



# Lake Iroquois

## Building Rules And Regulations Guide



## **PREFACE**

This handbook was prepared for those interested in new construction and/or property improvements at Lake Iroquois.

A copy of relevant LIA building regulations, including setbacks, elevations and drainage, is included in this booklet for your reference. For complete details please refer to the LIA By-Laws, Covenant & Restrictions, and the LIA website where you can find these documents as well as copies of the building permits.

Future Board decisions that would affect information in this handbook will be noted in the LIA newsletter and on the official website until a new handbook is issued. Copies of this handbook may be obtained by contacting the LIA Office.

### **Lake Iroquois Association Building Committee**

140 Shawnee  
Loda, Illinois 60948  
lia\_assn@frontier.com  
www.lakeiroquoisassoc.org  
217-386-2311

Iroquois County requires a County permit be obtained for any new construction; whenever the square footage of the residence or other building is increased in size; or when any deck or concrete work includes posts or footings. Iroquois County also requires a copy of the approved LIA permit.

Construction codes for Iroquois County can be obtained from:

### **Iroquois County Planning and Zoning Office**

1001 East Grant,  
Room 107  
Watseka, IL 60970  
Phone (815) 432-6995

Certainly, questions will arise which are not answered in this booklet. Contact the Building Committee Chairman or Facilities Engineer for further help. In the end, the Board of Directors has the final authority in making decisions pertaining to the building regulations.

Read carefully-and begin the communication process early to prevent issues and misunderstandings from arising.

## **PRELIMINARY PLANNING**

As you think about doing any building, please contact the Building committee Chairperson to help determine the location of property pins. The water and sewer contractor for LIA can assist in locating the water and wastewater taps on the lot(s) in question. Other special problems such as drainage, tree line, architectural designs, etc. can be discussed with the with the building Committee Chairman. Too frequently, lot owners have a particular house in mind, only to find that it won't fit on the lot, is not a blending design, or some other factor that causes them to discard the design after time, money and energy have been spent in the planning.

## **TYPES OF CONSTRUCTION REQUIRING PERMITS**

Basically, any construction on any lot must have a permit from LIA. This includes residences; unattached structures; docks; sheds; fences; decks; porches; patios; culverts; filling in ditches with drainage tile; geothermal wells or trenches; and any additions to existing buildings. Excluded are interior remodeling; exterior painting; replacing siding; window or door replacement; or anything that does not alter the exterior size of existing structures.

## **SET BACKS**

NO PART of the house, roofline, eaves, or porticos, may be closer than ten (10) feet from the side lot line, thirty five (35) feet from the front of the property (property pins, not edge of the street), twenty (20) feet from the rear, fifty (50) feet from the rear on a lake front lot, or (30) feet from the side on a corner lot. Decks must also fit within these setbacks.

The Board of Directors has, through the years granted variances to the rear setback in special cases. It is impossible to give a variance on the side lot line of less than ten (10) feet due to utility easements; also, insurance premiums are increased when the structures are closer than 20 feet. In rare cases, the 35- front set back has been allowed to be varied with very good cause. This means that on a lot 75' x 125' a house no wider than 55' and no deeper than 70' can be constructed. The setback dimensions can cause problems when the lot is not rectangular, being trapezoidal or irregular in size.

## **BUILDING PERMITS & INSPECTIONS**

Once the lot owner has decided to proceed with construction, permits must be obtained. The place to start is with the LIA website and any questions should be initially directed to the LIA Office, Obtain copies of the building permit application and construction bond, filling them out; setting stakes at the house extremities on the lot(s); submitting house plans; elevation plans; a current

survey; and three checks. As of September 2020, the check amounts are as follows; One check in the amount of \$500 to be held in escrow as security against any building permit violation until the house is issued an occupancy permit. A second non-refundable check for \$250 will be deposited to cover processing and inspections. The third check for Impact Fee is also non-refundable and is calculated by multiplying \$0.25 time the total square footage of the dwelling (excluding attached garage). These fees apply to all new construction and home additions. For all unattached structures or any other work requiring concrete the Impact Fee should be calculated and submitted with the permit application. The applications are given to the building Committee Chairman, who then sets a meeting with the Building Committee. The committee rules on any parts of the application, variances, and architectural compatibility. Any variances will be referred to the next regular meeting of the Board of Directors for their consideration.

