



Indian Lake Property Owners Association, Inc.

## **Building Permit Instructions**

In this packet you will find the following documents:

- ILPOA Building Permit Information (Revised February 2021)
- ILPOA Building Permit Application (Revised February 2021)
- ILPOA Building Permit Acknowledgement and Disclaimer Statement (Revised February 2021)
- ILPOA Room Additions, new homes and demolition rebuilds recommendation (adopted August 2015)
- ILPOA Building Permit (February 2021)
- ILPOA Letter Regarding Vendor/Contractor Gate Passes (added December 2016)
- ILPOA Letter Regarding Septic Systems (August 2015)
- ILPOA Building Code (Revised and adopted August 2019)
- ILPOA Building and Use Restrictions Summary of Original Document and Related Amendments.  
<https://ilpoa.org/download/17/governing-documents/562/building-and-use-restrictions.pdf>  
<https://ilpoa.org/download/17/governing-documents/2570/property-standards.pdf>  
<https://ilpoa.org/download/17/governing-documents/560/articles-of-incorporation-and-amendments.pdf>  
<https://ilpoa.org/download/17/governing-documents/2546/warranty-deed-2.pdf>
- ILPOA Well Permit Application (Revised May 2018)

You will need to read, fill in, sign and/or initial the documents then call one of the Building Permit Committee Chair Persons listed on the ILPOA Building Permit Information document as only a member of the Building Permit Committee can issue a building permit. The remaining documents in this folder are for you and/or your building contractor.

Thank you and have a great day!

*April 2021*

# **ILPOA BUILDING PERMIT INFORMATION**

(Revised February 2021)

## **Building Permit Committee:**

Chair: John Richmond (314)-581-6883 Vice-Chair: Tom McClard- 314-327-0043

Please feel free to contact a member of the committee to discuss your building project prior to applying for a building permit.

Note: Only a member of the Building Permit Committee can issue a building permit.

## **A permit must be obtained for structures such as but not limited to the following:**

- House, driveway, culvert, garage, dock, sea wall, deck or porch, storage building, carport, any addition to a house, garage, storage building, new sewage systems and water wells.
- Please consult the ILPOA Building Code, Rules, Regulations and Restrictions for additional structures requiring a permit.

Note: No project shall be started until an approved building permit has been issued.

## **Requirements (where applicable):**

- The issuance of a building permit does not relieve the member from meeting the Building & Use Restrictions, By-Laws and R&R of Indian Hills.
- Construction prints or sketches of proposed project must be submitted with each building permit application.
- A silt fence must be installed around the perimeter of the construction for house, garage, storage building projects and well or septic systems to ensure that no silt or debris is washed into the lake, roadside ditches or your neighbor's property.
- Must maintain a clean road at the construction site free of mud, gravel or rock and construction debris.
- Site Plan showing location of building and septic system or well.
- Material and construction specifications of building and foundation.
- The RPF will be paid in full by check at the same time of Application forms. In the event that applicant's contractor or sub-contractor causes any damages to ILPOA property during construction process, applicant/owner will be responsible and liable for any or all repair costs.
- A copy of the building permit must be displayed conspicuously at the building site and plans must be available at the site.
- The Applicant must be a member in good standing with ILPOA as defined in Section 1 of the ILPOA By-Laws.
- For new sewage disposal systems, obtaining the necessary permit from the Crawford County Health Dept. is required prior to submitting an ILPOA Building Permit application.
- See Building Code, Rules, Regulations and Restrictions for additional requirements.

