

lake carroll

ASSOCIATION

**A&E Building
Rules &
Regulations**

Approved January 17, 2004

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BUILDING AT LAKE CARROLL

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

Introduction Summary

Obtain a copy of these *Lake Carroll Building Regulations* along with a copy of the *Lake Carroll Covenants and Restrictions to use as a guide*. 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 must submit a plan to the Architectural and Environmental (A&E) Committee for formal approval prior to start of construction.

PERC TEST OR SOIL BORING

Have a qualified soil scientist check your lot or qualified septic installer run a perc test to determine soil condition and type of system to be used.

The property owner is reminded to be sure backhoe test holes are covered or enclosed with guard rails at all times. If left open, the property owner could be held responsible for hazard created.

SEPTIC

Have the septic system approved by the *Illinois Department of Health*. The minimum size 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.**

SURVEY

Have your lot surveyed by a certified surveyor. The survey must be dated within six months of permit application. The surveyor must certify lot pin location. In the case of large or wooded lots, have the surveyor identify side lot lines at home location.

REVIEW

Submit to the A&E Committee the following:

Three Complete and identical copies of your building plans. (The plans must be complete with cross sectional view, foundation through roof.) Also must include window/door schedules, electrical plan that includes type, size and location of electrical service, location of smoke, propane gas, carbon monoxide detectors, Stair Details, and other items as from time to time required.

1. Only complete applications will be reviewed by the A&E Committee. Incomplete applications 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.
2. Permits issued only for owners in good standing
3. All Material must include property owners Name, Section and Lot on each page to be accepted.
4. Exterior color and material to be used.
5. Three copies of plot plan drawn to scale.
6. Illinois Department of Health letter stating approval of septic system. The septic system plans showing size, location on lot, with set backs and dimensions from property lines.
7. Window schedule (note bedroom windows require a minimum size for egress or escape.)
8. Stair details (tread & rise)
9. Electrical Plan with amp size of main switch and location.
10. Building permit fee of (see attached sheet) for dwelling.
11. Escrow damage, completion deposit \$1,000.
12. For residential or commercial construction a \$1,500 impact fee.
13. Dated within last six months.
14. Name of contractor and list of all Current survey subcontractors.
15. Plans must be submitted at least **ten** days prior to next scheduled A & E Committee
16. 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 Commonwealth Edison, Citizens Telephone Company and the Carroll County Zoning Officer and Assessors Office.

It is imperative that owners, contractors and subcontractors do all they can to maintain a clean, safe environment at the project. Waste material (paper, cardboard, drywall, scrap lumber) created during construction **must** be placed in a dumpster to prevent the elements from depositing these materials on your neighbors lot. **Dumpsters must be in place from the beginning of framing to Occupancy.** Hazards such as temporary excavations and dangerous materials ***must not*** be left unattended on the site. Curious children can put themselves at risk. Property owners should urge their contractors to exercise caution during construction. Help make it an exciting and accident free period of growth of our community.

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.

NOTE:

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. 16.

SOME OTHER HELPFUL HINTS:

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.

When we look closely at nature's wonderland, we see how harmonious it can become. The deer changing from the buff of summer to the dark of winter, the trees crowned with green to the rusts that follow, the birds in spectacular changes, yet always fitting into their environment and surroundings. Thus it should be when we decide to add a permanent structure to be part of those same surroundings at Lake Carroll by building a house. Compatibility with the land and living things around us should be upper most in your planning, and that of the architect or builder assisting you. Placement of the house on the land, roof lines and elevations all contribute to the blending of our work and that of nature, but nothing is as important as the color or finish we choose for the completed structure. *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.* The building of a home at Lake Carroll should be an exciting and pleasurable experience. For many of our property owners it will represent one of the major investments made in their life. Thus to insure that both the experience and the results will be rewarding, extra emphasis must be placed on planning to compliment nature's forms, textures and colors with the exteriors of the home.

Examples of appropriate materials are natural wood sidings, rough sawn woods, brick, native stone, high quality artificial sidings finished in the colors which compliment the hue of the surrounding landscape. Earth tone colors in the brown, gray, and green ranges are the most appropriate, as are natural woods preserved in their natural color. *So Please,* exercise care in the colors and the finishes you choose so we can preserve the rustic and the rural atmosphere.

Plot Plan

The plot plan is one of the more critical documents in the planning and approval procedure. Extra attention should be paid to where improvements are placed on your property. The plan should show the *exact* location of the house, driveway, garage, well, septic system, and out building, L.P. tank, etc., on the lot. Distances and dimensions should accurately reflect the sizes and relationships of each item being added to the property. Care should be taken in observing all set back requirements and easements that surround your property and placement of your improvements so as not to violate these restrictions. Remember the plot plan approved by the A&E Committee is the guide that will be used by the builder and Building Inspector. If not followed, as approved, or if changes are made without *prior* approval, your project could be stopped and you as the property owner subject to fines. *Avoid* problems by spending the time to be sure things are completed, as you want them, and in conformance to the Lake Carroll building code. 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.

Well & Septic

Both a well and a septic system are essential to the occupying and enjoyment of your home. They should give you years of trouble free service. It is essential that preliminary planning be done. You need to understand the relationship of the two, 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). Also insure the relationship between your well and septic follow the same guidelines in relation to your neighbors' well & septic systems. The Illinois Department of Health must approve your septic system. See page 6 for additional information.

STATE LAW

You need to understand that both the well and septic will require service from time to time. Therefore, they should be placed on your lot so they are *easily accessible to service*.

Your well should be placed where it may be easily accessed by the necessary equipment should the well need to have the pump replaced or require additional drilling. The septic tank will need to be pumped periodically to prevent it from malfunctioning. Pumping the septic involves a truck, tank, and siphoning equipment and there is a limit on the distance this material can be pumped.

□ L.P. Tanks

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.*

Any requested variances from setback requirements impacting adjacent lots will also require adjacent lot owner approval *prior to* consideration of and approval by the A&E Committee.

Soil Related Services

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.

1. 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.
2. The lot needs to be clearly marked so the soil borings will be within the boundaries.
3. Soil Scientist will meet the lot owner or contractor if possible.
4. 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, I will check the entire lot to select a suitable area if possible.

LAKE CARROLL ASSOCIATION

RESIDENTIAL BUILDING REQUIREMENTS AND SPECIFICATIONS**DETAILS****A. SUBMIT PLANS** for all improvements on any lot. Your application shall include the following:

1. Three Complete & Identical copies of building plans. (Plans will be tabled if not complete)
2. Three copies of plot plan drawn to scale.
3. Administrative fee, escrow damage deposit, and impact fee.
4. Septic design and Illinois Department of Public Health letter of approval.
5. Plot plan showing septic design complete with dimensions. The minimum septic system size is a four-bedroom home. (Lake Carroll Association Board approved 7/25/97).
6. Exterior finish, **Color and Material** must be included with application.
7. Current survey dated within last six months. Surveyor must certify pin locations on lot and in the case of large or wooded lots, have surveyor identify side lot lines at home location. (Lake Carroll Association Board approved 9/21/87).
8. All plans must be submitted ten days prior to next scheduled A&E Committee meeting date to allow time for inspection prior to approval. Contact the Association Office for meeting dates.