After obtaining the LIA permit, you MUST obtain a permit from Iroquois County Zoning Board, BEFORE STARTING CONSTRUCTION. Their fees and forms are available in person, by phone, or by email. Inspections will be performed by Iroquois County and Lake Iroquois Association. It is the responsibility of the builder to contact the County and Lake Iroquois Association for inspections. An occupancy permit from the County is required before the residence is occupied. Inspection of the water and wastewater lines is to be done by the Facilities Engineer or water/sewer contractor of LIA before backfilling.

### **CONSTRUCTION CODES**

LIA construction requirements are listed on the back of the Construction Permit Application. Please refer to this document for LIA construction requirements. All other construction codes are enforced by Iroquois County. All homes must meet the International Building code or IBC for short (which replaces BOCA). Modular and pre-built homes must be certified by State of Illinois and are also inspected by the Illinois Department of Health. All electrical work must comply with the national Electric Code. All plumbing work must comply with the Illinois Plumbing code.

### **DRAINAGE**

The regulations require that the driveway culvert be at least 12” in diameter and the ditch prepared. The facilities Engineer must inspect the ditch and culvert prior to covering. A permit from the Building Committee is required for filling in any ditch. The soil at Lake Iroquois is of a clay basis. This means the building of footings, foundations, digging and other subsurface considerations are particular to this type of soil.

Footing tile and rock backfill are required for crawlspace and basement foundations. Building site conditions will dictate footing tile outlets. Gravity flow footing tile outlets work in some areas or sump pumps may be needed when gravity flow footing tile drainage is not available. Footing tile/sump pumps must discharge into a roadside ditch and cannot discharge into the sanitary sewer.

Experience has indicated that the use of concrete block in the clay soil is inadvisable, unless the back fill is of granular material, preferably no smaller than “pea” rock. **This type of backfill is advisable on all foundations, crawl space and basement walls.**

## ELEVATIONS

For most lots, the wastewater (sewer) tap is deep enough to provide for a gravity flow for basement sewer drains. In some cases, it is necessary to dig and expose the wastewater tap to check elevations to see how deep the footing may be dug. It may be necessary to use an ejector pump for wastewater lines servicing a basement. The tap is 6” ABS plastic. The IL Plumbing code requires a line of at least 4” be used from the foundation out to the tap, with a clean out to the surface no further than 5’ from the foundation. Due to the clay soil, the minimum plastic usable is Schedule 40 with glued fittings. Special care is always needed to ensure that groundwater is not allowed to seep in the joints of any type of drain (sewer) piping. A 6” x 4” flexible coupling, with 18” of the 4” discharge pipe inserted into the tap is required. Sewer main connection(s) shall be inspected by Facility Engineer or sewer contractor before backfilling. Check Valves/Back flow preventers must be installed on all new sewer lines to prevent the backup of sewage into a residence.

The building permit requires a proposed foundation elevation based on a pre-determined benchmark. The building committee will use the foundation elevation to evaluate the building site conditions. Elevations should remain as close to original as possible in order to prevent issues with drainage of rain water that could affect the neighboring homes and facilities.

## WATER LINES

The water service curb stop is installed at the corner of each lot. The general rule of thumb is to maintain four (4) foot of depth to prevent freezing of water lines. From the curb stop to the house copper or plastic can be used. Plastic lines must be rated for at least 160 PSI. If the line is to be run under the driveway, it is advisable to use copper. Some contractors dig deeper across driveways and back fill with sand to try to prevent crushing of the line. Water main connections are to be inspected by Facilities Engineer or water contractor before backfilling.