Applicant's Initials:

*February 2021*

# ILPOA BUILDING PERMIT APPLICATION

(Revised February 5, 2021)

Applicant

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

Name \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Lot # \_\_\_\_\_ Phone # \_\_\_\_\_

## Type of Permit Requested

House \_\_\_ Driveway \_\_\_ Culvert \_\_\_ Garage \_\_\_ Carport \_\_\_ Dock \_\_\_ Sea Wall \_\_\_ Deck/Porch \_\_\_

Addition to House/Garage/Storage Bldg \_\_\_ Deck \_\_\_ Sewage Disposal System \_\_\_ Well \_\_\_

Other (specify) \_\_\_\_\_

RPF Amount \$ \_\_\_\_\_

## Detail of Structure

Length \_\_\_\_\_ Width \_\_\_\_\_ Height \_\_\_\_\_ # of Bedrooms \_\_\_\_\_

# of Bathrooms (Full/Partial) \_\_\_\_\_ / \_\_\_\_\_ # of Stories \_\_\_\_\_

Total Sq. Ft. of Living Area \_\_\_\_\_ Sewage Disposal System Permit # \_\_\_\_\_

## Footings & Foundations

Footings: Type \_\_\_\_\_ Width \_\_\_\_\_ Depth \_\_\_\_\_

Foundation: Type \_\_\_\_\_

## Walls

Outer: Plates \_\_\_\_\_ Studs \_\_\_\_\_

Corner Bracing \_\_\_\_\_

Finished Siding \_\_\_\_\_

Interior: Plates \_\_\_\_\_ Studs \_\_\_\_\_

Roof Joist \_\_\_\_\_ Rafters \_\_\_\_\_ Sheathing \_\_\_\_\_

## Construction Notes (Office Use Only)

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

## Applicant Signature

17 Indian Hills Drive, Cuba, MO 65453 573-885-3630(P) 573-885-6693(F)

[indianlake@ilpoa.org](mailto:indianlake@ilpoa.org) WWW.ILPOA.ORG

**ILPOA BUILDING PERMIT**  
**ACKNOWLEDGEMENT AND DISCLAIMER STATEMENT**

(Revised February 2021)

The information I and/or my contractor have provided to obtain this building permit is true and accurate.

I hereby agree to abide by and comply with the ILPOA Building Code, Rules, Regulation and Restrictions, a copy of which I acknowledge receiving.

I understand and agree that a survey maybe necessary to prevent my structure from encroaching into a property line set back.

I further agree and understand that any variation from the original plans I submitted to obtain this permit must be approved by the Building Permit Chairman or Co-Chairman. I acknowledge that my failure to seek and obtain approval for any variation shall cause the building permit to be revoked.

I understand that the Recovery Permit fee (See schedule) will be due and paid in full by check prior to any construction.

I acknowledge that the Building Permit Chairman or Co-Chairman shall have the right to stop construction of my project if he/she believes I have not complied with the parameters of this permit or the Building Code, Rules, Regulations and Restrictions. I understand and acknowledge that I can resume construction only after satisfactorily resolving the issue with the Building Permit Chairman or Co-Chairman.

I understand and acknowledge that the issuance of this permit does not constitute any warranty, expressed or implied, for the materials and/or workmanship used in the construction of my project, by the Indian Lake Property Owners Association, Inc., its agents, representatives, officers or employees.

I agree to hold the Indian Lake Property Owners Association, Inc., its agents, representatives, officers and employees harmless for any type of loss or liability related to my project and the issuance of the permits.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

*February 2021*

## Room additions, new homes and demolition rebuilds.

The Board of Directors and Building Committee of ILPOA **strongly recommend** consulting with the Crawford County Department of Health on updating your septic system. If seepage from the laterals surface and is reported, the Crawford County Department of Health will respond and evaluate the system to comply with CCDOH section 19CSR 20-3 table 4. This could result in mandatory corrective actions.

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Signature

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Date

*August 2015*

# ILPOA BUILDING PERMIT

(February 2021)

Permission is hereby granted to \_\_\_\_\_  
(Applicant)

To erect \_\_\_\_\_ on Lot # \_\_\_\_\_  
(Type of Permit)

The permit # is \_\_\_\_\_ and is issued on \_\_\_\_\_

The copy of the permit to be used for posting is to be displayed conspicuously at the building site.