B. BUILDING PLANS

1. Provide cross sectional view, roof through foundation and finished grade.
2. Front, rear and side elevations must be included.
3. Written specifications of house including electrical plan and size, and plumbing details.
4. Total living area (square feet) by floor including basement.
5. Exterior siding materials and roofing materials
6. Heating system
7. Window schedule / stain detail
8. Total number of bedrooms (**a bedroom shall be defined as a room in a dwelling which could be occupied for sleeping purposes ((excluded are living room, dining room, kitchen, or great room) B (great room shall mean but not be limited to a large room that encompasses all or any combination of previously mentioned rooms)).**
9. **All plans shall include stair details.**(riser and tread dimensions)
10. Plans shall include electrical drawings showing size and design with smoke Detector locations in bedrooms, hallways, attached garages, and mechanical rooms hard wired and interconnected. **If home is to have a security system that must be indicated also.**
11. **Plans should also include LP gas detectors on each floor where LP Gas is used and at least one Carbon Monoxide detector.**

C. LOT PLOT PLANS

1. Lot boundaries showing proposed location of all improvements complete with dimensions from lot lines. Dimensions are from edge of foundation or deck, which ever is closest to lot line. A maximum of a 24-inch overhang will be allowed. **Show dimensions** from adjacent road, side lot lines and lakeside (if applicable).
2. Arrow indicating north.
3. Proposed septic system location **and size** as approved by the Illinois Department Public Health including septic tank placement.
4. Location of well.
5. LP tank location (if applicable)
6. All set back easements are to be followed **and indicated**. See Declaration of Covenants and Restrictions.
7. For lakefront construction, homes must be at least the 746-foot pool level.

D. FOR PERMIT ISSUANCE

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. 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.

E 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)

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 Illinois Department of Public Health, Rockford, Illinois **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 Illinois Department of 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. 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 Illinois Department of Public Health. This letter of approval must be received within twelve months prior to permit approval date.
6. Any modified sand filter **septic system** requiring surface discharge must meet the following requirements listed for surface discharge.
 - a. Discharge must be a minimum of 100 feet from lake.
 - b. Discharge must be a minimum of 35 feet from any adjacent property line and discharge may not be across adjacent property.
7. 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.
8. Septic tank and field or bed must be installed **simultaneously.**
No holding tanks or septic tanks, used as a holding tank, are allowed.
9. 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.*

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.

LAKE CARROLL INSPECTION/ PUMPING SCHEDULE

- A. 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.)
- B. 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.
- C. Copy of report from contract pumper must be turned into the Association office by September 30th of the same year to avoid a possible fine.
- D. 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.
- E. 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.)

F. BUILDING APPROVAL

1. No construction may be started until written approval and a permit has been obtained from the A&E Committee. (See item D, herein).
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 you or your contractor, will check your stake out of the improvement on your 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.

G. DRIVEWAY & CULVERT REQUIREMENTS

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.

H. MANDATORY INSPECTIONS

A list of mandatory inspections is attached to the building permit application. There are five 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.*

I. BUILDING REQUIREMENTS

Concrete, Asphalt or Chip and Seal Driveway

Requires a permit after one-year period expires on original building permit. Building inspector must approve driveway location in all cases. Set backs according to the covenants and restrictions must be followed (see page 2 of the Building Regulations). 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.

Foundation Walls & Footings

Walls must be concrete, with minimum thickness of eight inches. A footing with minimum width of 16 inches wide by eight inches thick must be installed, except non-bearing frost footings. All footings must be below frost line. Footings for Lally column shall be a minimum of two feet by two feet by 8" below frost line.

Maximum Floor Joist Spans (Dimension lumber)

Any variation to joist span table shall have design to meet 40# per square foot load and have appropriate architects certification.

2 x 8	up to	11' 2" span on 16" centers
2 x 10	up to	14' 2" span on 16" centers
2 x 12	up to	17' 2" span on 16" centers
3 x 10	up to	18' 11" span on 16" centers

All floor joist maximum 16" inch on centers and doubled at parallel partitions above.

Other floor joist solutions may be used, such as TJI or 2x4 truss type joists. Engineering specks must be furnished to committee when any manufactured joist (truss) is used.

Bridging

Appropriate bridging must be installed between all exposed floor joists.

Sub-floor

Sheathing to be at least 1/2" thickness on double sheathed floor. Joints must be staggered. Single floor sheathing must be

3/4" tongue and grooved, O.S.B. board or plywood.

Partitions

All bearing and outside wall partitions to have double 2x4 top plates, lapped at corners and intersecting partitions. All 2x4 partition studs 16 inch on center. All outside partitions to have sway bracing cut into studs approximate 45-degree angle or 1/2" x 48" plywood full height at each corner.

Headers

All door headers to be doubled 2" lumber on edge.

use double 2 x 4 up to 4 foot span
 use double 2 x 6 up to 6 foot span
 use double 2 x 8 up to 8 foot span
 use double 2 x10 up to 10 foot span
 use double 2 x12 up to 12 foot span

All door and window headers' bearing or not, to have 2x4 cripples, unless 2x10 or 2x12 are used to fill in the space. Wherever possible double 2x10 or heavier are to be used.

Interior Walls and Ceilings

One half-inch (1/2") minimum thickness gypsum drywall. One quarter (1/4") minimum paneling thickness when used directly over studs. Bearing partition studs shall be directly over floor joist. All exterior doors shall be solid core types.

Attached Garage

- Garage foundation must be six-inch thickness carried to a depth below frost line. **Floor must be at least 4 inches thick.**
- 5/8 type X fire code gypsum board or equally rated 1/2" panels must be used on all common walls between attached garage and living quarters. If garage ceiling is omitted, a fire rated diaphragm to **the roof sheeting between living area and garage must be present** to provide complete fire containment. All seams must be taped and finished. A firebreak must be maintained.
- Attached garage doors leading to living quarters must be solid core type or fire rated labeled. **Smoke alarm must be installed, hard wired with battery backup. Smoke alarms must be interconnected.**
- All attached Garages must have at least a six-inch "gas curb" between garage and home – on all levels of the garage.**

Unattached Garage

- Minimum 4" floating slab for a foundation.
- Wall studs 2 x 4 on 24" centers maximum.
- Roof trusses 24" on centers maximum.
- Roof sheeting 1/2" minimum with clip between rafter joists.
- No roll roofing on roofs or siding.
- Design and color shall compliment home.
- No washrooms will be permitted

Ceiling Joists

Any variation to joist span table shall have design to meet appropriate load and have architect certification

Lumber Size in Inches	Spacing C to C	Maximum Span No Attic Storage	Attic Storage Load 20#/Sq Ft
2 x 4	24"	8' 9"	6' 0"
2 x 4	16"	10' 0"	7' 4"
2 x 4	12"	11' 0"	8' 5"
2 x 6	24"	13' 7"	9' 3"
2 x 6	16"	15' 4"	11' 4"
2 x 6	12"	17' 1"	13' 1"
2 x 8	24"	18' 5"	12' 5"
2 x 8	16"	20' 11"	15' 2"
2 x 8	12"	20' 10"	17' 6"

