposit payable to L. C. Escrow
- Please Note: Building Permit Fee, Escrow Deposit & IMPACT FEE Must Be Separate Checks!

Application must be complete and all fees paid for A&E Committee to consider it for approval.  
**ALL APPLICATIONS MUST HAVE DRAWINGS ATTACHED**  
 (WITH DIMENSIONS to lot lines if drawing is a plot plan.)

**AFTER BEING APPROVED, ANY CHANGES TO THIS FORM OR ANY PART OF THE PERMIT PACKAGE WITHOUT ADDITIONAL APPROVAL IS SUBJECT TO A FINE**

Committee Approved Date \_\_\_\_\_ By \_\_\_\_\_

**Lake Carroll Association is not responsible for ERRORS or OMISSIONS**



*Building Permit Fees - Homes*  
Attention All Contractors

Method to determine the cost of a building permit is as follows.

New Homes

Square footage of main floor foot print (including attached Garage) \_\_\_\_\_ x \$120.00  
Multiply x .0025 or 1/4 of 1%

\*\*\*\*\*EXAMPLE\*\*\*\*\*

\*\*\*\*\*ACTUAL\*\*\*\*\*

Main floor 28x40 = 1120 sq. ft x \$120.00 = \$123,200.00 \_\_\_\_\_

Multiply x .0025 = \$308.00 \_\_\_\_\_

THIS REPRESENTS BUILDING PERMIT FEE. \$308.00 \_\_\_\_\_

ADD \$1,750.00 IMPACT FEE. \$1,750.00 \_\_\_\_\_

2009 ESCROW DEPOSIT \$1,000.00 \_\_\_\_\_

(This fee must be paid via a Contractor's check and is refundable subject to road or other damage and will only be returned to the contractor.)

Total Fees \_\_\_\_\_

Note! Free standing garages, Landscaping, seawalls, sheds, gazebos, hard surface driveways are charged according to schedule in addition to building fee for home.

Home Additions

Total Square footage (each floor excluding basement) of addition \_\_\_\_\_ x \$70.00

\*\*\*\* Example\*\*\*\*\*

\*\*\*\* ACTUAL\*\*\*\*

Square footage 12x20 = 240 sq. ft. x \$70.00 = \$16,800  
Multiply x .0025 = \$39.00 \_\_\_\_\_ (\$25.00 Min.)

2009 ESCROW DEPOSIT \$1000.00 \_\_\_\_\_

(This fee must be paid via a Contractor's check and is refundable subject to road or other damage and will only be returned to the contractor.)

TOTAL FEE \_\_\_\_\_

Detached Garage, Accessory Building, Barn & Stables, Beach House

Total Square footage of Garage etc. \_\_\_\_\_ x \$27.00

Multiply x .0025 = Total Fee \_\_\_\_\_ (\$25.00 Min.)

Please Answer the Following Questions: (please circle yes or no)

Is Contractor to Finish Improvements	Yes	No
Is Property Owner to Finish Interior	Yes	No
Is Property Owner to Install Deck	Yes	No
Is Contractor to Finish Deck	Yes	No