The following documents are considered to be part of this permit:

- ILPOA Building Permit Application
- ILPOA Building Permit Acknowledgement and Disclaimer
- ILPOA Building Code, Rules, Regulations and Restrictions

X \_\_\_\_\_ X \_\_\_\_\_  
(Applicant) (Bldg Permit Comm Chair/Co-Chair)

.....  
(Office Use Only)

Recovery Permit Fee Check # \_\_\_\_\_

Date of Final Inspection \_\_\_\_\_

Inspected by \_\_\_\_\_  
(Chairman/Co-Chairman)

*February 2021*



Indian Lake Property Owners Association, Inc.

### **Vendor/Contractor Gate Passes**

To Whom it May Concern,

Vendor/Contractor Passes are available at the office. A Registration/Approval Form needs to be filled out in order to be considered to be eligible for a pass. Items that must be included in the form is Organization Name, Contact Name, Phone, Address, Tax ID (or Social Security), Business ID, reason why a card is requested, and three member references.

Vendor/Contractors who work for multiple members will be considered. Cards are not automatically issued, but determined based on need to have access beyond that of being buzzed through the gate by the member you are here to see or do work for. The fee is \$25/card or \$35/rfid (windshield tag) and is only good for the project duration or one year, whatever comes first. At that time, the vendor/contractor will need to re-apply for the pass.

Should a vendor lose their proximity card, they will be charged a fee of \$25 for the replacement card. The lost card will be deactivated from the system. If a member requires a replacement RFID (i.e. they sell their car/truck), they will be charged \$35. (RFIDs are not transferrable from one vehicle to another, as they are destroyed when removed from the windshield.)

After the first replacement, the following replacement cost applies:

Second Replacement \$50/Proximity Card/\$65 RFID Tag

Third & Subsequent Replacements: \$100 Proximity Card/\$130 RFID Tag

The gate is monitored by security cameras and a gate log system. Abuse of any kind will result in the loss of the pass.

Rules and Regulations Section 27. Outdoor Construction Noise. No outdoor construction activity may take place outside the hours of 7:00 a.m. Monday through Friday or 9:00 a.m. to 7:00 p.m. on Saturday, Sunday or holidays. Construction activity includes but is not limited to construction vehicles, deliveries, construction.

Thank you in advance for your cooperation in this matter.

Sincerely,

ILPOA Board of Directors

August 2018

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[indianlake@ilpoa.org](mailto:indianlake@ilpoa.org) WWW.ILPOA.ORG



Indian Lake Property Owners Association, Inc.

## SEPTIC SYSTEMS

SUBJECT: Installation of Septic System as Required by the Association Building Permit

Dear Association Member:

The purpose of this letter is to inform you that in accordance with the Building and Use Restrictions (BUR); Paragraph 4, you are required to obtain a permit from the Crawford County Health Department for any Septic System being installed on your property. This is required for new home construction and any remodeling effort that may increase the number of room additions that could be used as bedrooms as described in the Building Permit Application.

The only restriction that the Association places on Septic System installations is that contained in Paragraph 4 of the BUR regarding the fifty (50) foot setback from the high-water line of Indian Hills Lake which the Association is required to enforce.

The various setbacks contained in Paragraph 3 of the BUR refer to Buildings and do not apply to Septic Systems. However, be advised that if your Septic System encroaches into the easements specified in Paragraph 7 of the BUR and at some future time the use of this easement is required by the Association or a Utility Company your Septic System could very well have to be relocated.

The above is in accordance with STATEMENT of Policy Number 47; INSTALLATION OF SEPTIC SYTEMS dated 13 June 2014.

Building Permits Chairman

*August 2018*



# ILPOA BUILDING CODE

(Revised and adopted August 2019)

## Section 1. Number of Structures, Setbacks and Construction Noise

- A. Only one single-family dwelling can be erected or constructed on any one lot.
- B. Only one other building for garage or storage purposes can be erected or constructed on any one lot. Carports are considered to be used for garage or storage purposes and are therefore considered to be a second structure per Policy # 42.
- C. No building shall be erected or constructed on any lot prior to the building of a singlefamily dwelling.
- D. A structure or any extension of one cannot be nearer than 20 feet from any road rightof-way, no nearer than 10 feet from the property line of any adjoining property, nor within 50 feet from the normal high water line of the lake.
- E. See Rules and Regulations Sec. 27 regarding outdoor construction noise.