2 x 10	24"		15' 8"
2 x 10	16"		19' 3"

Roof Framing

Minimum slope three inch in twelve inches Roofing material weight 5# per square foot or less

Lumber Size in Inches	Spacing C to C	Not Supporting Finished Ceiling	Supporting Finished Ceiling
2 x 6	24"	11' 8"	10' 2"
2 x 6	16"	14' 3 "	12' 6 "
2 x 6	12"	16' 5"	14' 1"
2 x 8	24"	15' 6"	15' 6"
2 x 8	16"	19' 0"	16' 7"
2 x 8	12"	22' 0"	19' 2"
2 x 10	24"	19' 9"	17' 1"
2 x 10	16"	24' 1"	21' 0"

Roof Trusses for Residences and Garages

Roof trusses must be designed in accordance with accepted engineering practice taking into account proper snow loads and wind for the Lake Carroll area. All trusses must have engineering specifications submitted with permit application. Maximum of 24" on centers. All roof sheathing minimum 1/2" thickness with joint clips. No roll roofing on roofs or siding. All plywood sheathing to have joints broken on each sheet. No two ends to end on same rafters.

310.2 Windows

All submitted plans shall include a complete window schedule. All sleeping rooms and all basements must have *egress or rescue windows, must have a net clear opening of 5.7 square feet*. The minimum net clear opening shall be 22" in height. The net clear opening width shall be 20". Sill height not to exceed 44" above the floor.

Exception: Grade floor windows may have a minimum net clear opening of five square feet.

311.1 Exit Doors

Required exit door shall be a side hinged door not less than 36" in width and 6'8" in height. Other exterior hinged or sliding doors shall not be required to comply with these minimum dimensions. The minimum width of a hallway or exit access shall not be less than 36".

314.1 Stairways

Stairways shall not be less than 36" in clear width at all points above the permitted handrail height and below required headroom height. (6'8")

314.2 Tread and Risers

The maximum riser height shall be 7 3/4 inches and minimum tread depth shall be 10 inches. The riser height shall be measured vertically between leading edges of the adjacent treads. The Tread depth shall be measured horizontally between the vertical planes of the foremost projection of adjacent treads and at a right angle to the tread's leading edge. The walking surface of treads and landings of a stairway shall be sloped no steeper than one unit vertical in 48 unit's horizontal (2-percent slope). The greatest riser height within any flight of stairs shall not exceed the smallest by more than 3/8 inch. The greatest tread depth within any flight of Stairs shall not exceed the smallest by more than 3/8 inch.

315.1 Handrails

Handrails shall be installed between 30" and 38".

315.3 Guardrail

Porches, decks, balconies or raised floor surfaces located more than 18" in height above the floor or grade below shall have guardrails not less than 36" in height. Open sides of stairs with a total rise of more than 30" above the floor or grade below shall have guardrail of not less than 34" in height measured vertically from the nosing of treads. **Horizontal guardrails are**

forbidden without protection on inside (hardened glass or Plexiglas) to protect from climbing.

315.4 Required Guardrail

Required guardrail on open sides of stairways, raised floor areas, balconies and porches shall have intermediate rails or ornamental closures which do not allow passage of an object greater than 4" in diameter.

316.1 Smoke, LP, & Carbon monoxide Detectors

Smoke detectors shall be required in each sleeping room, and hallway on each story level including basements and cellars. If there is an attached garage, one is also required in garage. All alarms shall be interconnected such that the activation of one alarm shall activate all alarms. **All homes must be equipped with LP gas and Carbon monoxide detectors on each floor.**

316.2 Power Source

Required smoke detectors shall receive their primary power from building wiring. Wiring shall be permanent and without a disconnection switch other than those required for over current protection. Individual smoke detectors shall have a battery back up in case of lost primary power.

LP and Carbon Monoxide detectors shall have the same wiring requirements.(when available)

Exterior Walls

Ridged insulation board or plywood sheathing shall be under aluminum and vinyl siding. All aluminum and vinyl siding to have backing attached. A crawl space must have ample ventilation.

Frame buildings must be braced to resist shear forces and sheathed. One half-inch (1/2") plywood or recessed wood or metal diagonal bracing installed at 45-degree angles must be used with insulated sheathing.

Drip Edge

Buildings with asphalt or fiberglass shingles must install a drip edge. Minimum 1 1/2" x 1" galvanized, plastic or aluminum drip edge or equivalent.

J. EROSION CONTROL

All homes under construction must take erosion control measures to ensure protection from run off prior to the commencement of any construction or improvement. This is to prevent contamination or damage to the lake and/or adjacent properties.

K. COMPLETION OF CONSTRUCTION

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, and requires an additional \$250 fee. 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.

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 B.O.C.A. 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.

N ELECTRICAL REQUIREMENTS

All building plans shall include a wiring schematic on all interior and exterior wiring. All new exterior lighting starting 01/01/04 shall be motion controlled for outdoor directional floodlights. All new exterior lighting must be installed so it is not offensive to others and in a downward direction so as not to glare. Exterior lights must have bulbs no greater than 40 Watts.

(Total wattage if more than 1 bulb in fixture). Accent 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.** All residential homes shall have a minimum electrical service size of 200 amps. *All electrical wiring shall meet current National Electrical codes at time of installation.* **All Kitchen outlets shall be GFI and a minimum of two (2) circuits to cover kitchen outlets. (Conduit is not a requirement)**

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 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.

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*.

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 eight feet. One stairway shall be permitted per 75 feet of shoreline frontage. Stairs terminating below 742 feet shall not be constructed of treated lumber or creosote ties - *permit required*.

d. Boat Ramp

Boat ramp through a rip rapped shoreline shall be permitted. One boat ramp per lot. Maximum width shall be ten 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 1st of each year.

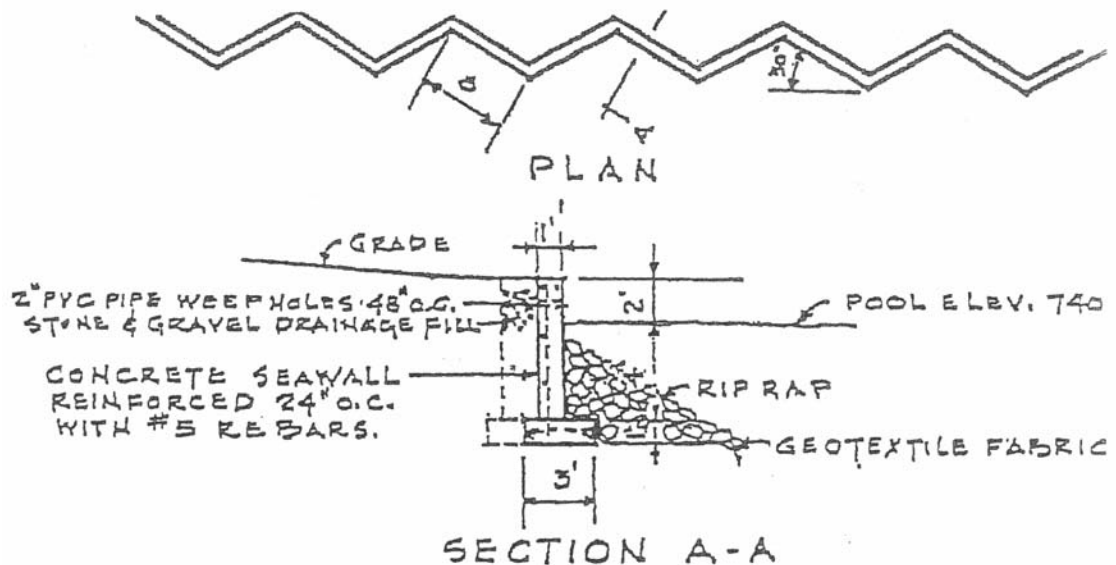
- a. Seawall may be constructed of concrete, building stone or stainless steel. All seawalls shall be installed with suitable footings and all seawalls shall have weep holes and proper drainage to relieve pressure from seawall. Refer to below for active and no wake areas of lake.
 1. Weep holes shall 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.* (See d. below)

