



**BOARD OF DIRECTORS MEETING
SEPTEMBER 21, 2024**

9:00 A.M. – ACL CLUBHOUSE, 14A157 CANYON CLUB DR, APPLE RIVER, IL 61001

AGENDA

- 1.0 CALL TO ORDER – 8:00 A.M.
- 2.0 EXECUTIVE SESSION – 8:00 A.M
- 3.0 RETURN TO OPEN SESSION – 9:00 A.M.
- 4.0 PLEDGE OF ALLEGIANCE
- 5.0 TREASURER’S REPORT
- 6.0 COMMITTEE/COMMISSION REPORTS
- 7.0 GENERAL MANAGER’S REPORT
- 8.0 PRESIDENT’S REPORT
- 9.0 ANY ADDITIONS TO THE AGENDA
- 10.0 CONSENT AGENDA
 - 10.1 APPROVE/ADOPT MINUTES FROM THE AUGUST 17, 2024, BOARD MEETINGS, AND COMMITTEE/COMMISSION CHANGES
- 11.0 UNFINISHED BUSINESS
 - 11.1 ICE FISHING SHELTERS – 2nd Reading
 - 11.2 BOARD POLICY – GOVERNANCE SECTION – 2nd Reading
 - 11.3 BOARD POLICY – CONFLICT OF INTEREST – 2nd Reading
 - 11.4 GREENWAY STEWARDSHIP APPLICATION REVISION
- 12.0 NEW BUSINESS
 - 12.1 RETAIL COMMISSION
 - 12.2 GENERAL MANAGER’S PERFORMANCE GOALS
 - 12.3 7.5 REPORTING INCIDENTS AND ACCIDENTS – 1st Reading
 - 12.4 SHORT-TERM RENTAL HOMES – 1st Reading
 - 12.5 ACLPOA DECLARATION AND BYLAWS
 - 12.6 ACL BUILDING AND ENVIRONMENTAL CODE V. 05-20-2023 – REVISIONS AND ADDITIONS
 - 12.7 PUBLICATION OF THE PROPOSED 2025 ANNUAL ASSESSMENT, OPERATING FEE & BUILDING FEE SCHEDULES
 - 12.8 PUBLICATION OF THE PROPOSED 2025 R&R BUDGET
 - 12.9 PUBLICATION OF THE PROPOSED 2025 OPERATING BUDGET
- 13.0 PROPERTY OWNER COMMENTS (3 MINUTES PER MEMBER)
- 14.0 ADJOURN

**Apple Canyon Lake Property Owners Association
Board of Directors Meeting Minutes
August 17, 2024**

UNAPPROVED

- 1.0 Call to Order:** Meeting called to order by Vice-President Bill Becker at 8:00 AM. Other Directors present: Bob Ballenger, Carmel Cottrell, Brian Holt, Laura Pratt, Mark Kosco, Debra McNamee, and Mike Ward. Nolan Mullen was absent.
- 2.0 Executive Session** – Motion to proceed to executive session made at 8:00 AM by Laura Pratt, seconded by Carmel Cottrell. Motion carried.
- 3.0 Return to Open Session** – motion to return to open session made by Bob Ballenger at 9:00 AM. Seconded by Laura Pratt, motion carried unanimously.
- 4.0 Pledge of Allegiance** – after the Pledge of Allegiance, a quorum was present with the following Directors in attendance: Bill Becker, Bob Ballenger, Carmel Cottrell, Brian Holt, Laura Pratt, Mark Kosco, Debra McNamee, and Mike Ward. General Manager John Sabo was also present. Nolan Mullen was absent.
- 5.0 Treasurer’s Report** – will be in *The Apple Core*. Carmel Cottrell reported we are working on July, should have by Monday for our Budget Commission meeting. Anyone is welcome to attend the Budget meeting on Monday.
- 6.0 Committee/Commission Reports**
- Zebra Mussels** – Bill Becker reported we did a treatment week before last, with another treatment scheduled (TBD).
- Conservation** – Pam Opyd We continue to monitor nutrients in the lake. Presidents Bay has increased nitrogen and phosphorus. Signs at North Bay are all up. Others should be done at end of month.
- Strategic Long Range Planning** – Carmel Cottrell reported they met last week, to review the Strategic Long Range Plan. Will bring the recommendations to the board.
- Memorial Pavilion** – Carmel Cottrell reported they are waiting for the engraving of the pavers. There has been a long delay with the engraving. Thank you to the ad hoc committee!
- Legal** – Carmel Cottrell reported that this year the commission has been focused on reviewing the Covenants and Bylaws. Legal has developed a 16-week communication plan.
- Nominating** - Mike Yorke reported the first meeting will be this coming week. Terms expiring are Laura Pratt, Mark Kosco, and Bill Becker.
- Board Policy - Rules & Regs** – Brian Holt reported they met several times.
- 7.0 General Manager’s Report** – Jon Sabo reported updates: Spillway – contract has been signed by Helm. The project is scheduled to start just after Labor Day – there will not be a drawdown and will not impact boating. In 2026 (Phase 3) we may need to do a draw down at that point. July Pool numbers: 7,704 unique swimming visitors, 50 swimming lessons, 3 pool parties, 8 private pool parties. Safety & Security had 1,185 touches with membership. 73 of those assists were medical based, 447 boat safety checks, 22 boat tows, 6 UTV/ATV tows, 3 spillway trespasses, 69 lake stops that involved citations. Hope to have the Communications Manager position filled soon.
- 8.0 President’s Report** – will be in *The Apple Core*.
- 9.0 Any Additions to the Agenda** - Deb McNamee motioned “to add Greenway Applications to the agenda.” Item 12.7. Seconded by Carmel Cottrell. Brian Holt motioned “to move 12.3 ahead of 12.1.” Seconded by Bob Ballenger. Mark Kosco motioned “to add Retail Services Commission to the agenda.” 12.8 item. Seconded by Brian Holt.
- 10.0 Consent Agenda**
- 10.1 Approve/Adopt Minutes from the June 15, 2024 and July 20, 2024 Board Meetings and Committee/Commission Changes** – Carmel Cottrell motioned “to approve/adopt minutes from the

June 15, 2024 and July 20, 2024 Board Meetings and Committee/Commission changes: to approve Mark Fill to join the Golf Commission; to allow Mike Ward to join the Strategic Long Range Planning Commission; to allow Tim Brokl to resign from the Employee Handbook Ad Hoc Commission & Nominating Committee.” Seconded by Deb McNamee, motion carried unanimously.

11.0 Unfinished Business

11.1 Family Bereavement Leave – 2nd Reading – Laura Pratt motioned “to approve Employee Handbook 6.8 Family Bereavement Leave.” Seconded by Carmel Cottrell. Motion carried unanimously.

11.2 Attendance – 2nd Reading – Laura Pratt motioned “to approve Employee Handbook 2.5 Attendance.” Seconded by Carmel Cottrell. Discussion: Brian Holt—questions about trying to get in touch with supervisor. Jon explained there is a group text set up. Closure due to dangerous weather, changing it to hours actually worked. Laura Pratt—Previously, if the office was closed, they were paid for the full day. Maintenance, security, no one else gets that benefit, if one feels it is dangerous to drive their vehicle to work, just like any other workplace, use personal time being equitable to all employees. Motion carried unanimously.

11.3 Ice Fishing Shelters – 1st Reading – Discussion: leaving ice fishing shelters on the lake overnight. Following IDNR guidelines. 10:00 pm cut off is there to keep consistent. Deb McNamee - why so restrictive? If there is a problem, we can deal with it. Shelter is the issue, not the idea of ice fishing. Laura Pratt—According to this, can leave overnight if you get permission from security manager. What if she is gone for the day? Can someone else authorize this? If a person is leaving a shelter on the lake for two consecutive nights, get permission. Permit? Who is going to know? Display permit on the shelter itself. Mark Kosco - Easiest is a simple notification to Safety and Security office. Why does the notification have to be done by 10:00? What if I want to fish until midnight, not overnight? Jon Sabo – if you call in, it will automatically go into the system. Really comes down to administering this. Laura Pratt—Is there an important reason why limited to two nights? Mark Kosco—10:00 pm – trails close at that time. But you can fish after 10:00. Deb McNamee—any issues with this? Have people left their shelter? Pam Opyd 5-137 –If people left a shelter up for a long period of time, it would make people mad – see why there is a limit. Mike Ward – trying to avoid people leaving their shelters up for a long period of time. Something to be said for looking and noticing a shelter does not have a permit showing after a period of time. Language needs to be very clear – just don’t want a shelter just sitting on the ice. Mark Kosco - consensus was two nights was long enough. Brian Holt—Will bring it back to Rules & Regulations.

12.0 New Business

12.1 Dam Advisory Ad Hoc Commission – Mark Kosco motioned “to approve the creation of the Dam Advisory Ad Hoc Commission with the appointed members as follows: Chair, Jeff Rice, members, Barry Kren, Steve Nelson, Mike Yorke, Mike Cammack, General Manager Jon Sabo, Natural Resources Tyler Hesselbacher, Maintenance Manager Ed Ziarko, Safety & Security Manager Julie Janssen, and Secretary Kirsten Schubert. This is a special commission that has been created for a particular task and additional members are not warranted.” Seconded by Bob Ballenger. John Sabo requested two additional names to be added to the list – John Diehl, Thompson Township Supervisor and Dean Williams, Thompson Township Road Commissioner. Mark Kosco motioned “to remove the first motion.” Seconded by Laura Pratt. Laura Pratt motioned “to amend the motion to include John Diehl, Thompson Township Supervisor and Dean Williams, Thompson Township Road Commissioner.” Seconded by Deb McNamee, motion carried unanimously.

12.2 Dissolution of the Flood Mitigation, Ad Hoc Commission – Bob Ballenger motioned “to dissolve the Flood Mitigation Ad Hoc Commission.” Seconded by Carmel Cottrell, motion carried unanimously. Thank you to this commission for all their hard work.

12.3 Dissolution of the Multi-Sport Complex Ad Hoc Commission – Mark Kosco motioned “to dissolve the Multi-Sport Complex Ad Hoc Commission.” Seconded by Bob Ballenger, motion carried unanimously. Thank you to this commission for all of their work.

12.4 Board Policy – Governance Section – 1st Reading – Discussion: Brian Holt – working on getting the Narrative packet posted. Mike Ward—5.1 section – minor edit – commissions and their purpose. Consider adding general manager along with Board. Over the years, commissions and committees have almost taken on a life of their own. Language here is vital. It is important for commission members to know what authority they have.

12.5 Board Policy – Conflict of Interest – 1st Reading – Discussion: Brian Holt – This was given to us directly by our attorney.

12.6 Bylaws & Covenants – Discussion Only - Bill Becker - since the Bylaws and Covenants voting stopped three years ago, we have not made a lot of progress to getting our Bylaws and Covenants in front of our membership for approval. We would like to be able to hold an election this spring in concurrence with our normal Board member election to approve these policies. Would like to get in front of membership in February to have time to review and read and communicate the voting process. Brian Holt – is this the same as the 2020 document? Bill Becker – a few changes that we will need to go through again this fall to have ready for February. Laura Pratt – Legal Commission will be sending out a survey. Looking to see where there were discrepancies or issues. Carmel Cottrell – will have town hall meetings to get the information to our members, electronic communication and surveys, etc. Bill Becker – building code portion of this document, AECC is meeting to go through that portion and will make their recommendations.

12.7 Greenways – Deb McNamee motioned “to put a hold on any work where there is an application that has to do with a greenway.” Seconded by Mike Ward. Deb McNamee – upon review there were some discrepancies. To be clear on rules, will take time to clarify that we are requiring what the rules are saying. Laura Pratt – we did approve an application earlier this year. Deb McNamee – We are looking at the fifty foot buffer zone. Things not correct, but need to do more research. Cutting down trees is the main issue. Pam Opyd (from Conservation) asked who is in charge of this? Who makes the decisions? Deb McNamee – we are asking to stop all applications. Looking at language. Lot of confusion on where the rules are. Bill Becker – bounced around between AECC and Conservation. Should pull a representative from AECC and Conservation and come back with recommendations. Mike Ward – look at penalties as well. Penalties need to be more significant. Jon Sabo – two applications that I signed off on. – Deb brought issues to his attention. Looking backwards, there isn’t a clear white line. It is effectively a conversion to a lakefront lot. Bill Becker – we approved a policy six months ago. Part of this review needs to be to communicate the policy to all stakeholders and look at enforcing it. Come back with a motion.

12.8 Retail Services - Last board meeting Mike Ward recommended a Food and Beverage commission. After further discussion and input, not really about food & beverage. Commissions that have to do with ACL amenities: campground, golf, recreation, trails, Memorial Pavilion Ad Hoc, sports complex, all were to support/assess/look at best practices to make recommendations to GM and Board. No commission for Marina, Pro Shop, Cove and lake & boat services (K&S Marine). All lies now with our General Manager. Plan on proposing a detailed outline of what and how this commission would support Jon. Jon Sabo – met with Mike, we have not done well on retail management. Planning strategically for cost of goods sold, etc. Would look forward to this group being a resource for not only me, but for managers. Deb McNamee – like the proposal but concerns about the Cove. Can we be involved with anything they do? Mike Ward - needs to be looked at separately, similar to K&S. But they still serve ACL. Role of this commission is simply to provide feedback to Jon in working with them. Gathering information, be the eyes and ears, and provide information to Jon. Purely advisory. Bob Ballenger – decision a long time ago – will not run the marina, not run the Cove. Those people should make their own decisions on how they want to run their business. Keep our noses out of those businesses. Mike Ward – want them to meet the needs of the property owners. Carmel Cottrell – another level of governance we do not need. We are not business runners for those types of establishments. Nothing to do with those two businesses. Wrong direction – if we want this retail commission to look at Marina and Pro Shop – by all means. They are our entities. Cove and K&S do their own things. Brian Holt – we do have to renew the leases. May be helpful to have a

commission to advise on that. Bill Becker – We don't have a detailed proposal from Mike on what this commission is – will be seeing that next month. Review and debate then. Mike Ward – three options – 1) to exclude K&S and Cove; 2) limit the commissions role for those two amenities – help in selection process; 3) ongoing support for those amenities on an ongoing basis. Will lay it out that way.

13.0 Property Owner Comments

Mary Hannon 8-239 – We have been complaining about microphones and speakers for years. Spend some money and get something done. Pro Shop – The receipts need to be fixed. Drawdown comment, continually make that communication out there. Big Cup – Golf Commission – large success. Thank you to all that helped out with that. Pro-Shop parking lot – looks nice, why can't we finish it? New rocks, big gullies. We don't want people parking on the grass – should have a sign.

Kathy Rogers 11A252 – parking lots – parking lot here, gravel, never got seeded. Half done. Railings – waiting two years. Landscaping on right side – no trimming, weeds, Garden Club doesn't do this – maintenance should be doing this. Garden Club can only do so much.

Mike Yorke – Fishery – some world class northern pike being taken out of this lake. Thank you to the board for the support of this fishery. Outstanding fish coming out of the lake.

Steve Davis 11-193 – parking at the Pro Shop is terrible. Multi-sports complex, people are parking on the grass. Spillway/dam – still two months later and nothing done with trees and bushes. Keeping the shine on the apple – golf course after the windstorm, two or three trees still down on the Fourth Hole.

Pam Opyd 5-037 – fishery – we worked for the last 10 years to make it a great fishery. Emphasis the fact that this work needs to continue to keep this lake where it is at now.

LeAnn Kileen 12-062– recycling – is it all over ACL? Pro Shop? Marina? Would like to see more recycling cans out. Commission minutes posted online? Whose responsibility is this? Jon – would be the Communications department.

Gary Hannon 8-239 – agree with all comments about maintenance department – feels like we are short staffed. Budget tight next year – we all know that. But we cannot let other things slide to save, be very careful with that concept. Zebra mussel – part of conservation commission. Would like to be notified when treatments are happening. Advise the conservation commission. Tyler has put quite a bit of money in his budget request for projects. There are some projects that we need to consider seriously. Making progress on Covenants and Bylaws – great. Concept is wonderful, trust that electronic voting will be in place. No longer deal with K&S and do not frequent the Cove. Support the retail service ad hoc commission.

Henry Doden 13A129 – according to our building code, chain link fences have to be colored or coated – sports complex is galvanized. CICC – membership is supposed to get the budget for the year and also an honest to goodness estimate for the next year.

Jeff Rice 1-52 – stating that Jon is busy is an understatement. Retail issue – experience on trails and golf has been nothing but good. Guidance would be good. Steve's question – trees on golf course. Ed does not want to get heavy equipment there – ruin the grass. This fall we will have a game plan – trees will stay there until ground freezes.

14.0 Adjourn – Motion “to adjourn by Carmel Cottrell, seconded by Deb McNamee, motion carried unanimously at 10:59 AM.

Recording Secretary, Rhonda Perry

President, Nolan Mullen

Corporate Secretary, Laura Pratt

Date



Memorandum

To: Board of Directors

Date: September 13, 2024

From: ACLPOA

Memo: 2024-69

Topic: September Consent Agenda

Recommendation: To approve/adopt minutes from the August 17, 2024, board meeting.

To approve Barry Kren to join the Conservation Commission; to approve Brian Holt and Laura Pratt to join the Legal Commission.



Memorandum

To: Board of Directors

Date: September 10, 2024

From: Dave Homb – Chair of The Rules & Regulations Committee

Memo: 2024-58

Topic: Ice Fishing Shelters – 2nd Reading

Issue: Leaving ice fishing shelters on the lake overnight

Recommendation: To approve the updated verbiage.

Revised

IX. ICE FISHING

Preamble: All rules of the Illinois Department of Natural Resources apply at ACL and will be enforced by ACL Security. Ice fishing is for property owners and their guests or occupants with an amenity tag. Apple Canyon Lake Property Owners Association assumes no responsibility for the safety of individuals on the lake.

A. General

1. No State licensed vehicles such as trucks or automobiles are permitted on the frozen lake.
2. The Association provides no information regarding the thickness of the ice.
3. Violations of Illinois Department of Natural Resources regulations are prohibited.
4. All poles and tipups shall be constantly attended and kept under observation by the angler.

B. Shelters

1. Ice fishing shelter structures are limited to portable construction consisting of metal, wood, or composite type framework, covered with canvas, paper, plastic material or similar fabric.
2. The doors of enclosed ice fishing shelters are to be readily opened from the outside while occupied; doors may be locked only while not occupied and not in use.
3. Shelters must clearly display the following information in 3" high letters:
 - a. Owner's name
 - b. ID Numbers as issued by the Association
 - c. Phone number
4. Shelter used after dark must have at least twelve (12) square inches of reflective materials on each side.
5. Ice fishing shelters may be allowed in permitted areas overnight by receiving permission solely from the ACL Safety & Security Manager, and prior to overnight occupancy.
 - a. ~~Any ice fishing shelters not permitted for overnight occupancy shall be removed from the ice by 10:00pm, daily.~~ **NOTE: This line was voted on to be removed by the Commission. Originally included in the 1st Reading.**
 - b. Ice fishing shelters shall be permitted overnight only in bays and coves.
 - c. Ice fishing shelters are permitted overnight for no more than 2 consecutive nights.
 - d. When left overnight, the shelter must be firmly anchored to the ice using appropriate ice anchors and tie-down straps.
6. After March 1 the shelter must be removed daily when not in use, and not left unattended at any time.

C. Failure to observe the overnight ice shelter rules may result in the following:

1. First offense: Written notification to property owner.
2. Second offense: A citation issued with a fine of \$100
3. Third offense: A citation issued with a fine of \$200 and suspension of overnight ice shelter privileges for remainder of season.

Amended: September 19, 2020

OMA.

fishing method besides pole and line.

5. Persons shall have at all times in their possession a valid Illinois Fishing License while engaged in fishing activities.
6. No person shall introduce any fish species into Apple Canyon Lake waters, except by authority of the Illinois Department of Natural Resources.
7. No fishing is allowed in the following areas: These areas are dangerous – no fishing or trespassing/entry allowed.
 - a. On the dam.
 - b. All reaches of the spillway.
 - c. From the buoy marker to the spillway.
 - d. Bottom of the spillway to the bridge.
8. No fishing from shore at North Bay Wilderness Area Nature Walk.
9. No fishing in the Marina Bay between the parking lot and the posted signs.
10. No fishing from the Cove docks or the area in front of the Cove parking lot during Cove operating hours.
11. Violations of Illinois Department of Natural Resources rules are prohibited.

Amended: January 16, 2021

IX. ICE FISHING

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A. General

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3. Violations of Illinois Department of Natural Resources regulations are prohibited.

B. Shelters

1. Shelters must clearly display the following information in 3" high letters:
 - a. Owner's name
 - b. ID Numbers as issued by the Association
 - c. Phone number
2. Shelter used after dark must have highly visible reflectors on all sides.
3. All shelters must be removed from the ice daily.

