

lake carrollSM

ASSOCIATION

A&E Building Rules & Regulations

Approved November 20, 2009
Effective January 1, 2010

All residential building regulations are in essence based on the following Codes: International Residential Code for One- and Two-Family Dwellings, International Plumbing Code, International Building Code, International Property Maintenance Code, ICC Electrical Code, NEC

Major changes BOD Approved 11/20/2009:

Pg 13 Radon Mitigation Systems

Pg 23 Commercial Sign Policy

Pg 40 Insurance for Contractors Working IN Lake Carroll

Pg 40 Insurance for Contractors Working FOR Lake Carroll Association

BOD Approved 1/22/2010

Pg 15 Outside Lighting

3-200 ASSOCIATION DR. ♦ LAKE CARROLL, IL 61046 ♦ 815-493-2552 ♦ FAX 815-493-2883

www.golakecarroll.com

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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

Use 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.

Effective January 1, 2006 the following is required on every permit application for any structure on any lot within Lake Carroll.

1. A formal drawing of surveyed lot (New Construction Survey) with the following additions by either a Soil Scientist or Lake Carroll registered Licensed Septic Contractor.
 - a. Drawing of septic plan which includes septic layout, tank size and location, pipe route from structure to tank, and tank to field
 - b. Location of well plus distance to tank and field. Drawing also must indicate distance to septic fields on any adjacent lots if they exist.
 - c. When a new construction survey drawing is used additions must be identified as to who made the additions.
2. Before framing can start, a foundation must have a spotted survey. This may be done after forms are set and before concrete is pored.

SOIL BORING / PERC TEST

Have a qualified soil scientist check your lot to determine soil condition and type of system to be used.

The member is reminded to be sure backhoe test holes minimum of 3 over entire area, are covered or enclosed with guard rails at all times. If left open, the property owner could be held responsible for hazard created.

SEPTIC & WELL

Have the septic system approved by the *Carroll County Department of Health*. The minimum size septic field must be for a four bedroom home. A Variance might be obtained for a three bedroom home providing the home qualifies & an agreement constituting a restriction on the property is signed & recorded at the county court house to that effect & approved by the Lake Carroll Board.

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 Carroll County Department of Health must approve your septic system. See "Private Sewage Disposal System" 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.

SURVEY

Have your lot surveyed by a certified surveyor. The new construction (see below) 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. New construction survey includes location of wells and septic of adjoining lots, if available, and is done on 24"X30" paper so that plot plan can be added to it.

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 (1"=50' for survey).
6. Three (3) copies of building plans 24" x 30" to scale 1/4" = 1'
7. 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.
8. Window schedule (note bedroom windows require a minimum size for egress or escape.)
9. Stair details (tread & rise)
10. Radon Mitigation System (passive) is required in all new homes.
11. Electrical Plan with amp size of main switch and location.
12. Building permit fee of (see attached sheet) for dwelling.
13. Escrow damage, completion deposit \$1,000. (Check must be contractor's check.)
14. For residential or commercial construction a \$1,500 impact fee.
15. Name of contractor and list of all current subcontractors.
16. Plans must be submitted by 4pm on the Friday prior to next scheduled A & E Committee Meeting. Please check with Association office for any last minute changes.

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

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.

Additional Rules for house plans:

The house is to be spotted by builder on the plot plan to scale. On this plot plan the builder will show house, well and septic. If there is a house(s) on sides of plot plan the well and septic of that house(s) needs to be spotted on the plot plan as well. Before framing can start a spotted survey will be done by a surveyor on the foundation. Also a spotted survey will be required for garages and outdoor buildings at the discretion of A&E Committee before framing.

The Building Inspector will issue to you or your contractor a building permit for your building project. If you have any questions please contact the Lake Carroll Building Inspector at the Association office (815) 493-2552 ext. 25.

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.

LP TANKS

Refer to Addendum #2006-08 (page 41) for tank options.

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

ADJACENT PROPERTY

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

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, will check the entire lot to select a suitable area if possible.

PLATTING / REPLATTING OF LOTS

M01.09.7 / M01.10.4 (repeat of “GG” of A&E Rules & Regs 01-2008)

1. For Sections 1, 2, 3, 4, 5, 12, 13, 16, 20 & 30
 - a. Up to three originally platted lots may be combined by replatting upon approval by the A&E Committee, Building Inspector and General Manager.
 - b. Any addition to two lots currently under Contiguous Lot Agreement must be replatted for the entire group.
2. For Section 17
 - a. Two originally platted lots with common boundaries can be combined into one lot by a replat upon approvals as described in a.-1 above
 - b. Any lot whose original size is one acre or larger may not be included in a replat arrangement.
3. For sections 15, 18, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29, & 30
 - a. Where owner has lots that are, upon receiving prior approval, may build across lot lines; provided further, the lots must be replatted and owner must pay multiple dues.
4. In 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) unless all lots under the contiguous agreement are replatted.

PROCEDURE

1. 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).
2. 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.
3. 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 recording.

LAKE CARROLL ASSOCIATION

RESIDENTIAL BUILDING REQUIREMENTS AND SPECIFICATIONS

DETAILS

- A. 1. *SUBMIT PLANS* for all improvements on any lot. Your application shall include the following:
 - a. Three Complete & Identical copies of building plans. (Plans will be tabled if not complete)
 - b. Three copies of plot plan drawn to scale, see Section C.
 - c. Administrative fee, escrow damage deposit, and impact fee. (Escrow must be contractor’s check.)
 - d. Septic design and Illinois Department of Public Health letter of approval.
 - e. 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).
 - f. Samples of exterior finish, Color and Material must be included with application.
 - g. Current new construction 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).
 - h. All plans must be submitted by 4pm on the Friday prior to next scheduled A&E Committee meeting date to allow time for inspection prior to approval. Contact the Association Office for meeting dates.
2. All new remodeling work needs a permit.
3. An A&E permit is required to set a seasonal trailer camp or vehicle camp within the Lake Carroll Campground.

B. *BUILDING PLANS*

1. Provide cross sectional view, roof through foundation and finished grade.
2. Front, rear and side elevations must be included. (Must include foundation and finished grade levels.)
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 [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. (LP detector in area of hot water heater must be mounted below level of hot water heater burner; 2 inches from floor.)

C. *LOT PLOT PLANS* (Drawn on “New Construction Survey”)

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

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, and back lot lines (lakeside if applicable).
2. Arrow indicating north.
3. Proposed septic system location and size as approved by the Carroll County 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 Appendix.
7. For lakefront construction, the lowest floor level of all homes must be at least the 746-foot pool level.
8. No tree over 3 inches in diameter may be removed from any lot without written consent of the A&E Committee. (Repeated in AA. 5.)

D. *FOR PERMIT ISSUANCE AND COMPLETION OF CONSTRUCTION*

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

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

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

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

2. Completion of home including basic landscaping must be completed within twelve months from issue date of the building permit. Any construction not completed in twelve months requires an extended permit. An

extended permit must be applied for prior to the original permit expiration. A new completion date shall be set. Failure to complete by this date may result in the forfeiture of your escrow deposit and possible daily fine impositions.

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

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) See “Building At Lake Carroll” Septic & Well. Fee for recording will be added to permit fee.

1. Design only after a proper Soil evaluation test by a recognized tester has made. Septic field must be at least 50’ from lake.
2. Submit proposed sewage disposal plans to the Carroll County Public Health and the A&E Committee. Plan must include relationships (and dimension’s from lot lines and structures) to neighbors’ wells and septic.
3. Approved sewage disposal plans, along with a copy of the letter of approval from the Carroll County Public Health must be on file with the A&E Committee before building permit is issued and construction can begin.
4. All septic systems must be for a minimum of a four-bedroom house size. If lot will accept conventional seepage system, then a conventional system must be installed, except where it may render another lot unbuildable. A variance might be obtained for a 1/4 acre lot if it is determined lot will not accept a four bedroom septic system. Please check with Building Inspector for procedure.
5. All septic systems require the approval of the Carroll County Public Health. This letter of approval must be received within twelve months prior to permit approval date.
6. All septic tanks must be placed with easy access for pumping. Pumping access must be within 30 feet on a hill and 50 feet on flat ground.
7. Septic tank and field or bed must be installed simultaneously.
 - a. No holding tanks or septic tanks, used as a holding tank, are allowed.
8. If septic is changed from plotted design, contractor is to submit revised plan within 15 days. If not submitted, contractor will be refused additional permits until revised plan is submitted.