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.

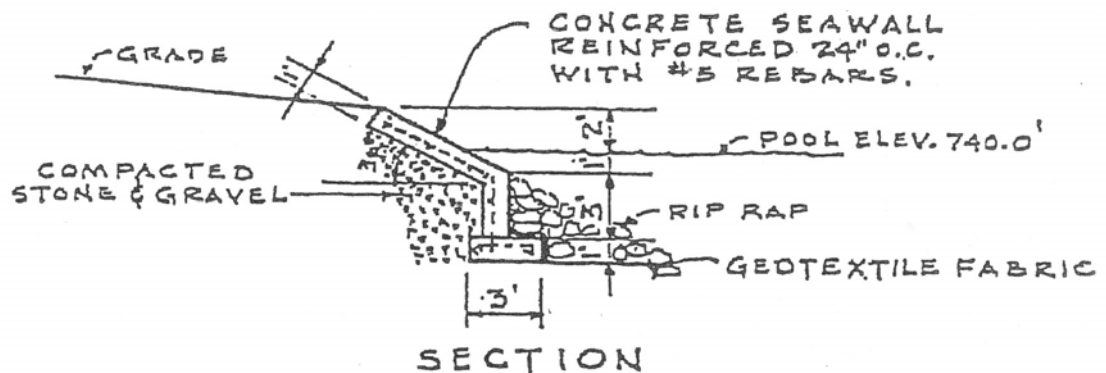
1. For straight vertical seawall in *the active area of the lake*, rip rap must be placed in front of base of seawall from 737 to 741 foot level. The use of geotextile and other parameters in shoreline stabilization shall be used. Use 6 to 10 inch rock with RR#3 IDOT hardness. This rip rap must continue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



- d. 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. 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 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 be 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 Chapter IV, Section C 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.**

Q. **ACCESSORY BUILDINGS / BEACH HOUSES**

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 14' x 20' feet. The height shall not exceed eight feet on sidewalls.
4. A minimum of a four-inch floating slab is required for foundation.
5. Design and color should complement the home
6. Plastic molded storage units under 5 feet in height are exempt from above rules.
7. No washrooms are allowed.
8. No variances on set backs will be allowed.

R. **GAZEBOS**

1. 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)
2. Prior to the start of construction all gazebo design, materials and location on the lot must be approved by the A&E Committee.
3. Sides below floor level must be enclosed.
4. 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, plastic, plywood, cardboard, etc. be allowed to enclose those sides.
5. Gazebos must not be used for sleeping quarters or for storage sheds.
6. Gazebos on lots under one acre in size may have a maximum of 144 Sq. ft.
7. Gazebos on lots over one acre in size may have maximum of 400 sq. ft.

S. DECKS

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. **No horizontal railings will be allowed without protection on inside (hardened glass or Plexiglas) to protect from climbing.**
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. Any exposed support posts for decks, screen rooms or four season rooms that are buried as the foundation for that structure must be at least 6"x 6" and must be treated lumber as a deterrent to rot.

T. BARN 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.
3. Dog runs are at the discretion of the A& E Committee. Large sizes will not be considered. 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".

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. In addition a TV antenna may be mounted on roof of dwelling. Roof mounted antenna under twelve feet in height requires no permit.
5. Construction must be reviewed and permitted by the A&E Committee.

X. SATELLITE

1. Only one satellite dish per home allowed.
2. The A&E Committee - permit and fee required, shall review construction and placement.
3. Small 18-inch satellite attached to dwelling requires no permit.

Y. Commercial BUILDING REQUIREMENTS AND SPECIFICATIONS

1. To be approved on an individual basis.
2. To be in accordance with all B.O.C.A. building codes.
3. Set backs 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 recirculating 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 6 *Enclosure* (below) 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 and distance from structure.
 - c. Fencing
 - 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 \$35 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 or extensive landscaping requires a permit with applicable fee.

1. All landscaping (plantings, trees, bushes, etc.) must be kept within the property lines. *No plantings are allowed in the road easement.*
2. Watering heads must be kept 15 feet from the front property line, as there is a **25-foot** utility easement.
3. 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*.
4. When a finished grade is to be established a permit is required.
5. *A Permit is not required to plant only a few trees or bushes by the homeowner. When new plantings may, in a reasonable time, be expected to grow to such height that they will block lake view of a second tier lot, they must be kept trimmed so as not to block that view or other views or those plantings will not be permitted.*

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

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 Camp Ground 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*. (Lake Carroll Association Board approved 1/1/92)

EE. VACATION OF UTILITY EASEMENTS

When building on more than one contiguous lot, a vacation of all utility easements between lots must be obtained.

A letter and copy of the plotted survey, with the location of the proposed home and the easement requested to be vacated, must be sent to the following authorizing agents:

1. Lake Carroll Association
% Building Inspector
3-200 Association Drive
Lake Carroll, IL 61046
(815) 493-2552 ext. 16
2. Commonwealth Edison Company
% Mearl Kise
Woodstock, IL.
(815) 334-3300
3. Citizens Communications
% Mark Burks
225 Broad Street
Carlinville, IL 62626
(217) 854-5361

Please allow two to three weeks for a response. A copy of the easement disclaimer must be filed with the building inspector *prior to* the issuance of your building permit.

In most cases if a utility does not have any material in the easement requested for vacating, the utility will grant an easement disclaimer.

FF. VARIANCE POLICY

When a variance requested may affect another lot or lots, the property owners of the adjacent lot or lots must be notified. An adjacent property owner agreement form must be sent and the adjacent property owners are given 30 days to either agree or disagree with the variance requested. *If no written objection is received within 30 days, the A&E Committee may act on the variance.*

**GG. PLATTING OF LOTS
M01.09.7 / M01.10.4**

- a. For Sections 1, 2, 3, 4, 5, 12, 13, 16, 20 & 30
 1. Up to three originally platted lots may be combined by replating upon approval by the A&E Committee, Building Inspector and General Manager;
 2. Any addition to two lots currently under Contiguous Lot Agreement must be replatted for the entire group.
- b. For Section 17
 1. Any two originally platted lots with common boundaries can be combined into one lot by a replat upon approvals as described in a.-1 above

2. Any lot whose original size is one acre or larger may not be included in a replat arrangement.
- c. For sections 15, 18, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29, & 30
 1. Where owner has lots that are adjacent and not under a contiguous lot agreement and for which owner is paying and continues to pay multiple dues, upon receiving prior approval, may build across lot lines; provided further, the lots must be replatted and owner must continue to pay multiple dues.
- d. In (Patten) sections 15, 18, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29 & 31 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).