Amended: September 19, 2020

X. CAMPGROUND

Preamble: The ACL campground is limited to Property Owners and their authorized guests. An ACL auto sticker or Guest Parking Pass is required for entry to the Campground. RV sites and primitive tent sites are available. RV sites have electric and water hookups. Seasonal Campsites are assigned through the Seasonal Campsite Waiting List for long-term RV camping. A

Memorandum



To: Board of Directors

Date: September 10, 2024

From: Board Policy Ad Hoc Commission

Memo: 2024-59

Topic: Board Policy – Governance Section – 2nd Reading

Issue: The Board Policy Ad Hoc Commission has completed a major update to the Association's Board Policies. We now have a complete Governance section. This document was reviewed by the Association's legal counsel.

Recommendation: To approve the Governance section.

1. General Governance Philosophy

Apple Canyon Lake Property Owners' Association is a legal entity responsible for all its common areas as well as enforcing the governing documents with respect to private property owned by its Members.

The Board's ultimate responsibility is as a steward to maintain the common property and as fiduciaries on behalf of all the property owners who entrust the Board with financial decisions and operations with respect to these funds and these properties.

In fulfilling this role, the Board reaffirms its obligation to maintain two-way communication with the Members of the Association by keeping them informed of general operations, progress, and concerns and, similarly, encourage a participatory style of governance in which volunteerism and input is welcomed and valued.

2. General Authority of the Board

The General Authority of the Board is granted by the ACLPOA Governing Documents: Declaration, By-Laws, as well as Illinois State Statutes relating to not-for-profit corporations and Common Interest Community Association Act (CICAA). The Board may not exercise authority not expressly granted.

3. Board Member Duties and Responsibilities

3.1. Job Description

Board members are responsible for determining ACLPOA policies in human resources, planning, finance, community relations, and organizational operations.

3.1.1. Human Resources

1. General Manager oversight, which includes hiring, termination, disciplining, and ongoing evaluation of the General Manager.
2. Personnel policies, which include policies relating to the General Manager's employment, and ensuring that the General Manager has adequate resources as well as approved, complete, and up-to-date policies in place for management of staff.
3. Board development, which includes recognizing and nurturing existing Board members, and providing existing Board members with opportunities to grow and develop as leaders.

3.1.2. Planning

1. Reviewing and actively implementing the Association's mission, vision, goals through the Plan on a Page process.
2. Regularly evaluating and monitoring services, programs, and operations.

3.1.3. Finance

1. Ensuring financial accountability
2. Overseeing ongoing financial status and adherence to the budget as approved
3. Ensuring that adequate funds are available to support the Association's assets, facilities, and programs

3.1.4. Community Relations

1. Ensuring that programs and services appropriately address the needs of the entire community.
2. Advocating for services, programs, and assets, which includes an awareness that Board members are always emissaries of the Association in the community.

3.1.5. Organizational Operations

1. Ensuring that management systems are adequate and appropriate.
2. Ensuring that Board operations are adequate and appropriate.
3. Ensuring that organizational and legal structure is adequate and appropriate.
4. Ensuring that all applicable legal requirements are met.

5. Ensuring that all rules and policies are adequate, appropriate, and properly adopted.

3.1.6. Performance expectations for board members

In performing duties as a member of the Board, every Board Member is expected to:

1. Demonstrate a strong belief and commitment to its mission.
2. Devote the necessary time to prepare for and participate in Board, committee, and commission meetings.
3. Exhibit high ethical standards and integrity in all Board actions.
4. Be an enthusiastic advocate for the Association.
5. Take responsibility and accountability for all decisions made by the Board.
6. Demonstrate willingness to work as a team member with other board members and the General Manager.

3.2. Fiduciary Obligation

Board Members owe a Fiduciary Duty to the Association, including duties of Attention, Obedience, Care, and Candor.

Refer to annual Board Member training, governing documents, and applicable statutes, for specific guidance in fulfilling these duties.

3.3. Ethics

3.3.1. Board members must:

1. Move within the sphere of their authority as determined by governing documents and applicable statutes
2. Endeavor to serve the Association's best interests and put their individual interests aside
3. Carry out their responsibilities with impartiality
4. Make decisions for the Association using due diligence and exercising sound business judgment
5. Disclose any potential conflicts of interest and recuse themselves from the discussions and voting in the case where one exists
6. Allow community members the chance to voice their opinions on Association matters
7. Support the decisions made as a Board even when they do not necessarily agree with the decision
8. Ensure open, honest, and fair elections

3.3.2. Board members must not:

1. Support and or promote any activity, action, or behavior that breaches the Association's governing documents or applicable statutes
2. Disclose any confidential information to any party outside of the Board unless given prior authorization to do so
3. Share with any third party any discussions or decisions made in the executive session of any Board meetings
4. Reveal confidential personal information about any member, homeowner, resident, or employee
5. Use any Association funds for personal use
6. Exploit or misuse their position as a Board Member to influence or for personal gain
7. Solicit or accept material gifts intended to influence from members of the Association, its suppliers, contractors, or employees
8. Misreport or conceal material facts concerning the Association from other Board Members
9. Threaten, intimidate, or harass any Member, employee, or contractor
10. Make any promises of Association action to a Member, employee, or contractor

3.3.3. The lists above should not be construed as exhaustive.

3.4. Public expression

The Board President functions as the official spokesperson for the Board.

3.5. Board Orientation

Within three months of the Board Election, the General Manager will host a Board Orientation for newly elected members that will cover, based on emerging needs, the following:

- Board Binder of governing documents
- Current budget & financial status
- Current projects & status
- Board Policy
- Governing Documents highlights
- Organizational chart
- Plan on a Page
- Insurance matters
- Committees and Commissions
- Emerging and ongoing issues
- Attorney meeting

4. Board Meetings

4.1. Board Agenda

Normal agenda requests must be received by the General Manager no less than 14 days prior to each scheduled monthly Board meeting.

The General Manager and Executive Committee shall collectively decide the agenda for the monthly Board meeting at least ten days prior to the scheduled meeting.

Items not included on the monthly agenda may be submitted for Board discussion at the request of at least two Board members. In such an event, no final action will be taken on the item, except in case of an emergency or an exigent circumstance.

4.2. Board Packet preparation, distribution, contents

Board narrative packets shall be distributed to Board members both electronically and in paper format no later than the Saturday prior to the monthly scheduled Board Meeting.

Included in the packet shall be the Agenda, Minutes, Motion Memorandums, Treasurer's Report, spending from designated funds not explicitly preapproved by the Board, and all supporting information for all decisions expected to be made by the Board.

In a portion of the packet only for Executive Session shall be the details of fines and citations issued by the Association.

Board narrative packets, excluding Executive Session materials, shall be posted on the Association website for Member review at the same time packets are distributed to the Board.

4.3. Annual Board Calendar Guidelines

January	Approve Tellers Commission
February	
March	
April	
May	Audit review in Executive Session
June	Annual Membership Meeting: <ol style="list-style-type: none"> 1. Board Elections 2. Nominating Committee announcement 3. Audit review June Board Meeting: <ol style="list-style-type: none"> 1. Board Liaison & Officer selection 2. Review Plan on a Page
July	Begin Budget planning process GM mid-year review completed
August	
September	Budget approval for publication in October
October	Budget publication
November	Budget approval Review Business Continuity Plan
December	GM Goals & Performance Review

4.4. Meetings

The Board is required to meet no less than 4 times per year. At this time, Board Meetings are scheduled for the 3rd Saturday of each month at 9 AM at in the ACL Clubhouse. A closed session is planned at 8 AM in the event there is business that qualifies for closed session discussion (personnel, contract negotiations, legal consultation, compliance issues, and collections).

Should the Board need to reschedule or move a regular scheduled meeting for a non-emergency purpose, it will be prominently published in the Apple Core, Apple Seed, and other media ahead of time. Every effort shall be made to avoid any change in date or location of regular monthly meetings.

4.5. Consent Agenda

A consent agenda allows the Board of Directors to approve routine business items together without discussion or individual motions.

Typical consent agenda items are routine, procedural decisions, and decisions that are likely to be noncontroversial. Examples include:

- Approval of the minutes of a prior meeting
- Routine matters such as appointments to committees or commissions
- Staff appointments requiring Board confirmation
- Correspondence requiring no action.

The routine business items may be included in a single resolution for the consideration by the Board of Directors.

A member of the Board of Directors may request any item to be removed from the consent resolution and defer it for special action and more discussion. No vote of the Board of Directors will be required to remove an item from the consent agenda. A single Director's request shall cause it to be relocated as a normal agenda item, eligible for discussion.

4.6. Property Owner Participation at meeting

During any Board of Directors meeting, the Chair is authorized to recognize any property owner present for the purpose of speaking on an issue currently being discussed by the Board of Directors, but that the recognition must be approved by at least two other Board of Directors.

A portion of each Board of Directors meeting time will be devoted to the hearing of property owner comments on any issue pertinent to the Association. When recognized by the Chair, the property owner who wishes to speak will identify themselves by giving their name and lot number. A property owner may speak for no longer than three (3) minutes and may, at the discretion of the Chair, be limited to one (1), three (3) minute presentation on any one issue.

Any property owner, upon written request, will be placed on the agenda of the next Board of Directors' meeting. This written request must be submitted at least fourteen (14) days in advance of a scheduled Board of Directors' meeting and must specify the topic(s) that are to be covered in the property owner's presentation. The amount of time allocated to a property owner's presentation will be determined by the Chair and the property owner will be notified of the time limitation, if any.

4.7. Meeting Minutes

All Board of Directors meetings open to the property owners shall record the following:

1. Date, time, and place
2. Board of Directors present, Board of Directors absent
3. Actions and decisions made at the meeting, including all votes taken at the meeting. Record should list names of all "aye," "nay," and abstain votes.
4. Discussions surrounding decisions may be documented in summary form if necessary to provide framework for any action taken (or inaction).
5. Minutes shall not contain any potentially libelous or opinion statements against a person or vendor.

Minutes must be approved by the Board of Directors and endorsed by the recording secretary which should ordinarily occur at the next regular meeting. Approved minutes will be published on the Association website and in the Apple Core.

4.8. Audio Visual Recording of Regular Meetings

All Board meetings are recorded, with the exception of Executive sessions. The audio-visual recording of Board meetings will be posted on the Association website as soon as practicable, but in any event no later than 3 business days, and remain there until approved minutes are published, at which point the recording will be removed.

4.9. Special Open Meetings

1. Any gathering constituting a quorum of Board members where Association business is discussed is legally considered a Board meeting. All meetings must be noticed to the Membership and minutes must be taken.
2. Workshops are presentations to the Board in which the Board can discuss, consider proposals, but make no decisions. Workshops may be a portion of a regularly scheduled Board meeting or may be standalone meetings for the purpose of discussing a single topic. Summary and/or recording will be published on the Association website, but detailed minutes will not be kept. Board packet and agenda timelines may be relaxed.
3. Town-Hall Meeting is typically an informational meeting or question-and-answer meeting where no votes are taken.

5. Committees and Commissions

5.1. Definitions

1. Committees have the authority to act on behalf of the Association. A committee must have at least two Board members serving, with the majority of committee members being Board members. The only exception is for a committee dealing with the nomination for election of the Board of Directors.
2. Commissions act as advisory bodies only, making recommendations to the Board. Commissions do not have the authority to act on behalf of the Association or bind it in any way.
3. Ad Hoc Commissions are temporary commissions assigned with a specific charge. They are decommissioned once the Charge is completed.

Except for the Executive Committee, each committee/commission shall consist of a Chair, Vice-chair, Secretary and two or more members, which includes a member of the Board, who shall be the Board Liaison. The Committee/Commission members shall be appointed by the Board. Except in the case of the Executive Committee, members may be removed by the Board at any time.

Commissions must act within the scope of their Charge, however, additional duties or responsibilities can be assigned by the Board. All commissions will prepare a summary of activities and projects the commission has been involved in over the past year for presentation at the Annual Meeting.

5.2. Appointment process

1. Any property owner in good standing may request to be on a committee or commission.
2. A property owner wishing to serve must complete an application available from the Association. The first reviewer of the applicant is the office, verifying status of the owner/member.
3. Office staff will then forward any applicant to the chairperson of the commission/committee for further review, interview, and ultimate recommendation to the Board.
4. Should a member not be recommended to the Board, the Board Liaison will report to the Board reasoning during Executive Session/Personnel.
5. Board approval is required prior to an applicant being eligible to vote during a meeting.

5.3. Meetings/Minutes/Record keeping

1. All meeting times and respective agendas shall be posted at the office at least 48 hours prior to the meeting. Chairs should provide the office as much notice as possible.
2. Minutes shall contain the written record of actions and recommendations made by the Committee/Commission. Approved minutes will be published on the Association's official website for viewing access by community membership and become official records of the Association.

5.4. Terms of Appointment

The Board, at its discretion, may adopt limitations such as term limits, size limits, membership qualifications, and other such requirements that may be necessary to facilitate the effective work of a committee or commission.

5.5. Duties of Committee/Commission Officers

Committee / Commission officers shall be defined and have the duties as defined in the Committee & Commission handbook.

5.6. Use of Designated Funds

Any request to spend designated funds less than \$5000 may be approved by the General Manager. Said approval must be disclosed to the Board. Any request over \$5000 must receive Board approval by making a formal motion and, with approval voted upon, be recorded in meeting minutes.

Assets purchased with Designated Funds will be maintained and replaced by future Designated Funds unless accepted by a Board vote to be placed on the Reserve Study.

5.7. Standing Committees/Commissions

The following committees/commissions are provided for in the current By-Laws:

- Executive Committee
- Architecture and Environmental Control Committee
- Nominating Committee
- Budget/Audit Commission
- Conservation Commission
- Editorial Review Commission
- Legal Commission
- Maintenance Commission
- Recreation Commission
- Rules and Regulations Commission
- Tellers Commission

5.8. Non-Standing Commissions

The following commissions have been initiated by the Board of Directors:

- Appeals Board
- Campground Commission
- Deer Management Commission
- Golf Commission
- Legislative Action Commission
- Long Range and Strategic Planning Commission
- Safety and Emergency Planning Commission
- Trails Commission

6. Board / General Manager Relationship

6.1. Hiring the General Manager

The Board of Directors shall appoint a salaried General Manager and establish the duties, authority, compensation, and other terms of employment of the manager, including adhering to the Association's governing documents. The Board will then delegate to the General Manager the daily operations of the Association and the implementation of the Board's Goals and Vision.

6.2. Board Duty as an employer

The Board is committed to supporting the accountability of the Association through its General Manager. The Board will support the General Manager to achieve accountability of the employees. The Board will not get involved in day-to-day operations unless absolutely necessary.

6.2.1. Harassment Policy

Harassment is unwelcome conduct that is based on race, color, religion, sex (including sexual orientation, gender identity, or pregnancy), national origin, age (beginning at age 40), disability, or genetic information (including family medical history). Harassment becomes unlawful where 1) enduring the offensive conduct becomes a condition of continued employment, or 2) the conduct is severe or pervasive enough to create a work environment that a reasonable person would consider intimidating, hostile, or abusive. Anti-discrimination laws also prohibit harassment against individuals in retaliation for filing a discrimination charge, testifying, or participating in any way in an investigation, proceeding, or lawsuit under these laws; or opposing employment practices that they reasonably believe discriminate against individuals, in violation of these laws.

Further, the Board recognizes the following behaviors as harassment of employees: stalking, threatening one's job, threatening legal action, threatening violence against, regardless of protected class status.

All reports of harassment will be investigated by the General Manager. Depending upon the severity of a substantiated case of harassment, one or more actions will be taken, such as disciplinary action (censure, etc.), request for removal of Board Member, verbal reprimand, no-contact order, or criminal action referral.

Board members may be subject to any of the fines or sanctions applicable to any property owner.

6.2.2. Employee Handbook

The Board will provide resources to properly maintain the Employee Handbook. The Handbook will be reviewed annually by the General Manager, any changes reviewed by legal counsel, with ultimate approval by the Board. Employees must acknowledge any revisions upon approval.

6.2.3. Nepotism and Favoritism

Nepotism and favoritism are not condoned by the Association. If a relative of either a Board member or current employee is considered for hire, the Board member or employee and candidate must disclose the relationship to, and the candidate must receive prior approval from, both the General Manager and the Board.

The Association Bylaws prohibit the employment of Board Members.

When contracting with vendors, 765 ILCS 160/1-30(b) must be adhered to.

6.3. Board/Manager partnership

6.3.1. Use of contractors/vendors

The General Manager may contract work as necessary, in accordance with Association policies.

6.3.2. Limits of authority (of General Manager)

The General Manager is limited to the annual budget approved by the Board. Any modifications to what was originally approved, even if it has no net effect on the budget, requires disclosure to the Board. Any modifications that may cause a material overrun require Board approval.

6.3.3. Goals/Annual review

The Board will approve annual goals for the GM in December of every year, using the approved Plan on a Page as guidance.

Mid-year, the Board will review the progress of the goals and adjust as necessary.

The Executive Committee will conduct an annual performance review of the General Manager.

6.3.4. Disputes with General Manager

In the event of a dispute with the General Manager, the Executive Committee will review the circumstances and determine an appropriate course of action.

6.4. Continuity of operations

The Association shall be prepared for the replacement or sudden loss of the General Manager.

1. The General Manager shall provide the Board with a weekly update and status report on appropriate Association matters. This update should be provided by the end of business each Tuesday.
2. The General Manager shall maintain a Business Continuity Plan shared with the Board of Directors in Executive Session.
3. Succession planning
4. Information Security
 1. Critical passwords and other essential information must be stored in a secure tool, such as a password manager, with access controls as appropriate for employee job functions.
 2. Employees must not have access to information that exceeds their responsibilities.
 3. Members of the Board shall have access to passwords to facilitate their roles.
 4. Access controls (e.g. passwords) must be rotated when staffing or role changes occur.

6.5. PCI (Payment Card Industry) Compliance

The General Manager shall maintain a PCI compliance program to facilitate credit card payments at Association amenities.

7. Board/Community Member relationship

7.1. Board as advocates

As with any other non-profit, the Board of Directors, individually, are expected to be advocates for the organization and the employees hired to serve. It is the Board's policy to make every effort to provide public support and to encourage understanding within the community.

7.2. Handling Member Complaints

When a Board Member receives a Member complaint, they should:

1. Report it to the General Manager for resolution, at which point the General Manager will follow up with both the complainant and the Board Member
2. If appropriate, recommend to the Member how to work within the Association's commissions, systems, and processes to resolve the issue.
3. If the complaint is about the General Manager, report it to the Board President.

7.3. Handling Public Concerns/Social Media

Board Members are not official spokespersons and should generally avoid commenting on social media about Association matters. If there are questions on social media that a Board Member can clarify by sharing Board decisions or final outcomes, they may. Anything posted should be accurate and factual. Posts should include the following disclaimer:

"This statement is made in my individual capacity and is not a statement on behalf of the Apple Canyon Lakes Property Owners' Association or its Board of Directors."

If there is any question about what can or should be said, consult with the Board President, or refer the poster to the appropriate Association department. Any legitimate complaint made on social media should be referred to the General Manager or Board President to be addressed.

The *Apple Core* will include a statement annually making it clear that social media posts made by accounts other than official Association accounts are made on behalf of the poster and not the Association.

7.4. Transparency in operations

7.4.1. Channels

1. *Apple Core*
2. *Apple Seed*
3. Website
4. Video (e.g. YouTube, podcast, etc.)
5. Social media (e.g. Facebook)

7.4.2. *Apple Core* Issues

In each issue of the *Apple Core*, there should be at least:

1. General Manager report with departmental operations update
2. Status report on any major project or initiative
3. Plan on a Page (PoP) updates
4. Financial Summary monthly
5. President report
6. Approved Board Minutes
7. Summary of Board Action from most recent Board Meeting

8. Use of professionals

8.1. Legal Counsel

The Board must engage in the services of a licensed attorney, specializing in HOA/Real Estate law to provide guidance on any and all legal issues.

8.2. Authorized contacts

The Board President and General Manager are the only authorized contacts for legal advice. The exception being the Finance Manager and Board Treasurer are authorized to inquire about collection related issues.

8.3. Rules of engagement

It is expected that legal counsel will be engaged in all of the following instances:

1. Review draft policies
2. Rules and Regulations changes or additions
3. Annual meeting/voting documents
4. Contracts and contract forms
5. Threat of legal action
6. Any challenges to the interpretation of governing documents or any applicable statutes
7. Anything else the Board President, General Manager, or Board sees fit.

8.4. Auditor/Accounting

The Board must engage in the services of a licensed CPA to perform the annual audit. Should an accounting firm be engaged, it shall be under the management of a CPA.



Memorandum

To: Board of Directors

Date: September 10, 2024

From: Board Policy Ad Hoc Commission

Memo: 2024-60

Topic: Board Policy – Conflict of Interest – 2nd Reading

Issue: A Conflict of Interest policy was originally intended to be part of the Governance section. However, after consulting with the Association attorney, and having the final policy, the commission thought this policy should be approved separately.