F. *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.

G. *LAKE CARROLL INSPECTION/ PUMPING SCHEDULE*

1. Each septic system will be scheduled at four-year intervals regardless of use and will be tracked on a common database. (Since the system does not know if it is on a small lot or large lot or if it is near or far from the lake, it will need pumping at approximately the same time.)
2. Letters to be sent to all that are to be in the current phase prior to March each year with a completion date of September 30, of the same year. The first phase will be determined by date home was constructed/received occupancy.
3. Copy of report from contract pumper must be turned into the Association Office by September 30th of the same year to avoid a possible fine. See Septic Pumping Inspection Form.
4. Owners furnishing proof of compliance in the last three years prior to the first time a section is scheduled will be placed on another schedule based on date of last pumping and so informed by mail as to their new schedule.

5. Fine for non-compliance set at current A&E fine structure listed in the most current "Building Regulations". (\$250 for failure to comply and \$25 per day until homeowner is in compliance.)

H. **BUILDING APPROVAL**

1. No construction may be started until written approval and a permit has been obtained from the A&E Committee and posted. (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 the owner or the owner's contractor and will check stake out of the improvement on lot, and then issue your building permit. A permit must also be obtained from Carroll County prior to the start of construction, if the size of the improvement is greater than 8ft. X 8ft. Or alters the footprint of the current building.
4. DEMOLITION: Any plans for demolition must be included in any permit request. Plans must include how debris is to be handled and how land will be left.

I. **CULVERT REQUIREMENTS (& DRIVEWAYS Refer to A&E Policies, B.)**

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.

J. **MANDATORY INSPECTIONS**

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

K. **BUILDING REQUIREMENTS**

Concrete, Asphalt or Chip and Seal Driveway

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

Finished Lot Grade

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

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" and below frost line.

Maximum Floor Joist Spans (Dimension lumber)

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.

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

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

Industrial bridging must be installed between all solid floor joists to meet standard codes.

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 7/16" x 48" OSB or 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 x 10 up to 10 foot span
- Use double 2 x 12 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

1. Garage foundation must be six-inch thickness carried to a depth below frost line. Floor must be at least 4 inches thick.
2. 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.
3. 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.
4. All attached Garages must have at least a six-inch "gas curb" between garage and home – on all levels of the garage.
NO permit for plastic or metal sheds under 5 feet in height.

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

1. Minimum 4" floating slab for a foundation.
2. Wall studs 2 x 4 on 24" centers maximum.
3. Roof trusses 24" on centers maximum.
4. Roof sheeting 1/2" minimum with clip between rafter joists.
5. No roll roofing on roofs or siding.
6. Design and color shall compliment home.
7. 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"
<i>Ceiling Joists - continued</i>			
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.

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.

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".

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")

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.

Handrails

Handrails shall be installed between 30" and 38".

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.

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.

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 with battery backup such that the activation of one alarm shall activate all alarms. All homes WITH LP SOURCE must be equipped with LP gas and Carbon monoxide detectors on each floor, maximum of 6" off floor main level, 2" off floor in basement. Carbon monoxide detectors need to be within 15' of all bedrooms with a battery backup.

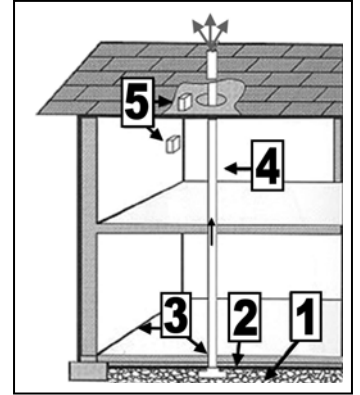
Radon Mitigation System

In a new home, the cost to install passive radon-resistant features during construction is usually between \$350 and \$500. In some areas, the cost may be as low as \$100. A qualified mitigator will charge about \$300 to add a vent fan to a passive system, making it an active system and further reducing radon levels. In an existing home, it usually costs between \$800 and \$2,500 to install a radon mitigation system.

Radon-resistant techniques (features) may vary for different foundations and site requirements. If you're having a house built, you can learn about EPA's Model Standards (and architectural drawings) and explain the techniques to your builder. If your new house was built (or will be built) to be radon-resistant, it will include these basic elements:

Gas-Permeable Layer: This layer is placed beneath the slab or flooring system to allow the soil gas to move freely underneath the house. In many cases, the material used is a 4-inch layer of clean gravel. This gas-permeable layer is used only in homes with basement and slab-on-grade foundations; it is not used in homes with crawlspace foundations.

1. Plastic Sheeting: Plastic sheeting is placed on top of the gas-permeable layer and under the slab to help prevent the soil gas from entering the home. In crawl spaces, the sheeting (with seams sealed) is placed directly over the crawlspace floor.
2. Sealing and Caulking: All below-grade openings in the foundation and walls are sealed to reduce soil gas entry into the home.
3. Vent Pipe: A 4-inch PVC pipe (or other gas-tight pipe) runs from the gas-permeable layer through the house to the roof, to safely vent radon and other soil gases to the outside.
4. Electrical Outlet: An electrical outlet box is included in the attic to make the wiring and installation of a vent fan easier. For example, you decide to activate the passive system because your test result showed an elevated radon level (4 pCi/L or more). A separate junction box is placed in the living space to power the vent fan alarm. An alarm is installed along with the vent fan to indicate when the vent fan is not operating properly.



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.

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. Seven-sixteenth (7/16" or 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*

1. All homes proposed to be constructed when determined by the A&E Committee and/or the Building Inspector 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.
2. All homes under construction shall continue to control run off during all phases of construction including final grading to prevent contamination or damage to the lake and/or adjacent properties.

K. *MODULAR HOMES*

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

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

L. *PLUMBING*

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

M. *ELECTRICAL REQUIREMENTS* (Windmills not permitted.) *Revised & approved 1/22/2010*
 All building plans shall include a wiring diagram on all interior and exterior wiring. All exterior lighting must be installed so it is not offensive to others and in a downward direction so as not to glare. Post lights and Carriage lights must have bulbs no greater than 40 watts. (Total wattage if more than 1 bulb in fixture). All lighting directed toward the house, trees, etc. is permissible as long as it does not become offensive to neighbors or obstruct the view of cars on the road. All homes that will have a security system must be so noted and logged in at the Association front office. 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 except where noted otherwise. All kitchen outlets shall be GFI and a minimum of two (2) circuits to cover kitchen outlets. (Conduit is not a requirement)

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

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

NOTE:

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

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

3. RIP RAP AND SHORELINE STABILIZATION

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

4. Rip Rap

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

a. Specifications

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

b. Stabilized Beach Area

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

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)

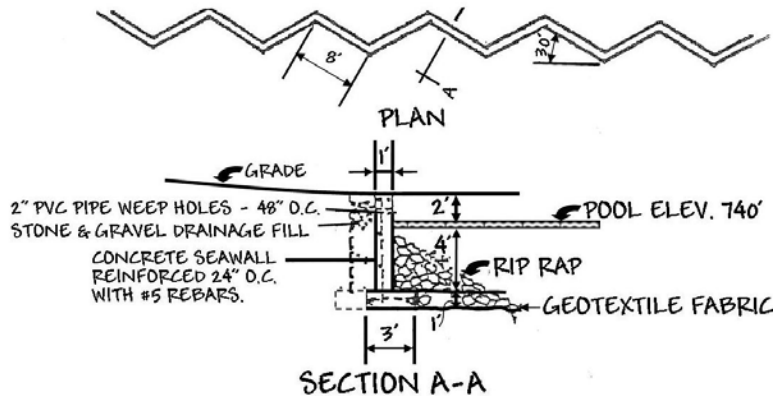
The base of any seawall shall be a minimum of three feet below normal pool elevation of 740 feet. The top of the seawall shall be a minimum of two feet above normal pool. Top of the required footing shall be a minimum of three Feet below normal pool.

 - 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 continues to be maintained after installation.

c. Alternate Seawall (designed to dissipate wave energy)

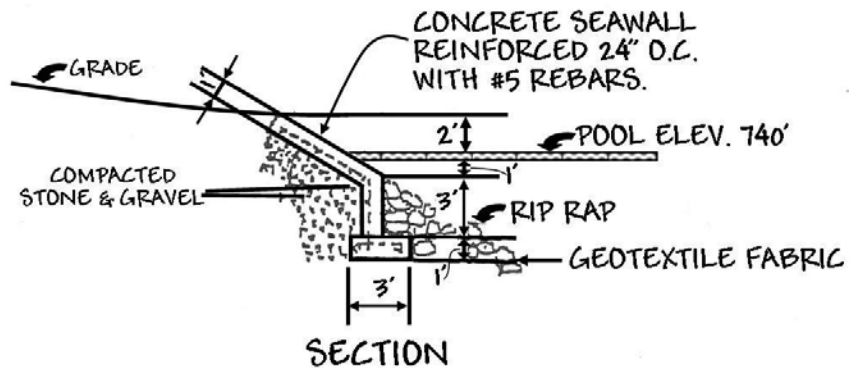
1) Zigzag seawall:

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



2) Sloped seawall:

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



O. *RESIDENTIAL PIERS, DOCKS AND SWIM PLATFORMS*
(Lake Carroll Association Board Approved 4/23/93)

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

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

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

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

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

Piers and docks on Greenway or common areas must have a minimum width of 36 inches and a maximum of 51 inches and shall not be more than 30 feet in length from shoreline. Construction must be of steel, aluminum or non-treated lumber. For those members participating in the program where the Association assumed ownership of the pier or dock and provides the insurance, the pier or docks shall be manufactured by a commercial manufacturer of waterfront docks and pier products. NO homemade piers or docks shall be allowed in the program. Floating piers or docks must use approved vinyl, aluminum, foam filled rotationally molded polyethylene or coated polystyrene floats. All drums of any type, treated lumber or un-coated plastics are prohibited. Docks and piers constructed with Greenway or common areas access must be re-permitted each year. All such docks and piers shall be installed in accordance with greenway site plans. Before seeking a permit please refer to 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.