PROCEDURE

- a. A sketch of the proposed replat must be submitted to the A&E Committee at least ten days prior to their next scheduled meeting. The sketch should show the existing lots prior to replatting and the proposed configuration being requested. Property owner's names for all lots involved in the replat 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).
- b. The A&E Committee will review the proposed replat and determine whether it meets the requirements for replatting at Lake Carroll and will then notify the applicant of their findings.
- c. Upon approval of the sketch, a final plat of the proposed replat 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 approval by the County Board.

HH. SIGN POLICY

(Lake Carroll Association Board approved 9/89, revised 1/1/95-Covenants and Restrictions page 5, paragraph I)

1. 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.
2. 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.
3. 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.
4. Realtor signs (on improved lots only) (no fee): **Maximum** size 24 inches x 36 inches, unattached from home. Two signs may be placed on waterfront and golf course lots. One at road accesses, one at either water access or golf course side of lot. All other improved lots one sign. No subcontractor signs are allowed. All signs must be removed at closing. No signs allowed on vacant lots.
5. Open house and satellite signs: **One** satellite sign or open house sign may be placed at the nearest main traveled road. Sign not to be placed before Saturday a.m. and must be removed by dusk on Sunday. Holidays are an exception. Sign permitted on holidays but must be removed at dusk. If signs are not removed they will be picked up and discarded.
6. Commercial signs on Commercial zoned Lots: One time fee of \$150 per sign, which require permit. Maximum size is 20 square feet. Monument design, unattached from building. No signs on buildings. One sign permitted; second sign may be added by variance. Application must include plot plan showing location upon lot (drawn to scale), design of sign, colors, material to be used and lighting (lighting will be controlled). Maximum height six feet from finished grade level. Location of commercial signs requires an on-site inspection and approval of the A&E Committee. All signs must be a minimum of 30 feet from any road or front property line. Unapproved signs will be removed.
7. 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.

A&E COMMITTEE POLICIES

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

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

An erosion control berm shall be in place **prior** to the start of any excavation. A building permit shall not be issued until the berm is in place.

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 construction through completion 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. will be assessed, a stop order placed on job of record until fine is paid and problem is corrected.

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. MOWING POLICY

1. Lot Mowing Unimproved Lots: (Lake Carroll Association October 2002)

Lot to be mowed entirely to gain control of weeds.

1st mowing:	May 7 - May 15
2nd mowing:	August 6 - August 14

Fee structure attached at end of policy.

If a property owner is cutting his own lot he must notify the POA office at 1-815-493-2252 prior to noon of May 17 and August 16 respectively. If he has hired someone to cut for him they will take care of that notification.

If a property owner is cutting his lot more than twice, a mowing of lot must take place during each of the mandatory mowing periods.

2. Mandatory Mowing Improved Lots:

Improved Lot: Any lot, which has a residence, erected. Mandatory mowing must begin after the one-year building permit has expired.

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.

Harvesting of Hay:

Allowed only on lots larger than one acre. *NOTE: Because of weed problems, some lots are not of value for hay.* A permission form signed by the property owner is required to allow hay to be harvested. Lots with numerous trees and plantings will not be accepted.

Harvesting Periods:

- 1st cutting **prior** to May 24th
- 2nd cutting **prior** to August 29th

All hay bails shall be removed from property within two weeks of bailing.
If second cutting does not reap a harvest, these lots must still be mowed.

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 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	\$85
Less than 1 acre partially wooded	\$70
A lot in excess of 1 acre	\$150

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 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.”

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 becomes effective October 1, 1995 and is a permanent policy within the building code.

Lee Harbison, 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

1. Installations of any improvement without first obtaining permit will cost \$250, permit Fee will be doubled plus \$25/day until permit is granted.
2. Variances granted after installation of improvement will cost \$250 plus \$25/day until Variance is granted.
3. Failure of contractor/subcontractor to obtain **any required** inspection (24 hour notice required) Will cost \$250 plus \$25/day until inspection takes place.
4. 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.
5. Failure of marine dealer to obtain permit for installation of any pier, dock or boat Lift will cost \$100.
6. 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.

Any questions contact Building Inspector.
815-493-2552 ext. 16

Respectively
Architectural Environmental Committee
Lake Carroll

APPENDIX

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

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
 - c. Section 12, 16 and 30: 35 feet

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

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 on ground level. No portion of minimum being below ground level.
 - b. **Other lots: 1000** square feet with a minimum of 800 square feet being on ground level. No portion of minimum being below ground level.

II. SET BACKS

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.

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

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 set backs 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 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:
 - 1) Color shall be compatible with surrounding buildings and not disruptive to the neighborhood.
 - 2) 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.
 - 3) Dog runs – See page 13.
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:

- 1) 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.
 - 2) One "Loafing shed" or similar three (3) sided structure for horse shelter and/or hay/feed storage.
 - 3) One (1) Accessory out building for residential purposes for lawn and utility equipment, equipment, a garage, etc.
 - 4) 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,
 - 5) Stable & horse exercise area distance from a residential well and septic system shall conform to State of Illinois Health Department requirements, currently 75 feet
 - 6) 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: ***(Note- this will be brought up to date based on Board decision replatting)***
- 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.

LAKE CARROLL ASSOCIATION

Home

3-200 Association Drive
Lake Carroll, Illinois 61046
815-493-2552

SEPTIC PUMPING / INSPECTION FORM

Homeowner Information

DUE DATE _____

Name _____, Section _____, Lot(S) _____

Lake Carroll Address _____ Phone # _____

Residence (if different than above)

Address _____ City/State _____ Zip _____

Phone _____

Septic System Information

Septic Tank Location (in relation to home – Direction and Approximate distance) _____

(Please draw Sketch on other side)

Date Last Pumped _____ Date last inspected _____

Pumper Information

Company Name _____ Phone _____

Pumpers Name _____ License # _____

Expiration Date of License _____

Tank Size (Gallons) _____

Visual Condition of Tank / System? (Circle one) Excellent Good Fair Poor

List problems and possible solutions if other than Excellent or Good _____

Use other side if necessary

Signature of Pumper (All forms must be signed and dated by the pumper)

Date Completed

Lake Carroll Association Resolution - December 2001

FEE SCHEDULE EFFECTIVE 1/1/03

Form revised 1/15/2003

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LAKE CARROLL ASSOCIATION CONTRACTORS LIST

The Lake Carroll Association has compiled the following 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 it's A&E Committee.