Recommendation: To approve the policy.

Apple Canyon Lake Property Owners' Association

Board of Directors - Conflict of Interest Policy

AUTHORITY:

Common Interest Community Association Act (765 ILCS 160/1-30(b))
Common Interest Community Association Act (765 ILCS 160/1-40(b)(5))
General Not For Profit Corporation Act of 1986 (805 ILCS 105/108.60)

OBJECTIVE / RATIONALE:

This Conflict of Interest Policy is designed to assure the highest level of ethical conduct of persons involved in the governance of the Association and to avoid public perception, financial and other consequences detrimental to the Association that could arise from the misuse, or perception of misuse, of an individual Board member's position or influence. The purpose of this Policy is to ensure that decisions of the Board are in the best interests of the Association and the judgment of the Board is not improperly influenced by any Board member who may have a direct or indirect financial or personal interest in a particular decision. The fact that a Board member has a direct or indirect financial or personal interest in a decision is not grounds for invalidating the decision so long as the following Policy is complied with.

RESPONSIBILITY:

The Board is responsible for implementing and monitoring compliance with this Policy.

POLICY:

Application:

This Policy applies to any Board member ("interested Board member") who has a direct or indirect financial interest, through business, investment or family, in any transaction or agreement with the Association ("conflict of interest"). Family is defined as spouse or domestic partner, parent, grandparent, child, stepchild, grandchild, sibling and child of sibling and spouse or domestic partner of such. This Policy also applies to any Board member who has a personal interest that conflicts with their responsibility to act in the best interests of and as a fiduciary to the Association. Personal interests include direct interests as well as those of family, friends or other organizations a person may be involved with or have an interest in, including any factor which would predispose a Board member toward favor or prejudice resulting from friendship, animosity or other personal involvement that could bias the Board member's judgment or decision. A conflict of interest may be actual, potential or perceived and may be financial or non-financial.

Duty to Disclose:

In connection with any actual or possible conflict of interest, an interested Board member must disclose to the Board the existence of the conflict of interest and be given the opportunity to disclose all material facts relating to said conflict of interest.

Determining Whether a Conflict of Interest Exists:

After disclosure of the actual or possible conflict of interest and all material facts relating to such at an open Board meeting, the interested Board member shall leave the meeting while determination of the conflict of interest is discussed and voted upon. The remaining Board members shall determine if a conflict of interest exists. Conflict of interest is present if, in the judgment of the Board, the interested Board member's personal interest or stake in the transaction, issue or agreement is such that it reduces the likelihood that the influence of the interested Board member can be exercised in the best interests of the Association.

If the conflict of interest relates to one or more of those matters that may be discussed by the Board in executive session, as provided by the Illinois Common Interest Community Association Act (765 ILCS 160/1-40(b)(5)), the interested Board member shall leave the executive session while determination of the conflict of interest is discussed. If a majority of the remaining Board members determine that a conflict of interest exists, the interested Board member shall remove him/herself from the executive session while the remainder of the Board discusses the issue out of which the conflict arises. In the event the interested Board member refuses to remove him/herself from the portion of the executive session during which the issue out of which the conflict arises is discussed, the presiding officer is authorized to instruct the interested Board member to leave the executive session. The presiding officer is hereby authorized to take action necessary to facilitate the meeting.

Addressing the Conflict of Interest:

If a conflict of interest is determined to exist, the interested Board member shall be counted in the determination of whether a quorum is present but shall recuse him/herself from the meeting during the discussion of and vote upon the transaction, issue or agreement involving the conflict of interest.

With respect to financial conflicts of interest, if, after due diligence, the Board determines that a more advantageous transaction or agreement is not reasonably possible under circumstances not producing a conflict of interest, the Board shall determine by a two-thirds (2/3) vote of disinterested members whether the transaction or agreement is in the Association's best interests and whether it is fair and reasonable, and after such determination shall make its decision as to whether to enter into the transaction or agreement.

If the Board has reasonable cause to believe that a member has failed to disclose an actual or possible conflict of interest, it shall inform the member of the basis for such a belief and shall afford the member an opportunity to explain his or her alleged failure to disclose. After hearing the member's explanation, the Board shall determine whether the member has failed to disclose a conflict of interest, and if so, the Board shall take appropriate corrective action.

Meeting minutes shall contain: a record of the member who has disclosed or has otherwise been found to have a conflict of interest, the nature of the financial or personal interest involved in the conflict of interest, and the Board's decision as to whether a conflict of interest in fact existed. Minutes shall also include the names of persons present for discussion and votes relating to the transaction, issue or agreement, the content of discussion involving any alternatives to the

proposed transaction, issue or agreement, and a record of votes taken in connection with the proceedings.

Compliance With Common Interest Community Association Act (765 ILCS 160/1-30(b)):

If, after following the above procedures, the Board votes to approve a transaction or agreement which constitutes a contract with a Board member, member of the Board member's immediate family (as defined in Common Interest Community Association Act (765 ILCS 160/1-30(b))), or corporation or partnership in which the Board member or a member of his or her immediate family has a twenty-five percent (25%) or more interest, the approval will be contingent on the following: The Board shall give notice to the Association membership within twenty (20) days of its decision and the membership shall be afforded the opportunity by filing a petition, signed by twenty percent (20%) of the membership, for an election to approve or disapprove the contract. If no such petition is filed within twenty (20) days after such notice, the contract may be finalized. If such petition is filed, the procedures under the statute shall be followed.

Annual Statements:

Each Board member shall annually sign a statement which affirms that the member has received a copy of the Board of Directors Conflict of Interest Policy, and has read, understands and agrees to comply with the Policy.

Each Board member shall annually advise the Board in writing of any material financial interest in any entity doing business with the Association or if the Board member has no such interest in any entity doing business with the Association.

Periodic Review:

The Board shall periodically review this Policy and its implementation.



Memorandum

To: Board of Directors

Date: September 13, 2024

From: Board of Directors

Memo: 2024-70

Topic: Greenway Stewardship Application Revision

Issue: A healthy natural greenway system is a vital component linked to the health of Apple Canyon Lake and supports the charming rural image we strive to maintain. The purpose of the program is to encourage ACL property owners to adopt a green space area and restore the native vegetation in that area. Since ACL was formed, many of these areas have lacked active management, resulting in overgrowth. Non-native and invasive plants have also established themselves. Removing this growth will allow native vegetation to again establish itself in these areas. This program is not intended to increase the size of yards or property values. It is designed to protect and restore the ecological health of the greenways. It is important that this application that guides the work is clear and follows best practices.

Recommendation: To examine the current Greenway Stewardship Program Overview and Application to improve the process and requirements.

ACLPOA Greenway Stewardship Program Overview and Application

A healthy, natural greenway system is a vital component linked to the health of Apple Canyon Lake and supports the charming rural image we strive to maintain. The purpose of the program is to encourage ACL property owners to adopt a green space area and restore the native vegetation in that area. Since ACL was formed, many of these areas have lacked active management resulting in overgrowth. Non-native and invasive plants have also established themselves. Removing this growth will allow native vegetation to again establish itself in these areas. This program is not intended to increase the size of yards or property value. It is designed to protect and restore the ecological health of the greenways.

GOALS

1. To encourage preservation, restoration, and enhancement of ACL's greenway.
2. To protect the lake and woodlands by ecological restoration, removal of invasive plants, and replacement of native plants.
3. To recommend a maintenance program of continued care for the greenways at ACL.

PROCEDURES

1. The ACL Property Owner obtains a Greenway Stewardship Program application from the Apple Canyon Lake website or from the office, completes the application page only, and submits it to the General Manager or designee of ACLPOA.
2. The General Manager or designee will review the application, notify the Conservation Commission Chair of the ACL Property Owner and lot number for the application, and forward it to the Natural Resources Manager or designee. Also, notify the chairperson of AECC if within 50ft of shoreline.
3. The Natural Resources Manager or designee and two Conservation Commission members will review the application, visit the site, and make any recommended changes (second page of the application) to the ACL Property Owner. An AECC member will be needed to view property if within 50ft of shoreline.
4. The Conservation Commission will review the application and any recommendations made by the Natural Resources Manager or designee and the volunteer commission members for the site at their next scheduled meeting.
5. The Conservation Commission will then approve or disapprove the application and the Conservation Chair or Vice Chair will notify the Property Owner. The ACL Property Owner acknowledges and agrees to any changes by signing the application. The AECC will need to approve if a project is within 50ft of shoreline.

To ensure effective implementation of Greenway Stewardship applications, each applicant must understand that:

- All activities conducted must follow the approved plan.
- ACL staff must review the site during and at completion of the project.
- Any prescribed burning must only be conducted with the direct supervision of ACL staff with the knowledge and approval of the General Manager or designee. Only ACL staff or ACL staff approved ecological restoration burn plans performed by an insured company are allowed in greenway areas.

Greenway Stewardship Volunteer Application

Name: _____

Lot Address: _____

Mailing Address _____

Primary Telephone # _____ Email: _____

• Preferred contact (circle one). Email Phone

1. Site location (include drawing, pictures, or map).

- Is it within 50ft of shoreline? Yes No

(If within 50ft of shoreline AECC approval is needed.)

2. Plan for restoring the site.

a. Plants, bushes, and trees to be removed.- Homeowner must plant a minimum of 1 hardwood tree (preferably oak or hickory) for every 10 trees removed.

b. Types of trees and shrubs to be **removed**-

-Tree/amount- (example: boxelder/5, black locust/4, cedar/3)

-Shrubs- (example: honeysuckle, multiflora rose)

c. Trees to be planted if more than 10 trees are removed. The homeowner may ask to plant more trees if desired but must be approved by the commission.

-Please list trees to be **planted**. (example: white oak/2, shagbark hickory/1)

- d. What planting will take place to restore the site? Must plant native forest or prairie seeds depending on the area. If approved, please provide receipt of seed purchased as soon as possible. AECC prohibits the use of plastic netting for seed covers.

Work to be done by (circle one): Homeowner Contractor

Contractor name and number: _____

3. Maintenance plan

- a. Fall burning is strongly recommended every two years.
(As stated above, must have ACL approval before burning.)

- b. Weeding, trimming or watering as needed.
No spraying unless approved by ACL staff.
No spraying native plants, only invasives.

4. Homeowner must notify General Manager, via email, 24 hrs. before project starts. May contact main office to get correct email address.

Property Owner Agreement

(commission use only)

Owner agrees to complete the following recommendations for greenway restoration at

Lot _____

1.

2.

3.

4.

5.

Signature of Property Owner

Date

ACL Natural Resources Manager

Date

Conservation Commission member

Date

Conservation Commission member

Date

Signature of AECC member
(If within 50ft buffer zone)

Date:

Committee Actions-

Conservation Commission action:

Approved

Disapproved

Date: _____

Signature of Conservation Commission Chairperson

AECC action:

Approved

Disapproved

Date: _____

Signature of AECC Chairperson

ACL General Manager action:

Approved

Disapproved

Date: _____

ACL General Manager Signature

APPLE CANYON LAKE GREENWAY STEWARDSHIP ADMINISTRATION PROCEDURES

1. The Apple Canyon Lake (ACL) Property Owner obtains a Greenway Stewardship Program application from the Apple Canyon Lake website or from the office, completes the application page, and submits it to the General Manager or designee of ACLPOA.
2. The General Manager or designee will review the application, add it to the tracking form, notify the chairperson of the Conservation Commission (CC) and AECC (if within 50ft of buffer zone). Property Owner and lot number and scan a copy of the application for the files. The application will then be forwarded to the Natural Resources Manager or designee.
3. The Natural Resources Manager or designee and two CC volunteers will review the application, visit the site, and make any recommended changes (second page of the application) to the Property Owner. The Natural Resources Manager or designee will prepare a brief report of his/her impressions and attach it to the original application. An AECC member will be needed to view property if within 50ft of shoreline.
4. The CC volunteers will bring the original application along with the staff report to the next scheduled CC meeting. The CC will review the application and any recommendations made by the Natural Resources Manager or designee and the designated CC volunteers for the site.
5. The CC will then vote to approve or disapprove the application and the Chair or Vice-Chair of the CC will then notify the Property Owner. The Apple Canyon Lake Property Owner acknowledges and agrees to any changes by signing the application. The AECC will need to approve if a project is within 50ft of shoreline.
6. The Property Owner will be given a copy of the entire completed and signed Stewardship application for his/her records and reference. The original will be filed in the Greenway Stewardship binder.
7. The CC chairperson will notify the Natural Resources Manager or designee of the Conservation Commission's decision. If there are trees to be removed as part of the approved project, the Natural Resources Manager or designee will tag the trees that will remain before the project is allowed to begin.
8. The Property Owner may contact either the CC volunteers or the Natural Resources Manager or designee if there are questions or problems as the project proceeds.
9. The General Manager or designee will regularly update the program tracking form with information provided by the CC.

10. CC volunteers assigned to a Stewardship project will monitor the project one month from the start date, then at least twice a year thereafter or until the project is completed per the work outlined on the application.
11. All projects will be monitored annually based on date of completion by the volunteers assigned to that project to determine whether the project is being maintained or not. This will provide important information to the CC that can be used to make future decisions about the effectiveness of the Greenway Stewardship Program.

SPECIAL CONCERNS

1. **Fifty-foot buffer zone at lake front:** As noted in the ACL Building and Environmental Code amended 04-21-12, Section 111: "The shoreline buffer zone is an area 50foot horizontal from the shoreline, to be left as is, or restored to native vegetation as much as practical." Because greenway space is owned by ACL, the 50-foot buffer zone at the lake front will be enforced whenever available space permits. It is important to protect the lake from run-off and the shoreline from erosion using a cover crop of approved native foliage, deep-rooted grasses, shrubs, or bushes. Rip rap is allowed if needed and Property Owner is willing to assume the costs.
2. **Applying for a Stewardship project on land that is not contiguous to Property Owner's lot:** An ACL property owner may apply to adopt any greenway area, but property owners whose lots may front the area in question will be notified of the proposed project and their comments will be considered when the CC reviews the application.
3. **Communicating with other affected property owners:** A letter will be sent by the General Manager to notify contiguous property owners of the planned project. The letter will give a brief description of the area in question and the work to be done. Any further questions should be directed to the General Manager.
4. **Policy if other property owners object to the project:** The committee will review the objections, consider their response, and negotiate a compromise if possible. If a compromise cannot be reached, the CC will make its decision based on the goals of the program and what is best for the ACL community as a whole.
5. **Survey requirement:** If a survey is required to determine the boundaries of a project space, it will be done at the Property Owner's expense.
6. **New property owners:** If a property is sold and the new owners wish to continue to maintain a Greenway Stewardship project associated with their property, they must submit a new application for CC approval before continuing work on the existing project or adding to the scope of the original project.
7. **Unfinished or never started projects:** If after one year from date of approval no significant work has been done on the project or the project has been dormant for one year without continuation of work, the application will be marked "withdrawn" and the Property Owner will be required to submit a new Greenway Stewardship application for review and approval before starting or restarting any work.
8. **Planting:** Any planting to be done in the greenway area should come from the list of suggested species available in the office. Any other species must be approved by the Conservation Committee prior to planting.
9. **Brush pile burns vs. prescribed burning:** Property owners may pile and burn the invasive species removed from an area. A prescribed burn, such as those used to maintain native prairies, must be done only with the approval of the General Manager and under the direct supervision of ACL staff.

Apple Canyon Lake Greenway Stewardship Suggested Plants

Preferred trees to plant:

- White oak
- Black oak
- Northern red oak
- Bitternut Hickory
- Shagbark Hickory

Trees to save due to diseases:

- Green Ash
- Elms

Preferred Prairie Grasses: (If greenway is adjacent to the lake and tree canopy is open enough, must plant tall grass prairie mix to help with erosion control.)

- | | | |
|--------------------|-----------------------|---------------------|
| -Big bluestem | -Side oats grama* | -Indian grass |
| -Little bluestem | -Prairie brome | -Canadian wild rye* |
| -Tall dropseed- | -Prairie Cordgrass | |
| -Bottlebrush Grass | -Hairy Woodland Brome | |

*Indicates use for cover crop

Native Prairie Herbaceous Plants:

- Aromatic Aster (*Symphyotrichum oblongifolium*)
- Brown Eyed Susan (*Rudbeckia hirta*)
- Canada Milkvetch (*Astragalus canadensis*)
- Common Milkweed (*asclepias syriaca*)
- Compass Plant (*Silphium laciniatum*)
- Cutleaf Coneflower (*Rudbeckia laciniata*)
- Early Goldenrod (*Solidago juncea*)
- False Boneset (*Brickellia eupatorioides*)

False Indigo (*Amorpha fruticosa*)
 Foxglove Penstemon (*Penstemon digitalis*)
 Golden Alexanders (*Zizia aurea*)
 Grey Headed Coneflower (*Ratibida pinnata*)
 Heath Aster (*Symphyotrichum ericoides*)
 Hoary Vervain (*Verbena stricta*)
 Lead plant (*Amorpha canescens*)
 Monkeyflower (*Mimulus ringens*)
 Mountain Mint (*Pycnanthemum virginianum*)
 New England Aster (*Symphyotrichum novae-angliae*)
 Prairie Coreopsis (*Coreopsis palmata*)
 Purple Coneflower (*Echinacea purpurea*)
 Purple Prairie Clover (*Dalea purpurea*)
 Rattlesnake Master (*Eryngium yuccifolium*)
 Rough Blazingstar (*Liatris aspera*)
 Shorts Aster (*Symphyotrichum shortii*)
 Smooth Blue Aster (*Symphyotrichum laeve*)
 Smooth Ironweed (*Vernonia fasciculata*)
 Stiff Gentian (*Gentianella quinquefolia*)
 Stiff Goldenrod (*Oligoneuron rigidum*)
 Tall Anemone (*Anemone virginiana*)
 Wild Hyacinth (*Camassia scilloides*)
 Wild Geranium (*Geranium maculatum*)

Native Forest Herbaceous Plants: (Plant if tree canopy is **mostly closed**.)

American bellflower *Campanula americana*
 American Ginseng (*Panax quinquefolius*)
 American Hops (*Humulus lupulus*) - woodland edges
 Anise root *Osmorhiza longistylis*
 Bishop's Cap (*Mitella diphylla*)
 Bloodroot (*Sanguinaria canadensis*)
 Blue Cohosh (*Caulophyllum thalictroides*)
 Canadian Wild Ginger (*Asarum canadense*)
 Christmas Fern (*Polystichum acrostichoides*) ***UNCOMMON IN JO DAVIESS COUNTY
 Common Black Snakeroot (*Sanicula odorata*)
 Common Blackberry (*Rubus allegheniensis*)
 Common Blue Violet (*Viola sororia*)
 Common Dogbane (*Apocynum cannabinum*)
 Cutleaf Toothwort (*Dentaria laciniata*)
 Drummond's Aster (*Aster drummondii*) – woodland edges
 Dutchman's Breeches (*Dicentra cucullaria*)
 False Solomon's Seal (*Smilacina racemosa*)
 False Rue Anemone (*Isopyrum biternatum*)

Golden Alexanders (*Zizia aurea*) - woodland edges
 Gooseberry (*Ribes missouriense*)
 Hooked Buttercup (*Ranunculus recurvatus*)
 Jack-In-The-Pulpet (*Arisaema triphyllum*)
 Large-flowered Bellwort (*Uvularia grandiflora*)
 Late Horse Gentian (*Triosteum perfoliatum*)
 Maidenhair Fern (*Adiantum pedatum*)
 Mayapple (*Podophyllum peltatum*)
 Ostrich Fern (*Matteuccia struthiopteris*)
 Prairie Trillium (*Tritium recurvatum*)
 Rue Anemone (*Anemonella thalictroides*)
 Spotted Jewelweed (*Impatiens capensis*)
 Spring Beauty (*Claytonia virginica*)
 Solomon's Seal (*Polygonatum commutatum*)
 Thimbleweed (*Anemone cylindrica*)
 Virginia Bluebells (*Mertensia virginica*)
 Wild Leek (*Allium tricoccum*)
 Wild Columbine (*Aquilegia canadensis*)
 White Baneberry (*Actaea pachypoda*) - woodland edges
 Wild Columbine (*Aquilegia canadensis*)
 White Trillium (*Trillium flexipes*)
 Wild Sasparilla (*Aralia nudicaulis*) ***UNCOMMON IN JO DAVIESS COUNTY
 Wild White Indigo (*Baptisia leucantha*)
 Woodland Knotweed (*Persicaria virginiana*)
 Yellow Jewelweed (*Impatiens pallida*)

Grasses and Sedges -

Bottlebrush Grass (*Elymus hystrix*)
 Common Wood Sedge (*Carex blanda*)
 Crested Sedge (*Carex cristatella*)
 Hairy Woodland Brome (*Bromus pubescens*)
 Pennsylvania Sedge (*Carex pensylvanica*)

Native Open Forest/Savanna Herbaceous Plants: (Plant if tree canopy is partially closed.)