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

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

- P. **ACCESSORY BUILDINGS** (including, but not limited to Sheds, 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 280 sq. feet. The height shall not exceed eight feet on sidewalls.
 4. A minimum of a four-inch floating slab is required for foundation.
 4. Design and color should complement the home
 5. Plastic molded storage units under 5 feet in height are exempt from above rules.
 6. No washrooms are allowed.
 7. Variances on setbacks will be allowed by the A&E Committee (April 23, 2005, M05.04.13)
 8. For Lakefront improvements there must be a 15' setback from property line (741 foot line) that is surveyed and marked.
- Q. **GAZEBOS**
1. Lots without a home
 - a. Gazebos of conventional octagon configuration and no more than 12' across the middle in either direction may be permitted prior to a home being built. No other configuration may be constructed prior to start of construction of home. (January 11, 2002, M02.01.02)
 - b. Prior to the start of construction all gazebo design, materials and location on the lot must be approved by the A&E Committee.
 - c. Sides below floor level must be enclosed.
 - d. Sides above floor level may be partially enclosed and/or screened in, but under NO circumstances, for structures built prior to home construction, will windows, plastic, plywood, cardboard, etc. be allowed to enclose those sides.
 - e. Gazebos must not be used for sleeping quarters or for storage sheds.
 - f. For Lakefront improvements there must be a 15' setback from property line (741 foot line) that is surveyed and marked
 2. Lots with a home
 - a. Gazebos on lots less than one acre in size may have a maximum of 144 Sq. ft.
 - b. Gazebos on lots over one acre in size may have maximum of 400 sq. ft.
 - c. For Lakefront improvements there must be a 15' setback from property line (741 foot line) that is surveyed and marked
- R. **DECKS: ALL REMODELING (STRUCTURAL CHANGES) AND CONSTRUCTION OF A DECK NEEDS TO HAVE A PERMIT.**
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. Post support foundation: Maximum height to equal 6" below basement floor for walkouts. May be up to 7 3/4" below basement floor, but in all cases equal to the level of a poured concrete patio.
 9. Any exposed support posts for decks, screen rooms or four season rooms that are buried as the foundation for that structure and approved by the A&E must be at least 6"x 6" and must be treated lumber as a deterrent to rot.

- S. *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.
- T. *FENCES* (See appendix for further information on fencing on “Ranchette” or “Equestrian” lots.
No lot fences are permitted except as follows.
1. The A&E Committee prior to construction must approve design, materials, color and location upon lot.
 2. Temporary fences for protection of new trees and shrubs or winter “cover” fences are at the discretion of the A&E Committee.
 - a. Color must be galvanized steel, black, or green. (July 1, 2007)
 - b. Must not be erected prior to Labor Day weekend each year.
 - c. Must be removed by Memorial Day weekend each year.
 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”.
- U. *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.)
- V. *ANTENNA AND TOWERS*
1. One tower on the property for the use of radio, TV or ham radio is allowed.
 2. May be free standing or attached to dwelling.
 3. Maximum of 40 feet, ground level to top of tower at ground level - permit required.
 4. Construction must be reviewed and permitted by the A&E Committee.
 5. In addition a TV antenna may be mounted on roof of dwelling. Roof mounted antenna under twelve feet in height requires no permit.
- W. *SATELLITE*
1. 36” or less satellite attached to dwelling requires no permit.
 2. Larger than 36” satellite dish and equipment needs a permit for A&E approval.
- X. *COMMERCIAL BUILDING REQUIREMENTS AND SPECIFICATIONS*
1. To be approved on an individual basis.
 2. To be in accordance with all national 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.
- Y. *PRIVATE SWIMMING POOLS, HOT TUBS AND SPAS* (11/18/94)
1. General:
Pools used for swimming, hot tubs, spas and bathing shall conform to the requirements of this section provided that these regulations shall not be applicable to any such pool less than 24 inches deep, except when such pools are equipped with a water re-circulating system or involve structural materials. Wading pools as defined are exempt.
 2. Wading pool means a pool intended only for small children. It is not used for swimming or instruction in swimming. The maximum depth is less than 24 inches.

3. Pool depth means the distance between the pool floor and the top of the perimeter wall or perimeter overflow system lip.
Plans and permits: A swimming pool or appurtenances thereto shall not be constructed, installed, enlarged or altered until plans have been submitted and a permit has been obtained from the A&E Committee. The approval of all local county and state authorities having jurisdiction over swimming pools shall be obtained prior to receiving a permit from the A&E Committee for a permit. Copies of the approvals shall be filed as part of the supporting data for the permit application. Plans shall accurately show dimensions and construction of the pool and appurtenances and properly established distance to lot lines, buildings, walks, fences, as well as details of the water supply system, drainage and disposal systems. Detailed plans of structures, vertical elevations and sections through the pool showing depth shall be included.
4. Safety: Everyone owning a swimming pool that contains 24 inches or more of water in depth at any point (even during construction), shall erect and maintain thereon an adequate enclosure surrounding the pool area. See 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, structure, septic field, and septic tank.
 - c. Fencing. See Z. 5. & 6.
 - 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.

Z. LANDSCAPING

All professional landscaping and some landscaping by members 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. Waterfront homes may apply for a temporary watering permit to draw from the lake to establish a new lawn. A permit is to be obtained from the A&E Committee with a fee of \$50 and is good for six weeks.
3. When a finished grade is to be established a permit is required.
4. A permit is required, by the member to plant any trees or bushes that will or can exceed 4 ft. in height at maturity. "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." LCA Covenants & Restrictions.
5. Trees over 3" in diameter require a permit in order to be cut down. (Repeated in C. 8.)

AA. 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.

BB. *LP PROPANE TANKS* (Please also refer to Addendum 2006-08 for LP Tank Options)
May be one of the following.

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

CC. *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)

DD. *VARIANCE POLICY*

When a variance is requested or a determination of need for a variance by the A&E Committee is made, the procedures set forth in this section shall be followed. In the event that the A&E Committee has determined the need for a variance, then the responsible party for the construction shall be deemed to be the Applicant. The variance may pertain to setbacks, size or shape of building structures, additions, remodels, below ground structures, driveways and landscape plantings/accessories. However, requests for variances that are limited to the inside of structures are excluded from this requirement and may be granted without notice.

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

requested, notification of a formal application seeking a variance, to all property owners within a 250 foot radius of the property seeking the variance.

- iii. The office staff shall provide the names and addresses of these property owners upon request.
- iv. The applicant shall return all receipts of the sent notifications to the Building Inspectors office not later than seven days prior to the hearing or meeting date. This includes all delivered and undelivered notifications. If the applicant fails to send notification to all property owners affected in (2) above, the hearing shall be postponed and the applicant will be required to reapply for the variance and hearing date.

c. Content of notice

All notices and signs shall include the date, time and place of such hearing or meeting, a description of the matter to be heard or considered, and address or particular location of subject property.

d. Persons entitled to notice.

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

EE. *PLATTING / REPLATTING OF LOTS*

M01.09.7 / M01.10.4 (repeated in Building at LC 01-2008)

1. For Sections 1, 2, 3, 4, 5, 12, 13, 16, 20 & 30
 - a. Up to three originally platted lots may be combined by replatting upon approval by the A&E Committee, Building Inspector and General Manager.
 - b. Any addition to two lots currently under Contiguous Lot Agreement must be replatted for the entire group.
2. For Section 17
 - a. Two originally platted lots with common boundaries can be combined into one lot by a replat upon approvals as described in a.-1 above
 - b. Any lot whose original size is one acre or larger may not be included in a replat arrangement.
3. For sections 15, 18, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29, & 30
Where owner has lots that are adjacent, upon receiving prior approval, may build across lot lines; provided further, the lots must be replatted and owner must pay multiple dues.
4. In 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) unless all lots under the contiguous agreement are replotted.