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HOME CONTRACTORS

COUNTRYSIDE BUILDERS Larry Bott 3-203 Association Dr. Lanark, IL 61046 815-493-6371 Bus. 815-493-2802 Res.	OLSON CONSTRUCTION Jerrold Olson 16019 Stonefield Shannon, IL 61078 815-864-3312 815-266-4697
CUSTOM HOME BUILDERS Kevin Miller 5-256 Birkshire Court Lake Carroll, IL 61046 815-493-2376 Bus.- 815-493-2802 Res-	PYLE CONSTRUCTION Paul Pyle 738 S. Carthage Drive Freeport, IL 61032-4414 815-233-3301
HASKEN CONSTRUCTION Rick Hasken 96 South Van Brocklin Road Freeport, IL 61032 815-232-5331	SCK BUILDERS Chuck Kopecky 23-18 Broadview Drive Lake Carroll, IL 61046 815-493-6667
BILL KEISTER CONSTRUCTION Bill Keister 68 E Monterey Street Freeport, IL 61032 (815-232-1865	SHARP BUILDERS Jim Sharp 12-231 Spring Creek Lake Carroll, IL 61046 815- 493-6060 Cell 815 541-3059
LAKE AREA BUILDERS Jay & Jon Pharr 326 6th Street Monroe, WI 53566 608-325-4116, W/E Model 815-493-2375	SPOERLING CONSTRUCTION INC. Tom Spoerling 209 West Market St. Mt. Carroll, IL 61053 815-244-5070
LAKE CARROLL REALTY, INC. Bill Miller, Sr. 24463 Payne Road Shannon, IL 61078 815-864-2700	WARNER CONSTRUCTION Ray Warner 200 S. Westview Dr. Lanark, IL 61046 815-493-2903
LAWFER CONSTRUCTION/ NORTHWEST HOMES Curt Lawfer 14668 East Blackhawk Road Kent, IL 61044 815-947-2922	VOSS CONSTRUCTION Mel Voss 303 Dorie Drive Pearl City, IL 61062 815-443-2724
LAWLER CONSTRUCTION Mark Lawler 2939 South Silberman Road Pearl City, IL 61062 815-443-2479	TRAILSIDE'S CONSTRUCTION Bill Spathies 21-78 Lake Carroll Blvd. Lake Carroll, IL 61046 815-493-8484
	WISCONSIN LOG HOMES Roman Cirigani 465 W. Dominion Drive Unit 1007 Wood Dale, IL 60191 630-616-8290 or 312-575-0100 Ex. 225

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L.P. GAS SUPPLIERS

BURKHARTS L.P. SERVICE 12420 West Penn Road Polo, IL 61064 815- 946-3081 or 815- 946-3430	FERRELGAS East Locust Street P.O. Box 11 Lanark, IL 61046 815- 493-2325
CARROLL SERVICE – FS L.P. Propane Department 110 East Carroll / P.O. Box 25 Lanark, IL 61046 815- 493-2483	PEARL CITY ELEVATOR (coop-) 19 South Main Pearl City, IL 61062 815- 443-2512 or 815- 443-2513
FERRELGAS 100 Grandview Stockton, IL 61085 (815- 947-2415)	

ELECTRIC CONTRACTORS

BARKLOW ELECTRIC Gene Barklow 408 West Locust Avenue Lanark, IL 61046 815-493-2254	THOMPSON ELECTRIC Bill Thompson 605 West Main Street Warren, IL 61087
EDLER ELECTRIC 12116 W. Loran Rd. Pearl City, IL 61062 815-443-2373	VALLEY ELECTRIC Jerry Morrison 924 South Locust Street Freeport, IL 61032 800-798-2512 or 815-235-4521
RICHTER ELECTRIC Ron Richter/Rod Springman 725 South Harlem Road Freeport, IL 61032 815-232-6293	VIRTUE ELECTRIC Steve Virtue 815 East Center Street Freeport, IL 61032-5706 815-232-4281
SCOTT'S ELECTRIC Scott Lindstrom 222 West Prairie Lanark, IL 61046 815-493-2711	

WELL DRILLERS

BULL'S WELL DRILLING Jack Bull 1504 North Day Street Rockford, IL 61103 815-968-4644	MARTIN WELL DRILLING Jonas Martin Daysville Road Oregon, IL 61061 815-732-2216
COAD WELL DRILLING & PUMP SERVICE Floyd Coad/Jeff Thompson 301 Franklin Street Warren, IL 61087	NIFFINGER WELL DRILLING Ed Niffinger 902 2nd Street Monroe, WI 53566

815-745-3449 or 815-594-2420	608-325-2692
LYONS WELL DRILLING Glenn Lyons 9795 R.R. #20 East Stockton, IL 61087 815-947-3310	SAM'S WELL DRILLERS INC. Sam Vander Galien Madison, WI 608-251-4318 or 800-321-5193

EXCAVATING CONTRACTORS

FISCHER BROTHERS EXCAVATING Wayne & Joe Fischer 5390 Mill Grove Road Pearl City, IL 61062 815-233-3232 Business office 815-864-2123 or 815-443-2000 Residence	R.E. COX EXCAVATING Lena Road Lena, IL 61048 815-369-4115
LAW EXCAVATING & READY MIX Reid Law 100 N. Jackson Mt. Carroll, IL 61053 815-244-1115	SCHRADER KOELLER TRUCKING Fay Koeller 10692 Shannon Route Lanark, IL 61046 815-493-2861
LOBERG EXCAVATING Rich Loberg 12268 West Sabin Church Road Pearl City, IL 61062 815-443-2874	EATON EXCAVATING, INC.. Chris Eaton 9794 Seven Hills Road Mt. Carroll, IL 61053 815-244-8819

CONCRETE CONTRACTORS

BURKHOLDER & SON CONCRETE Roger Burkholder 722 N. Broad Lanark, IL 61046 815-493-2651	LAW EXCAVATING & READY MIX Reid Law 100 N. Jackson Mt. Carroll, IL 61053 815-244-1115
GREENFIELD CONSTRUCTION Steve Greenfield 24168 Willow Road Lanark, IL 61046 815-493-2347	LOWE CONSTRUCTION 6521 South Loran Road Pearl City, IL 61062 815-443-2704
GUENTNER CONSTRUCTION Paul Guentner 303 West Claremont Lanark, IL 61046 815-493-6369	M & M CONCRETE 10092 East Golf Road Stockton, IL 61085 815-947-2178
J.D. LAWSON CONCRETE Jim Lawson Box #512 Shannon, IL 61078 815-864-2102	MEADOR CONSTRUCTION 406 Pearl Street Lanark, IL 61046 815-493-2974 or 815-493-2982
J & N CONCRETE INCORPORATED Don Newell 2354 South Van Brocklin Road Freeport, IL 61032 815-233-2106	NORTHWEST CONCRETE Mike Tully 14844 West Howardsville Road Lena, IL 61048 815-369-2926

ASPHALT PAVING CONTRACTORS

CIVIL ASPHALT CONSTRUCTION Timothy J. Spellman Freeport, IL 61032 815-235-2200	ERICKSON PAVING John & Julie Handel 755 Route 84 South Savanna, IL 61074 815-273-2828
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PLUMBING & HEATING CONTRACTORS