IS RESIDENCE TO BE FULL TIME Yes No

Will property have a security system installed? Yes No

Additional Comments: \_\_\_\_\_

BUILDING REQUIREMENT CHECKLIST

ASSOCIATION USE ONLY

1. Submit three COMPLETE & IDENTICAL sets of house plans (18" x 24"). Plans must be complete with cross sectional view, foundation through roofline, final color and exterior materials. Also window schedule, stair detail, electrical outline including smoke detector location. Check with Building Inspector for any new requirements.  
NOTE! If not complete plans will be tabled. \_\_\_\_\_
  2. Submit current "New Construction lot survey" (18" x 24") including lot pin certification. Side lot lines at location of structure must be clearly marked. \_\_\_\_\_
  3. Submit Illinois Department of Health letter showing approval of septic system. \_\_\_\_\_
  4. Submit a contour lined or topographical plot plan drawn on "new construction survey" showing placement of residence, well, an aerobic septic system, driveway and LP tank (if necessary). Plan must include difference between topo elevation and top of foundation, all setbacks according to the Covenants and Restrictions. Plans must show location and dimensions of all of the above items, DRAWN TO SCALE. If no immediate garage to be built, future potential garage must be located and identified. \_\_\_\_\_
  5. Submit plot plan drawn on "new construction survey" of an aerobic septic system showing design of system complete with location and all set back requirements shown on plan drawn to scale. Perk rates and all information relating to septic system must be included. \_\_\_\_\_
  6. Submit building permit fee. (per formula), Escrow (as required), and \$1750 impact fee. \_\_\_\_\_
  7. Supply the following information:
    - General Contractor: \_\_\_\_\_
    - Septic Contractor: \_\_\_\_\_
    - Septic System Type: \_\_\_\_\_
    - Well Driller: \_\_\_\_\_
    - Sq. Ft Ground Floor: \_\_\_\_\_ Sq. Ft Second Floor: \_\_\_\_\_ Basement \_\_\_\_\_
    - Garage Color of Exterior: \_\_\_\_\_ Shingles \_\_\_\_\_ # Bedrooms: \_\_\_\_\_
    - Type of Heating: \_\_\_\_\_
    - Date Construction scheduled to Begin: \_\_\_\_\_ Projected Completion \_\_\_\_\_
    - Debris Removal Plan: \_\_\_\_\_
- 
- Association use only below this line*

Dept. of Health Letter \_\_\_\_\_

NOTE

- Carroll County also requires a permit prior to the start of any construction for any improvement larger than 8'X 8' or that alters the foot print of a building. Items you will need to submit to the County:
- Lake Carroll approval for construction permit,  Set of House Plans,  Plot Plan,  Illinois Department of Health letter showing approval of septic system. (Minimum system 4 bed room required)
- Contact the Zoning Officer at the Carroll County Court House at (815)244-0284.

The statement below must be a part of the original drawings as plotted or hand-drafted or must be permanently mounted with adhesive paper to the cover sheet of the submitted plans. The below statement must be signed in blue ink and wet ink-stamped by a Registered Architect/Energy Professional whose name is listed with the Illinois Department of Professional Regulation and licensed to practice in the State of Illinois.

**LAKE CARROLL ARCHITECTURAL & ENVIRONMENTAL COMMITTEE**  
**2012 IRC and 2012 Illinois Energy Conservation Code Statement of Compliance**

I \_\_\_\_\_ certify that I am a Registered Professional with the State of Illinois. I also certify that to the best of my professional knowledge and belief that the plans for:

Address \_\_\_\_\_ Lake Carroll IL 61046

Fully comply with the requirements of the 2012 International Residential Code and 2012 Lake Carroll Building requirements.

**Architect; S.E.**

Illinois License Number \_\_\_\_\_

**Affix Seal Here**

I \_\_\_\_\_ certify that I am a Registered Energy Professional (REP). I also certify that to the best of my professional knowledge and belief that the plans for:

Address \_\_\_\_\_ Lake Carroll IL 61046

Fully comply with the requirements of the "2012 Illinois Energy Conservation Code"

Signed: \_\_\_\_\_ Date \_\_\_\_\_

**Architect; S.E.**

Illinois License Number \_\_\_\_\_

**Affix Seal Here**

**REQUIRED REGISTRATION** (01/26/2007)

**PLEASE NOTE:** All Contractors & Subcontractors **MUST** register and provide proof of insurance with the A&E committee in the association office prior to the start of any construction within Lake Carroll. An annual fee of \$50 will be charged to all contractors and subcontractors. Decals will be given to contractors [up to 10] to be placed in vehicles. All vehicles must have decals.

Registration cards may be obtained at the LCA Office. List all contractors & subcontractors:

Name	Address	Telephone

REQUIRED INSPECTION SCHEDULE (10/18/2013)

It shall be the CONTRACTOR'S responsibility to have the Building Inspector sign certification at the following stages of construction PRIOR to proceeding with any further construction. The Building Inspector shall be given 24 hour notice of a required inspection. Failure to obtain any required inspection prior to proceeding with any further construction will void the return of your escrow deposit and could result in additional fees. The site may be inspected at any time during the construction period by the Building Inspector and/or A&E Committee.