PROCEDURE

1. 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).
2. 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.
3. 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 recording.

- FF. **SIGN POLICY** - Non-Commercial and Commercial (All signs require A&E approval.)
(Lake Carroll Association Board approved 9/89, revised 1/1/95-Covenants and Restrictions page 5, paragraph I)
1. **NON-COMMERCIAL SIGNS**
 - A. Quote: No person except the declarant (Lake Carroll Association) shall erect or maintain upon any lot or improvement any sign or advertisement unless prior approval is obtained from the A&E Committee.
 - B. Policy: All signs placed in Lake Carroll require a permit. An application for such permit must be submitted to the A&E Committee for approval. The application must include plot plan of lot showing location of sign, drawn to scale, sketch of design including colors, height and type of material to be used and landscaping.
 - C. General Contractors (no fee): Maximum size 24 inches x 36 inches, unattached from home. Two signs may be placed on waterfront homes. (One at the road access and one at water access). Golf course lots may also have a second sign at the golf course side of lot. All other improved lots, one sign. All signs must be removed seven days from date of final inspection; your escrow deposit is refunded only after all signs are removed. No subcontractor signs are allowed. Signs not removed within seven days of final inspection will result in a \$25 per day charge to either the contractor or property owner
Until the signs are removed his fee will be deducted from your escrow deposit. All signs not removed within 15 days will be picked up and discarded.
 - D. "For Sale By Owner" Signs – See "Realtor & By Owner Signs" under Commercial Signs.
 2. **COMMERCIAL SIGNS** – LCA Board approved August 25, 2009
 - General Provisions
 - A. Short Title. - The ordinance codified in A&E Rules & Regulations shall be known as the "Commercial Sign Code of Lake Carroll Association and may be so cited and pleaded and shall be referred to in the A&E Rules & Regulations as the "Commercial Sign Code."
 - B. Purpose
 1. The Commercial Sign code creates the legal framework for signage regulations that is intended to facilitate an easy and agreeable communication between Lake Carroll Association and Commercial Businesses. It recognizes the need to protect the safety and welfare of the public, the need for well maintained and attractive appearance in Lake Carroll Association, the need for adequate business identification and advertising and communication, and the need for promotion of aesthetic values.
 2. An attractive environment maintained by quality control, through adequate maintenance and inspection and by reasonable guidelines formulated to minimize clutter.
 3. This Code authorizes the use of signs visible from public rights-of-way, provided the signs are:
 - a. Compatible with their surroundings, pursuant to the objectives of proper design and compatible with zoning regulation;
 - b. Allowing and promoting optimum conditions for meeting the sign user's needs while at the same time promoting the amendable environment desired by the general public;
 - c. Designed, constructed, and installed and maintained in such a manner that they will not endanger public safety or traffic safety;
 - d. Legible, readable and visible in the circumstances in which they are used;
 - e. Respectful of the reasonable rights of other advertisers whose messages are displayed.
 - C. Required-Time limit for completion of work - Except or as otherwise provided in the A&E Rules & Regulations it is unlawful for any person to erect, construct, enlarge, move or convert any sign in Lake Carroll Association, or cause the same to be done, without first obtaining a sign permit for each such sign from the A&E Committee and Building Inspector. These directives shall not be construed to require any permit for cleaning and other normal maintenance or repair of a sign structure for which a permit has previously been issued, so long as the sign or sign structure is not modified in any way. No new permit is required for signs which have permits and which conform with the requirements of the rules & regulations on the date of its adoption unless and until the sign is altered or relocated. If the sign is not fully erected within ninety days, the permit is voidable.
 - D. Issuance
 1. The Building Inspector shall issue a permit for the erection, alteration or relocation of a sign within Lake Carroll Association when an application therefore has been properly made and approved and the sign complies with all appropriate rules and regulations of Lake Carroll Association.
 2. The Building Inspector may, in writing, suspend or revoke a permit issued under the provisions of this Chapter whenever the permit is issued on the basis of a misstatement of fact or fraud. When a

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

structural approval. Fees are waived on all Association signs.

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

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

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 (& CULVERTS)** Refer to Building Requirements G.
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 can be made from dirt and hay bales when required by the A&E Committee and the Building Inspector. Erosion Control measures will be evaluated on an individual basis, according to property location and elevation. Prior to or during commencement of any Construction or Improvement, the property will be evaluated under the direction of the A&E Committee to determine whether Erosion Control measures are needed. All Contractors will be advised to use silt fences at all locations that might cause a silt problem at the time of construction. Erosion Control measures are to insure the protection of our Lake from run off and in flight debris and to prevent contamination or damage to the Lake and adjacent properties.
- E. **CONSTRUCTION HOURS & DEBRIS REMOVAL**
Due to noise abatement, construction hours shall be as follows:
6:30 am to 6:30 pm Truck Delivery
7 a.m. to 7 p.m. Monday through Friday
7 a.m. to 6 p.m. Saturday
10 a.m. to 6 p.m. Sunday
During months of high temperature (80+degrees), shingling contractors may begin at 6 a.m.
DEBRIS REMOVAL
Effective January 15, 1997 all construction sites shall be required to have a Dumpster in place at beginning of framing through dry walling of project. This Dumpster must be unloaded when capacity is reached. NO debris will be allowed to be thrown on ground or allowed to blow in ditches or other property. A fine of \$250.00 will be assessed and a stop order placed on job of record until fine is paid and problem is corrected. After dumpster is removed, all debris is to be kept in the garage or removed from site.

Effective January 1, 1998 no construction burning shall be allowed. Any contractor found burning shall be fined \$250.00 for the offense and permit will be revoked until they have met with A&E Committee.
- F. **MAINTENANCE OF LOTS**
(Refer to Article III, Section D of Covenants and Restrictions.
Lake Carroll POA Lot maintenance / mowing rules are in part designed to conform to the state of Illinois statutes.

Illinois Noxious Weed Law: Article I
Rule 1.01. It shall be the duty of every person to control the spread of and eradicate all noxious weeds on lands owned or controlled by him in the State of Illinois.
Rule 1.03. It shall be the duty of each control authority to carry out its duties and responsibilities as set forth in the act and these rules and regulations.

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

G. *MOWING POLICY*

1. *Lot Mowing Unimproved Lots:*

Lot to be mowed entirely to gain control of weeds.

If a member is cutting their own lot, they must notify the LCA Office at 815-493-2552, ext. 33, [by 12:00 pm the day following the end of the mowing period. Provide your name, section & lot, and date mowed].

Mowing dates for 2010 are:

- a. First Mowing - No earlier than first Saturday in May and no later than third Sunday in June based on managements decision and vegetation growth. Typically first Saturday in May.
- b. Second Mowing - No earlier that First Saturday in August and no later than first Saturday in September based on Managements decision and growth of vegetation. Typically first Saturday in August.

2. *Mandatory Mowing Improved Lots:*

Improved Lot: Any lot, which has a home erected, must have the lawn planted and maintained 3 months after occupancy or final inspection. \$1000 will be held in escrow until in compliance, exceptions during winter months when ground is frozen. Mandatory mowing must begin after the occupancy or final inspection has been issued.

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

All lots must be mowed entirely to gain control of weed problems.

Exceptions to this Policy:

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

Fee Schedule:

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

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

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

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

H. *NUISANCE ANIMAL CONTROL POLICY*

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

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

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

FINE STRUCTURE POLICY

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

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

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

FINE STRUCTURE AMENDED 1/26/2007

1. Installations of any improvement without first obtaining permit will cost up to \$2500, permit fee will be doubled plus \$25/day until permit is granted.
2. Variances granted after installation of improvement will cost up to \$2500, plus \$50 /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. When violations are detected by the Building Inspector and/or the A&E Committee fines may be assessed. All rules and regulations are stated in the A&E Building Rules and Regulations.
6. All violations will be addressed.
 - a. For the first violation fine up to \$2500.
 - b. For the second violation fine up to \$5000.
 - c. Third violation, you will loose the privilege of building at Lake Carroll.
7. Fines are to be paid immediately and corrections may be required by the A&E Committee, or an order to stop work immediately will be issued.
8. If material or prints are changed, a letter from the homeowner is needed for the A&E Committee to approve the changes.
9. Failure of marine dealer to obtain permit for installation of any pier, dock or boat lift will cost \$100.
10. 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*

*Respectively
Architectoral Environmental Committee
Lake Carroll*

APPENDIX A

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

I. SINGLE FAMILY RESIDENTIAL

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

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

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

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

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

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

APPENDIX B

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

I. SINGLE FAMILY RESIDENTIAL

1. Minimum Area
 - a. Waterfront lots: 1500 square feet with a minimum of 800 square feet 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: FROM ORIGINAL LOT LINES NOT QUICK CLAIM LOT LINES.