Aromatic Aster (*Symphyotrichum oblongifolium*)
 Aster (*Symphyotrichum ericoides*)
 Canada Milkvetch (*Astragalus canadensis*)
 Common Blackberry (*Rubus allegheniensis*)
 Common Milkweed (*asclepias syriaca*)
 Compass Plant (*Silphium laciniatum*)
 Drummond's Aster (*Aster drummondii*)
 False Boneset (*Brickellia eupatorioides*)
 Foxglove Penstemon (*Penstemon digitalis*) Tall Anemone (*Anemone virginiana*)
 Golden Alexanders (*Zizia aurea*)

Gooseberry (*Ribes missouriense*)
Late Horse Gentian (*Triosteum perfoliatum*)
New England Aster (*Symphyotrichum novae-angliae*)
New Jersey Tea (*Ceanothus americanus*)
Prairie Lily (*Lilium philadelphicum*)
Prairie Phlox (*Phlox pilosa*)
Rattlesnake Master (*Eryngium yuccifolium*)
Shorts Aster (*Symphyotrichum shortii*)
Showy Goldenrod (*Solidago speciosa*)
Smooth Blue Aster (*Symphyotrichum laeve*)
Wild Columbine (*Aquilegia canadensis*)
Wild White Indigo (*Baptisia leucantha*)
Wood Betony (*Pedicularis canadensis*)

INVASIVE SPECIES or NON-DESIRABLES

- DO NOT PLANT

Box elder	Honeysuckle
Garlic mustard	-Japanese
Buckthorn	-Amur
-Common	-Spring
-Saw-tooth	-Morrow
-Dahurian	-Tatarian
-Japanese	Purple loosestrife
-Chinese	Kudzu
-Glossy	Multiflora rose.
Oriental bittersweet	Saltcedar
Poison hemlock	Knotweed
Olive	-Japanese
-Russian	-Giant
-Autumn	-Bohemian
-Thorny	Teasel
Lesser celandine	Lawn grasses
Giant hogweed	-Kentucky blue
Maple	Reed canary grass
-Sugar	Burning bush
-Norway	Rusty rumex
Tree of Heaven	Creeping Jenny
White Mulberry	



Memorandum

To: Board of Directors

Date: September 10, 2024

From: Mike Ward, Board Member

Memo: 2024-57

Topic: New Retail Commission

Issue: The ACL Governance states:

- 1) - 'The Board's ultimate responsibility is as a steward to maintain the common property and as fiduciaries on behalf of all the property owners who entrust the Board with financial decisions and operations with respect to these funds and these properties'.
- 2) 1.0 - 'The Board reaffirms its obligation to maintain two-way communication with the Members of the Association by keeping them informed of general operations, progress, and concerns and, similarly, encourage a participatory style of governance in which volunteerism and input is welcomed and valued.'
- 3) 3.1.1 Human Resources – 'Ensuring that the General Manager has adequate resources'.
- 4) 3.1.2 Planning – 'Regularly evaluating and monitoring services, programs, and operations'
- 5) 3.1.3 Finance – 'Ensuring financial accountability'
- 6) 3.1.4 Community Relations – 'Ensuring that programs and services appropriately address the needs of the entire community'.
- 7) 5.1.2 Committees & Commissions – 'Commissions act as advisory bodies only, making recommendations to the Board. Commissions do not have the authority to act on behalf of the Association or bind it in any way.'

ACL has committees & commissions that support every aspect of the association, with the exception of the 'Retail Amenities', including **The Cove, Pro Shop, Marina, and Marine Services**. ACL Property Owners have a significant vested interest in these amenities via subsidizing, facility ownership, and patronage.

The performance (service levels & financially) of these amenities are not optimized, providing the ACLPOA significant opportunity to improve. The General Manager has stated that he does not have the capacity to address the performance related issues shared by property owners.

The Cove and Marine Services vendor contract will expire 12/31/25, requiring ad-hoc commissions to be formed to make recommendations.

Recommendation: 3 Options (in order of preference). Establish a permanent commission (comprised of retail experts) for:

- A) **Pro Shop, Marina, The Cove, and Marine Services** - monitor, evaluate, and make 'best practices' recommendations (to the GM).
The Cove & Marine Services - assess, research options, and make vendor recommendations prior to contract expirations, eliminating the need for ad-hoc commission.
- B) **Pro Shop & Marina** - monitor, evaluate, and make 'best practices' recommendations (to the GM) **The Cove & Marine Services** – assess, research options, and make vendor recommendations prior to contract expirations, eliminating the need for ad-hoc commission.
- C) **Pro Shop & Marina** - monitor, evaluate, and make 'best practices' recommendations (to the GM).



Memorandum

To: Board of Directors

Date: September 13, 2024

From: Executive Committee for the General Manager

Memo: 2024-67

Topic: General Manager's Performance Goals

Issue: It is the responsibility of the Executive Committee to provide the General Manager with instructions, directions, goals and objectives regarding their duties within the scope of duties and authority delegated to the General Manager by the Board. The Executive Committee is also charged to annually evaluate the General Manager's performance with input from all Board members and recommend for the Board's approval the annual evaluation and a compensation package for the following year consistent with any employment agreement between the Association and the General Manager.

The Executive Committee met with Jon Sabo, GM, in September 2024 to set his short- and long-term goals for the remainder of 2024. An evaluation will be conducted of Mr. Sabo's overall performance in his role as General Manager and will serve as the basis for which the 2024 salary compensation is determined.

Recommendation: To approve the 2024 job performance goals for Jon Sabo recommended by the Executive Committee for the general manager.



Memorandum

To: Board of Directors

Date: September 12, 2024

From: Employee Handbook Ad Hoc Commission

Memo: 2024-62

Topic: 7.5 Reporting Incidents and Accidents – 1st Reading

Issue: The Employee Handbook Ad Hoc Commission has been working on updating the Employee Handbook. We have worked closely with Julie Janssen, Safety and Security Manager, and Jon Sabo, General Manager, in rewriting the reporting process. The Board's Attorney has also reviewed this process.

Recommendation: To review policy 7.5 Reporting Incidents and Accidents, ask questions, and/or make recommendations for edits. **No vote to be recorded at this time.**

Revised

7.5 REPORTING INCIDENTS AND ACCIDENTS

Effective Date: October 15, 2016

Revision Date:

In case of an emergency, 911 will be called for medical attention and/or sheriff support as necessary.

All incidents/accidents that occur within the perimeters of Apple Canyon Lake Property Owners' Association (ACLPOA) must be reported promptly by any employee, manager/supervisor, or any witness to Safety and Security. The report must be followed up in writing by Safety and Security within twenty-four (24) hours of the occurrence. As soon as the incident/accident is under control, Safety and Security will report to the General Manager (GM). If the GM deems it is necessary, he/she will report to the Board of Directors via email.

Any employee of the ACLPOA, who suffers a job-related injury, must report the injury and its circumstances immediately to Safety and Security and their manager/supervisor, or a manager/supervisor on property. If an incident/accident involves any ACLPOA vehicle, such as security squad, boat, UTV, maintenance trucks/vans, tractors, or golf cart must be called into Safety and Security immediately. The General Manager will determine if a drug test is needed.

All paperwork must be completed by Safety and Security within twenty-four (24) hours or the next business day. The documentation will be forwarded to the General Manager or designee.

0719

7.5 ACLPOA Employee Incident Report

Date: ___/___/___

Name: _____ Phone Number: _____

Address: _____ City: _____ State: _____ Zip: _____

E-mail Address: _____

Individuals Involved in the Incident:

Name: _____ Phone Number: _____

Address: _____ City: _____ State: _____ Zip: _____

E-mail Address: _____

Name: _____ Phone Number: _____

Address: _____ City: _____ State: _____ Zip: _____

E-mail Address: _____

Describe in detail the incident. Use an additional separate sheet of paper, if needed.

Empty box for describing the incident.

PAGE 2 – EMPLOYEE INCIDENT REPORT

Has there been any prior history of involvement with any of the individuals involved in the incident?

YES **NO** **UNKNOWN**

List all witnesses to the incident. Use a separate sheet of paper, if needed.

Name: _____	Phone Number: _____
Address: _____	City: _____ State: _____ Zip: _____
E-mail Address: _____	
Name: _____	Phone Number: _____
Address: _____	City: _____ State: _____ Zip: _____
E-mail Address: _____	

Action Taken:

Managed Internally **Needs Follow-Up** **No Action Needed**

Completed By:

Name: _____ **Position:** _____
Phone: _____ **E-mail:** _____



Memorandum

To: Board of Directors

Date: September 13, 2024

From: Dave Homb – Chair of The Rules & Regulations Committee

Memo: 2024-68

Topic: Short-Term Rental Homes – 1st Reading

Issue: The original rule on short term rentals had a fine of \$400 per infraction and not the standard fine schedule.

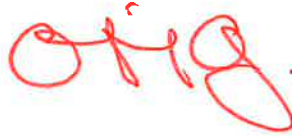
Recommendation: Revisions to Sections XXIII & III. **No vote to be recorded at this time.**

Revised

XXIII. RENTAL HOMES

Renting: Property owners wishing to rent their homes as short-term rentals, *as defined by Jo Daviess County*, must register annually with the ACLPOA office and conform with all registration and licensing requirements as required by Jo Daviess County, including the Guest Accommodations Ordinance which pertains to transient rentals. *ACLPOA will not register a short-term rental property until it has been certified by Jo Daviess County.*

1. The yearly registration fee of \$200 *per rental property*, paid to the association on or before March 1st. Late fees will apply.
2. *Each short-term rental without registration will result in a fine. Fine for the first occurrence is \$400. Subsequent violations will follow the fine escalation schedule as described in Section 5.*



Amended: December 19, 2020

XXIII. RENTAL HOMES

Renting: Property owners wishing to rent their homes as short-term rentals, (less than 3 months) must register annually with the ACLPOA office and conform with all registration and licensing requirements as required by Jo Daviess County, including the Guest Accommodations Ordinance which pertains to transient rentals.

1. The yearly registration fee of \$200, paid to the association on or before March 1st. Late fees will apply.
2. Failure to register a rental property will result in a fine of \$400, per occurrence.

Revised

III. GUESTS

A. Definitions

1. "Guest" is any invited friend, relative, or occupant, or short-term renter of a Property Owner using the ACL facilities with or without the Property Owner being present.

2. Immediate family members are those members and their dependents living in Property

Owner's household full time. The Property Owner's children and their spouses not living in the Property Owner's household are not considered immediate family.

OTIq.

fishing from the shoreline, or a dock must wear an Amenity Tag or present it upon request. Amenity Tags must be worn or presented upon request while ice fishing. A vehicle sticker or guest parking pass will be required for access to Nixon Beach. Amenity Tags do not have to be worn while on an ACLPOA registered recreational vehicle, including ATVs, golf carts, snowmachines, and boats. Amenity Tags do not need to be worn while in the Campground. A vehicle sticker or guest parking pass will be required for access to the Campground.

Anyone found to be on the Common Properties without an Amenity Tag will be required to leave immediately. They may return with an Amenity Tag.

Dues, Trash, OARF(s), special assessments, interest, lien fees and any other outstanding amounts owed to the ACLPOA must be paid on all properties owned by all owners, designated members or occupants associated with all their properties prior to any owner receiving Amenity Tags, unless the property owner has been approved for the ACLPOA Payment Plan. Without limiting this requirement, but by way of example, if Lot 1 has two owners, persons A and B, and Lot 2 is owned by one owner, person A, then even if the dues on lot 1 have been paid by person A and/or B, neither person A nor person B can receive a boat tag or sticker until the dues for Lot 2 are paid by owner A, regardless of the fact that person B has no ownership interest in Lot 2.

The sale or unauthorized use of Association Amenity Tags is strictly prohibited. Any violation of this will result in a fine for the property owner. All violations will be presented to the Board of Directors. The Board of Directors may at their discretion suspend the membership rights of a property owner for up to ninety (90) days for violation of the Rules and Regulations in addition to the fines.

Adopted: October 12, 2012

Amended: April 21, 2013

Amended: October 18, 2014

Amended: March 17, 2018

Amended: February 20, 2021

Amended: August 20, 2022

III. GUESTS

Preamble: Property Owners are responsible for the activities of their Guests and any violation of the rules by a Guest will be charged against the Property Owner. In order that Guests may enjoy ACL in comfort and safety, an Amenity Tag Program has been adopted. The Amenity Tag(s) makes management and employees aware when non-members are present. All Property Owners must follow and are responsible for their Guests following the Amenity Tag Program. See Rules and Regulations, Article II above.

A. Definitions

1. "Guest" is any invited friend, relative, or occupant of a Property Owner using the ACL facilities with or without the Property Owner being present.
2. Immediate family members are those members and their dependents living in Property Owner's household full time. The Property Owner's children and their spouses not living in the Property Owner's household are not considered immediate family.

B. Guest Parking Passes

1. Guest Parking Passes must be visible on vehicle dashboard, with pass number facing upward, while vehicle is parked on any ACL "members only" property.
2. Guest Parking Pass is required for access to Nixon Beach.
3. Guest Parking Pass is required for access to the Campground.
4. Misuse or unauthorized use of Guest Parking Passes is subject to a fine to be paid by the Property Owner

Amended: April 20, 2013

Amended: March 19, 2016

Amended: June 19, 2021



Memorandum

To: Board of Directors

Date: September 12, 2024

From: Legal Commission

Memo: 2024-63

Topic: ACLPOA Declaration and Bylaws

Issue: Legal Commission has been tasked with reviewing the proposed 2019 versions of ACLPOA'S Declaration and Bylaws in preparation for presentation to the Members for adoption.

Recommendation: The Legal Commission will update the Board and property owners with their timeline and procedures for this process.



Memorandum

To: Board of Directors

Date: September 12, 2024

From: Joseph Wiener ACL Building Inspector

Memo: 2024-61

Topic: ACL Building and Environmental Code v. 05-20-2023 – Revisions and Additions

Issue: *Amended Declaration to Conform to CICAA, Article VII., Section 1. Powers of the Committee.*

Item a. Generally. The AECC shall have the power subject to the Board's approval to adopt building codes, guidelines and standards governing the quality, design, workmanship and materials and colors to be used for all proposed construction or improvements.

Amended Declaration to Conform to CICAA, Article VIII., General Restrictions, Section 4. Materials to be Used and Size of Dwellings.

The ground floor area of any Dwelling shall be not less than one thousand (1,000) square feet, and all Dwellings shall contain a minimum of fourteen hundred (1,400) square feet in total Living Area, unless otherwise approved by the AECC.

ACLPOA's Primary Governing Documents remain the same from year to year unless there is a vote and approval of the membership before any changes can be made. The Secondary Governing Documents can be changed at any time with those changes going into effect immediately but require approval by the ACLPOA Board of Directors.

For Association purposes, the ACL Building and Environmental Code (Code) is a Secondary Governing Document. The Code acts as an amendment to the Jo Daviess County currently adopted version of the International Residential Code for One- and Two-Family Dwellings (IRC). Details of specific interest to the Association are recorded in the ACL Building and Environmental Code. Our Code supersedes the IRC when ACL requirements are more restrictive than the IRC.

The AECC has unanimously approved the attached proposed language changes to the Code. The majority of these changes may be considered "housekeeping" in that typographical errors are corrected, duplications are removed, new technology is recognized, some guidelines and design standards are changed, and missing words are

inserted. The minimum Dwelling square footage is changed in accordance with Article VIII, Section 4.

Recommendation: Regarding The Apple Canyon Lake Building and Environmental Code,

In accordance with Article VII.c.ii., to adopt the attached August 24, 2024 revisions to pages 5, 15, 16, 18, 20, 21, 22, 30, 39, 42, 44, 46, 47, 48, 49, 50, 52, 53, 55, 56, 57, 58, 59, 61, 64, 70 of the May 20, 2023 version of the Apple Canyon Lake Building and Environmental Code, as unanimously approved by the Architectural and Environmental Control Committee on September 7, 2024 at their regularly scheduled meeting.

VOTE RECORDED:

MOTION MADE BY: _____

YEA: _____

MOTION SECONDED BY: _____

NAY: _____

PRESIDENT: _____

ABSTAIN: _____

Motion: _____ Passed _____ Failed _____ Tabled

Revised

AECC CHAIR &
BUDG. INSPECTOR
REVIEW 8/9/24

AECC Workshop
Review 8/24/24

**Apple Canyon Lake
Property Owners Association**

AECC Meeting
9/7/24 Agenda
Items 6.1, 6.2



**Apple Canyon Lake
Building and Environmental Code**

Adopted January 2006

Amended 3-18-06 Amended 9-20-08

Amended 05-16-09 Amended 03-20-10

Amended 03-19-11 Amended 04-21-12

Adopted 05-16-2020

Adopted 05-20-2023

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Okay

contractor is required to notify the Building Inspector or AECC designee, at the appropriate time for this inspection. The responsibility for conformance with the plans and the ACL Building Code rests with the Property Owner.

Work must begin within one hundred eighty (180) days of issuance, or the permit will be void. The exterior of the building(s) must be completed within one year of the issuance of the building permit.

The ground floor ^{LIVING SPACE} area of any new Dwelling shall be not less than one thousand (1,000) gross square feet, ~~and all new Dwellings shall contain a minimum of fourteen hundred (1,400) gross square feet in total Living Area,~~ unless otherwise approved by the AECC.

Okay

The structure's exterior must be harmonious with the surrounding environment. To accomplish this, consideration should be given to the existing natural topography as well as the design of neighboring homes. Building exteriors must be made of concrete, masonry, vinyl, brick, wood, log construction, or such other building materials as may be approved by the AECC. All exteriors must be painted, stained, or finished in colors that are compatible and harmonious with the natural setting and other buildings within the immediate area, as determined by the AECC.

XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX

Detached garages should be designed to conform to the main Dwelling. The ground floor gross square footage of the detached garage shall be less than the Dwelling's ground floor Living Space. The maximum gross square footage of a detached garage is ~~nine hundred gsf (900-gsf).~~ Garage doors should be of the overhead type. Driveways should be carefully located for practicality as well as overall aesthetic appearance.

keep
900-gsf

As with all appurtenances, a fence should enhance, rather than detract from the overall appearance of the property. The use of rough-hewn woods or natural plantings as fencing and screening materials is encouraged.

Ground and structure mounted lighting fixtures should be carefully selected for compatibility. Such lighting should be subdued so as not to be

100 ACL BUILDING CODE

(References to the International Residential Code are in parenthesis.)

101.1 BASIS OF THE ACL BUILDING CODE

The International Residential Building Code For One- and Two-Family Dwellings (IRC) is adopted as the official building code of Jo Daviess County Illinois. The ACLPOA Board of Directors has adopted the IRC as adopted by Jo Daviess County Illinois as the official building code of Apple Canyon Lake with these amendments. This code shall be known and may be cited as the Apple Canyon Lake amendments to the IRC herein after referred to as "The ACL Building Code".

101.2 BUILDING INSPECTOR (R104)

Building Inspector (or AECC designee) responsibilities shall include:

- A. Assist the AECC in the performance of its duties by maintaining the owner property files, permit application documentation, AECC meeting dates, agendas, and meeting minutes.
- B. Administer the assignment and payment of permit fees and fines.
- C. Answer ACL ^{Building} Code questions and provide available ~~property~~ information. ~~XXXXXXXXXXXXXXXXXXXX~~ Okay
- D. Upon receipt of a building permit application, the Building Inspector shall review the project and shall issue to the AECC a determination as to its suitability as to its compliance with the Governing Documents and the ACL Building and Environmental Code.
- E. Permit application review shall consider site planning and clearing should be accomplished, insofar as is feasible, in a manner which

- C. "AECC" See the Amended Declaration to Conform to the Common Interest Community Association Act (CICAA) Article VII Architectural and Environmental Control Committee
- D. "Article III" See the Amended Declaration to Conform to the Common Interest Community Association Act (CICAA) Article III General Restrictions.
- E. "Building Height" shall mean the vertical distance measured from the top of the foundation to the highest point of the roofline at the street facing elevation of a building.
- F. "Building Line" shall mean a setback line on a Lot that is established by the Governing Documents which denotes the Code required depth of a front, side, or rear yard.
- G. "Driveway" shall mean the surface area by which vehicles regularly enter and exit any Lot, whether paved or not.
- H. "Dwelling" shall mean any building located on any Lot or an individual living unit in a Multifamily Structure designed and intended for the shelter and housing of a single family.
- I. "Dwelling Accessory Building" shall mean a subordinate building of a Dwelling, the use of which is incidental to the Dwelling and customary in connection with that use.
- J. "Garage" shall mean a Structure, either attached to a Dwelling or constructed as a separate Accessory Structure, designed, and constructed for the primary purpose of storing motor vehicles, boats, or other items of personal property under the provisions belonging to the Owner or Occupant of the Dwelling.
- K. "Ground Floor Area" shall mean the Living Space in that story of the Dwelling which is the first story entirely above the established building grade at the building front.