<b>INSPECTIONS INDICATED ON THIS CARD MUST BE ARRANGED FOR WITH THE LAKE CARROLL BUILDING DEPARTMENT BY TELEPHONE 24 HOURS ADVANCE OF THE REQUIRED INSPECTION 815-493-2552 X 25</b>
1. Erosion Control (silt fence/hay installation if required) Site inspection/foundation layout (prior to any excavation) Well & Septic layout
2. Footing pre-pour
3. Backfill-Dam proofing inspection-Drain tile Submit spot survey of foundation walls (before pouring concrete)
4. Septic field inspection before being covered. (County Inspection) Pre-pour/Patios-Walks-Driveways (including Asphalt) Underground plumbing ( State to inspect same time as basement pre-pour) Basement slab pre-pour-slab on grade insulation-wire mesh & vapor barrier
5. (all the following MEP rough must be completed before rough framing inspection) RADON mitigation venting Rough Framing -Window Inspection Rough Plumbing (State Inspection) Rough Electrical Rough HVAC
6. Fire stopping at soffits-garage attic to house-top & base plate penetrations. Insulation compliance-pre drywall
7. FINAL INSPECTIONS
Final Electrical (includes compliance with lighting code) Final Plumbing (State Inspection) Final Site-grading & landscaping Propane Tank location & screening
8. Temporary Certificate of Occupancy Walk-thru and/or Final Certificate of Occupancy Walk thru

A PERMIT IS REQUIRED FOR OCCUPANCY

*For a list of requirements contact the Building Inspector. All LP tanks above ground must be screened prior to any final occupancy permit being issued. Anyone moving furniture into the house without a permit from the Association Building Inspector will be fined \$250 plus \$25 per day until the Occupancy permit is issued. The General Contractor will be liable for the same fines as the homeowner.*

*NOTE: Escrow remainder will be released upon final inspection if final is required after occupancy.*

**INSURANCE REQUIREMENTS FOR ALL CONTRACTORS  
WORKING IN LAKE CARROLL ASSOCIATION**

**CONTRACTOR’S LIABILITY**

The following Commercial General Liability coverage provided by any General or Sub-Contractor shall be on a “Primary/Non Contributory” basis. Also, “Waiver of Subrogation” to apply to the Commercial General Liability coverage & Workers Compensation Coverage.

**1. COMMERCIAL GENERAL LIABILITY COVERAGE FORM:**

Minimum limits as follows

A. General Aggregate	\$1,000,000.00
B. Products/Completed Operations Aggregate	\$1,000,000.00
C. Personal & Advertising Injury	\$1,000,000.00
D. Each Occurrence	\$1,000,000.00
E. Fire Damage	\$ 50,000.00
F. Medical Expense	\$ 5,000.00

**2. WORKERS COMPENSATION COVERAGES WILL CONTAIN THE FOLLOWING**

Minimum limits under “Coverage B”-Employers Liability

A. Each Accident	\$ 500,000.00
B. Policy Limit	\$ 500,000.00
C. Each Employer	\$ 500,000.00

**3. COMMERCIAL AUTOMOBILE LIABILITY COVERAGE MINIMUM**

LIMIT \$1,000,000.00 Bodily Injury & Property Damage Combined

**4. COMMERCIAL UMBRELLA LIABILITY COVERAGE LIMIT \$1,000,000.00**

A “Certificate of Insurance” from the Contractor’s insurance carrier stipulating all of the above is required from each Contractor before a Building Permit is issued and/or any work can commence. Also the “Certificate” shall list the Lake Carroll POA as an Additional Insured. Each “Certificate” will contain a 30 day cancellation clause.

**INSURANCE REQUIREMENTS FOR ALL INDEPENDENT SOLE-PROPRIETOR  
CONTRACTORS WITHOUT EMPLOYEES WORKING IN LAKE CARROLL**

**CONTRACTOR’S LIABILITY**

The following Commercial General Liability coverage provided by any General or Sub-Contractor shall be on a “Primary/Non Contributory” basis. Also, “Waiver of Subrogation” to apply to the Commercial General Liability coverage & Workers Compensation Coverage.