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

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

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

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

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

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

LAKE ACCESS LOTS

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

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

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

Lake access lots may request a variance for sideline 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:
 - i. Color shall be compatible with surrounding buildings and not disruptive to the neighborhood.
 - ii. Type, formatting & style must conform to good neighborhood appearance while providing size protection to inhibit horse egress and other animal ingress to the affected properties.
 - iii. Dog runs – See Details U.3.

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

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

This form must be returned to the LCA Office by September 30th of the year you received your pumping inspection due notification.

Lake Carroll Association
Building Permit Application

Date: _____ Sec. _____ Lot(s) _____ Street _____

Member's Name: _____

Phone: _____

Address: _____

City, State, Zip: _____

General Contractor _____

Gen. Cont. Phone _____ Proposed Completion Date _____

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

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

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

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

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

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

Building Permit Fees - Homes
Attention All Contractors

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

New Homes

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

*****EXAMPLE*****

*****ACTUAL*****

Main floor 28x40 = 1120 sq. ft x \$120.00 = \$123200.00 _____

Multiply x .0025 = \$308.00 _____

THIS REPRESENTS BUILDING PERMIT FEE. \$308.00 _____

ADD \$1,500.00 IMPACT FEE. \$1,500.00 _____

2009 ESCROW DEPOSIT \$1,000.00 _____

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

Total Fees _____

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

Home Additions

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

**** Example*****

**** ACTUAL****

Square footage 12x20 = 240 sq. ft. x \$70.00 = \$16800

Multiply x .0025 = \$39.00 _____

(\$25.00 Min.)

2009 ESCROW DEPOSIT \$1000.00 _____

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

TOTAL FEE _____

Detached Garage

Total Square footage of Garage _____ x \$27.00

Multiply x .0025 = Total Fee _____

(\$25.00 Min.)

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

- | | | |
|---|-----|----|
| Is Contractor to Finish Improvements | Yes | No |
| Is Property Owner to Finish Interior | Yes | No |
| Is Property Owner to Install Deck | Yes | No |
| Is Contractor to Finish Deck | Yes | No |
| IS RESIDENCE TO BE FULL TIME | Yes | No |
| Will property have a security system installed? | Yes | No |

Additional Comments: _____

BUILDING REQUIREMENT CHECKLIST

**ASSOCIATION
USE ONLY**

- 1. Submit three COMPLETE & IDENTICAL sets of house plans (24" x 30"). Plans must be complete with cross sectional view, foundation through roofline, final color and exterior materials. Also window schedule, stair detail, electrical outline including smoke detector location. Check with Building Inspector for any new requirements. NOTE! If not complete plans will be tabled. _____
- 2. Submit current "New Construction lot survey" (24" x 30") including lot pin certification. Side lot lines at location of structure must be clearly marked. _____
- 3. Submit Illinois Department of Health letter showing approval of septic system. _____
- 4. Submit plot plan drawn on "new construction survey" 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 drawn on "new construction survey" 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 _____

NOTE
Carroll County also requires a permit prior to the start of any construction for any improvement larger than 8' X 8' or that alters the foot print of a building.. Items you will need to submit to the County:

Lake Carroll approval for construction permit, Set of House Plans, Plot Plan, Illinois Department of Health letter showing approval of septic system. (Minimum system 4 bed room required)

Contact the Zoning Officer at the Carroll County Court House at (815)244-0284.

REQUIRED REGISTRATION (01/26/2007)

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

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

Name	Address	Telephone

REQUIRED INSPECTION SCHEDULE (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.

REQUIRED INSPECTION SCHEDULE

The site may be inspected at any time during the construction period by the Building Inspector and/or the A&E Committee.

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
Foundation survey PRIOR to any framing
After the WELL is staked & PRIOR to proceeding
After rough in, framing & electrical PRIOR to the dry wall being installed
By County and Lake Carroll 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 remainder will be released upon final inspection if final is required after occupancy.

A & E Committee 2010 Meeting Schedule

8AM in the Conference Center			
<u>Month</u>	<u>Date</u>	<u>House Material</u>	<u>Other Material</u>
January	15 th	01/08/10	01/12/10
February	19 th	02/12/10	02/16/10
March	19 th	03/12/10	03/16/10
April	2 nd	03/26/10	03/30/10
	16 th	04/09/10	04/13/10
May	7 th	04/30/10	05/04/10
	21 st	05/14/10	05/18/10
June	4 th	05/28/10	06/01/10
	18 th	06/11/10	06/15/10
July	2 nd	06/25/10	06/29/10
	16 th	07/09/10	07/13/10
August	6 th	07/30/10	08/03/10
	20 th	08/13/10	08/17/10
September	3 rd	08/27/10	08/31/10
	17 th	09/10/10	09/14/10
October	1 st	09/24/10	09/28/10
	15 th	10/08/10	10/14/10
November	5 th	10/29/10	11/02/10
	19 th	11/12/10	11/16/10
December	3 rd	11/26/10	11/30/10
	17 th	12/10/10	12/14/10

Please Note: Home Plans, Home Addition Plans, and supporting documents must be submitted prior to 4pm on scheduled "House Material" due date (above). All plans must be complete, including the Carroll County Department of Public Health letter of septic system approval. All other plans (decks, sheds, rip rap, landscaping, etc.) use the "Other Material" due date for submissions. Plans that are not complete or submitted on time will be tabled until the next regularly scheduled meeting.

Members 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.

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

CONTRACTORS LIABILITY

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

1. COMMERCIAL GENERAL LIABILITY COVERAGE FORM:

Minimum limits as follows

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

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

CONTRACTORS LIABILITY

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

1. COMMERCIAL GENERAL LIABILITY COVERAGE FORM:

Minimum limits as follows

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

2. WORKERS COMPENSATION COVERAGES WILL CONTAIN THE FOLLOWING

Minimum limits under “Coverage B”-Employers Liability

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

**3. COMMERCIAL AUTOMOBILE LIABILITY COVERAGE MINIMUM
LIMIT \$1,000,000.00 Bodily Injury & Property Damage Combined**

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

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

Lake Carroll Association
Approval Procedure for Lot Improvement

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

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

The Environmental Control Committee

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

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

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

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

Signature

Date

Print Name of Firm Represented

Witness

Date

Contractors & Sub-Contractors Registration Card



Contractors & Sub-Contractors Registration Card - 2010

Date _____

Business _____

Street _____

City _____ State _____ Zip _____

Phone _____ Cell _____

E-Mail address _____

Contractor License # _____

Business Specialty _____

General Contractor - Roofing - Concrete -Electrical - Etc.

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

Owner (Print) _____

Owner (Signature) _____

General Foreman (Print) _____

General Foreman (Signature) _____

Please return this completed card to:

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

OFFICE USE ONLY
ALARM #:

ALARM INFORMATION

DATE: _____

BUSINESS/HOME OWNER'S NAME: _____

ADDRESS: _____
(Street) (City/State/Zip)

ALARM LOCATION PHONE #: _____ OWNER'S HOME #: _____

WORK #: _____

OWNER'S ADDRESS (if different than above): _____

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

PHONE NUMBERS OF CONTACT PERSON/KEYHOLDER:

NAME _____ PHONE # _____
NAME _____ PHONE # _____
NAME _____ PHONE # _____
NAME _____ PHONE # _____
NAME _____ PHONE # _____
NAME _____ PHONE # _____

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

TYPE OF ALARM:

FIRE _____ INTRUSION _____ MEDICAL _____

ALARM COMPANY:

NAME _____ PHONE # _____

=====

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

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

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

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

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

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

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

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

LPG Tank Installation Cost Worksheet

Above Ground Leased:

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

Above Ground Purchased:

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

Below Ground Purchased:

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

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

*Pros and Cons of LPG Tank Installations*Above Ground Leased*Pro:*

- Lowest initial and overall (?) cost

Con:

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

Above Ground Purchased*Pro:*

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

Con:

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

Below Ground Purchased*Pro:*

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

Con:

- ◆ Highest initial cost

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

ROAD POSTINGS

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

NOTICE

VEHICLES RESTRICTED TO THE FOLLOWING GROSS WEIGHTS

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

WAGONS:

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

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

Lake Carroll Registered Contractors List

CONTRACTORS							
Company Name	Speciality	Contact	Address	City	ST	Zip	Bus Phone
Asphalt Paving Contractors							
Civil Constructors Inc	Asphalt Paving	Bill Schmelzle	2283 Bus 20 East PO Box 750	Freeport	IL	61032	815.297.8525
Erickson Paving		John & Julie Handel	9829 IL RT 84	Savanna	IL	61074	815.273.2828
Robinson's Specialties, LLC [Blacktop Specialties]	Sealing	James R Robinson	123 N Galena Ave.	Freeport	IL	61032	815.233.9631
Building Suppliers							
Carroll Service - Building Center		John Mankie	213 W. Carroll St	Lanark	IL	61046	815.493.2161
Frary Lumber & Supply [Rock River Lumber & Grain]		Dan Hansen	412 Washington St	Prophetstown	IL	61277	815.537.5151
Spahn & Rose Lumber Co			419 S. Main St	Pearl City	IL	61062	815.443.2718
Concrete Contractors							
Burkholder & Son Construction & Precast		Roger Burkholder	722 N. Broad St	Lanark	IL	61046	815.493.2651
Greenfield Concrete Productions	Concrete	Steve Greenfield	24168 Willow Rd	Lanark	IL	61046	815.493.2347
Irv's Masonry	Bricklaying & Stone	Irvin Klapper	301 Mineral St PO Box 411	Albany	WI	53502	608.862.3854
M&M Concrete, Inc	Concrete	Eugene MaGee	10092 E Golf Rd	Stockton	IL	61085	815.947.2178
McClure Concrete, Inc		Shawn McClure	PO Box 615	Durand	IL	61024	815.282.2311
Real Design Concrete Inc	Decorative Concrete	Anthony Burkholder	16433B IL RT 73	Shannon	IL	61078	815.864.3096
Rockey's Masonry Construction		Roy Rockey	10062 IL RT 26 N	Orangeville	IL	61060	815.789.4528
Schueller Concrete, Inc	Concrete	Jimmy Schueller	8063 N Veta Grande Rd	Scales Mound	IL	61075	815.845.2020
Steve Swanson Construction	Concrete	Steve Swanson	4260 W Lightsville Rd	Leaf River	IL	61047	815.738.2463
Construction							
3rd L. P. Construction	Masonry & Tile	Lynn E Laureys	24-119 Wagon Wheel Dr	Lake Carroll	IL	61046	815.493.6162
Barna Log Homes Midwest, Inc	Log Structures	Peter Rosi David Chesney	8493 W 600S	Chalmers	IN	47929	219.279.3101
Cannova Construction [SJ Gallagher Constr.]	General Contractor Roofing	Shell Cannova	709 S. Garden St	Forreston	IL	61030	815.938.2590

Countryside Builders of IL, Inc.		Donnie Miller	5491 S Koch Rd	Pearl City	IL	61062	815.443.2190
Custom Home Builders		Kevin Miller	12841 IL RT 73	Lanark	IL	61046	815.493.6576
Diehl & Lott Construction, Inc		Brad Lott & Duane Diehl	24452 Straddle Creek Rd	Lanark	IL	61046	815.493.2482
Doug Knuckey Construction		Doug Knuckey	11A41 Par Ct	Apple River	IL	61001	815.492.2800
Freeport Builders, Inc		James J. Peters	3665 N. Ayp Rd	Lena	IL	61048	815.563.4211
Gary Gilbert Construction, Inc		Gary Gilbert	1420 Green Dr	Hazel Green	WI	53811-9551	608.854.2548
Gitz/Meier Remodeling, Inc & Restorx Northern Illinois	Remodeling-Fire,Smoke, Water & Mold Cleanup	Nathan Meier & Stephen Gitz	4497 S. Park Rd	Freeport	IL	61032	815.235.9690
Hartman Construction		David Hartman	112 N. Carroll St	Mt. Carroll	IL	61053	815.244.7871
Hasken Construction, LLC		Rick Hasken	596 South Van Brocklin Rd	Freeport	IL	61032	815.232.5331
Hiester Construction & Roofing	Roofing	Bob Hiester	1073 S Arcade Ave	Freeport	IL	61032	815.235.7766
Jim Goebel Construction		Jm Goebel	11224 W. Louisa Rd	Lena	IL	61048	815.369.4623
Josh Ries Construction, Inc		Josh Ries	PO Box 105	Elizabeth	IL	61028	815.291.8795
KB Construction Services, Inc		Waldemr Kozlowski	823 S Home Ave	Park Ridge	IL	60068-4327	847.518.0348
Kempel-Urish Construction, Inc		Dan Kempel & John Urish	8322 W. Block Rd	Pearl City	IL	61062	815.443.2577
LCI Homes		Curt Lawfer	14668 E. Blackhawk Rd	Kent	IL	61044	815.947.2922
Lake Carroll Builders, Inc.		Bill Miller, Sr.	24463 Payne Rd	Shannon	IL	61078	815.864.2700
Land-Mark Homes & Construction, Inc		Randy Landis	15102A IL RT 73	Shannon	IL	61078	815.493.2903
Leo J Ley Construction		Leo J. Ley	419 S. Julian St	Naperville	IL	60540	815.493.8189
Lumber-Jack Builders LLC		Jack Gastel	2557 Cooper Dr	Freeport	IL	61032	815.232.8355
Mark Lawler Construction		Mark Lawler	2939 S. Silberman Rd	Pearl City	IL	61062	815.443.2479
M. E. Olson Construction Inc		August M Malecha	601 S. RT 83	Elmhurst	IL	60126	630.832.6443
Michael Schreiber Construction		Michael Schreiber	8893 N Leaf River Rd	Leaf River	IL	61047	815.601.8893

New Looks Construction		James L. Lungren	501 S. Carroll St	Mt. Carroll	IL	61053	815.541.2203
Prowant Construction Co, Inc		Lonnie Prowant	303 IL RT 64 W	Lanark	IL	61046	815.493.2902
Redline Developers		Gary Paris	6871 Montague Rd	Rockford	IL	61102-3739	815.703.9229
S. D. Home Improvement, Inc		Stanislaw Demianczuk	5517 W. Montrose Ave	Chicago	IL	60641	773.794.2182
Sharp Builders		Jim Sharp	12-231 Spring Creek Dr	Lake Carroll	IL	61046	815.493.6060
Steele Construction, Inc		Thomas J Steele	10604 Cedarville Rd.	Davis	IL	61019	815.865.5085
Town Lake & Country Homes, LLC		Phil Stott	327 W. Exchange St.	Freeport	IL	61032	815.297.3410
Trailside Enterprises, Inc		William Spathies	21-78 Lake Carroll Blvd	Lake Carroll	IL	61046	815.238.7593
Visel Construction		David Visel	3016 IL RT 73 S	Pearl City	IL	61062-9554	815.443.2158
Voss Construction		Mel Voss	303 Dori Dr	Pearl City	IL	61062	815.443.2724
Wandfluh Construction		Michael Wandfluh	N3737 County N	Monroe	WI	53566	608.328.4421
Electric Contractors							
Erner Electric	Electric	Dan Erner	511 Maple St	Lena	IL	61048	815.369.4633
Green Ridge Electric & Construction, Inc.	Electric	John Anzalone	2667 Norwood Drvie	Lake Carroll	IL	61046	815.493.1061
Henson Electric, Inc	Electric, HVAC, Renewable Energy	Bob Henson	10707 Flory Rd	Lanark	IL	61046	815.493.9070
Lender Electric Inc.		Rex Lender Jon Bolen	6673 Goeke Rd	Pecatonica	IL	61063	815.239.2705
Randy's Electric, Inc		Randy Nieman	701 Country Ln	Freeport	IL	61032	815.235.3665
Scott's Electric	Electric	Scott Lindstrom	700 Meadow Ct	Lanark	IL	61046	815.493.2711
Stephan's Electric	Electric	Joseph Paul Stephan	5253 S. Kock Rd	Pearl City	IL	61062	815.443.3606
Thomasson Electric, Inc.		Dick Thomasson	5894 N CrossRd Rd PO Box 97	Lena	IL	61048	815.369.2221
Virtue Electric		Stephen Virtue	815 E. Center St	Freeport	IL	61032	815.232.4218
Excavating Contractors							
Blake Redfearn Excavating, Inc	Excavating	Blake Redfearn	PO Box 62	Elizabeth	IL	61028	815.858.3438
Fischer Excavating	Excavating	Wayne & Joe Fischer	1567 Heine Rd	Freeport	IL	61032	815.233.3232
Knuckey Excavating	Excavating	Phillip Knuckey	11379 US Hwy 20	Stockton	IL	61085	815.947.2400