NOT
SAME
XXXXX
XXXXX

Okay

- L. *"Hardship"* Special or specified circumstances that partially or fully exempt a person from performance of a legal obligation to avoid an unreasonable or disproportionate burden or obstacle. Compliance requires action of significant difficulty. The alleged hardship cannot be self-created. Expense is not considered as grounds for a variance.
- M. *"Living Space"* Heated enclosed space within a Dwelling Unit utilized for living, sleeping, eating, cooking, bathing, washing and sanitation purposes. Living space does not include a ~~N UNFINISHED~~ basement, garage space, three season room, attic, deck, patio, crawl space, breezeway, etc. ~~Areas with less than 7'-8" headroom shall not be included in the minimum required living space.~~ } KEEP Okay
- N. *"Lot"* also known as Unit, shall mean any numbered parcel of land, or any separately identified condominium unit, in any subdivision as shown on any plat of The Properties recorded under the provisions of Article II, but not including any of the Common Properties or Reserved Properties.
- O. *"Lot Area"* shall mean the area of a horizontal plane bounded by the vertical planes through front, side, and rear Lot Lines.
- P. *"Lot Line"* shall mean any legal boundary of a Lot as shown on a plat of survey prepared by an Illinois licensed surveyor and recorded with the Jo Daviess County Recorder.
- Q. *"Occupant"* shall mean any person authorized by the Owner to occupy a Dwelling for any period of time, whether with the Owner or alone, or whether as a guest of the Owner or as a tenant. Occupants shall be bound by all the obligations of this Declaration, the Bylaws, and all Rules and Regulations adopted by the Association.
- R. *"Recreational Vehicle"* shall mean and refer to a motor vehicle or trailer equipped with living space and amenities typically

found in a residential living unit including, but not limited to a motor home.

S. "Structure" shall mean ~~anything erected or constructed~~ ^{erected,} ~~erected,~~ ^{THAT WHICH IS BUILT OR CONSTRUCTED,} the use of which requires more or less permanent location on or in the ground or attached to something having a permanent location on or in the ground.

Okay

T. "Trailer" shall mean and refer to a transport vehicle designed to be towed by a motorized vehicle.

U. "Unsafe building or structure" The term unsafe building or structure shall apply to buildings, structures, or portions thereof, with or without an AECC permit existing prior to January 1, 2000 or after or hereafter erected as follows:

1. Those deemed by an agent of the AECC to be structurally unsafe, unstable, unsanitary, inadequately provided with exit facilities, constituting a fire hazard, unsuitable or improper for the use or occupancy to which they are put, constituting a hazard of health or safety because of inadequate maintenance, dilapidation, or abandonment, or otherwise dangerous to life or property.
2. Vacant buildings or structures or portions thereof deemed to constitute a hazard.

V. "Variance" An official AECC permit to do something normally forbidden by the ACL Building Code when the literal application thereof would result in unnecessary hardship or where there are practical difficulties preventing compliance. Granting the variance shall not alter the essential character of the locality.

W. "Water Facility" shall mean any pier, gangway, dock, boat lift, or related facility. A boat house shall not be a "Water Facility" and shall be deemed to be a Dwelling Accessory Building.

103.2 INFORMATION REQUIRED

- A. The Architectural Drawings shall comply with the construction document section of the International Residential Code For One- and Two-Family Dwellings as currently adopted by Jo Daviess County, Illinois as amended by The ACL Building Code. It is the responsibility of the Property Owner to be sure the contractor obtains the necessary permits from the Jo Daviess County Planning ~~and~~ ^{and} Development Department, the Jo Daviess County Health Department, and if applicable, Thompson Township Road District before the ACL Building Permit will be considered issued.
- B. Building Plans shall be at a scale of one-quarter inch (1/4") per foot and shall include floor plans, all exterior elevations, and cross sections as required to indicate the construction of the building(s). Elevations shall show the building heights along with the relationship between existing and proposed grades. Size and spacing of all structural elements shall be identified. A complete description of all exterior materials shall be included. Samples of exterior materials including textures and colors shall be submitted with the application.
- C. Also required is a detailed Site Plan at a scale of at least 20 feet per inch (1"=20'). The site plan shall show property lines, set back lines, the position of all buildings on the property as well as all improved walkways, retaining walls, patios, lighting, decks, fences, above or below ground fuel tanks, utility lines, easements, drives, parking areas, water features, silt fence and the size and location of the elements of the septic system.

Okay

- Okay
- FORMAT →
- A. unpermitted, defective or illegal work in violation of a provision or requirement of this Code or the governing documents
 - B. the continuance of a building operation is contrary to the building permit.
 - C. the discovery of new construction contrary to the building permit
 - D. continuance of a building operation is contrary to public health, safety or welfare.

the Building Inspector or AECC designee shall issue a Stop Work Order, in writing, requiring all construction work to be stopped and requiring suspension of all further construction work until the condition in violation has been demolished or corrected.

107 BUILDING AND ENVIRONMENTAL CODE VIOLATION

107.1 PROCEDURE, APPEAL AND FINE

- A. Upon the report of a code or building permit violation by the Building Inspector or AECC designee, the AECC may direct that a letter of notice shall be sent to the Property Owner, or party responsible (hereinafter sometimes referred to as "violator"), informing that person that a violation has been observed and stating that a response is expected within ten (10) business days of the date of the letter. A time frame, acceptable to the AECC, for correction of the violation is to be provided at this time. The Building Inspector or AECC designee shall monitor the progress and work with the owner to correct the violation and determine if and when a citation is issued.
- B. In the event no timely response is received, or the violation is not corrected, a final notice of violation (citation) will be issued in writing which requires the violator to correct the violation and

109 OFF-SITE CONSTRUCTION (R301)

109.1 REQUIREMENTS

- A. Manufactured, prefabricated, post frame, bardominum framed and mobile homes are not considered to be a Dwelling.
- B. Off-site construction of open-wall components, sections, and panelized modules is permitted for installation within Apple Canyon Lake if the following criteria have been met.
 - 1. Jo Daviess County Illinois permits are issued.
 - 2. The manufacturer agrees upon request to open wall sections or other concealed areas as necessary for inspection on the site.

110 CONSTRUCTION AND SETBACK REQUIREMENTS

110.1 FLOOR AREA (R501)

- A. The minimum total living space of the new Dwelling, as defined in Code 101.3 Definitions, may be no less than one thousand ~~four hundred~~ (1,000) gross square feet.
- B. The ground floor of any new Dwelling shall be the first floor. Okay
The ground floor living space may not be less than one thousand (1,000) gross square feet. ~~xxxxxxx approved xxxxxx~~
~~xxxxxxx~~
- C. The first floor shall be entirely above the highest adjacent grade.

110.4 LOCATION ON LOT (R302)

- A. Every Dwelling, Detached Garage, Dwelling Accessory Building or other Structure, including any roof overhang, shall be a minimum of twenty-seven feet (27') from the front Lot Line. For corner lots the twenty-seven feet (27') setback shall be applicable to all sides of the Lot which face the street right of way.
- B. Dwellings, Detached Garages, Dwelling Accessory Buildings or other Structures including any roof overhang, and decks and porches attached thereto shall at minimum be set back ten feet (10') from the side and rear lot line.
- C. All Dwellings, Dwelling Accessory Buildings, Detached Garages, Roof Overhangs, attached decks and patios and sanitary systems constructed on any Lot must be not less than one hundred (100) feet from any existing lake edge as established at pool level of eight hundred (800) feet above mean sea level, regardless of the survey pin locations of the lot or intervening greenway space between the lot and the lake shoreline.

- Okay D. ~~No part of a septic system shall encroach into the setbacks.~~ ^{ANY PART OF} ~~shall encroach into the setbacks.~~ ^{SHALL NOT BE WITHIN 5' OF A LOT LINE}
- E. Driveways, boardwalks, gangways, decks, patios and retaining walls may encroach into the setbacks with written AECC approval.
- XXXXXXXXXX
XXXXXX
XXXXXX

110.5 ROOF PITCH (701.2A)

Roof pitch on the main structure of all buildings shall not be less than 4:12 (4" rise in 12" of run). This does not include shed roofs, dormers or any secondary roof structure.

materials which are compatible and harmonious with the natural setting of the area and the other structures within Apple Canyon Lake.

- B. All exteriors must be in colors and materials that are compatible and harmonious with the natural setting and other buildings within Apple Canyon Lake and the immediate area, as determined by the AECC.

111 CONNECTIONS TO WATER SYSTEMS (CH. 25)

A common water system has been installed to serve the Property Owners in place of individual wells. No individual wells may be drilled on any lot served by the common water system. It will be necessary for the property owner to file an application with the water utility company in order for the contractor to tap-in to the water system.

112 GARAGES (R309)

112.1 GARAGE PARKING SPACES - Attached/Detached

A. A private garage may contain no more than four (4) parking spaces for the sole use of the owners or occupants of the Dwelling.

B. The maximum parking space size is two hundred twenty five (225) gross square feet.

~~C. If approved in writing by the AECC, a Detached Garage may have up to a maximum gross square footage of one hundred (100) gross square feet. However, the gross square footage of~~

Keep

- g. Corner bracing is required, except where wood sheathing is used, and may be applied on the inside surface of studs.
- h. The flooring shall be concrete. ~~Provide~~^A a floor drain, if ~~is~~^{PROVIDED} required to be in compliance with Jo Daviess County Illinois requirements.

113 EXTERIOR MAINTENANCE (IPMC301)

- A. Property Owners shall maintain their property in accordance with International Property Maintenance Code (Jo Daviess County Illinois adopted as amended) - Chapter 3
- B. On a lot with a Dwelling, grass and weeds shall not exceed eight inches (8") in height.
- C. No items may be temporarily or permanently stored on a vacant Lot. Items include but are not limited to structures, vehicles, equipment, boats, trailers, campers, recreational items, building materials, firewood, or any other similar items.
- D. Violators are subject to a fine in accordance with Code 107 upon citation by the Building Inspector or AECC designee until removal is confirmed by the Building Inspector or AECC designee.

114 LIQUID PROPANE TANKS (NFPA58)

114.1 ABOVE GROUND LP TANKS

- A. If unscreened, the unburied LP Tank must be placed away from street view.

- B. The LP Tank location will comply with the required 10' setback from the side and rear property lines and must comply with NFPA 58 Liquefied Petroleum Gas Code, the NFPA 58 Separation Distances from Buildings illustrated in Aboveground ASME Containers Figure 1.1(b) and Jo Daviess County Code requirements.
- C. The propane tank shall not encroach on or over the setback line, septic system, or other utility lines.
- D. The above ground propane tank shall be screened from street and adjacent lot view by an AECC approved method. Screening materials for the enclosure of the tank shall be rot-resistant solid screening and be compatible with the adjacent Dwelling's siding. Lattice screening is not permitted. The structure shall be constructed to provide a minimum twelve inch (12") clearance on all sides of the tank and the top must be open and unobstructed. For ventilation purposes an eight inch (8") space between the ground and the screening material shall be provided. A thirty-six inch (36") wide gate must be placed at the closest point to the filling area if the tank is screened on four (4) sides. ~~Evergreens may be planted around the enclosure.~~ Okay

114.2 BURIED LP TANKS

- A. Propane tanks for all totally new Dwelling construction must be buried beginning January 1, 2010 unless approved in writing by the AECC for reasons of hardship or practical difficulty.
- B. Propane tanks must be placed and buried in accordance with NFPA 58 Liquefied Petroleum Gas Code and Jo Daviess County Code Title 7 Building Regulations Chapter 10

gross square feet are exempt from permitting, unless the horizontal surface is more than twenty-four inches (24") above grade at any point. Patios must comply with the building setbacks (see 110.3 BUILDING LINES and 110.4 LOCATION ON LOT) and must be permitted and approved in writing by the AECC prior to construction. Driveways are excluded from patios (See 110.7 Driveways).

117.2 DECKS

A deck is an exterior, land-based floor system, constructed of wood, or similar, and may include railings and/or benches. Decks must comply with the building setbacks (see 110.3 BUILDING LINES and 110.4 LOCATION ON LOT), and must be permitted, and approved in writing by the AECC prior to construction.

117.3 ATTACHED DECK OR PATIO

An attached deck or patio is one that is within one foot (1') of the Dwelling.

117.4 DETACHED DECK OR PATIO

A. A detached deck or patio is a deck or patio that is not within one foot (1') of the Dwelling.

B. A detached deck or patio NOT within the one hundred feet (100') lake front set back

a. Only one detached deck and one detached patio are allowed unless approved in writing by the AECC.

b. Each may not exceed six hundred gross square feet (600)

Okay ~~c. Any side may not exceed twenty-five feet (25') in length.~~

- C. A detached deck or patio within the one hundred (100') lake front set back
- a. Only one detached deck and one detached patio are allowed unless approved in writing by the AECC.
 - b. Each or in combination may not exceed six hundred (600) gross square feet.
 - ~~c. Any side may not exceed twenty five feet (25') in length.~~
- Okay

117.5 OUTDOOR POOLS, SWIMMING POOLS, HOT TUBS, SPAS

- A. An outdoor Pool used for landscaping, swimming, hot tub, spa or bathing shall conform to the requirements of IRC Chapter 42 Appendix G and 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. Pool depth is the distance between the pool floor and the top of the perimeter wall or perimeter overflow system lip. A pool and its equipment shall not encroach on or over setback areas without written AECC approval. Accompanying decks and patios shall comply with Section 117 of this Code.
- B. Wading pools as defined are exempt. 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 twenty-four inches (24"). The structure is not permanent. It is not located on a vacant lot. ~~PERMANENTLY~~ Okay
- C. An outdoor pool and supporting assemblies shall not be constructed, installed, enlarged, or altered without written approval by the AECC. The approval of authorities having

117.6 BOARDWALK

A boardwalk is a type of structure used primarily to provide access from one location to another. A boardwalk may be constructed of wood, tinted concrete, stone or brick pavers; larger than 32 square inches, or similar, and it may include stairs. It may not exceed five (5) feet in width. A boardwalk may not extend over the shoreline. A boardwalk may encroach upon standard setbacks with written AECC approval. ~~Any boardwalk closer than 10 feet to the shoreline may not exceed 25 feet in length.~~

Keep

118 EXTERIOR LIGHTS

- A. Elevated farm lights, flood lights, and high intensity security lights shall not be used. Mercury Vapor, Metal Halide, High Pressure Sodium and High Intensity Discharge lamps are not permitted.
- B. Building and ground lighting shall be installed so as to limit objectionable off-site glare. Fixture bulb lumens shall not exceed 800.
- C. Post lights should not exceed ~~6~~^{8'} in height to the top of light fixture, and the light source must be directed downward and of sufficiently low wattage (800 lumens or 60 watt incandescent maximum) to reduce glare. Direct glare shall be minimized through the use of sufficient shrouding or opaque glass so that the light bulb is not visible through the glass and cannot exceed 800 lumens (60 watt incandescent). Okay
- D. No fixtures with clear glass lenses will be allowed.
- E. Use of lights as landscape and architectural accent is allowed as long as the light and glare does not emit beyond the property line.
- F. Prior to the new installation or replacement of exterior lights consult with the Building Inspector. The Building Inspector must

approve the installation of any type of outside light and has the authority to determine if the light is in violation of this section. Removal or shielding of the light may be required.

119 FENCES

- A. Fences are permitted within property lines.
- B. Fences may be constructed of natural finished wood, woven wire, chain link or vinyl fencing, in a color approved by the AECC.
- C. The maximum height of fences shall be fifty inches (50").
- D. Fences shall have at least fifty percent (50%) of their vertical faces open, i.e., not solid.
- E. Woven wire or chain link type fences are allowed only within the rear and side building setback lines and not along the front setback. The woven wire or chain link fence shall be painted or coated with a color approved in writing by the AECC.

Okay

OR WITHIN

120 SATTELLITE DISH/ANTENNA

- A. No roof or building mounted satellite dish/antenna larger than thirty-six (36") inches is permitted.
- B. No more than two (2) roof or building mounted satellite dish/antennas are permitted.
- C. Any existing non-conforming satellite antennas are "grandfathered" until replacement and shall comply under the nonconforming provision of the Code (108).

121 SOLAR ENERGY (M2302)

- A. Solar energy systems shall comply with the ~~ACL~~ ^{ACLPOA} Solar Energy Policy.
- B. The solar panel array shall be roof mounted.
- C. Anyone erecting a solar array is required to obtain written approval from the AECC. The request for written approval must

Okay

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Okay

include plot plan, specifications, ~~Jo Carroll Energy~~ approval and Jo Daviess permits, and location of array on the roof plan and engineering calculations proving required size.

- D. Care should be taken to see that placement will not diminish the natural beauty of Apple Canyon Lake.
- E. For the purposes of this Code, solar panel arrays are considered to be a structure.

122 TEMPORARY STRUCTURES

- A. As described in 110.9 of the Building Code, no trailer, vehicle, basement of an incomplete building, tent, shack, accessory building, garage, or temporary building or structure of any kind may be used at any time as a Dwelling, either temporary or permanent.
- B. A permitted temporary trailer, building or structure used during any construction, including repair, remodeling or renovation on any Lot, shall be on the same Lot where the construction is being performed, unless the prior written approval of another location is granted by the AECC.
- C. All temporary structures shall be removed upon completion of construction.

123 PIERS, DECKS, BOAT LIFTS, SHORELINE CONSTRUCTION (L-100)

123.1 PIER

SIX (6)

Okay

A pier is a floor system over the water to allow access to a boat. A pier may not extend past the shoreline in excess of twenty-four (24) feet or be wider than ~~five (5)~~ six (6) feet. It may include up to one (1) storage box, not to exceed 6' L x 4' W x 2'6" H, be of a natural or an AECC approved material, in an earth tone color. Piers shall have a minimum of 8 square inches of reflective material, visible

from any direction on the lake. The pier shall be identified with the owner's lot numbers. A pier may extend past the shoreline in excess of twenty-four (24) feet for reasons of lake depth with written AECC approval.

123.2 GANGPLANK

Six (6)

Okay

A gangplank is a portion of a pier which crosses the shoreline and may not exceed ~~five (5)~~ feet in width. Pier length starts at the point where the gangplank crosses the shoreline.

123.3 SEQUENTIAL FLOATING DOCK

An 8' - 4" x 20' maximum sequential flex technology (SFT) system may be used in place of a conventional boat lift. A 15' x 20' SFT maximum perpendicular to the shoreline may be used in place of a conventional boat lift and a pier.

123.4 SHORELINE

A. The shoreline is defined as any portion of the lake shoreline as established at pool level elevation of eight hundred feet (800') regardless of previous lot pin positions.

Okay

B. No concrete is allowed within 5 feet of the shoreline.

C. To help prevent aquatic plant growth, no fertilizing of lawns within 100 feet of the shoreline is permitted. It is expected that noxious weeds will be controlled.

123.5 SHORELINE BUFFER ZONE

Okay

- A. The shoreline buffer zone is an area 50 foot horizontal from the shoreline, to be left as is, or restored to native vegetation as much as practical except for a deck, a patio, boardwalks, a beach, riprap and retaining walls. All these projects require the written approval of the AECC. RAMP,
PARKING
AREA
- B. When required due to the variations in slope, soils, and terrain, such items as terracing and retaining walls in conjunction with vegetation may be permitted with written AECC approval.
- C. Trees, alive or dead, shall not be cut down or trimmed within 50' of the shoreline without written AECC approval.
- D. Excluded structures include, but are not limited to sheds, boathouses, roofed structures of any type, large boat storage or shelters, ~~parking areas, or ramps.~~

Okay

124 EXCAVATION (R401)

124.1 CRAWL SPACES (R408)

- A. Floor: Four (4) inches of stone plus a ten (10) mil vapor barrier.
- B. Cross ventilation or mechanical ventilation is required.
- C. Minimum twenty-four (24) inches by twenty-four (24) inches access and light switched at point of entry.
- D. Show beam and column sizes and locations.
- E. Show size, direction and spacing of joists above.
- F. Minimum R-13 insulation required in floors above unheated crawlspaces.