**1. COMMERCIAL GENERAL LIABILITY COVERAGE FORM:**

Minimum limits as follows

A. General Aggregate	\$1,000,000.00
B. Products/Completed Operations Aggregate	\$1,000,000.00
C. Personal & Advertising Injury	\$1,000,000.00
D. Each Occurrence	\$1,000,000.00
E. Fire Damage	\$ 50,000.00
F. Medical Expense	\$ 5,000.00

Lake Carroll Association  
Approval Procedure for Lot Improvement

NOTE: A copy of this agreement form must be on file with the Lake Carroll Association Office *before* any permission for Lot Improvement can be granted.

Actions of the Lake Carroll Association are governed by the “Declaratory statement of covenants and restrictions to run with the land”. Article V of this Document reads:

**The Environmental Control Committee**

- A. “General Powers. All improvements constructed or placed upon any Lot must first have the written approval of the Committee. Such approval shall be granted only after written application has been made to the Committee in the manner and form prescribed by it. The application, to be accompanied by two sets of plans and specifications, shall show the location of all improvements, if any, existing upon said Lot, the location of the improvement proposed to be constructed, the color and composition of all exterior materials to be used, proposed landscaping, and any other information which the Committee may require, including soil, engineering and geologic reports and recommendations.”

This statement means that Directors, Officers, Operating Employees of the Lake Carroll Association, Members of Committees, do not have authority to give oral approval for any improvements to be constructed or placed upon any Lot. Approval can only be received in written form through the application process described above.

I have read the above statement and agree to conform to the procedure outlined relative to any Lot Improvement to be executed either by me in person or by the Company I represent.

I also understand that any violation of this procedure relative to any Lot Improvement will make me and/or the Company I represent liable for substantial fines by the Lake Carroll Association and that repeated violations may result in suspension of my personal and/or Firm’s Lot Improvement construction privileges in the Lake Carroll Association Development.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name of Firm Represented

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Date



# Contractors & Sub-Contractors Registration Card - \_\_\_\_\_

Current Year

Date \_\_\_\_\_

Business \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Cell \_\_\_\_\_

E-Mail address \_\_\_\_\_

Web Site Address (will link to yours) \_\_\_\_\_

Contractor License # \_\_\_\_\_

Business Specialty \_\_\_\_\_

General Contractor - Roofing - Concrete - Electrical - Etc.

For the privilege of working at Lake Carroll, I understand and will obey all the Rules and Regulations of Lake Carroll. I understand I am responsible for those working under and for me and that both I and those working under and for me must also abide by those same rules.

Owner (Print) \_\_\_\_\_

Owner (Signature) \_\_\_\_\_

General Foreman (Print) \_\_\_\_\_

General Foreman (Signature) \_\_\_\_\_

*Please return this completed card to:*

*Lake Carroll Association  
3-200 Association Drive  
Lake Carroll, IL 61046*





ALARM INFORMATION

OFFICE USE ONLY  
ALARM #: \_\_\_\_\_

DATE: \_\_\_\_\_

BUSINESS/HOME OWNER'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
(Street) (City/State/Zip)

ALARM LOCATION PHONE #: \_\_\_\_\_ OWNER'S HOME #: \_\_\_\_\_

WORK #: \_\_\_\_\_

OWNER'S ADDRESS (if different than above): \_\_\_\_\_

LOCATION: (Street address; Lot/Section Number; if Rural – Give directions using road names, may include map on separate sheet, if desired.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PHONE NUMBERS OF CONTACT PERSON/KEYHOLDER:

NAME \_\_\_\_\_ PHONE # \_\_\_\_\_  
NAME \_\_\_\_\_ PHONE # \_\_\_\_\_  
NAME \_\_\_\_\_ PHONE # \_\_\_\_\_  
NAME \_\_\_\_\_ PHONE # \_\_\_\_\_  
NAME \_\_\_\_\_ PHONE # \_\_\_\_\_  
NAME \_\_\_\_\_ PHONE # \_\_\_\_\_

THE CARROLL COUNTY SHERIFF'S DEPARTMENT WILL NOT BE A KEYHOLDER

TYPE OF ALARM:

FIRE \_\_\_\_\_ INTRUSION \_\_\_\_\_ MEDICAL \_\_\_\_\_

ALARM COMPANY:

NAME \_\_\_\_\_ PHONE # \_\_\_\_\_

=====

Please contact the Carroll County Sheriff's Department if and when the alarm is discontinued for any reason. After two false alarms in one calendar year, additional false alarms will be billed a \$25.00 service fee. Non-payment will result in your alarm information being deleted from our records.