Loberg Excavating, Inc	Excavating	Rich Loberg Dean Adams	12268 W Sabin Church Rd	Pearl City	IL	61062	815.443.2874
Outback Excavating	Excavating	Scott Wanek	512 Bridge St	Eleroy	IL	61027	
Schrader Koeller Trucking	Excavating	Fay Koeller	10692A Shannon Route	Lanark	IL	61046	815.493.2861
Tautz Trenching & Excavating		John Tautz	20892 IL RT 40	Mt. Carroll	IL	61053	815.244.9435
Tully Excavating & Septic	Excavating	Michael Tully	14844 Howardsville Rd	Lena	IL	61048	815.369.2926
LP Gas Suppliers							
Burkardts L.P. Service		Beverly Burkardt	12420 West Penn Rd	Polo	IL	61064	815.946.3081
Carroll Service – FS Propane Department		Terry Lenhart	110 East Carroll PO Box 25	Lanark	IL	61046	815.493.2483
L&S Gas Corp		George & Beverly McPhillips	7805 IL RT 78 N PO Box 603	Warren	IL	61087	815.745.2611
Pearl City Elevator - LP		John Greenwood	119 S Main St PO Box 248	Pearl City	IL	61062	815.443.2512
Landscape Services & Lawn Maintenance							
Anne's Landscape Supply	Nursery Stock & Planting	Ann L. Beverley	944W. Galena Ave	Freeport	IL	61032	815.232.7920
Cory's Landscaping & Lawn Service Inc	Lawncare & Landscaping	Cory Siegner	PO Box 469	Shannon	IL	61078	815.493.6900
Countryside Landscaping, Inc		Dan Joiner	3-203 Association Dr	Lake Carroll	IL	61046	815.493.6371
Curb Appeal Landscaping & Lawncare	Lawncare	Randy Curley	8378 S. Charles St.	Savanna	IL	61074	815.238.0978
Forest Green Trees Nursery & Landscaping	Nursery Stock & Planting	Larry Heckman	25235 Payne Rd	Shannon	IL	61078	815.864.2808
Good Deeds & You, Inc	Lawncare	Austin Walker Dan Walker	6 W Market St PO Box 24	Shannon	IL	61078	815.307.7613
Greenscapes Landscaping & Lawncare	Lawncare & Landscaping	Adam J Stevens	202 S Linn St PO Box 624	Shannon	IL	61078	815.541.7889
Guentner Lawn Care	Lawncare & Landscaping	Reid Guentner	3363 W Winnesheik Rd	Freeport	IL	61032	815.275.3011
Justin's Custom Mowing	Lawns	Justin Grisham	26203 Willow Rd	Lanark	IL	61046	815.493.6080
Midwest Lawn Service	Organic Fertilizer	Alan & Dominique Beck	23611 Livingood Rd.	Chadwick	IL	61014	815.684.5708
Mr. D's Landscaping	Lawncare & Landscaping	Dennis & Cheri	547 N Island Ave	Freeport	IL	61032	815.232.3852

		Kerchner					
Plum Creek Landscape	Landscaping, Plowing, Minor Excavation	Lonny & Dane Nielsen	15495 Browning Rd	Lanark	IL	61046-8896	815.443.9633
Ron's Landscaping & More	Lawn care & Landscaping	Ronnie Hendrick	21743 Ideal Rd	Chadwick	IL	61014	815.684.5535
Sweitzer Nursery	Landscaping, Nursery Stock & Planting	Richard Sweitzer	15166 Lovers Spring Rd	Lanark	IL	61046	815.493.2434
Landscape - Mowing Unimproved Lots							
Armin Groezinger	Lots/Lawns		218 Division St	Shannon	IL	61078	815.864.2191
Dan Sweitzer	Lots		29232 Harvest Rd	Lanark	IL	61046	815.493.1030
Dennis Sturtevant	Lots		15465 IL Route 73	Shannon	IL	61078	815.493.6382
Don Derrer	Lots		31663 Temple Rd	Shannon	IL	61078	815.864.2522
Edward Sweitzer	Lots		19594 US HWY RT 52	Mt. Carroll	IL	61053	815.244.7894
George & Bill Spoerlein	Lots/Lawns		14108 Timber Rd	Lanark	IL	61046	815.493.6585
Stuart Moll	Lots		309 S Linn St PO Box 63	Shannon	IL	61078	815.864.2858
Marinas							
M & M Marine		Clark VanBuskirk	601 Main St	Savanna	IL	61074	815.273.3545
Millers Sport Center Inc		BJ Miller	24565 Zier Rd	Lanark	IL	61046	815.493.6401
Perdue Marine Inc		Hank Perdue	24765 Zier Rd	Lanark	IL	61046	815.493.2655
Shannon Marine Services		Scott Temple	13 S. Shannon Rd	Shannon	IL	61078	815.864.2565
Plumbing & Heating Contractors							
A-1 Plumbing	Plumbing-Building	Travis&Dennis Goossens	205 Calvert Street	Chadwick	IL	61014	815.684.5817
Bomar Heating & Air Conditioning	HVAC	Robert Rowland	420 Meadows Dr	Freeport	IL	61032	815.233.1622
Brinkmeier's Plumbing	Plumbing	Steven & Gary Brinkmeier	207 S. Main St	Pearl City	IL	61062	815.443.2323
Crouse Plumbing & Heating	Plumbing, HVAC, Pumps	Allan Crouse	507 Madison St	Mt. Carroll	IL	61053	815.244.5622
D & D Heating		David & Dennis Teply	14581 W. Belken Ln	East Dubuque	IL	61025	815.747.2092
Freeport Sheet Metal, Inc	HVACR	Heath E. Meyers	1321 S Adams Ave PO Box 755	Freeport	IL	61032	815.233.1271
Jansen Heating	HVAC	Jeffrey	4341 Rolling	Freeport	IL	61032	815.233.6231

		Wagner	Hills				
Kelcy Hutchison Plumbing, Inc	Plumbing	Kelcy A. Hutchison	4367 Eagle Rd	Milledgeville	IL	61051	815.225.7525
Kuhlemeier Plumbing		Stuart Kuhlemeier	203 Pearlview Ct.	Pearl City	IL	61062	815.443.2175
Lemanski Heating/Air Conditioning		Jim Lemanski	1398 S Armstrong Ave	Freeport	IL	61032	815.232.4519
McConkey Plumbing, LLC		John McConkey	2355 Reynolds Rd	Ashton	IL	61006	815.970.7020
Norstar Heating & Cooling Inc	HVAC	Mike Heiden	3515 S. Baileyville Rd	Freeport	IL	61032	815.233.3399
Plattenberger Plumbing Heating & AC	Plumbing, Heating, AC & Pumps	Dennis Plattenberger	5704 Black Oak Rd	Mt. Carroll	IL	61053	815.244.2953
Robert's Plumbing & Heating, Inc	Plumbing, HVAC	Alan Roberts	307 Myrtle St PO Box 301	Elizabeth	IL	61028	815.858.3824
Schofield Plumbing & Heating	Plumbing	Wayne Schofield	1003 Longhorn Ct	Freeport	IL	61032	815.232.5735
Superior Heating & Air Conditioning	HVAC	Bob Hille Casey Moritz	217 E RailRd St PO Box 16	Lena	IL	61048	815.369.4876
Toni's Plumbing & Heating	Plumbing	Anton (Toni) Rosc	200 W Jackson St	Freeport,	IL	61032	815.235.3754
Winter Plumbing, Inc		Carl R. Winter	416 South Ave	Scales Mound	Ils	61075	8115.845.2212
Seawalls & Rip Rap							
Cory's Landscaping		Cory Siegner	PO Box 469	Shannon	IL	61078	815.493.6900
Fischer Excavating	Rip Rapping	Wayne & Joe Fischer	1567 Heine Rd	Freeport	IL	61032	815.233.3232
Forest Green Trees	Rip Rapping & Seawalls	Larry Heckman	25235 Payne Rd	Shannon	IL	61078	815. 864.2808
Greenfield Concrete Productions	Seawalls	Steve Greenfield	24168 Willow Rd	Lanark	IL	61046	815.493.2347
Plum Creek Landscape	Rip Rapping	Lonny & Dane Nielsen	15495 Browning Rd	Lanark	IL	61046-8896	815.443.9633
Schrader Koeller Trucking	Rip Rapping	Fay Koeller	10692 Shannon Route	Lanark	IL	61046	815.493.2861
Septic Contractors							
Dash's Modern Pumping Service	Waste Removal	Troy & Heather Hansen	10361 N Henderson Rd	Orangeville	IL	61060	815.789.4050
Fischer Excavating	Septic Excavation	Wayne & Joe Fischer	1567 Heine Rd	Freeport	IL	61032	815.233.3232
Freeport Septic Service	Septic Pumping & Portable Toilets	Lindsey McKee	216 S Rink Rd	Freeport	IL	61032	815.235.4515

