

INDIAN LAKE PROPERTY OWNERS ASSOCIATION, INC.
17 Indian Hills Drive – Cuba, MO. 65453
BUILDING CODE, RULES, REGULATIONS AND RESTRICTIONS
(Revised 02/08/08)
ADDITIONAL CODE REGULATIONS NOT MENTIONED HERE ARE
TO BE FOUND IN THE ATTACHED WARRANTY DEED.

RULE 1. FOUNDATION CONSTRUCTION:

- a. All dwellings must have a minimum of 900 square feet of living space on the ground or first floor, exclusive of porch area.
- b. Dwelling with basements must have reinforced solid concrete foundations for walls that are backfilled.
- c. Minimum footing width 20".
- d. Minimum footing depth 8".
- e. Foundation walls must be no less than 8" thick.
- f. Footings for dwellings must be located below frost line.
- g. Minimum of 20" below finished grade level.

RULE 2.

- a. Dwellings that do not have a basement, must be placed on a solid foundation and have a crawl space at least 18 to 30".
- b. Same rule for footing, foundation dimensions and frost line requirements as applies in Rule 1.
- c. Concrete blocks are allowed for dwellings with crawl space, but should be capped off with a brass or aluminum termite shield before floor joist plate is installed as added protection against termites.
- d. No dwelling or addition may be placed on piers.

RULE 3. FLOOR FRAMING: Floor joist requirements for dwellings:

- a. 2X8's Maximum span 12 ft, 16" centers.
2x10's Maximum span 16 ft, 16" centers.
2x12's Maximum span 20 ft, 16" centers.
- b. Sub-Floor Sheathing Requirements:
½" to ¾" Plywood, particle board or regular wood boards. Finished floor thickness must be at least 1".
- c. Concrete slab floors are permitted, but must be at least 4" thick reinforced, set on approved foundation and be at least 8" above final ground grade level.

RULE 4. WALL FRAMING:

- a. Outside wall construction and material requirements for dwelling and other structures:
2X4" studs placed on 16" centers.
2X4" single bottom plate.
2X4" double top plates.
Insulating board, plywood or regular boards for outside wall sheathing. Plywood must be used to brace all outside corners.
- b. If finished siding is to be used over the complete building or in part, building committee shall have the right to approve or reject type of siding used. Inside partitions shall be 2X4" construction as used on outside walls.
- c. Steel sided buildings: Vertically sided metal buildings commonly known as "pole buildings" are strictly prohibited. Variations to this rule may be considered by the board. (Amendment adopted 09/09/05).

RULE 5. CEILING FRAMING: Ceiling material and construction requirements for dwellings and other structures:

- 2X6's must be used for ceiling joist construction maximum span 16 ft. and be placed on 16" centers.
2X4's are acceptable if trusses are being placed on 16" centers in living area; 25" centers allowed if trusses are used.

RULE 6. ROOF FRAMING: Roof material and construction requirements for dwelling and other construction:

- a. Roof styles can be gable, hip, or mansard with a pitch of no less than 3"–12" for gable or hip style. Shed roofs not allowed for dwellings.
- b. Roof rafter must be 2" X 6". 2X4" allowed if roof trusses are being used. Roof rafter must be placed on 16" centers; 24" centers allowed if trusses are used.
- c. Roof sheathing must be at least ½" plywood, and have asphalt, shake or tile shingles for roofing. A pre-manufactured standing seam metal roof with factory applied prime and finish coat is an acceptable alternative to the above type of

roofing. No other type of metal roofing shall be used as a roof system for any structure. (Amended 03/09/07)

RULE 7. It is understood and agreed that there are other types of outer wall, ceiling and roof construction that may be acceptable, if the Building Committee and commissioner feel that they are equivalent or better than our material and construction rules for framing.

RULE 8.