## **PLUMBING CODE**

LIA, at the demand of the Illinois Environmental Protection Agency, enforce a “Cross Connection Ordinance”. Essentially, this requires all plumbing to be installed to be backflow proof, as per Illinois Plumbing Code of 1977. All water connections existing and newly constructed, are to be protected. Of particular importance is the outside sill cocks (hose bib fittings outside of the house) and yard hydrants. These must be provided with an anti-siphon device that is screwed on as a retrofit device, or, in most new installations, built in an integral unit. Be sure that your builder warranties that all plumbing meets code requirements. Check Valves/Back flow preventers must be installed on all new sewer lines to prevent the backup of sewage into a residence.

### **LEAD USE PROHIBITED IN WATER LINES**

Under present codes, it is unlawful to use lead solder in joints on copper water lines. Silver solder or 95-5% solder labeled for water line use is required. No new construction can be approved for occupancy permit if the improper water line solder is used!

### **SAFE WATER DRINKING ACT**

Under Federal legislation, several rules and regulations will apply to water line plumbing at LIA. In a “nut shell” here are the present changes.

#### **A. CROSS CONNECTION CONTROL**

All parts of the water supply in the residences must be protected from cross connection. Particularly, all hose connections must be protected with an “anti-siphon” valve. Your plumber can help with this.

#### **B. COPPER AND LEAD CONTROL**

Lead in our bodies can cause harm. For this reason, no lead solder can be used in any parts of the drinking water side of the plumbing in any residence. This includes remodeling, additions to, or new construction in any residence. It may be necessary to have a licensed plumber sign off on any changes to the potable water system in an older residence, as well as certifying potable water system in new construction.

#### **C. RESPONSIBILITY**

The law now reads that anyone who caused contamination to any water service will have to pay for repair and clean up. This means that if you do not follow the plumbing code, cross connection control, or lead and copper guidelines and flow

from your line gets into the LIA supply, you will be billed for any charges in correcting the problem.

### **STREET RIGHT OF WAY**

The approximate 22 feet between the road edge and the front property pins street right of way. The responsibility of and upkeep rests with the adjoining lot owner, but remains the property of and controlled use for LIA or its assigns, such as utility companies. Do not fill in the ditch without a permit and inspection from the Facilities Engineer or Building Committee. Shrubbery or fences are not permitted. See Drainage.

### **UTILITIES**

Electrical service provided by Easter Illini Electric Cooperative, Paxton. Their phone number is 379-2131 or 800-824-5102. They provide the meter box and setting and have special rules about the sizing of the feed wire from meter box to the breaker box in the home.

Natural gas is available to most lots. The supplier is NICOR. Service requests can be directed to by calling 1-888-642-6748.

Telephone service is provided by Frontier. For hook ups and service please call 1-800-239-4430. Telephone service may also be available through your television cable or internet supplier.

Cable Television service is provided by Mediacom Cable at 800-443-1175.

Water and sewer are provided by Lake Iroquois Association by a contractor. Please call the Water Plant at 386-2610 or ERH Enterprises at 800-569-0467.

### **COMPLETION OF CONSTRUCTION**

The LIA, building regulations specify that, once construction begins by digging, all of the exterior, approaches, erosion control, and seeding must be completed within six months, or the \$500 deposit is forfeited. An extension may be requested from the Building Committee, and approved by the LIA Board but additional fees may apply. The LIA Board of Directors can cause the building to cease and the structure be removed if not completed in a timely manner. Be aware of water restriction and usage guidelines when considering landscaping. During water restriction in the summer months, lawn sprinkling is prohibited. See Water Usage and Restrictions for more information.



## **DETACHED GARAGES**

Any unattached structure can only be constructed on any lot on which there has been first built a residence. For purposes of building, a lot includes any contiguous lots which have been approved by LIA and placed under a single property tax identification number with the Iroquois County Assessor's Office. Structures shall comply with LIA setbacks as outlined in the Restrictions and Covenants and Iroquois County Building Codes. Construction, siding, roofing, foundations and all footings are required to be similar to the dwelling. Corner post may be 2' x 4' or 4' x 4'. Top plate may be single, provided rafters occur directly over studs and plate at corners are lapped to provide. Rafter ties, leaves not less than 2' x 4' maximum spacing four feet on center. Total height of garage from the garage floor shall not exceed 9'0" at the eaves and 15'0" at the roof peak. Total square feet of detached garage is not to exceed 1,000 square feet. Overhead door heights shall not exceed 6'6" minimum and 8'0" maximum. No fuel burning device shall be installed in any garage, unless AGA approved, vented, gas fired, with sealed combustion chamber. Materials used for siding and roofing must be of the same design and color as the existing dwelling.