A&E Rules and Regulations  
LPG (Propane) Tanks  
Addendum #2006-08

Among the many decisions to be made when building your new home is one of how to install the LPG (Propane) tank that stores your heating fuel. There are two basic choices; above ground or below ground. Lake Carroll Association and the A&E Committee urge you to choose the below ground alternative and this document will assist you in making the decision that is best for your needs.

The Lake Carroll Covenants and Restrictions in paragraph III L state: Fuel tanks on any lot shall be either buried below the surface of the ground or screened to the satisfaction of the Committee (A&E Committee). The Rules of the A&E Committee require that an above ground LPG tank be screened with a post and lattice structure painted a light earth tone color. The tank and screening must be in place at the time of issuance of an occupancy permit for the home.

Your business relationship with propane suppliers can follow either of two formats based on lease or purchase of the tank. An above ground tank can be rented (leased) from a specific propane supplier for a nominal fee, usually \$50 to \$100 per year. The contract with the supplier will require that the homeowner purchase all LP gas from the supplier who provides the tank. If the homeowner wishes to change to a different gas supplier it will be necessary to execute a new contract and change the physical tank. The old supplier will remove their tank and the new supplier will install a replacement. There may be a charge for this exchange.

If the homeowner elects to purchase the tank he/she has the flexibility to change fuel suppliers at will. You can purchase from a different supplier at each fill if desired. Of course, you can negotiate a fuel price from a supplier to cover a whole season. If the supplier knows you own the tank and have freedom to select a supplier on the basis of cost, and service quality, you are in a better position to negotiate a favorable price. The cost of purchasing the tank is a lump sum "up front" as opposed to the lower incremental cost of leasing.

Once the homeowner makes a decision to purchase a tank the next choice is to place it above ground or below ground. The general perception is that the below ground installation costs significantly more, but a review of the relative cost of screening vs. burying and careful management of the installation process can minimize that cost increment. There is a colloquial belief that underground tanks have a limited life due to corrosion. The soil composition at Lake Carroll is not highly acidic and the precaution of surrounding the tank with neutral Ph sand results in very long life. There are anecdotal stories of tanks buried for 50 years being dug up, cleaned and treated and reburied.

The following page is a pro/con list for the various installations. The accompanying worksheet will help you analyze the cost effects of the various strategies.

LPG Tank Installation Cost Worksheet

Above Ground Leased:

Annual Lease Fee ①	
Installation of screening ②	
Painting/staining of screening ②	
Refinish screening (every 5 years) ③	
Total cost for ___ years ④	

Above Ground Purchased:

Cost of fuel tank ①	
Installation of screening ②	
Painting/staining of screening ②	
Refinish screening (every 5 years) ③	
Total cost for ___ years ④	

Below Ground Purchased:

Cost of fuel tank ⑤	
Excavation ⑥	
Special fill sand ②	
Total cost for ___ years ④	

- ① Contact fuel suppliers for quote. List of local suppliers included in A&E Rules and Regulations Contractors List.
- ② Request quote from your building contractor.
- ③ Estimated life of paint coating. Anticipate repeat cost of ②.
- ④ Calculated value based on your choice of years of anticipated residence.
- ⑤ Contact fuel suppliers for quote. Cost of underground tank is slightly higher than above ground type.
- ⑥ Request quote from your building contractor. Scheduling this excavation at a time when the excavation contractor is doing other grading work on site can reduce this cost.

## *Pros and Cons of LPG Tank Installations*

### Above Ground Leased

#### *Pro:*

- Lowest initial and overall (?) cost

#### *Con:*

- ◆ Negative appearance of tank and fencing
- ◆ Interference with lawn usage and landscaping.
- ◆ Continuing cost of screen maintenance
- ◆ Restricted access to fuel suppliers

### Above Ground Purchased

#### *Pro:*

- Flexibility in choice of fuel supplier
- Negotiating strength in supplier selection and cost
- Lower overall cost (?)