PEPPER PIPING 201 East Railroad Avenue Lena, IL 61048 815-369-4710	KARROW PLUMBING & HEATING Bob Karrow 114 North Division Street Polo, IL 61064 815-946-4050
BOETTNER Heating, Cooling, Fireplaces David L. Fonda 206 Stephenson Street Freeport, IL 61032 Tel. 815-235-6000 Fax 815-235-4988	LEMANSKI HEATING/AIR CONDITIONING Jim Lemanski 68 E. Monterey P.O. Box 245 Freeport, IL 61032 815-232-4519 or 800-700-4519
BRINKMEIER'S PLUMBING 207 South Main Street Pearl City, IL 61062 815-443-2323	MOLITER PLUMBERS Ted Moliter 8072 East Rushton Rd. Stockton, IL 61085 815-745-2613
CROUSE PLUMBING & HEATING Allan Crouse 507 Madison Mt. Carroll, IL 61053 815-244-5622	SCHOFIELD PLUMBING & HEATING Wayne Schofield 1003 Longhorn Court Freeport, IL 61032 815-232-5735
HEIDENREICH PLUMBING Loren Heidenreich 2633 S. Becker Road Elizabeth, IL 61028 815- 858-2111	SUPERIOR HEATING & AIR CONDITIONING 217 E Railroad Street Lena, IL 61048 815-369-4876
TONI'S PLUMBING & HEATING Toni Rosic 200 W Jackson St Freeport, IL 61032 815-235-3754	

SEPTIC CONTRACTORS

PEPPER PIPING 201 East Railroad Avenue Lena, IL 61048 815-369-4710	LOBERG EXCAVATING Rich Loberg 12268 West Sabin Church Road Pearl City, IL 61062 815-443-2874
CROUSE PLUMBING & HEATING Allan Crouse 507 Madison Mt. Carroll, IL 61053 815-244-5622	SCHOFIELD PLUMBING & HEATING Wayne Schofield 1003 Longhorn Court Freeport, IL 61032 815-232-5735
CUSTOM HOME BUILDERS Kevin Miller 5-256 Berkshire Court	SCHRADER KOELLER Fay Koeller 10692 Shannon Route

Lake Carroll, IL 61046 815-493-2376	Lanark, IL 61046 815-493-2861
FISCHER BROTHERS EXCAVATING Wayne & Joe Fischer 5390 Mill Grove Road Pearl City, IL 61062 815-233-3232 Business office 815-864-2123 or 815-443-2000 Residence	TONI'S PLUMBING & HEATING Toni Rosic 224 North Cherry Ave. Freeport, IL 61032 815-235-3754

SOIL SCIENTISTS

Lester Johnson 900 Alexander Galena, IL 61036 815-777-1270	Tom Golden 904 Campbell Street Galena, IL 61036 815-777-3835
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BUILDING SUPPLIERS

CARROLL SERVICE Building Center 213 West Carroll Street Lanark, IL 61046 815-493-2161	LENA BUILDERS 209 North Bridge Street Eleroy, IL 61027 185-235-7176
FISH BUILDING SUPPLY West 5395 County Drive Monroe, WI 53566 608-325-9101	LUMBER MART Route #78 & #64 Mt. Carroll, IL 61053 815-244-1566
GIBBS DRYWALL INCORPORATED Depot Street Milledgeville, IL 61051 815-225-7475	J.H. PATTERSON LUMBER COMPANY 302 East Main Street Lena, IL 61048 815-369-5228
HEATING & AIR CONDITIONING Central Comfort Corporation Floyd West 311 Jackson Street Galena, IL 61036 815-777-3111	PELLA PRODUCTS, INC. Jim Klika 4301 11 th Street Rockford, IL 61109 815-397-6780 office 815-397-3220 fax
KITCHEN SOLVERS Barbara Schubert 13 Copperwood Gap Galena, IL 61036 815-756-9255	RAILROAD TIES Steve Vanderbark Graded Ties 639 ½ West Galena Avenue Freeport, IL 61032 815-232-6517
J.H. PATTERSON LUMBER COMPANY 324 East Stephenson Street Freeport, IL 61032 815-232-7131	SPAHN & ROSE LUMBER COMPANY Main Street Pearl City, IL 61062 815-443-2718

SPECIAL SERVICES

ALL GREEN Larry Krum 17378 Sweitzer Road Mt. Carroll, IL 61053 815-244-1904	BLIND DOCTOR Gary Jordon 8043 West Salem Road Lena, IL 61048 815-369-5198
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Winter Watch Service & Snow Removal	
D - R HARDWARE & ELECTRONICS 502 S Schuyler Street Lena, IL 61048 815-369-2285	D -TRANS DESIGNS Beverly Woessner R.R. #1 Box #24 Shannon, IL 61078 815-864-2683
FIREPLACES Mike Carroll 815-493-2737 John Dollinger 815-864-2437	GUY'S HOME IMPROVEMENT 1503 12 th Street Monroe, WI 608-325-1744 Seamless Gutters Siding Gutters & Helmets
IDEAS N' DESIGNS Wholesale Designer Fabrics & Interior Decorating Len & Linda Anderson 116 Market Street Mt. Carroll, IL 61053 815-244-7875	INSTALLATIONS UNLIMITED Eric Martin 5641 Covey Ridge Trail Rockford, IL 61111 815-654-0016 Brick patios, walkways & driveways
KITCHEN SOLVERS Barbara Schubert 13 Copperwood Gap Galena, IL 61036 815- 756-9255	KLOUSER ANTENNA & SATELLITE Jim Klouser #46 Cliffside Court Freeport, IL 61032 815-232-2953
MARTENS ANTENNAS George Martens R.R. #1 Box #69 Forreston, IL 61030 815-864-2454	NATIONWIDE DRYWALL Jeff Poston 1208 S. Chicago Freeport, IL 61032 815-232-8623
WINDOWS EDGE Tom & Linda Sperling 205 West Market St. Mt. Carroll, IL 61053 815-244-0787	WINTER CREATIONS Interior & Exterior Painting, New & Old Karen & Tony Winter North Street Nora, IL 61059 815-745-3329
	VEESENMEYER PAINTING Cliff Veesenmeyer 12-113 Brairwood Dr. Lake Carroll, IL 61046 815-493-6416

LANDSCAPING SERVICES & LAWN MAINTENANCE

ALL GREEN LANDSCAPING Larry Krum 17378 Sweitzer Road Mt. Carroll, IL 61053 815-244-1904	SKOOG LANDSCAPING & DESIGN Alan Skoog 330 North Calvert Chadwick, IL 61014 1800-322-5161, 815-684-5161 or 815-626-4218
CORY'S LANDSCAPING Lawn Service & Landscaping Cory Signer Box #469 Shannon, IL 61078 815-493-6900	SWEITZER NURSERY 15308 Lovers Spring Road Lanark, IL 61046 815-493-2434