Holm's Septic Pumping	Septic Pumping	Mike Kendall Corey Kendall	209 Hager Ave PO Box 513	Milledgeville	IL	61051	815.244.1097
Schrader Koeller Trucking & Tiling	Excavation, Hauling & Installation	Fay Koeller	10692A Shannon Route	Lanark	IL	61046	815.493.2861
Tully Excavating & Septic		Micheal Tully	14844 Howardsville Rd.	Lena	IL	61048	815-369 2926
Soil Scientists							
Tom Golden	Soil Scientist	Tom Golden	904 Campbell St	Galena	IL	61036	815.777.3835
Snow Removal							
Cory's Landscaping		Cory Siegner	PO Box 469	Shannon	IL	61078	815.493.6900
Countryside Landscaping		Dan Joiner	3-203 Association Dr	Lake Carroll	IL	61046	815.493.6371
Forest Green Trees		Larry Heckman	25235 Payne Rd	Shannon	IL	61078	815.864.2808
Guentner Lawn Care		Reid Guentner	3363 W Winnesheik Rd	Freeport	IL	61032	815.275.3011
Ron's Landscaping & More		Ronnie Hendrick	21743 Ideal Rd	Chadwick	IL	61014	815.684.5535
Jim Sharp		Jim Sharp	12-231 Spring Creek	Lake Carroll	IL	61046	815.493.6060
Bill Spathies		Bill Spathies	21-78 Lake Carroll Blvd	Lake Carroll	IL	61046	815.493.8484
Special Services							
Chriss Sandblasting & Painting		Carl Chriss	12686 N. Sylvan Rd	Orangeville	IL	61060	815.865.5960
Crop's Door Service [Roscoe Garage Doors]		Larry Chandler	6815 Stardust Trail	Roscoe	IL	61023	815.282.2702
Dave's Spraying	Lawncare	David Christians	617 S Ridge St	Shannon	IL	61078	815.864.9909
Floor Mart of Illinois, LLC Boss Carpet One			329 IL RT 2	Dixon	IL	61021	815.599.0303
Freeport Glass Co, Inc	Locksmith	Jeffrey C. Lamm	214 E. Main St	Freeport	IL	61032	815.235.7375
Freeport Soft Water	Water Treatment	Mike Polhill	917 W Empire St	Freeport	IL	61032	815.235.3311
Gibbs Drywall	Drywall	Gary Nye	18 Depot St - PO Box 57	Milledgeville	IL	61051	815.225.7475
Great Plains Drywall, Inc	Drywall & Finishing	Mike or Kenny Polhamns	7307 Edwards Dr	Loves Park	IL	61111	815.654.9006
Haddad Construction		Erick Haddad	1220 S Prairie Ave	Freeport	IL	61032	815.233.5828
Heiler Refrigeration & Appliance Repair		Brian Heiler	1331 Rotzler Ave	Freeport	IL	61032	815.233.5920

Innovative Insulation Solutions, LTD	Insulation	Richard Spiess	300 Scott St	Elk Grove Village	IL	60007	841.454.9081
John Stevens Home & Farm Repairs	Home & Farm Repairs	John Stevens	202 S. Linn St PO Box 624	Shannon	IL	61078	815.864.2440
Kilker Roofing & Siding	Roofing	Roger F. Kilker	9641 N. Hollywood Rd	Forreston	IL	61030	815.938.2231
Kristal Paint	Interior & Exterior Painting	Richard Hansen	2115 Lakeview Rd	Freeport	IL	61032	815.233.7410
Love's Floor Covering		Jim Love	1004 S. Ottawa Ave	Dixon	IL	61021	815.288.6463
McKenna's Carpet Service		Michael McKenna	6 S. Washington	Milledgeville	IL	61051	815.225.5564
Mark Frederickson Painting	Painting	Mark Frederickson	11959 Sloperton Rd	Davenport	IA	52804	563.285.6038
Metro Insulation, Inc	Insulation	Mark Strachan	2119 N Central Ave	Rockford	IL	61102	815.986.7736
Monroe Glass Co, Inc		Raymond F. Kneller	1408 11th St	Monroe	WI	53566	608.325.4185
Monroe Truck Equipment, Inc		Lynn Daniels	1051 W. 7th St	Monroe	WI	53566	608.328.8127
Moring Disposal		Larry Moring	306 N. Main St PO Box 158	Forreston	IL	61030	815.938.3602
Pearl City Seamless Gutters, Inc	Seamless Gutters & Down Spouts	Russell Liebenstein Jeff Johnson	305 W. Devore PO Box 215	Pearl City	IL	61062	815.443.2125
Pitts Drywall	Drywall	Larry Pitts	9656 W. Mound Rd	Lena	IL	61048	815.369.5316
Pride Windows & Siding		William A ReHag	2330 Hassell Rd	Hoffman Estates	IL	60169	847.310.4500
Quality Decorating by Pro, Inc	Painting	Gino DeFilippis	1200 Honey Hill	Addison	IL	60101	630.773.2877
Robbins Satellite & Antenna Service	Consumer Electronics	James & John Asta	6144 N. Lake Rd. Apt. #1	Apple River	IL	61001	815.492.2350
Rockford Seamless Gutter	Gutter & Downspout Installations	Sean Tilton	2119 N. Central Ave	Rockford	IL	61101	815.654.2197
Sisler Roofing & Construction	Roofing	Joshua Sisler	208 S Mill St	Mt. Carroll	IL	61053	815.906.9283
Spotts Carpet Service	Carpet Installation & Repair	Michael Spotts	24-37 Ridgewood Ct	Lake Carroll	IL	61046	815.493.9997
Steinhauser Drywall	Drywall	Michael W. Steinhauser	10390 IL RT 26N PO Box 405	Orangeville	IL	61060	815.789.3035

Ultimate Window Concepts, Inc	Siding, Windows, Roofing	Bob & Liz Johnson	5911 Mackinac Ln	Hoffman Estates	IL		847.608.9404
Veesenmeyer Painting	Painting	Cliff Veesenmeyer	12-113 Brairwood Dr.	Lake Carroll	IL	61046	815.493.6416
Wagner Crane Rental, Inc		Brook Wagner	762 Shimer Dr	Freeport	IL	61032	815.235.9508
Winter Creations, LTD	Painting	Tony & Karen Winter	205 North St PO Box 401	Nora	IL	61059	815.745.3329
Wisconsin Log Homes, Inc		Roman Cirignani	465 W. Dominion Dr- Unit #1007C	Wood Dale	IL	60191	312.930.1040
Tree Services							
Brinkmeier Tree Service		Josh Brinkmeier	3073 N. Rees Rd	Lena	IL	61048	815.369.5441
Busy Bee Tree Services, Inc	Tree Trimming / Remvl, Stump Rmvl, Storm Cleanup	JoEllen McCaskey	19230 Elizabeth Rd	Mt. Carroll	IL	61053	877.843.1233
D&G Tree Service		Dwain & Glenna Foster	122 W. 1st St	Milledgeville	IL	61051	815.225.5020
Top To Bottom Tree Service		Tom Parrent	130 School Ct	Cedarville	IL	61013	815.563.4081
Well Drillers							
Bull Well Drilling, Inc	Well Drilling & Pump Service	Bill Schuur	4510 Buskie Rd	Rockford	IL	61102	815.962.0111
Coad Well Drilling & Pump Service	Water Well Construction & Pump Installer	Jeff Thompson	301 Franklin St	Warren	IL	61087	815.745.3449
Olson Well & Pump	Residential Well Drilling & Pump Repair	Edward Deppe	PO Box 284	Pecatonica	IL	61063	815.239.2194

Surveyors List
PLEASE NOTE:

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

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

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

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

Surveyor	Locate Corner Lot Pins Per Lot Surveyed – Estimated	Furnish Certified Plat on Lot Surveyed
FEHR GRAHM & ASSOCIATES 660 West Stephenson Street Freeport, IL 61032 815-235-7643	\$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 698 Timber Creek Rd PO Box 486 Dixon, IL 61021 Bus: 815-288-2261 Fax: 815-288-7847	Single Lot.....\$400	Included
	2 Adjacent Lots.....\$500	
	3 Adjacent Lots.....\$600 With contiguous lot agreement.	
	New Construction...\$450	
	Replatting.....\$750 (2 or more lots; plus current recording fee)	
Spot.....\$350		
	Please note marking of additional sidelines extra	

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

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

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

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

Penalties	Fee	Fine	Fine Per Day	2nd Offense	3rd Offense
Installation W/O Permit	Doubled	Up to \$2500	\$25		
Variance Hearing	\$250				
Variance granted after improvement		Up to \$2500	\$50		
Fail to get any required Insp.		\$250	\$25		
Fail to get Occupancy Permit prior to moving in		\$250	\$25		
Fail to get permit for Dock or pier		\$100			
Fail to apply reflective strips on Docks and Piers		\$50	\$10		
Addendum # 2009-01 (Board Approved 11/20/2009)					
Improved lot not mowed less than 6"		\$100			
Violation of any "Private Swimming Pool" construction rules			\$35 -\$500		
Construction Debris in ditches		\$250	Plus \$25		
Contractors signs left more than 7 days after final			\$25		
Contractors using adjacent property W/O permission on file		\$250	Plus \$25; plus stop work order		
All violations may be assessed		Up to \$2500		Up to \$5000	Loss of privilege to Build in Lake Carroll