125.2 EROSION SEDIMENT CONTROL PROCEDURES

- Okay
- A. Before commencing construction, a silt fence (per ACL detail) must be placed along the lot lines or as noted on the approved plans. The silt fence must be maintained until the property has been seeded and restored to prevent erosion and encroachment on adjoining properties.
 - B. Leave the soil bare for the shortest time possible. All excavated soil must be rough graded and reseeded with perennial rye grass or equivalent. This is to control erosion until final grading and landscaping. *AS SOON AS IS PRACTICAL.*
 - C. The use of erosion control blankets is allowed as long as the blankets do not contain any plastic materials.
 - D. Immediately after the backfilling of the foundation and septic system, seeding and a suitable mulch of hay or straw or equivalent is to be spread over the exposed soil area to aid in erosion control before seed germination. Mulch shall be a minimum of one (1") to three inches (3") in depth. The Property Owner is responsible for having the mulch installed.
 - E. All boardwalks and steps on slopes are to be of serpentine design and disturbed ground must be seeded and mulched immediately to minimize erosion. Expedient restoration of any disturbed slope by heavy planting of vegetative cover or mulch is required.
 - Okay ~~F. Property Owners' gardens must be mulched when out of growing season.~~
 - G. The contractor has ninety (90) days from the time of groundbreaking to restore the ground cover. If the final ground cover cannot be completed within the ninety (90) day period, a

community with its special soil and sub-surface conditions. All builders, owners, or agents must submit plans for approval to the Jo Daviess County Health Department who will issue permits for systems meeting the special requirements of each individual lot. The sanitary system shall be designed by a State of Illinois licensed engineer or licensed surveyor. Percolation testing shall be conducted in the same area. The location of the septic system shall be clearly shown on the site plan submitted to the AECC with the application for a building permit. No portion of the sanitary system shall be located within the lot setback areas. The sanitary system shall be located a minimum of 100 feet from the nearest lake front waterline. No portion of any accessory structure, driveway, patio, etc. shall be placed over the septic field.

Okay
OF THE PROPERTY

FIVE (5)

B. All septic systems shall be sized in accordance with Jo Daviess County Private Sewage Disposal Ordinances and with the Illinois Subchapter r: Water and Sewage Part 905 Private Sewage Disposal Code, with the following additional requirements: In houses with unfinished areas, the septic system design load shall be increased by one bedroom for every three hundred fifty (350) gross square feet of unfinished area suitable for development into living space (not including garages or other non-living space).

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more
review

~~C.~~ C. The minimum replacement septic tank size allowed is one thousand five hundred (1,500) gallons.

Keep

D. Garages or other unheated spaces are not classified as "LIVING SPACE".

E. A house may be classified as a four-bedroom unit but be designed to have more than four bedrooms occupied on occasion. In this instance, the number of bathrooms multiplied by five hundred (500) will be used to determine the required

D. ACLPOA shall have the right to enforce compliance of the rules set forth in this Code in a Court of any competent jurisdiction at law or in equity and before any administrative or regulatory agency, bureau or other governmental entity and to pursue, without limitation, every other right to the fullest extent by law permitted to do.

~~127.6 GPS SEPTIC LOCATION FEE~~

Okay

~~The cost of the GPS location fee will be billed to the Property Owner by ABCO at the time of the initial inspection under the septic inspection program. This fee will also be billed to Property Owners having their septic system inspected out of sequence as established in the table maintained by the Maintenance Department.~~

orig.

**Apple Canyon Lake
Property Owners Association**



**Apple Canyon Lake
Building and Environmental Code**

Adopted January 2006

Amended 3-18-06 Amended 9-20-08

Amended 05-16-09 Amended 03-20-10

Amended 03-19-11 Amended 04-21-12

Adopted 05-16-2020

Adopted 05-20-2023

**14A157 Canyon Club Drive
Apple River, IL 61001**

(815) 492-0900: ACLPOA Building Inspector

(815) 492-2238: ACLPOA Office

This booklet contains all Board of Directors approved amendments and/or revisions to the Apple Canyon Lake Building and Environmental Code through May 16, 2020

The Apple Canyon Lake Building and Environmental Code adopted May 16, 2020 and all amendments thereto are hereby deleted and replaced with the terms of this title effective coincident with the effective date hereof.

The Apple Canyon Lake Building and Environmental Code was adopted by the ACLPOA Board of Directors on 11/20/82.

The Building and Environmental Code was subsequently revised and approved by the ACLPOA Board of Directors on 12/17/88, prescribing minimum standards necessary for the building of any structure, garage, Dwelling, accessory building, septic systems, piers, and docks at Apple Canyon Lake.

Since 12/17/88 the Apple Canyon Lake Building and Environmental Code has periodically been amended or revised by the ACLPOA Board of Directors. Dates include:

8/19/89	2/17/90	2/15/92
5/15/93	8/21/93	5/24/94
9/21/96	5/16/98	1/01/99
2/19/00	3/18/00	5/20/00
7/15/00	9/16/00	12/16/00
3/17/01	1/19/02	8/17/02
1/16/02	6/21/03	7/19/03
9/18/04	1/15/05	11/19/05
3/18/06	9/20/08	5/16/09
3/20/10	3/19/11	4/21/12
5/16/20	5/20/23	

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(References to the Jo Daviess County Illinois currently adopted International Residential Code for One-and Two-family Dwellings are in parenthesis.)

**PREAMBLE
TO APPLE CANYON LAKE
PROPERTY OWNERS ASSOCIATION
BUILDING AND ENVIRONMENTAL CODE**

INTRODUCTION

This preamble is an integral part of the "The Apple Canyon Lake Building and Environmental Code".

The purpose of the Apple Canyon Lake Building and Environmental Code (The Code) is to provide Property Owners and builders with a complete guide when considering and planning new construction, or when other additions or alterations are required. It has been prepared by the Architectural and Environmental Control Committee (AECC) and approved by the ACLPOA Board of Directors (the Board) as the minimum standard for use at Apple Canyon Lake. It amends the Jo Daviess County, Illinois currently adopted version of the International Residential Code for One- and Two-Family Dwellings.

Nothing in the ACL Building and Environmental Code should be construed to be punitive in nature. It is intended to be a positive formulation to ultimately enhance the value of all our property. The AECC should be thought of as the representative of the ACL Property Owners in the pursuit of a mutually beneficial result.

THE AECC

The AECC is a Committee designated by the Not-for-Profit Act (805 ILCS 105/108.40) made up of volunteers with the majority of the Committee members serving as current elected members of the Board of Directors.

The ACLPOA governing document, *Amended Declaration to Conform to the Common Interest Community Association Act (CICAA)*, Article VII for Apple Canyon Lake Property Owners' Association provides the authority to the AECC to act on behalf of the Association.

Article VII clearly defines the:

- Powers of the Committee.
- Power of Disapproval for AECC to refuse to grant permission.
- Power to Grant Variances, Adopt Rules.
- Power to Charge Fees.
- Review of AECC Action by the Board of Directors.
- Duties of the AECC.
- Composition of the AECC.
- Liability of the AECC and the Association.
- Duty of Inspection.
- Remedies for Unapproved Additions and Alterations.

As stated in Article VII:

Section 1. Powers of the Committee

- (a) Generally.** No Dwelling, Multifamily Structure, Dwelling Accessory Building, Structure, Driveway, Water Facility, Fence, Wall or other structure of any type or kind may be commenced, erected nor shall any exterior addition to or change or alteration be commenced or made on any Lot or on any of the Common Properties or Reserved Properties subject to this Declaration without the prior written approval of the Architectural and Environmental Control Committee (AECC); provided, that, additions, alterations or changes to the Common Properties and Reserved Properties may be made by the Board. Such approval shall be obtained only after written application has been made to the AECC by the Owner of the Lot requesting authorization from the AECC. Such written application shall be in the manner and form prescribed from time to time by the AECC and shall be accompanied by two (2) complete sets of plans and specifications for any such proposed construction or improvement. Such plans

shall include plot plans showing the location of all improvements existing upon said Lot and the location of the improvement proposed to be constructed or placed upon said Lot, each properly and clearly designated; said plans shall also show the building lines shown on the recorded plat of subdivision. Such plans shall set forth the color and composition of all exterior materials proposed to be used, together with any other material or information which the AECC may require from time to time. All plans, drawings and other documentation required to be submitted to the AECC shall be as the AECC may require. There shall also be submitted, where applicable, the permits or approvals required under Article III of the Declaration. (See, Art. III, Sec. 11, Wells and Plumbing.) The AECC shall have the power, subject to the Board's approval, to adopt building codes, guidelines and standards governing the quality, design, workmanship and materials and colors to be used for all proposed construction or improvements.

- (b) Power of Disapproval.** The AECC may refuse to grant permission to construct, place or make the requested improvements when:
- i. The plans, specifications, drawings, or other materials submitted are themselves inadequate or incomplete or show the proposed improvement to be in violation of any of the restrictions contained in this Declaration, or the provisions of any applicable governmental building code, or the codes, guidelines or standards approved by the AECC or the Board of Directors.
 - ii. The design or the siting of a proposed improvement is not in harmony with the general surroundings of the subject Lot or with adjacent buildings or structures.
 - iii. The proposed improvement, or any part thereof, would in the opinion of the AECC be contrary to the interests, welfare or rights of all or part of the Owners.

(c) Power to Grant Variances, Adopt Rules.

- i. The AECC may allow reasonable variances or adjustments of this Declaration where the literal application thereof would result in practical difficulties or unnecessary hardship, provided however, that any such variance or adjustment that is granted is in conformity with the general intent and purposes of this Declaration; and that the granting of the variance or adjustment will not be materially detrimental or injurious to other lots in the development. The granting of a variance in any specific case shall not be construed as a precedent or authorization to compel the granting of a variance in any other case, however similar the circumstances may be.
- ii. The AECC may adopt rules, including rules to be applied in requests for variances, building requirement forms, general building procedure requirements including, but not limited to, adoption or acceptance of national or local building codes, either in whole or in part, for use during the construction of improvements upon the Lots, the Common Properties or the Reserved Properties, provided that all such rules and general requirements be approved by the majority of the Board of Directors prior to implementation and use.

(d) Power to Charge Fees. The AECC shall recommend to the Board of Directors a schedule of fees to be charged to consider the application of any Owner, and a schedule of fees for the inspection services necessary for all improvements, whether performed by the Association or by any outside source. Such fee schedules shall be approved by the Board of Directors from time to time and shall be uniformly charged to all Owners. All funds collected shall be paid to the Association.

(e) Review of AECC Action by the Board of Directors. The Owner of any Lot or Dwelling whose application to the AECC has been denied may, within sixty (60) days of such denial, appeal such denial to the Board of Directors. Such appeal shall be in writing

and shall state all reasons why the AECC's decision was either erroneous as a matter of fact or arbitrary and capricious. At the next regular meeting of the Board of Directors, the Board of Directors shall consider the Owner's appeal and review the AECC's action. The Board of Directors shall either affirm the action of the AECC; refer the matter back to the AECC for further consideration; or determine that the action of the AECC was erroneous as a matter of fact or arbitrary and capricious, in which case the Board of Directors may direct that the application be granted. The action of the Board of Directors shall be final and binding.

Section 2. Duties of the AECC. The AECC shall approve or disapprove proposed improvements within sixty (60) days after all required information has been submitted to it. If AECC fails to approve or disapprove the proposed improvements within sixty (60) days, it shall provide the Owner with a written explanation of the reasons it has failed to act. In acting upon such applications, the AECC members may discuss and act on any such applications either at a regularly scheduled meeting or at a special meeting. Members of the AECC may attend such meetings in person, by video conferencing, or by telephone. One copy of the submitted material shall be retained by the AECC for its permanent file. All notifications to applicants shall be in writing and, in the event that such notification is one of disapproval, it shall specify the reason or reasons for such disapproval.

Section 3. Composition of the AECC. The AECC shall be comprised of not less than three (3) or more than nine (9) representatives who shall be appointed by the Board of Directors, and who shall be subject to removal by the Board of Directors at any time. The Board of Directors shall appoint at least one (1) architect, licensed engineer or building contractor to the AECC, if one is available. The majority of the members of the AECC shall also be Members of the Board of Directors. Any vacancies existing from time to time shall be filled by appointments made by the Board of Directors. The AECC, subject to the Board of Director's approval, may engage such inspectors or

agents to assist it in the performance of its duties and responsibilities. No member of the AECC shall participate in the review of any application in which the member has an interest either as an owner or as the provider of any services for which the member is compensated.

Section 4. Liability of the AECC and the Association. No approval of plans and specifications submitted by an Owner pursuant to this Article by the AECC or Board shall be construed as representing or implying that such plans and specifications shall, if followed, result in properly designed improvements. Such approvals shall in no event be construed as representing or guaranteeing that any Dwelling, Multifamily Structure, Dwelling Accessory Building, Structure, Driveway, Water Facility, Fence, Wall, or other Structure of any type or other improvement built in accordance therewith shall be built in a good and workmanlike manner. Neither the Association, the Board of Directors nor the AECC shall be responsible or liable for any defects in any plans or specifications submitted, revised or approved pursuant to the terms of this Article, any loss or damages to any Natural Person or Legal Entity arising out of the approval or disapproval of any plans or specifications submitted, revised or approved pursuant to the terms of this Article, any loss or damages to any Natural Person or Legal Entity arising out of the approval or disapproval of any plans or specifications, any loss or damage arising from the non-compliance of such plans or specifications with any governmental ordinances and regulations, nor any defects in construction undertaken pursuant to such plans and specifications.

Section 5. Duty of Inspection. The AECC shall have the power and the right to inspect the work being performed to assure compliance with the applicable provisions of this Declaration and all applicable codes and regulations, and the approved drawings. Approval of plans or work by the AECC shall not be deemed to be a determination that the applicable codes and regulations have been satisfied.

Section 6. Left blank on purpose.

Section 7. Remedies for Un-Approved Additions and Alterations. If an addition, alteration or improvement that requires AECC approval hereunder is made to a Dwelling, Accessory Structure or Lot by an Owner without the prior written approval of the AECC or Board of Directors, then the Association may, at the discretion of the Board of Directors and in addition to all other rights of enforcement provided to the Association as set forth in this Declaration, the Bylaws, rules and regulations or as provided at law or in equity, take any of the following actions:

- (a) Require the Owner to remove the addition, alteration, or improvement and restore the Dwelling, Accessory Structure, or Lot to the condition that existed prior to the making of the addition, alteration, or improvement, all at the Owner's expense; or
- (b) If the Owner refuses or fails to properly perform the work required under subsection (a) hereof, the Board of Directors may cause such work to be done and may charge the Owner for the cost thereof as determined by the Board of Directors; or
- (c) Ratify the action taken by the Owner, and the Board of Directors may, but shall not be required to, condition such ratification upon the same conditions that it may impose upon the giving of its prior approval under this Article.

CONSTRUCTION PLANNING

ACL has been professionally planned to provide residents with a pleasant and relaxing environment in which to live. Throughout the planning and development process, attention has been given to preserving the natural beauty of the land. This care in planning, coupled with attention to quality and detail in the development process, places Apple Canyon Lake in a position to evolve as an aesthetically pleasing community. The degree to which this is achieved is very much dependent upon the attention Property Owners give to the design and sighting of their homes, as well as proper landscaping. Site planning and clearing should be accomplished, insofar as

is feasible, in a manner which respects and preserves the existing natural trees, vegetation and land contours. It is important to secure the advice and services of a competent professional. The Governing Documents require that in advance of building, you submit your plans for review and approval by the AECC.

When planning construction, please keep in mind that Apple Canyon Lake is zoned by Jo Daviess County Illinois as a RP Planned Residential District. The Jo Daviess County Illinois Zoning Ordinance limits and regulates development at Apple Canyon Lake. In addition to ACL Permits, when applicable, proof of Jo Daviess County Health Department approval of the septic system design is required. Proof of Jo Daviess Planning and Development zoning and building permits is required. Thompson Road District requirements may also apply.

The AECC has a period of sixty days (after regularly scheduled AECC Meetings) in which to review and act on the plans. Plans shall be delivered to the Maintenance Department Office at Apple Canyon Lake together with the completed ACL application for a building permit. Applicable fees will be charged upon approval of the permit. Checks shall be made payable to the Apple Canyon Lake Property Owners' Association (ACLPOA). Upon approval, the Building Inspector or AECC designee will notify the ACL Property Owner indicating AECC approval. In the event plans are not approved, revisions may be submitted at no additional charge.

The AECC will not consider the permit issued until a check for the fees has been submitted, and applicable Jo Daviess County, and Thompson Township Road District permits are approved.

At crucial points in the construction process, the Building Inspector or AECC designee will make inspections. An initial inspection will be made after the building has been laid out and a silt fence has been installed before any actual construction is begun. At that time, the property lines and structure locations must be established and staked by an Illinois licensed surveyor according to the approved plans. The owner or

contractor is required to notify the Building Inspector or AECC designee, at the appropriate time for this inspection. The responsibility for conformance with the plans and the ACL Building Code rests with the Property Owner.

Work must begin within one hundred eighty (180) days of issuance, or the permit will be void. The exterior of the building(s) must be completed within one year of the issuance of the building permit.

The ground floor area of any new Dwelling shall be not less than one thousand (1,000) gross square feet, and all new Dwellings shall contain a minimum of fourteen hundred (1,400) gross square feet in total Living Area, unless otherwise approved by the AECC.

The structure's exterior must be harmonious with the surrounding environment. To accomplish this, consideration should be given to the existing natural topography as well as the design of neighboring homes. Building exteriors must be made of concrete, masonry, vinyl, brick, wood, log construction, or such other building materials as may be approved by the AECC. All exteriors must be painted, stained, or finished in colors that are compatible and harmonious with the natural setting and other buildings within the immediate area, as determined by the AECC.

Detached garages should be designed to conform to the main Dwelling. The ground floor gross square footage of the detached garage shall be less than the Dwelling's ground floor Living Space. The maximum gross square footage of a detached garage is nine hundred gsf (900-gsf). Garage doors should be of the overhead type. Driveways should be carefully located for practicality as well as overall aesthetic appearance.

As with all appurtenances, a fence should enhance, rather than detract from the overall appearance of the property. The use of rough-hewn woods or natural plantings as fencing and screening materials is encouraged.

Ground and structure mounted lighting fixtures should be carefully selected for compatibility. Such lighting should be subdued so as not to be

objectionable to adjacent Property Owners. Utilize light fixtures that will illuminate the property without putting objectionable light on the neighbors' property or shine in their windows. Similar to a 60 watt incandescent bulb, lumens may not exceed eight hundred (800) per fixture. Clear glass may not be used.

Erosion and sediment control measures are an essential part of structure construction. Environmental requirements are in The ACL Building Code because Apple Canyon Lake has steep slopes and erodible soil.

It is vital to the health of the Lake that erosion as well as nutrient and chemical runoff be minimized. Also, invasive species need to be avoided. Noxious weed control is expected. For these reasons, a 50-foot lakeshore buffer zone has been established. This Buffer Zone, exclusive of permitted amenities such as docks, boardwalks, and beach areas should be left as is or restored to native vegetation as much as practical. When permitted by the AECC, due to the variations in slope, soils, and terrain, such items as terracing and retaining walls in conjunction with vegetation may be appropriate in some circumstances. All areas have their unique challenges and variation among properties is expected.

The ACL Conservation Commission maintains a list of prohibited plants as well as a non-exclusive list of preferable native vegetation plantings. It is acknowledged that complete restoration is a long-term project and is expected to be ongoing and changing as new techniques become available.

All projects in the ACL Greenway shall be presented to and approved by the Conservation Commission.

The AECC realizes that during construction it may be advantageous to make minor adjustments to approved plans. However, before any changes are made, it is the responsibility of the Property Owner to present any

alterations to the AECC for approval by way of the Building Inspector or AECC designee.

For information, contact the
Apple Canyon Lake Building Inspector
12A352 S. Apple Canyon Road, Apple River, IL 61001.
Phone: 815-491-0900 Fax: 815-292-1107
Email: buildinginspector@applecanyonlake.org

100 ACL BUILDING CODE

(References to the International Residential Code are in parenthesis.)

101.1 BASIS OF THE ACL BUILDING CODE

The International Residential Building Code For One- and Two-Family Dwellings (IRC) is adopted as the official building code of Jo Daviess County Illinois. The ACLPOA Board of Directors has adopted the IRC as adopted by Jo Daviess County Illinois as the official building code of Apple Canyon Lake with these amendments. This code shall be known and may be cited as the Apple Canyon Lake amendments to the IRC herein after referred to as "The ACL Building Code".

101.2 BUILDING INSPECTOR (R104)

Building Inspector (or AECC designee) responsibilities shall include:

- A. Assist the AECC in the performance of its duties by maintaining the owner property files, permit application documentation, AECC meeting dates, agendas, and meeting minutes.
- B. Administer the assignment and payment of permit fees and fines.
- C. Answer ACL Code questions and provide available property information.
- D. Upon receipt of a building permit application, the Building Inspector shall review the project and shall issue to the AECC a determination as to its suitability as to its compliance with the Governing Documents and the ACL Building and Environmental Code.
- E. Permit application review shall consider site planning and clearing should be accomplished, insofar as is feasible, in a manner which

respects and preserves the existing natural trees, vegetation and land contours.

- F. Review available data for project conflicts with existing septic systems.
- G. Perform project site inspections, including setback compliance and verification of erosion control measures prior to construction.
- H. Issue citations and stop work orders as described in the ACL Code.
- I. Administer the septic inspections program, the lot combination program, the variance application program.
- J. Assist the General Manager, the Conservation Commission and the Natural Resource Manager regarding ACL and Jo Daviess Code compliance.
- K. Assist the General Manager and the ACL Board of Directors with Special Projects and Master Planning.