## **DETACHED SHEDS**

All unattached structures shall be constructed so as to be of compatible siding and roofing material and color so as to be similar to the dwelling of the property owner. No portable structure to include a storage shed, garden shed, tool shed, or green house shall be greater than one hundred forty-four (144) square feet. All portable structures, not to exceed one hundred forty-four (144) square feet, and not placed on a permanent foundation, shall be allowed a setback of at least 2 feet from any property line- This is with the understanding the structure may be moved without owner's permission for access to utilities and easements and any cost for moving, repairing, or rebuilding is entirely the owner's responsibility. All structures up to (144) square feet shall be set back a minimum of (15) feet from the front line of the existing dwelling. Structures less than one hundred forty-four (144) square feet that have concrete footings or slab shall comply with LIA setbacks as outlined in the Restrictions and Covenants setbacks and Iroquois County Building Codes.

For the purpose of this section the American Heritage dictionary defines the following structures:

- a. Shed: A small roofed structure used for storage or shelter.
- b. Green House: A structure of glass, in which temperature, and humidity can be controlled for the cultivation or protection of plants.
- c. Garage: A structure for housing a motor vehicle.

## **FENCES, SHRUBBERY, BOUNDARY TREATMENTS**

An LIA permit is required. Fences are discouraged. However, a boundary line fence may be constructed of see through material, no higher than five (5) feet. Solid privacy fences are generally prohibited. Water front walls or hedges shall not be erected or permitted in excess of three (3) feet in height. Shrubbery must be maintained and trimmed. Any boundary treatment given to your lot must be with the reservation that the Association and utilities reserve the right to access along the boundaries of each lot. The property from the property pins to the street edge is reserved for drainage and utility easements. All boundary treatments such as fences and shrubbery cannot be closer to the road right of way than the property pins parallel to any road or street in Lake Iroquois Subdivision. Boundary treatments may be placed on the property line of any lot with the understanding that the same may be removed in order to service any utility, public or private, easement along such lot. Replacement of such boundary treatment shall be at the expense of the property owner

## **WATER USAGE AND RESTRICTION**

The water supply at LIA is treated for iron and manganese removal. The water is softened; chlorine and fluoride are added before it is sent out to the system or tower for storage. We are limited to 70 gallons per minute maximum production. If usage exceeds this production, the tower is depleted leaving little water for household use and fire protection. Year-round rules permit outside water use (lawn sprinkler, car washing, etc.) on an odd or even depending on your lot number. Multiple lot owners must pick between even or odd as their water use day. When the water use is excessive, a blue “RETRICTED WATER USAGE” sign is posted on both entrances. When this occurs, the following rules apply:

1. No outside usage other than the following:  
ATTENED OPEN OR HAND-HELD hose watering, 30 minutes total duration per day, limited to shrubs, flowers, new plants, gardens, or newly planted trees. Odd-even day rule still applies
2. No lawn sprinkling other than newly seeded grass.
3. “A” lots and those who have access, may pump lake water for lawn care. Odd-even days would not apply.
4. Restricted water use ends when signs are taken down.

Odd-even rule applies at all times year round regardless of water restrictions.

## **DOCKS**

An LIA permit is needed. No boat dock shall be constructed in a manner that will obstruct the use of the lake by adjoining lot owners. No boat dock, float or other structure shall be constructed so as to impede or create an obstacle to boating traffic. This determination shall be made by a majority vote of the building Committee. Use of lake shall be subject to rules and regulations of LIA.

Lake Iroquois Association reserves the use of the lake for its corporate purposes. The normal lake level is at the top of the spillway and this height should be taken into consideration when building a dock.