## Section 2. Allowable Structures. A. Single-Family Dwelling

- B. Garage
- C. Carport
- D. Storage Shed
- E. Driveway
- F. Culvert
- G. Dock (covered or uncovered)
- H. Seawall
- I. Porch/Deck
- J. Boat House
- K. New Sewage System
- L. Well

## Section 3. Prohibited Structures

- A. Vertically sided metal buildings commonly known as “pole barns”
- B. Manufactured and modular homes

## Section 4. Single-family Dwelling

- A. A dwelling must have a minimum of 900 sq. ft. of living space on the ground or first floor, exclusive of any porch or deck area.
- B. A dwelling must be constructed or erected on the building site.
- C. A dwelling must face the front line of the lot on which it is being built; however, a dwelling built on a lakefront lot may face the lake.
- D. The front of a dwelling must be completely exposed. The back and sides of the dwelling must be at least 50% exposed.
- E. All exposed wall construction of a dwelling must be finished with mason brick, stone or frame siding.
- F. The construction of a log-framed dwelling is acceptable.
- G. No dwelling can be occupied as a residence until the exterior construction has been completed and the approved sewage disposal system is connected to the dwelling and operational.

## Section 5. Construction Codes

A. The building construction codes adopted by St. Louis County for unincorporated areas of St. Louis County should be used as guidelines for the construction of all structures.

#### Section 6. Single-family Dwelling Sewage Disposal System

- A. A sewage disposal system, approved and permitted by the Crawford County Health Department, must be installed with any single-family dwelling.
- B. The sewage disposal system drain field must not be nearer than 50 feet from the normal high-water mark of the lake.

#### Section 7. Storage Sheds

- A. A prefabricated metal, vinyl or plastic storage shed without a built-in floor system is permissible, must not exceed 144 sq. ft. in floor area, and must be anchored to a 4" concrete slab.
- B. A prefabricated wooden storage shed with a built-in floor system mounted on wooden skids is permissible, must not exceed 144 sq. ft. in floor area, and must be set on a prepared gravel base. A treated wood skirting must be installed around the base and buried to a minimum depth of 2" below finished grade.
- C. A prefabricated vinyl or plastic storage shed with a built-in floor system is permissible, must not exceed 144 sq. ft. in floor area, and must be installed on either a prepared gravel base or a 4" concrete slab. Should an opening exist between the floor of the shed and the gravel or concrete base, a skirting must be installed around the base to enclose the open area.
- D. Any shed, except a prefabricated metal building, exceeding 144 sq. ft. must be stick built, or prefabricated wooden sections, completed on site and set on a concrete slab or anchored in accordance with the manufacturer's instructions.
- E. Prefabricated metal buildings exceeding 144 sq. ft. in interior size must be erected on site, be set on concrete piers or a concrete slab, or anchored to the ground in accordance with the manufacturer's instructions.

#### Section 8. Additions or Extensions

A. Only those additions or extensions to any dwelling or building that are connected by a common roofline when viewed from above and give the appearance of a continuous footprint or building outline are acceptable, per Policy # 43.

#### Section 9. Boathouses

- A. A boathouse is a covered structure extending out into the lake, and enclosed on a minimum of 3 sides. The open (lake) side is where lakewater and water craft enters the structure. The structure must be supported by footings and either concrete block or poured wall construction, at least up to the deck level.
- B. A boathouse shall not be classified as a second structure on a lot.

#### Section 10. Corrugated Culverts

- A. The minimum size of a culvert will be determined by either the Building Permit Chair or the ILPOA Maintenance Supervisor.
- B. The culvert must be placed at a level so as to allow storm water to flow freely from one end of the culvert to the other.