<p>FOREST GREEN TREES Nursery Stock & Planting Available Larry Heckman 25235 Payne Road Shannon, IL 61078 815-864-2808</p>	<p>RM LANDSCAPING RICK MOSER Lot clearing, Gravel driveway repair 815- 938-2086</p>
<p>MR. D'S LANDSCAPING Dennis Kerchner 547 N. Island Ave. Freeport, IL 61032 815- 232-3852</p>	<p>NIELSEN LANDSCAPE Bruce Nielsen 12944 W. Townline Rd. Forreston, IL 61030 815- 938-9012</p>
<p>COUNTRYSIDE LANDSCAPING 3-203 Association Drive Lake Carroll, Ill 61046 815- 493-6371</p>	<p>GUENTNER LAWN CARE</p>

SEAWALLS & RIP RAP	
ALL GREEN LANDSCAPING\ RIP RAPPING Larry Krum 17378 Sweitzer Road Mt. Carroll, IL 61053 815- 244-1904	GREENFIELD CONSTRUCTION\SEAWALLS Steve Greenfield 24168 Willow Road Lanark, IL 61046 815- 493-2347
CORY'S LANDSCAPING Lawn Service and Landscaping Cory Signer Box 469 Shannon, IL 61032 815- 493-6900	LAKE RIP RAP, INC / PRP PARRING AND SEAWALLS Hank Sutton 15890 Oak Lane Girard, IL 61640 217- 627-3137 or 217- 899-9706
MR D'S LANDSCAPING/ RIP RAPPING AND SEAWALLS Dennis Kerchner 547 N. Island Ave. Freeport, IL 61032 815- 232-3852	MEADOR CONSTRUCTION/SEAWALLS Mark Meador 406 Pearl Street Lanark, IL 61046 815- 493-2974 or 815- 493-2982
FISCHER BROTHERS EXCAVATING/ RIP RAPPING Wayne & Joe Fisher 5390 Mill Grove Road Pearl City, IL 61062 815-233-3232 Business office 815- 864-2123 or 815- 443-2000 Residence	LOBERG EXCAVATING\ RIP RAPPING Rich Loberg 12268 West Sabin Church Road Pearl City, IL 61062 815- 443-2874
FOREST GREEN TREES\ RIP RAPPING AND LIMESTONE SEAWALLS Nursery Stock & Planting Available Larry Heckman 25235 Payne Road Shannon, IL 61078 815- 864-2808	SCHRADER KOELLER TRUCKING\ RIP RAPPING Fay Koeller 10692 Shannon Route Lanark, IL 61046 815-493-2861

Lake Carroll Association Building Permit Application

Date: _____ Sec. _____ Lot(s) _____

Member's Name: _____

Phone: _____

Address: _____

City, State, Zip: _____

General Contractor _____ Phone _____

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

THIS IS ONLY AN APPLICATION FOR THE PERMIT. YOU WILL RECEIVE PERMIT FROM A & E COMMITTEE.

Accessory Building (not allowed on unimproved lot.)	\$25
Concrete/Asphalt	\$25
Deck	\$25
Driveway/Culvert	\$25
Detached Garage	\$25
Demolition -- below 500 sq. ft. / above 500 sq. ft.	\$150 / \$250
LP Propane Tank	\$25
Landscaping / Lot clearing	\$25
Dock on Greenway or Common Area	<i>Get application from Bldg Inspctr</i>
Gazebo Home on lot? _____ No Home _____	\$25
Pier/Dock	\$25
Residence or additions	See Next Page
Rip Rap/Seawall/Dredging	<i>Get application from Bldg Inspctr</i>
Sand Beach	\$25
Satellite/Antenna/Tower	\$25
Swimming Pool	\$25
Towers	\$25
Watering	\$50
Others	\$25

PLEASE NOTE ASSOCIATION BOARD HAS ENACTED AN IMPACT FEE OF \$ 1,500 on ALL NEW HOME CONST.

- Residential requires escrow deposit of \$1,000 payable to Lake Carroll Escrow
- 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 for Committee to consider it for approval.

ALL APPLICATIONS MUST HAVE DRAWINGS ATTACHED. (WITH DIMENSIONS to lot lines if drawing is a plot plan.)

Additional Comments:

BUILDING REQUIREMENT CHECKLIST

ASSOCIATION
USE ONLY

1. Submit three **COMPLETE & IDENTICAL** sets of house plans. 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 lot survey** including lot pin certification. Side lot lines at location of welling must be clearly marked. _____
3. Submit Illinois Department of Health letter showing approval of septic system. _____
4. Submit plot plan showing placement of residence, well, septic system, driveway and LP tank (if necessary). Plan must include all set backs according to the Covenants and Restrictions. Plan 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 of 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 \$1500 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 _____
 Approval on structural from Wendler Engineering & Surveying. _____

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)244-9171.

LIST ALL CONTRACTORS & SUBCONTRACTORS:

Name	Address	Telephone Number

MANDATORY INSPECTION SCHEDULE (12/15/93)

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 hours 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.

Please Note: All Contractors & Subcontractors **MUST** register with the A&E Committee in the Association office prior to the start of any construction within Lake Carroll.

MANDATORY INSPECTION SCHEDULE

Required Inspections
After improvement is staked & erosion control is installed PRIOR to building permit being issued
After footings &/or slab is formed PRIOR to pouring concrete
After the WELL is staked & PRIOR to proceeding
After rough in, framing & electrical PRIOR to the dry wall being installed
When septic system is installed PRIOR to being covered

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 will be released upon **final** inspection if final is required after occupancy.

Surveyors List

PLEASE NOTE:

****ALL SURVEYS MUST BE CURRENT WITHIN LAST SIX MONTHS FOR BUILDING PERMIT**

APPROVAL**

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.

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	\$500	Included
GASTAL JF & ASSOCIATES 3515 South Baileyville Road Freeport, IL 61032 815-232-3506	\$850	Included
NORWEST SURVEYING SERVICES INC. 301 E. Lincolnway Morrison, IL 61270 815-772-7179	\$300-\$350	Included
WENDLER ENGINEERING & SURVEYING 841 North Galena Dixon, IL 61021 815-288-2261	\$300 Please note marking of additional sidelines extra.	Included

The above rates are only if more than one lot can be surveyed at a time.

A & E Committee 2004 Meeting Schedule

8.m. in the Building Inspectors Office		
Month	Date	Material Due
January	9 th	12/30/03
February	6 th	1/27/04
March	5 th	2/24/04
April	2 nd	3/23/04
	16 th	4/6/04
May	7 th	4/27/04
	21 st	5/11/04
June	4 th	5/25/04
	18 th	6/8/04
July	2 nd	6/22/04
	16 th	7/6/04
August	6 th	7/27/04
	20 th	7/10/04
September	3 rd	8/24/04
	17 th	9/7/04
October	1 st	9/21/04
	15 th	10/5/04
November	5 th	10/26/04
	19 th	11/9/04
December	3 rd	11/23/04
	17 th	12/7/04

Please Note: Home plans and supporting documents must be submitted at least ten days prior to meeting date. All plans must be complete, including the Illinois Department of Public Health letter of septic system approval. All plans that are not complete or in on time will be tabled until the next regularly scheduled meeting.

Property owners and/or contractors are welcome to attend any scheduled meeting to request information or present a future building request. We ask that you please contact the A&E Committee in advance so time may be allocated and to check on any last minute meeting date changes.