## **OUTSIDE TOILETS**

Outside toilets are prohibited except on LIA properties and construction sites. No waste, refuse or litter shall be permitted to enter any water impounded in the Subdivision, and no individual drain field or other disposal system shall be allowed within 50 feet of the normal water line thereof. All plumbing facilities installed shall be required to be connected to the Central Water and Sewer System when available.

## **SWIMMING POOLS**

No swimming pools, above ground or in-ground, other than small children's wading pools, shall be allowed on any lot owners' Property. Children's wading pools shall be no larger than 400 gallons. Lake Iroquois Association reserves the right to own and maintain a swimming pool for use of lot owners of Lake Iroquois Association.

## **BUILDING REGULATIONS**

The following regulations are taken from the DECLARATION OF RESTRICTIONS AND COVENANTS – APPLICABLE TO LAKE IROQUOIS PLAT. Please see the full version of the LIA Restrictions and Covenants for details and complete restrictions.

### **1. Lots**

Lots (except specifically designated as "Special Use" Lots) shall be used exclusively for residential purposes. No residential lot may be subdivided except that two owners may purchase a lot adjacent to their lots for the purpose of dividing it to increase the area of their original tracts.

### **2. Construction**

Not more than one single family dwelling house may be constructed on any one lot. Construction shall not be commenced on any lot until plans shall have been submitted to and approved by LIA and proper officials, in conformity with standards of LIA and any applicable Building Code. No structure may be erected on any lot prior to construction of the main dwelling house without written permission of the LIA. No accessory building shall be used or occupied as living quarters. No house trailer, portable building, tent or other similar shall be placed upon any lot (except lots which may be designated for such Special

Use), without written approval of LIA. Within six months after construction commences on any building, the exterior shall be completed and painted and all debris removed

As used in the foregoing sentence the word completed shall be defined to mean that the structure has been constructed in accordance with the prior approved building plan, the roof completely installed, the sides of the structure finished in accordance with prior approved plans, all windows installed, all exterior painting completed, all driveways and sidewalks, if any installed and the surrounding lot landscaped to provide for erosion control by either seed or sod and all debris removed. Six months after construction commences on any building the building committee of LIA, or its assigns may institute legal proceedings in the nature of a mandatory injunction against the lot owner to require the lot owner either to immediately complete the building in accordance with the prior approved plans or to remove that portion of the structure constructed and to restore the lot to its condition prior to the commencement of construction. The Court shall determine a reasonable time within which to carry out the terms of the injunction.

### **3. Minimum Square Footage**

No dwelling shall be constructed with less than the minimum ground or first floor living space (exclusive of porch areas) indicated by the letter symbol set forth on each lot on the plat or plats of Lake Iroquois Subdivision. The letter symbol "A" shall require 1,200 square feet and "B" shall require 1,000 square feet. The minimum for lots bearing the symbol "C" and "Special Use" lots shall be subject to determination by LIA at the time of sale and such minimums shall be set forth on the recorded plats. LIA may in writing waive the prescribed minimum in situations where such waiver would enhance the beauty of the development or where adherence would cause undue hardship to the purchaser. If a lot or a portion of a lot designated by the letter symbol "A" is contiguous to a lot indicated by a letter "B" and if said lots are owned by the same individual, or individuals, partnership, corporation or association, then, in that event, no dwelling shall be constructed on either lot with less than the minimum ground or first floor living space (exclusive of porch area) of 1,200 square feet.

### **4. Architectural Design**

Prior to the erection of any residence at Lake Iroquois Subdivision, the plans therefore, so far as they relate to the appearance, materials, architectural design of the exterior thereof shall be submitted to the Facilities Engineer. Said erection shall not commence if the Board should determine that the plans foresee a residence of excessive similarity to an existing residence, a residence for which plans have been approved, or a residence included in the same plan submittal, which is within 375 feet of the proposed site. A finding of excessive

similarity or dissimilarity resulting in disapproval of plans shall be made by a determination of a majority of the members of the Board that the similarity or dissimilarity is of such a nature as to adversely affect the desire of Lake Iroquois Association to perpetuate a neighborhood of dissimilar and aesthetically pleasing architectural design and character.