#### *Con:*

- ◆ Higher initial cost
- ◆ Negative appearance of tank and fencing landscaping.
- ◆ Interference with lawn usage and landscaping.
- ◆ Continuing cost of screen maintenance

### Below Ground Purchased

#### *Pro:*

- Appearance! No tank or screen in view
- No continuing maintenance cost
- Safety; protected from exterior fires, not attractive, nuisance to children
- Increased flexibility in tank location and landscaping
- Flexibility in choice of fuel supplier
- Negotiating strength in supplier selection and cost
- Lower overall cost (?)

#### *Con:*

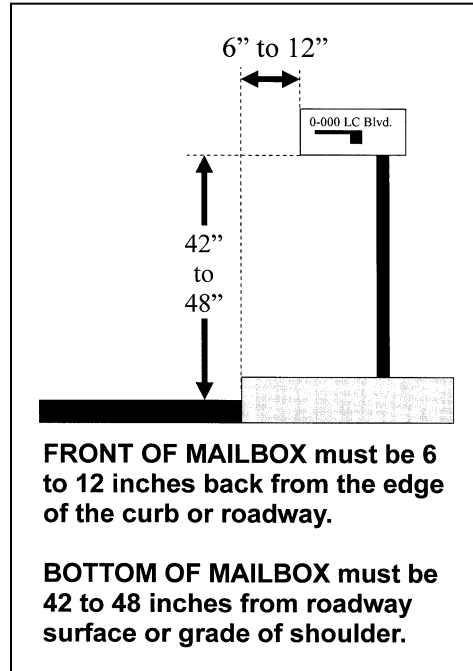
- ◆ Highest initial cost

Note: Overall cost is a variable based on how long you intend to occupy your new house. The longer the occupancy time the lower the overall cost of a purchased tank.

## Addendum #2008-01 Mailbox Placement and Road Postings

### MAILBOX PLACEMENT

1. Contact your local Post Office to inquire as to installation location requirements.
2. Refer to the accompanying diagram for mailbox placement.



### ROAD POSTINGS

Each spring as the ground begins to thaw, Lake Carroll enforces road postings that limit vehicle weight to prevent damage to our roads. Trucks that fall into this category are, but not limited to: Cement, Well Drilling Rigs, Lumber and various other delivery, etc.

#### NOTICE

#### VEHICLES RESTRICTED TO THE FOLLOWING GROSS WEIGHTS

PER AXLE.....5,000 LBS.

#### WAGONS:

PER AXLE W/FLOTATION TIRES.....7,000 LBS.

VEHICLE & 5 <sup>TH</sup> WHEEL; LICENSED D OR LESS.....	14,000 LBS.
DUAL WHEEL VEHICLE & TRAILER.....	17,500 LBS.
2-AXLE, SINGLE REAR TIRES.....	7,000 LBS.
2-AXLE, DUAL REAR TIRES.....	18,000 LBS.
3-AXLE, DUAL REAR TIRES.....	30,000 LBS.
4-AXLE, DUAL REAR TIRES.....	38,000 LBS.
5-AXLE, DUAL REAR TIRES.....	48,000 LBS.

## **LIGHTING**

Now that our government has said that all lighting be sized in lumens (brightness) I thought I might try to help some who are as confused as I am.

Incandescent 40w = approximately 450 lm (lumens)  
60w = approximately 800 lm  
75w = approximately 1100lm  
100w= approximately 1600lm  
150w= approximately 2600lm

### **Incandescent**

**Life Span:** 100-1000 hours  
**Pros:** Cheap, gives a pleasant warm light that most people like  
**Cons:** Least efficient of all bulbs  
**Efficiency:** 7 – 24 lumens per watt  
**Uses:** General Lighting  
**Notes:** Can heat up, therefore care must be taken near flammable material, Short life span

### **Compact Fluorescent**

**Life Span:** Up to 10,000 hours  
**Pros:** Efficient  
**Cons:** Cost of bulb; sometimes they can't physically fit; to replace incandescent bulbs  
**Efficiency:** 44 – 80 lumens per watt  
**Uses:** General Lighting  
**Notes:** Frequent switching on and off reduces efficiency

### **LED (SSL)**

**Life Span:** 30,000 – 80,000 hours (100,000 hours)  
**Pros:** High durability – no filament or tube to break; long life span; low power consumption; low heat generation  
**Cons:** High cost of bulb (in the meantime)  
**Efficiency:** 30 – 60 lumens per watt (200 lumens per watt)  
**Uses:** Wide variety of uses including general lighting, accent lighting, and decorative lighting  
**Notes:** LED technology is relatively new, and is changing every day. The quality and efficiency of the bulbs are improving all the time. The ratings in parentheses (above) are the predicted improvements which are expected to come about within the next few years.