#### Section 11. Building Permit

- A. An ILPOA building permit is required for the construction of any allowable structure.
- B. Only a member of the Building Permit Committee may issue a building permit.
- C. A building permit application for a single-family dwelling will not be considered until the required permit for the sewage disposal system for that dwelling is received from the Crawford County Health Department.
- D. Construction of an allowable structure is not to be started until a building permit application and related forms have been completed, submitted to the Building Permit Committee, and approved.
- E. Construction prints or sketches of a proposed allowable structure must be submitted with each building permit application.
- F. A site plan must be submitted showing the location of any allowable structure that exists or that is constructed on the lot.
- G. Any variation of the original plans submitted to obtain a building permit must be approved by the Building Permit Committee.
- H. A Performance & Liability Bond of \$400.00 must be paid (by check only) at the time a building permit application is submitted.
- I. A copy of the building permit must be displayed conspicuously at the building site, and plans must be available at the site.
- J. Building permits will only be issued to Members of the Association who are in good standing with the Association, as defined in Section 1 of the ILPOA By-Laws.
- K. The Building Permit Committee has the right to halt work on any permitted construction project if it is discovered that there is a violation of the building code.

Section 12. Other Codes, Rules, Regulations and Restrictions.

- A. A silt fence must be installed around the perimeter of the construction area for a dwelling, garage, or storage shed project and well or septic system to sure that no silt or debris is washed into the lake, roadside ditches or neighbor's property. A catch pond is required for the installation of a well to prevent tailings from running in to the lake.
- B. Association roads in the immediate area of the lot where a construction project is underway must remain clear of mud, gravel or rock and construction debris during the course of completing the project.
- C. The Member to whom a building permit is issued is responsible for the conduct and work of any contractor they employ to complete their project.
- D. These codes may be amended or deleted and new codes adopted from time to time, as the Board of Directors of the Association deems necessary.
- E. Additional codes, rules, regulation and restrictions are also contained in the Building & Use Restrictions, the By-Laws and the Rules & Regulations.
- F. Maximum width of any delivery is restricted to 10'6". Anything wider will not fit through the front gate and will be turned away.
- G. Any codes, rules, regulations or restrictions in the Warranty Deed, By-Laws or Rules & Regulations of the Association shall supersede any codes contained in this document should there be a conflict between said documents.

# ILPOA WELL PERMIT APPLICATION

(Revised May 2018)

In coordination with the DNR we've added the following items to the building code and will require anyone wanting to drill a well pull a building permit to ensure all of the DNR requirements are being followed. This will help to ensure the water table is not contaminated by improper installation of a well.

Please supply the following:

Drilling Name and permit # for the company drilling your well \_\_\_\_\_

- Copy of the state license for the company drilling the well.
- A drawing of the well placement in relation to property lines, septic system and septic systems of all adjoining property.
- Copies of any variances granted by the state if required.

The last two items can be satisfied if you receive a letter from DNR before drilling indicating the GPS coordinates of the well location and that you've met all set back requirements required by the state.

- If your property is on the lake or positioned where the dirt and tailings from the drilling can make their way directly in to the lake, installation of a silt fence, or catch pond to prevent dirt and tailings from entering the lake or your neighbor's property is required.

When requesting the final inspection, we will require a copy of the letter the state sends after the well has been completed showing they've received everything and have signed off on the well.

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

By signing this application, I acknowledge the requirements of DNR guidelines for constructing a well.

Here is a link to the state guidelines on the installation of a residential well.

<http://www.sos.mo.gov/adrules/csr/current/10csr/10csr.asp>

The DNR recommend that wells be cased at least 50' below the lowest point of the lake within one quarter mile of the well location. Most properties on the lake will need approximately 90-120' feet of casing to meet that minimum recommendation.

The DNR also recommend that wells be grouted the full length of the casing. It is a relatively low cost item that homeowners can do to help decrease the chance of surface contamination of their well water.

The main number for the local DNR office overseeing wells is [573-368-2165](tel:573-368-2165) and they encourage anyone to call with questions. They're more than happy to help home owners make sure their wells are done correctly.

We appreciate everyone's assistance in making sure our drinking water is kept free of contamination.

Thank you,

ILPOA

Building Permit Committee

May 2018

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