101.3 DEFINITIONS (R202)

The following words, when used in this Code, shall have the following meanings according to the governing document Amended Declaration to Conform to the Common Interest Community Association Act (CICAA), Article I Definitions, Section 1 and Article II.

- A. "*ACL Building Code*" shall mean and refer to the Apple Canyon Lake Building and Environmental Code, as amended from time to time.
- B. "*Adjustment*" Signifies AECC written approval of a departure from an ACL Building Code standard or norm when specifically allowed for in the ACL Building Code.

- C. *“AECC”* See the Amended Declaration to Conform to the Common Interest Community Association Act (CICAA) Article VII Architectural and Environmental Control Committee
- D. *“Article III”* See the Amended Declaration to Conform to the Common Interest Community Association Act (CICAA) Article III General Restrictions.
- E. *“Building Height”* shall mean the vertical distance measured from the top of the foundation to the highest point of the roofline at the street facing elevation of a building.
- F. *“Building Line”* shall mean a setback line on a Lot that is established by the Governing Documents which denotes the Code required depth of a front, side, or rear yard.
- G. *“Driveway”* shall mean the surface area by which vehicles regularly enter and exit any Lot, whether paved or not.
- H. *“Dwelling”* shall mean any building located on any Lot or an individual living unit in a Multifamily Structure designed and intended for the shelter and housing of a single family.
- I. *“Dwelling Accessory Building”* shall mean a subordinate building of a Dwelling, the use of which is incidental to the Dwelling and customary in connection with that use.
- J. *“Garage”* shall mean a Structure, either attached to a Dwelling or constructed as a separate Accessory Structure, designed, and constructed for the primary purpose of storing motor vehicles, boats, or other items of personal property under the provisions belonging to the Owner or Occupant of the Dwelling.
- K. *“Ground Floor Area”* shall mean the Living Space in that story of the Dwelling which is the first story entirely above the established building grade at the building front.

- L. *“Hardship”* Special or specified circumstances that partially or fully exempt a person from performance of a legal obligation to avoid an unreasonable or disproportionate burden or obstacle. Compliance requires action of significant difficulty. The alleged hardship cannot be self-created. Expense is not considered as grounds for a variance.
- M. *“Living Space”* Heated enclosed space within a Dwelling Unit utilized for living, sleeping, eating, cooking, bathing, washing and sanitation purposes. Living space does not include a basement, garage space, three season room, attic, deck, patio, crawl space, breezeway, etc. Areas with less than 7’-8” headroom shall not be included in the minimum required living space.
- N. *“Lot”* also known as Unit, shall mean any numbered parcel of land, or any separately identified condominium unit, in any subdivision as shown on any plat of The Properties recorded under the provisions of Article II, but not including any of the Common Properties or Reserved Properties.
- O. *“Lot Area”* shall mean the area of a horizontal plane bounded by the vertical planes through front, side, and rear Lot Lines.
- P. *“Lot Line”* shall mean any legal boundary of a Lot as shown on a plat of survey prepared by an Illinois licensed surveyor and recorded with the Jo Daviess County Recorder.
- Q. *“Occupant”* shall mean any person authorized by the Owner to occupy a Dwelling for any period of time, whether with the Owner or alone, or whether as a guest of the Owner or as a tenant. Occupants shall be bound by all the obligations of this Declaration, the Bylaws, and all Rules and Regulations adopted by the Association.
- R. *“Recreational Vehicle”* shall mean and refer to a motor vehicle or trailer equipped with living space and amenities typically

found in a residential living unit including, but not limited to a motor home.

- S. “*Structure*” shall mean anything erected or constructed, the use of which requires more or less permanent location on or in the ground or attached to something having a permanent location on or in the ground.
- T. “*Trailer*” shall mean and refer to a transport vehicle designed to be towed by a motorized vehicle.
- U. “*Unsafe building or structure*” The term unsafe building or structure shall apply to buildings, structures, or portions thereof, with or without an AECC permit existing prior to January 1, 2000 or after or hereafter erected as follows:
 - 1. Those deemed by an agent of the AECC to be structurally unsafe, unstable, unsanitary, inadequately provided with exit facilities, constituting a fire hazard, unsuitable or improper for the use or occupancy to which they are put, constituting a hazard of health or safety because of inadequate maintenance, dilapidation, or abandonment, or otherwise dangerous to life or property.
 - 2. Vacant buildings or structures or portions thereof deemed to constitute a hazard.
- V. “*Variance*” An official AECC permit to do something normally forbidden by the ACL Building Code when the literal application thereof would result in unnecessary hardship or where there are practical difficulties preventing compliance. Granting the variance shall not alter the essential character of the locality.
- W. “*Water Facility*” shall mean any pier, gangway, dock, boat lift, or related facility. A boat house shall not be a “Water Facility” and shall be deemed to be a Dwelling Accessory Building.

102 PERMITS (R105)

102.1 PERMIT REQUIRED

- A. Except for shoreline stabilization or watershed projects as prior approved by the AECC, no Detached Garage, Dwelling Accessory Building, Patio, Deck, Fence, Water Facility, or any other type of Structure shall be erected on or under a lot PRIOR to construction of a Dwelling on the lot. The structures may be erected WITH the Dwelling.
- B. Prior approval in writing by the AECC must be obtained before the start of construction, alteration, or improvements to a Lot. It shall be a violation to commence the construction, addition, alteration, removal, or demolition of a structure without first filing an application in writing with the AECC and obtaining a formal ACL Building Permit.
- C. All structures, additions, alterations, and improvements such as the Dwelling, Detached Garage, Dwelling Accessory Building, Driveway, Demolition, Exterior Remodeling, Septic System, Patio, Deck, Fence, Water Facility or any other type of Structure on or under a lot are subject to the ACL Building Code.
- D. No Structure shall be erected, re-erected, or maintained on any Lot, except one Dwelling designed for occupancy by a single family, which may include an attached Garage as well as one detached Garage, Dwelling Accessory Buildings (as permitted), and Water Facilities. All such shall be for the sole use of the Owners and Occupants of the Dwelling.

- E. No Dwelling, Dwelling Accessory Building, Detached Garage, or any type of Structure may be erected except in such manner and location as provided in the Amended Declaration to Conform to the Common Interest Community Association Act (CICAA) for Apple Canyon Lake Property Owners' Association, the ACL Building Code and as approved in writing by the AECC.
- F. After written building permit application, the AECC may allow a property owner a variance to the ACL Building Code without the consent of property owners of other lots or adjoining or adjacent property to deviate from any of the items set forth in this ACL Building Code for reasons of practical difficulties or particular hardships evidenced by the property owner. Any such variance, which shall be manifested by written building permits, shall not establish a precedent and shall not constitute a waiver of any such code requirement as to other Lots in The Properties.
- G. Any Lot which is designated in any of the documents identified on Exhibit A is intended as a Lot and shall be used for Single Family Dwelling residence purposes only. All structures shall be for the sole use of the property owners of the Dwelling. No Structure, except as specifically authorized elsewhere in this Code and in the Amended Declaration to Conform to the Common Interest Community Association Act (CICAA) Article III General Restrictions, shall be erected, re-erected or maintained on any Lot except:
1. One Dwelling containing no less than 1,000 gross square feet of ground floor living space designed for Single Family occupancy. The structure may include an attached

garage and other non-living space appropriate to a Dwelling.

2. One private Detached Garage as permitted containing no more than nine hundred (900) gross square feet for the sole use of the property owner of the Dwelling constructed with or after but not before the Dwelling. The detached garage footprint shall not be larger than the Dwelling's ground floor living space footprint.
3. Detached accessory building, patio, deck, landscape, retaining wall, driveway, and water facilities as permitted constructed with or after but not before the Dwelling.

- H. Any partitioning, subdivision or remodeling of any residential interior area requires an ACL Building Permit, as well as verification that the existing septic system remains adequate. Inadequate septic system designs shall be enlarged as required to meet Jo Daviess County Health Department and ACL Building Code Standards.
- I. Ground lighting fixtures, antennas, roof solar panels, flag poles or similar devices that are not a part of a Dwelling at time of Dwelling construction require a separate building permit.
- J. No activity in the opinion of the AECC which significantly changes the existing topographic character of the land shall be commenced without first seeking approval of the AECC. This includes any grading, filling, moving, and shaping of the terrain and alterations of natural watersheds. Seeding and planting activities that do not alter the existing ground contours (as defined in Section 126 of this code, Landscaping/Grading) may be exempt if proper erosion control is implemented.

102.2 WATER SUPPLY AND SEWAGE TREATMENT

- A. All plumbing fixtures, dishwashers, toilets and sewage disposal systems shall be connected to a septic tank system constructed by the Owner and approved by the AECC and by the Environmental Health Division of the Jo Daviess County Health Department.
- B. No permit may be considered to be issued until satisfactory proof has been submitted that Jo Daviess County Health Department approved water supply and sewage treatment facilities are or will be utilized.

102.3 CONTINUATION OF PERMIT

- A. Where no work has been started within one hundred eighty (180) days after the issuance of a permit, such permit shall be void. Exterior work must be completed within three hundred sixty-five (365) days after the issuance of a permit, or the permit shall be void. A new permit must be obtained before any work may begin or resume. A fee according to the ACLPOA fee schedule shall be charged for the issuance of the new permit.
- B. A permit may not be transferred by the person to whom it is issued, to another person, without the written approval of the AECC.

102.4 RECORDED PROPERTY

- A. At the time of applying for a permit for the erection of, alteration of, additions to, or moving of any building or structure, all lot

corner posts and structure setbacks must be located and flagged by a surveyor licensed by the State of Illinois to show the boundaries of the lot and the position to be occupied by the proposed building, or by the structure to be altered or added to, or structures to be moved thereon, and the position of any structure or structures that may be on the lot. Before commencing construction, a silt fence must be placed and maintained until the property has been seeded and restored to prevent erosion and encroachment on adjoining properties.

- B. Silt fencing may be required when clearing a lot prior to house construction, the owner or agent must have a licensed surveyor locate and flag all lot stakes before any clearing may take place; and must clearly identify any association property that is adjacent to the lot. After clearing, the owner or agent must immediately seed and mulch the property to prevent erosion. The time of clearing is subject to prior approval of the ACL Building Inspector or AECC designee.

102.5 GPS – AS BUILT MAP

In all new construction, a Global Positioning System (GPS) - as built map is required at the cost of the Property Owner. The map shall show the location of the house, buried utilities, onsite septic system elements, garage or other accessory structures, driveway, LP tank, and any other below or above ground improvement. A permanent site drawing map shall become a part of the Association records.

102.6 APPLICATION FORM

An application for a permit shall be submitted in such form as the AECC may prescribe. Such application shall contain proof of ownership and the full names of the applicants and of the owner, and, if the owner is a corporate body, of its responsible officer. The application shall also briefly describe the proposed work and shall give such additional information as may be required by the AECC for an intelligent understanding of the proposed work.

102.7 THOSE AUTHORIZED TO MAKE APPLICATION

Application shall be made by the owner or agent of the owner, or the architect, engineer or builder employed in connection with the purposed work. It is the sole responsibility of the Property Owner to ensure that all required permits have been obtained and the work is accordingly constructed.

103 THE PLAN REQUIREMENTS (R106)

103.1 PERMIT APPLICATION

A permit application available from the Association Office, Building Inspector or AECC designee is required for any and all construction. An application requires the following items:

- A. Completed ACLPOA permit application with all applicable blanks filled to the satisfaction of the AECC.
- B. Two sets of Sanitary System plans, drawn to scale showing setbacks, side lines and dimensioned according to restrictions, all prepared by licensed professional engineers, licensed to practice in the State of Illinois. Any design must have prior

approval and a valid permit number from the Jo Daviess County Health Department. The Jo Daviess County Code may be more or less stringent than that of Apple Canyon Lake. In such a case, the Jo Daviess County permit does not insure approval under the requirements of this Code.

- C. Two sets of Site Plans as per Code Section 102. This information may be included in the complete set of construction drawings as noted below. Such plans shall include plot plans showing the location of all improvements existing upon said Lot and the dimensioned location of the improvement proposed to be constructed or placed upon said Lot, each properly and clearly designated; said plans shall also show the building setback and easement lines.
- D. Two sets of the Construction Documents and Specifications as per Code Section 102, be it Dwelling, Detached Garage, Accessory Building, or Water Facility construction. Such plans shall set forth size, shape, materials, structure, room net square footages, the color and composition of all exterior materials proposed to be used, together with any other material or information which the AECC may require to show Code compliance.
- E. A check made out to the ACLPOA covering Board of Director approved fees.
- F. If required, Environmental Debris Bond check also made out to the ACLPOA.
- G. Water Tap Fee. This fee is sent directly to the water utility.
- H. Culvert Permit. This fee is sent directly to:
Thompson Township, Road District Office; Phone: 815-845-2391

103.2 INFORMATION REQUIRED

- A. The Architectural Drawings shall comply with the construction document section of the International Residential Code For One- and Two-Family Dwellings as currently adopted by Jo Daviess County, Illinois as amended by The ACL Building Code. It is the responsibility of the Property Owner to be sure the contractor obtains the necessary permits from the Jo Daviess County Planning and Development Department, the Jo Daviess County Health Department, and if applicable, Thompson Township Road District before the ACL Building Permit will be considered issued.
- B. Building Plans shall be at a scale of one-quarter inch (1/4") per foot and shall include floor plans, all exterior elevations, and cross sections as required to indicate the construction of the building(s). Elevations shall show the building heights along with the relationship between existing and proposed grades. Size and spacing of all structural elements shall be identified. A complete description of all exterior materials shall be included. Samples of exterior materials including textures and colors shall be submitted with the application.
- C. Also required is a detailed Site Plan at a scale of at least 20 feet per inch (1"=20'). The site plan shall show property lines, set back lines, the position of all buildings on the property as well as all improved walkways, retaining walls, patios, lighting, decks, fences, above or below ground fuel tanks, utility lines, easements, drives, parking areas, water features, silt fence and the size and location of the elements of the septic system.

103.3 CONSTRUCTION PLANS

In all construction work for which a permit is required, the approved and stamped drawings and plans shall be kept on file at the construction site while the work is in progress.

103.4 ALTERATION OF PLANS

If, during the progress of the execution of the permitted work, it is desired to deviate in any manner affecting the construction or other essentials of the building from the terms of the application or drawing, notice of such intention to alter or deviate shall be given to the Building Inspector or AECC designee. An amended plan showing alteration or deviation may be required to be submitted to the Building Inspector or AECC designee for AECC approval, and written consent shall be obtained before such alteration or deviation shall be made.

103.5 DEMOLITION

- A. A permit is required in the case of demolition. The plot plan shall show the buildings or structures to be demolished and the buildings or structures on the same lot that are to remain. Guidelines of ACL Building Code 102.4 must be followed.
- B. Details and methods used for demolition and removal including noise, debris and smoke developed shall be included.
- C. Any foundation, concrete or otherwise, must be removed. Septic tanks must be pumped and either removed or crushed.
- D. The lot must be leveled, graded and seeded within thirty (30) days of demolition. The installation of a silt fence may be required by the Building Inspector or AECC designee.

103.6 CONSTRUCTION DEBRIS

- A. No construction debris will be accepted by or left at the Apple Canyon Lake Recycling Center.
- B. No debris from construction at Apple Canyon Lake shall be left on the job site overnight, excluding construction materials which are partially used and may be reused. The contractor will either remove the debris at the end of each day or place a dumpster on the site to hold the debris.
- C. To ensure compliance with the above, a \$500.00 refundable environmental debris bond deposit will be required at the time of applying for a permit. Failure to comply will result in the Building Inspector or AECC designee issuing one warning. Upon issuance of a citation after the initial warning, the \$500.00 debris bond shall be forfeited. In addition, a "STOP WORK ORDER" will be issued until compliance is assured and another bond is re-deposited.
- D. Because of the implied hazard of burning treated lumber or other materials or unknown content, no construction materials will be burned on Apple Canyon Lake property.

103.7 APPROVAL OF PERMIT IN PART

Nothing in this code shall be construed to prevent the AECC from issuing a permit for the construction of part of a building or structure before the entire plans and detailed statements of said building or structure have been submitted or approved, provided adequate information and detailed statements have been submitted for the same and have been found to comply with this ACL Building Code.

104 LOT

Lot, also known as Unit, shall mean any numbered parcel of land, or any separately identified condominium unit, in any subdivision as shown on any plat of The Properties recorded under the provisions of Article II, but not including any of the Common Properties or Reserved Properties.

104.1 REDUCING OR DIMINISHING LOT AREA

It shall be a violation of the Building and Environmental Code and no Lot Owner, nor anyone acting on a Lot Owner's behalf, may reduce, divide, subdivide, or change the area or change the boundary line(s) of a Lot, also known as Unit. This prohibition applies to any numbered parcel of land and Condominium Units, in any Subdivision, as shown on any Declaration or Supplementary Declaration. This prohibition does not apply to any of the Common Properties or the Reserved Properties, nor shall it apply when the Lot area is changed by reason of a street opening or widening or other public improvement. Apple Canyon Lake Property Owners Association shall not be bound by any decisions of Jo Daviess County or any other applicable municipal authority concerning the reduction, division, subdivision, or change in any Lot boundary lines or Lot area nor shall any such decision otherwise impact a Lot Owner's obligation to pay assessments or membership status.

104.2 LOT COMBINATION AGREEMENT

A. Any two or more numbered lots may be combined by the Property Owner(s) provided that any Lot Combination must be done by written agreement using the ACLPOA form.

- B. The AECC must review all lot combination agreements and may or may not give approval.
- C. If approved by the AECC, the lot combination agreement may then be signed by the Chair of the AECC and the Chair of the Board of Directors. The signatures must be notarized.
- D. The lot combination may then be recorded by the Property Owner with the Jo Daviess County Clerk/Recorder.
- E. After the lot combination agreement is approved by the AECC and is then recorded with the Jo Daviess County Clerk/Recorder, the Property Owner may make improvements to both lots subject to the ACL Building and Environmental Code and Governing Documents. Provided further that any numbered Lots that are combined shall still be treated as separate Lots for purposes of voting, dues, fees, and assessments charged by the Association with each combined Lot continuing to be separately assessed as if no combination had taken place.
- F. Lots do not need to be adjacent to be combined.
- G. Any lot that is combined with another that is not contiguous and adjacent may only be used for a septic system that is approved by the Jo Daviess County Health Department.
- H. Any lot that is combined with another that is not contiguous and adjacent may not have any other improvements except a septic system. This means no buildings, structures or storage whether permanent or temporary above or below ground.

104.3 UTILITY EASEMENTS

- A. Utility Easements are reserved to install, lay, construct, renew, operate and maintain utility pipes and conduits and underground equipment for the purpose of serving The Properties with telephone, electric, water and other utility services.
- B. No Structure or trees shall be placed upon said easement except that said easement may be used for gardens, shrubs, landscaping or other purposes which do not at any time interfere with the uses and rights of the easement. Any trees or bushes that interfere or threaten to interfere with any such use or right may be cut down and removed.

105 UNSAFE BUILDING OR STRUCTURE

105.1 REMOVAL OR MADE SAFE

When a building, structure or site element or any portion thereof is found unsafe upon inspection by the Building Inspector or AECC designee as per 101.3 of this ACL Building Code, the AECC shall order such building or structure or any portion thereof to be made safe and secured or taken down and removed.

105.2 RESTORATION OF UNSAFE BUILDING OR STRUCTURE

A building or structure or part thereof declared unsafe by the AECC may be restored to safe condition, and if reconstructed or restored, shall be made to conform with respect to materials and type of construction to the requirements of this ACL Building Code;

but no change of use or occupancy shall be compelled by reason of such reconstruction or restoration.

105.3 NOTICE OF UNSAFE BUILDINGS OR STRUCTURES

Upon determining that a building or structure or portion thereof is unsafe, the AECC shall serve or cause to be served on the owner or some one of the owners, executors, administrators, agents, or other persons who may have a vested or contingent interest in the same, a written notice containing a description of the building or structure or portion thereof which has been declared unsafe, and an order requiring the same to be made safe and secure or removed, as may be deemed necessary. If the person to whom such notice and order is addressed cannot be found after diligent search, then such notice and order shall be sent by certified or registered mail to the last known address of such person; and a copy of such notice shall be posted in a conspicuous place on the premises to which it relates. Such mailing and posting shall be deemed adequate service.

105.4 DISREGARD OF UNSAFE NOTICE

If the person served with a notice or order to remove or repair an unsafe building or structure or portion thereof should fail, within a reasonable time, to comply with the requirements thereof, the AECC shall advise the ACLPOA Board of Directors of all the facts in the case who may institute an appropriate action in the courts to compel compliance.