- a. Prefabricated metal, vinyl or plastic tool or storage sheds without a built in floor system are allowed, shall not to exceed 144 sq. ft. in floor area and must be securely anchored to a four (4) inch concrete slab. Prefabricated wooden sheds with built in floor system mounted on wooden skids may be set on a prepared gravel base but a treated wood skirting around the base buried to a minimum depth of two (2) inches below finished grade is required to prevent animals from burrowing under the shed and becoming a nuisance. Prefabricated vinyl or plastic sheds with a built in floor system shall be installed on a prepared gravel base or a four (4) inch concrete slab at lot owners option. In no case shall any type of opening be allowed under these types of sheds that would allow animals to burrow under shed and become a nuisance. Instead the same skirting requirements as described above shall be installed. (Amended 03/09/07).
- b. All other buildings or structures that exceed 144 sq. ft. shall be stick built on site per framing Rules 3 and 4 of this Building Code and be set on a concrete foundation per Rule 1 of this Building Code. (Amended 02/08/08).
- c. Pre-fabricated Metal Buildings exceeding 144 sq. ft. shall be erected on site, may be set on concrete piers, a concrete slab or anchored into the ground using screw anchors in accordance with manufacturer's instructions. (Amended 02/08/08).
- d. Any building or structure mentioned in (a) or (b) of Rule 9 will not be allowed before a dwelling.

RULE 9.

- a. Tents, collapsible campers house trailers of any kind, mobile homes, truck campers with built in cooking facilities, refrigerators, chemical toilets and sleeping areas, are not allowed to be brought in and placed on a lot or lots where there is no dwelling, for the purpose of over-night camping.
- b. **Manufactured and Modular Homes:** Deleted per Board of Directors Meeting—9 May 08.

RULE 10. Warranty Deed states only two buildings allowed on one lot.

- a. It has been agreed on by the Building Committee after a lengthy discussion that boat houses on the Lake front where the water of the lake enters into the building shall not be classified as a second building to a dwelling. Boat docks, covered boat docks, and any addition to this type of structure must have the approval of the Building Committee.

RULE 11.

- a. Buildings, structures and sewage systems must conform with our defined building code.
- b. Also comply with rules and restrictions in our Warranty Deed and other approved rules before a building permit can be approved.

RULE 12.

- a. Building permits are required for dwellings (*including manufactured or modular homes*), garages, storage buildings, docks, seawalls, pavilions, metal buildings, porches, carports, storage or room additions to a dwelling, new sewage systems or pits for washing machines only.
- b. Contractors must be sure that there has been a permit issued for what is mentioned in Part (a) of Rule 12.
- c. The building committee shall have the right to ask contractors to stop working on any job that is in violation of Part (a.) Rules 12.
- d. The board of the association agrees that they will take steps to enforce Rule 12 in it's entirety if contractors refuse to abide by part (b) and (c) in Rule 12.

RULE 13. It shall be understood that from time to time, it may be necessary to make amendments to improve this Building Code Rules on sewage and buildings with the approval of the Board of the Association.

RULE 14. Property Owners must apply for building permits at the association office so they can be properly advised as to what the rules, regulations and restrictions are on sewage and buildings.

RULE 15. All dwellings must be constructed or erected on the building site (*meaning step by step construction of foundation, floor framing, wall installations, ceiling and roof construction and roofing*). Manufactured or modular homes included. Single pre-fab walls are acceptable.

RULE 16. Electrical and plumbing installations must conform with local and national approved electrical and plumbing codes. Contractors will be held responsible.

RULE 17.

- a. Dwelling houses shall face the front line of the lot on which each such house is built except houses built on lake front lots may face the lake.
- b. The front of all dwelling houses shall be completely exposed, the back and sides of such houses shall be a minimum of 50% exposed.
- c. All exposed wall construction of dwelling houses must be finished with mason brick, stone, or other approved frame siding.
- d. The construction of log framed dwelling houses may be acceptable.
- e. No dwelling house shall be occupied for living quarters until the exterior construction of such houses has been completed and toilet facilities connected to an acceptable sewage disposal system.

RULE 18. Whenever it is not feasible to satisfy association building code rules for a construction permit approval, the association board shall have the exclusive right to rule on the type of variance that may be allowed, subject to a two-thirds (2/3) majority approval of the association board of directors.

EXCEPT: No variance shall be allowed that will violate the association Rules and Regulation, By-Laws or the Warranty Deed.

RULE 19. Association building permit approvals for new dwellings shall be subject to verified written permission from the State or County or governing body, of the Health Department, to construct on-side sewage systems for said dwellings.

EXCEPT: No drain field or other disposal system shall be nearer than fifty (50) feet from the normal high water mark of Indian Hills Lake.

RULE 20. To insure that the construction of new dwellings, houses, room additions and garages satisfies the information in the application for a building permit approval a \$400.00 performance bond deposit shall be required along with other requirements.

The Performance bond will be refunded only when the exterior construction of the dwelling is completed and the sewage system is in operation.

If the above requirements are not satisfied within a one-year time frame, the bond deposit will be forfeited.