#### **14. Easements**

LIA reserves, for itself and its licensees, perpetual easements, 20 feet wide along the entire shore line of the Lake, 15 feet wide along both sides of all road rights-of-way and 10 feet wide along the side and rear lines of each lot, (except along the common lot line between two lots across which a single owner may build, and alongside line of lots divided between adjoining lot owners, in which cases the easements shall be along the division lines) together with the right of ingress and egress for the purpose of installing operating and maintaining all types of utilities, drainage ditches and appurtenances thereto; and the right to remove fences or sheds, and trim or remove any trees or shrubs necessary for the above purposes. No lot owner shall have any cause action against LIA or its licensees at law or in equity, arising out of the use of said easements except for gross negligence

#### **15. Lake Side Lots**

Lots adjacent to lake are bounded on the lake side by the contour that is 734 feet above sea level. All riparian rights or rights to use the lake are expressly reserved to LIA. The use of the lake is a privilege to which the Purchaser shall be entitled only by obtaining and maintaining membership in the Association in good standing. No rights to the use of the lake or any other facilities of the Subdivision, shall be transferred by conveyance of any lot except that nothing herein contained shall prohibit any lot owner's rights on ingress and egress with respect to his lot.

### **VIOLATIONS**

These covenants and restrictions run with the land and, in the event of violation, the LIA or the owner of any lot may prosecute any action at law or in equity to recover damages therefore or to enjoin such violation. The owner of any lot hereby agrees that in the event of a violation of any covenant and restriction contained herein, that the legal remedy may be inadequate and that an injunction may issue against the lot owner, without notice and without bond, to enjoin such violation. Violations of building regulations, covenants and restrictions will result in a notification being sent by mail and subsequent penalties determined. Forfeiture of any money deposited with the building permit as well as possible suspension of membership privileges may result.

## **GENERAL GUIDLINES**

1. Exterior Construction, grading, landscaping, and seeding (or sod) must be completed within six (6) months from when construction begins unless an extension is requested and granted by the Lake Iroquois Association Board of Directors at a regular meeting. Failure to complete the exterior in this six-month time frame could result in forfeiture of all or part of the \$500 deposit. A non-refundable \$50 fee will be charged for each 30-day extension granted.
2. All construction plans and grade elevations must consider proper drainage of footing tile, sump pumps, downspouts, and rain water run-off. Such grading and construction cannot interfere with existing tiles, waterways, ditches, or drainage.
3. Contractor work hours are Weekdays 7:00 AM to 7:00 PM and Saturday 9:00 AM to 5:00 PM. Contractors are not allowed to work on Sundays and major holidays.
4. Portable toilets must be on new building site before any digging or construction activity begins. Failure to do so will result in the forfeiture of the \$500 deposit.
5. Refuse receptacles or dumpsters must be placed at all construction sites. At the end of each day, all builders or contractors are required to pick up and properly dispose of all waste and debris. Dumping of such at the LIA burn pile or LIA dumpsters is prohibited. Burning of construction waste or debris is prohibited. Violation will result in forfeiture of the \$500 deposit.
6. All construction materials, dirt work, dirt, ingress and egress from building lots must not impinge on adjoining lots without written permission from those lot owners. Copies of such permission must be provided to LIA Building Committee.
7. No building materials or dirt in excess of what is required to complete the current project may be stored on site.
8. A silt fence must be placed at lower elevations to prevent run off of dirt when any ground disturbance takes place.
9. Construction, Foundation, and Footing of all buildings are required to be the same as the dwelling.
10. Ditches may not be filled without prior approval from the building committee and a minimum 12-inch culvert must be installed under driveways which allows for proper drainage.
11. The LIA Building Committee Chairman should be notified for inspection of the foundation prior to any backfilling.
12. The LIA Water/Wastewater Chairman should be contacted for inspection of water and sewer hook ups prior to backfilling.

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