**“Good Neighbor OUTDOOR LIGHTING” - Recommendation from A&E**

**What is good lighting?**

Good outdoor lights improve visibility, safety, and a sense of security, while minimizing energy use, operating costs, and ugly, dazzling glare.

**Why should we be concerned?**

Many outdoor lights are poorly designed or improperly aimed. Such lights are costly, wasteful, and distractingly glary. They harm the nighttime environment and neighbors’ property values. Light directed uselessly above the horizon creates murky skyglow — the “light pollution” that washes out our view of the stars.

**Glare** - Here’s the basic rule of thumb: If you can see the bright bulb from a distance, it’s a bad light. With a good light, you see lit ground instead of the dazzling bulb. “Glare” is light that beams directly from a bulb into your eye. It hampers the vision of pedestrians, cyclists, and drivers.

**Light Trespass** - Poor outdoor lighting shines onto neighbors’ properties and into bedroom windows, reducing privacy, hindering sleep, and giving the area an unattractive, trashy look.

**Energy Waste** - Many outdoor lights waste energy by spilling much of their light where it is not needed, such as up into the sky. This waste results in high operating costs. Each year we waste more than a billion dollars in the United States needlessly lighting the night sky.

**Excess Lighting** - Some homes and businesses are flooded with much stronger light than is necessary for safety or security.

**How do I switch to good lighting?**

1. Provide only enough light for the task at hand; don’t over-light, and don’t spill light off your property. Specifying enough light for a job is sometimes hard to do on paper. Remember that a full Moon can make an area quite bright. Some lighting systems illuminate areas 100 times more brightly than the full Moon! More importantly, by choosing properly shielded lights, you can meet your needs without bothering neighbors or polluting the sky.

2. **Aim lights down when possible.** Choose “full-cutoff shielded” fixtures that keep light from going uselessly up or sideways. Full-cutoff fixtures produce minimum glare. They create a pleasant-looking environment. They increase safety because you see illuminated people, cars, and terrain, not dazzling bulbs.

3. Install fixtures carefully to maximize their effectiveness on the targeted area and minimize their impact elsewhere. **Proper aiming of fixtures is crucial. Most are aimed too high.** Try to install them at night, when you can see where all the rays actually go. Properly aimed and shielded lights may cost more initially, but they save you far more in the long run. They can illuminate your target with a low-wattage bulb just as well as a wasteful light does with a high-wattage bulb.

4. If color discrimination is not important, choose energy-efficient fixtures utilizing yellowish high-pressure sodium (HPS) bulbs. If “white” light is needed, fixtures using compact fluorescent or metal-halide (MH) bulbs are more energy-efficient than those using incandescent, halogen, or mercury-vapor bulbs.

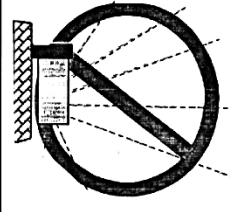
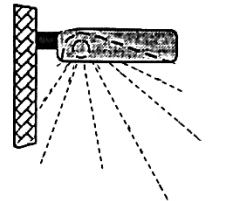
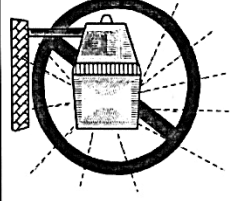
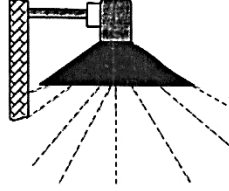
5. Where feasible, put lights on timers to turn them off each night after they are no longer needed. Put home security lights on a motion-detector switch, which turns them on only when someone enters the area; this provides a great deterrent effect!

**Replace bad lights with good lights.**

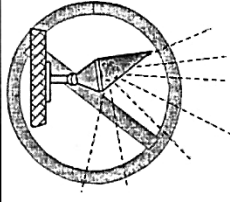
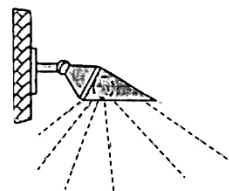
You’ll save energy and money. You’ll be a good neighbor. And you’ll help preserve our view of the stars.

Presented by the **New England Light Pollution Advisory Group (NELPAG)** (<http://www.nelpag.org>) and **Sky & Telescope** (<http://SkyandTelescope.com/>). NELPAG and *Sky & Telescope* support the International Dark-Sky Association (IDA) (<http://www.darksky.org/>).

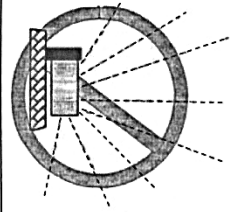
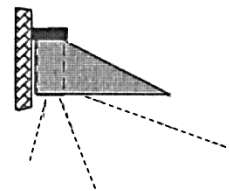
**Some Good and Bad Light Fixtures**

<b>BAD</b> Waste light goes up and sideways	<b>GOOD</b> Directs all light down
Typical “Wall Pack” 	Typical “Shoe Box” (forward throw) 
Typical “Yard Light” 	Opaque Reflector (lamp inside) 

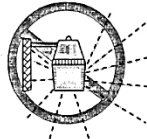
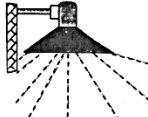
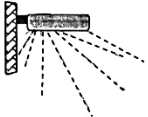
**What You Can Do To Modify Existing Fixtures**

Change this ... 	to this (aim downward) 
--	---

**FLOOD LIGHT**

Change this ... 	to this (install visor) 
--	--

**WALL PACK**

Change this ... 	to this ... 	or this 
--	--	--

## LAKE CARROLL ASSOCIATION CONTRACTORS LIST

The Lake Carroll Association has compiled a list of contractors/suppliers that do business at Lake Carroll. We suggest you contact those contractors/suppliers you may be interested in and view some of their work before making your decision. The listing supplied does not constitute a recommendation of any service provider by the Lake Carroll Association or its A&E Committee. The list is available at [www.golakecarroll.com](http://www.golakecarroll.com) or a hard copy may be obtained at the Lake Carroll Administrative Office.

**SURVEYORS:**

PLEASE NOTE:

**\*\*ALL SURVEYS MUST BE A “NEW CONSTRUCTION SURVEY” AND CURRENT WITHIN LAST SIX MONTHS FOR BUILDING PERMIT APPROVAL\*\***

“New Construction Survey” includes location of walks and septic of adjoining lots, if available, and is done on 24”X30” paper so that plot plan can be added to it.

Since 9/21/87 it has been a requirement that all lots be surveyed by a certified surveyor and certification on the location of the lot pins must be presented to the A&E Committee before approval will be granted for construction. When lot is surveyed, all four (4) corners and four (4) side markings need to be staked before construction.

To help property owners fulfill this requirement the Association has received estimates from four surveyors. These are only estimates and could be outdated any time so be sure to check with the chosen company before agreeing to use his firm. Property owners are not required to use the surveyors listed. You may use any certified surveyor.

Surveyor	Locate Corner Lot Pins Per Lot Surveyed – Estimated	Furnish Certified Plat on Lot Surveyed
FEHR GRAHM & ASSOCIATES 660 West Stephenson Street Freeport, IL 61032 815-235-7643	\$550	County Recording Fee \$83.00
GASTAL JF & ASSOCIATES 3515 South Baileyville Road Freeport, IL 61032 815-232-3506	\$900	County Recording Fee \$83.00
NORWEST SURVEYING SERVICES INC. 301 E. Lincolnway Morrison, IL 61270 815-772-7179	\$450	County Recording Fee \$83.00
WENDLER ENGINEERING & SURVEYING 698 Timber Creek Rd PO Box 486 Dixon, IL 61021 Bus: 815-288-2261 Fax: 815-288-7847  Marking of sidelines will be billed at the hourly rate of \$130/hr.	Single Lot.....\$500	County Recording Fee \$83.00
	New Construction...\$550 6mo-12mos old ... \$300	
	Replatting.....\$850 (2 or more lots; plus current recording fee) Includes New Construction Info	
	Foundation Plat ....\$450	
	Please note marking of additional sidelines extra	

The above rates are only if more than one lot can be surveyed at a time and are subject to change by the provider.