105.5 EMERGENCY WORK

In case there shall be, in the opinion of the AECC, actual immediate danger of failure or collapse of a building or structure or portion thereof so as to endanger life or property, the AECC may, but shall not be required to, employ such labor and cause the necessary work to be done and render said building or structure or portion thereof, temporarily safe, at the cost of the Property Owner whether the procedure prescribed in this section has been instituted or not.

105.6 VACATING UNSAFE BUILDINGS AND CLOSING STREETS

- A. When a building or structure or portion thereof is in an unsafe condition so that health, safety or welfare is endangered thereby, the AECC may order and require the occupants to vacate the same forthwith.
- B. The AECC may, when necessary for the public safety, temporarily close sidewalks, streets, buildings, structures and places adjacent to such building or structure and prohibit the same from being used.

105.7 RECOVERY COSTS

The ACLPOA may institute proper action against the owner of premises for the recovery of costs incurred in the performance of emergency work.

106 VIOLATIONS (R113)

106.1 ENFORCEMENT – PENALTIES

If an addition, alteration or improvement that requires AECC approval is made to a Dwelling or Lot by an Owner without the prior written approval of the AECC, the AECC may, at the discretion of the Board of Directors and in addition to all other rights of enforcement provided to the Association as set forth in the Declaration of Covenants and Restrictions, the By-Laws, rules and regulations or as provided at law or in equity, take any of the following actions:

- A. Require the Owner to remove the addition, alteration or improvement and restore the Dwelling and Lot to the condition that existed prior to the making of the addition, alteration or improvement, all at the Owner's expense; or
- B. If the Owner refuses or fails to properly perform the work required under subsection (A.) above, the Board of Directors may cause such work to be done and may charge the Owner for the cost of the work as determined by the Board of Directors; or
- C. Ratify the action taken by the Owner, and the Board of Directors may, but shall not be required to, condition such ratification upon the same conditions that it may impose upon the giving of its prior approval.

106.2 STOPPING WORK

Whenever in the opinion of the AECC, by reason of:

- A. unpermitted, defective or illegal work in violation of a provision or requirement of this code or the governing documents
- B. the continuance of a building operation is contrary to the building permit.
- C. the discovery of new construction contrary to the building permit
- D. continuance of a building operation is contrary to public health, safety or welfare.

the Building Inspector or AECC designee shall issue a Stop Work Order, in writing, requiring all construction work to be stopped and requiring suspension of all further construction work until the condition in violation has been demolished or corrected.

107 BUILDING AND ENVIRONMENTAL CODE VIOLATION

107.1 PROCEDURE, APPEAL AND FINE

- A. Upon the report of a code or building permit violation by the Building Inspector or AECC designee, the AECC may direct that a letter of notice shall be sent to the Property Owner, or party responsible (hereinafter sometimes referred to as “violator”), informing that person that a violation has been observed and stating that a response is expected within ten (10) business days of the date of the letter. A time frame, acceptable to the AECC, for correction of the violation is to be provided at this time. The Building Inspector or AECC designee shall monitor the progress and work with the owner to correct the violation and determine if and when a citation is issued.
- B. In the event no timely response is received, or the violation is not corrected, a final notice of violation (citation) will be issued in writing which requires the violator to correct the violation and

pay the fine as indicated in this Code or file an appeal with the ACL Board of Directors.

C. Fines shall be assessed, starting from the date the violation was discovered up to the date that proper application or compliance is made to the AECC as to the amounts and timing, as follows:

1. \$25.00 per day for each non-safety code violation or property maintenance violation.
2. \$100.00 per day for safety code, erosion control or pollution violations. Including but not limited to improper silt fence, blowing/dumping debris in the lake, construction debris not being contained, etc.
3. Flat Fee Fine Schedule Summary
 - a. \$2,500.00 fine for working within the hundred foot (100') shoreline setback without a building permit approved by the AECC.
 - b. \$1,000.00 fine for not following the specific requirements of a variation or not building in accordance with the approved permitted plans.
 - c. \$1,000.00 fine per tree for removal of trees within fifty feet (50') of the water without obtaining a permit and approval from the AECC.

108 NONCONFORMING USES

108.1 LEGAL NONCONFORMING

A. Any new Structure built upon a Lot after the effective date of this Code is subject to the restrictions contained in Article III

and the current applicable building codes. All permitted existing nonconforming building structures built PRIOR to January 1, 2000 are exempt from the requirements stated in this ACL Building Code in accordance with Article III and may be continued subject to the regulations which follow.

- B. All existing nonconforming structures built WITHOUT a written permit issued by the AECC prior, on or after January 1, 2000 are NOT exempt from the requirements stated in the current ACL Building Code in accordance with Article III and must be fully brought into compliance when new work is done unless approved in writing by the AECC.
- C. All existing nonconforming structures built according to a written permit issued by the AECC on or after January 1, 2000 are exempt from the requirements stated in the ACL Building Code in accordance with Article III; provided, however:
 - 1. Minor repairs and routine maintenance may be made on a previously permitted non-conforming building or structure, provided that it does not change its use or increase the size or volume of the building or structure. Major repair work must be approved by the AECC with a new permit, and it is to be brought into conformance with the ACL Building Code
 - 2. If any exempt nonconforming Dwelling, Dwelling Accessory Building, Detached Garage or other Structure is seventy-five percent (75%) or more destroyed and is being reconstructed, restored or replaced it shall, when completed, be in conformance with the requirements of Article III and the current applicable building codes.

109 OFF-SITE CONSTRUCTION (R301)

109.1 REQUIREMENTS

- A. Manufactured, prefabricated, post frame, bardominum framed and mobile homes are not considered to be a Dwelling.
- B. Off-site construction of open-wall components, sections, and panelized modules is permitted for installation within Apple Canyon Lake if the following criteria have been met.
 - 1. Jo Daviess County Illinois permits are issued.
 - 2. The manufacturer agrees upon request to open wall sections or other concealed areas as necessary for inspection on the site.

110 CONSTRUCTION AND SETBACK REQUIREMENTS

110.1 FLOOR AREA (R501)

- A. The minimum total living space of the new Dwelling, as defined in Code 101.3 Definitions, may be no less than one thousand four hundred (1,400) gross square feet.
- B. The ground floor of any new Dwelling shall be the first floor. The ground floor living space may not be less than one thousand (1,000) gross square feet.
- C. The first floor shall be entirely above the highest adjacent grade.

- D. Earth sheltered or below grade Dwellings are not permitted, although this does not preclude sloping backfill against first floor walls less than three feet (3') above floor level.

110.2 BUILDING HEIGHT

- A. No Dwelling shall be erected which has a building height of more than thirty-five feet (35') measured from the top of the foundation to the highest roof ridge line as viewed from the street(s).
- B. No Dwelling Accessory Building, Detached Garage, or other Structure shall exceed seventeen feet (17') in height unless approved in writing by the AECC.
- C. The side wall of a detached Dwelling Accessory Building such as a garage shall not exceed twelve feet (12') in height unless approved in writing by the AECC.

110.3 BUILDING LINES

- A. Front setback is twenty-seven feet (27') from the property line adjacent to any street. This would include both streets on a corner lot.
- B. Side and rear setback is ten feet (10') from side and rear lot line.
- C. Lakefront setback is measured one hundred feet (100') horizontal from any portion of the lake shoreline as established at pool level elevation of eight hundred feet (800') regardless of the survey pin locations of the lot or intervening greenway space between the lot and the lake shoreline.

110.4 LOCATION ON LOT (R302)

- A. Every Dwelling, Detached Garage, Dwelling Accessory Building or other Structure, including any roof overhang, shall be a minimum of twenty-seven feet (27') from the front Lot Line. For corner lots the twenty-seven feet (27') setback shall be applicable to all sides of the Lot which face the street right of way.
- B. Dwellings, Detached Garages, Dwelling Accessory Buildings or other Structures including any roof overhang, and decks and porches attached thereto shall at minimum be set back ten feet (10') from the side and rear lot line.
- C. All Dwellings, Dwelling Accessory Buildings, Detached Garages, Roof Overhangs, attached decks and patios and sanitary systems constructed on any Lot must be not less than one hundred (100) feet from any existing lake edge as established at pool level of eight hundred (800) feet above mean sea level, regardless of the survey pin locations of the lot or intervening greenway space between the lot and the lake shoreline.
- D. No part of a septic system shall encroach into the setbacks.
- E. Driveways, boardwalks, gangways, decks, patios and retaining walls may encroach into the setbacks with written AECC approval.

110.5 ROOF PITCH (701.2A)

Roof pitch on the main structure of all buildings shall not be less than 4:12 (4" rise in 12" of run). This does not include shed roofs, dormers or any secondary roof structure.

110.6 LOT COVERAGE

Not more than thirty percent (30%) of the area of a Lot may be occupied by buildings and structures, including but not limited to a Dwelling, Dwelling Accessory Buildings, Detached Garage, and impervious driveways.

110.7 DRIVEWAY

- A. Before any driveway is constructed or reconstructed, plans and specifications describing such work shall be submitted to the AECC. Driveways shall be located and installed as approved in writing by the AECC.
- B. Culverts and work in the right-of-way must be approved in writing by the Thompson Township Road District.

110.8 WATER FACILITY

No Water Facility may be built or maintained on any Lot without the prior written approval of the AECC. In its discretion the AECC may approve, prohibit or limit the construction or maintenance or location of any Water Facility and the use thereof. Each Owner shall be responsible for keeping any Water Facility located on his or her Lot in good condition and repair. Any Water Facility that is not maintained in good condition and repair shall be removed from The Properties by the Owner, at the Owner's sole expense, following written notice from the AECC.

110.9 QUALITY OF ALL STRUCTURES

- A. Dwellings, Dwelling Accessory Buildings and Detached Garages shall be of a quality of design, workmanship and

materials which are compatible and harmonious with the natural setting of the area and the other structures within Apple Canyon Lake.

- B. All exteriors must be in colors and materials that are compatible and harmonious with the natural setting and other buildings within Apple Canyon Lake and the immediate area, as determined by the AECC.

111 CONNECTIONS TO WATER SYSTEMS (CH. 25)

A common water system has been installed to serve the Property Owners in place of individual wells. No individual wells may be drilled on any lot served by the common water system. It will be necessary for the property owner to file an application with the water utility company in order for the contractor to tap-in to the water system.

112 GARAGES (R309)

112.1 GARAGE PARKING SPACES - Attached/Detached

- A. A private garage may contain no more than four (4) parking spaces for the sole use of the owners or occupants of the Dwelling.
- B. The maximum parking space size is two hundred twenty five (225) gross square feet.
- C. If approved in writing by the AECC, a Detached Garage may have up to a maximum gross square footage of nine hundred (900) gross square feet. However, the gross square footage of

a detached garage shall be smaller than the gross square footage of the Living Space on the ground floor of the Dwelling.

112.2 GARAGE LIVING SPACE - Attached/Detached

- A. No Living Space shall be constructed or maintained in any attached or detached Garage.
- B. No Living Space shall be constructed or maintained in the space above any detached Garage without prior written approval by the AECC.
- C. Any such Living Space shall be for the sole use of the Dwelling Owner or Occupants.
- D. Any such Living Space shall not be rented separately from the rental or occupancy of the Dwelling.
- E. Water and septic systems may be installed if approved by the Jo Daviess County Health Department and the AECC

112.3 GARAGE CONSTRUCTION- Attached/Detached

- A. Attached and Built-in Garages
 - 1. Construction same as required for the Dwelling.
 - 2. The attached garage shall be separated from the dwelling and its attic by not less than two (2) layers of five-eighths inch (5/8") type X gypsum board or its equivalent.
 - 3. Garages beneath habitable rooms shall be separated from all habitable rooms above by not less than two (2) layers of five-eighths inch (5/8") type X gypsum board or its equivalent.

4. Where the separation is a floor-ceiling assembly, the structure supporting the separation shall be protected by not less than two (2) layers of five-eighths inch (5/8") type X gypsum board or its equivalent.
5. Any future modification or penetration of the firewall must be properly caulked or resealed to maintain the fire rating.
6. If there is a door opening between garage and Dwelling or habitable room, a 1-3/4" self-closing twenty (20) minute fire rated door is required.
7. Installation of house heating unit or other fuel burning appliance in garage space is not permitted unless a 1-hour fire rated partition separates the space containing the house heating unit from the garage space.

B. One-Story Detached Garages

1. Comply with construction requirements for one-story Dwellings with the following exceptions:
 - a. Bottom of concrete footings or supporting edges of concrete slab not less than 12" below natural grade, for frame garages.
 - b. Studs, maximum spacing 24" O.C.
 - c. Sheathing and building paper may be omitted.
 - d. Corner post may be two 2" X 4", or a 4" X 4".
 - e. Top plate may be single, provided rafters occur over studs and plate at corners is lapped to provide tie.
 - f. Rafter ties at eaves not less than 2" X 4", maximum spacing 6 ft. O.C.

- g. Corner bracing is required, except where wood sheathing is used, and may be applied on the inside surface of studs.
- h. The flooring shall be concrete. Provide a floor drain if required to be in compliance with Jo Daviess County Illinois requirements.

113 EXTERIOR MAINTENANCE (IPMC301)

- A. Property Owners shall maintain their property in accordance with International Property Maintenance Code (Jo Daviess County Illinois adopted as amended) - Chapter 3
- B. On a lot with a Dwelling, grass and weeds shall not exceed eight inches (8") in height.
- C. No items may be temporarily or permanently stored on a vacant Lot. Items include but are not limited to structures, vehicles, equipment, boats, trailers, campers, recreational items, building materials, firewood, or any other similar items.
- D. Violators are subject to a fine in accordance with Code 107 upon citation by the Building Inspector or AECC designee until removal is confirmed by the Building Inspector or AECC designee.

114 LIQUID PROPANE TANKS (NFPA58)

114.1 ABOVE GROUND LP TANKS

- A. If unscreened, the unburied LP Tank must be placed away from street view.

- B. The LP Tank location will comply with the required 10' setback from the side and rear property lines and must comply with NFPA 58 Liquefied Petroleum Gas Code, the NFPA 58 Separation Distances from Buildings illustrated in Aboveground ASME Containers Figure 1.1(b) and Jo Daviess County Code requirements.
- C. The propane tank shall not encroach on or over the setback line, septic system, or other utility lines.
- D. The above ground propane tank shall be screened from street and adjacent lot view by an AECC approved method. Screening materials for the enclosure of the tank shall be rot-resistant solid screening and be compatible with the adjacent Dwelling's siding. Lattice screening is not permitted. The structure shall be constructed to provide a minimum twelve inch (12") clearance on all sides of the tank and the top must be open and unobstructed. For ventilation purposes an eight inch (8") space between the ground and the screening material shall be provided. A thirty-six inch (36") wide gate must be placed at the closest point to the filling area if the tank is screened on four (4) sides. Evergreens may be planted around the enclosure.

114.2 BURIED LP TANKS

- A. Propane tanks for all totally new Dwelling construction must be buried beginning January 1, 2010 unless approved in writing by the AECC for reasons of hardship or practical difficulty.
- B. Propane tanks must be placed and buried in accordance with NFPA 58 Liquefied Petroleum Gas Code and Jo Daviess County Code Title 7 Building Regulations Chapter 10

Underground Petroleum Containers and conform to the recommendations of NFPA 58 Annex K.

C. Buried propane tanks shall be routinely inspected for soundness by the propane gas supplier at least every 3 years.

115 SIGNAGE

Apple Canyon Lake homeowners are required to comply with Chapter 8 of the Jo Daviess County Ordinance which refers to the uniform numbering of buildings in the unincorporated areas of the County. Prior to new home construction on a vacant lot, it shall be the responsibility of the Property Owner to notify Jo Daviess County of intent to build and request the installation of 911 signage.

116 SEPARABILITY

It is hereby declared to be the intention of the Apple Canyon Lake Association Board of Directors that the several provisions of this comprehensive code are separable, and if any court of competent jurisdiction shall adjudge any provision of this comprehensive code to be invalid, such judgment shall not affect any other provisions of this comprehensive code not specifically included in said judgment.

117 PATIOS, DECKS, SWIMMING POOLS AND BOARDWALKS

117.1 PATIOS

A patio is an exterior, land-based floor system, constructed of concrete, stone or brick pavers. Patios smaller than sixty-four (64)

gross square feet are exempt from permitting, unless the horizontal surface is more than twenty-four inches (24") above grade at any point. Patios must comply with the building setbacks (see 110.3 BUILDING LINES and 110.4 LOCATION ON LOT) and must be permitted and approved in writing by the AECC prior to construction. Driveways are excluded from patios (See 110.7 Driveways).

117.2 DECKS

A deck is an exterior, land-based floor system, constructed of wood, or similar, and may include railings and/or benches. Decks must comply with the building setbacks (see 110.3 BUILDING LINES and 110.4 LOCATION ON LOT), and must be permitted, and approved in writing by the AECC prior to construction.

117.3 ATTACHED DECK OR PATIO

An attached deck or patio is one that is within one foot (1') of the Dwelling.

117.4 DETACHED DECK OR PATIO

- A. A detached deck or patio is a deck or patio that is not within one foot (1') of the Dwelling.
- B. A detached deck or patio NOT within the one hundred feet (100') lake front set back
 - a. Only one detached deck and one detached patio are allowed unless approved in writing by the AECC.
 - b. Each may not exceed six hundred gross square feet (600)
 - c. Any side may not exceed twenty-five feet (25') in length.

- C. A detached deck or patio within the one hundred (100') lake front set back
 - a. Only one detached deck and one detached patio are allowed unless approved in writing by the AECC.
 - b. Each or in combination may not exceed six hundred (600) gross square feet.
 - c. Any side may not exceed twenty five feet (25') in length.

117.5 OUTDOOR POOLS, SWIMMING POOLS, HOT TUBS, SPAS

- A. An outdoor Pool used for landscaping, swimming, hot tub, spa or bathing shall conform to the requirements of IRC Chapter 42 Appendix G and 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. Pool depth is the distance between the pool floor and the top of the perimeter wall or perimeter overflow system lip. A pool and its equipment shall not encroach on or over setback areas without written AECC approval. Accompanying decks and patios shall comply with Section 117 of this Code.
- B. Wading pools as defined are exempt. 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 twenty-four inches (24"). The structure is not permanent. It is not located on a vacant lot.
- C. An outdoor pool and supporting assemblies shall not be constructed, installed, enlarged, or altered without written approval by the AECC. The approval of authorities having

jurisdiction over pools shall be obtained prior to receiving a permit from the AECC. Copies of the approvals shall be filed as part of the supporting data for the permit application. Plans showing dimensions, colors, equipment, fixed accessories and construction materials and distance to property lot lines, buildings, walks, fences, wastewater treatment systems, 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.

- D. During construction of a pool, the permanent, or a temporary enclosure without any openings except for a gate, shall be in place prior to any water being placed in a pool designed to contain twenty-four inches (24") or more of water in depth at any point. The Building Inspector or designated representative must approve the temporary enclosure method.
- E. An outdoor pool designed to contain twenty-four inches (24") or more of water in depth at any point, shall be permanently protected by a gated enclosure surrounding the pool area. The outdoor swimming pool, hot tub or spa shall be completely enclosed in accordance with IRC Appendix G, Section AG105 Barrier Requirements. No fence shall be located, erected, constructed or maintained closer to a pool than three feet (3'). The wall of a house or building facing a pool may be used as a portion of such fence.
- F. A natural barrier, pool cover, or other protective device approved in writing by the AECC may be acceptable if the degree of protection afforded by the substituted device of structure is not less than the protection afforded by the standard barrier.

117.6 BOARDWALK

A boardwalk is a type of structure used primarily to provide access from one location to another. A boardwalk may be constructed of wood, tinted concrete, stone or brick pavers; larger than 32 square inches, or similar, and it may include stairs. It may not exceed five (5) feet in width. A boardwalk may not extend over the shoreline. A boardwalk may encroach upon standard setbacks with written AECC approval. Any boardwalk closer than 10 feet to the shoreline may not exceed 25 feet in length.

118 EXTERIOR LIGHTS

- A. Elevated farm lights, flood lights, and high intensity security lights shall not be used. Mercury Vapor, Metal Halide, High Pressure Sodium and High Intensity Discharge lamps are not permitted.
- B. Building and ground lighting shall be installed so as to limit objectionable off-site glare. Fixture bulb lumens shall not exceed 800.
- C. Post lights should not exceed 6' in height to the top of light fixture, and the light source must be directed downward and of sufficiently low wattage (800 lumens or 60 watt incandescent maximum) to reduce glare. Direct glare shall be minimized through the use of sufficient shrouding or opaque glass so that the light bulb is not visible through the glass and cannot exceed 800 lumens (60 watt incandescent).
- D. No fixtures with clear glass lenses will be allowed.
- E. Use of lights as landscape and architectural accent is allowed as long as the light and glare does not emit beyond the property line.
- F. Prior to the new installation or replacement of exterior lights consult with the Building Inspector. The Building Inspector must

approve the installation of any type of outside light and has the authority to determine if the light is in violation of this section. Removal or shielding of the light may be required.

119 FENCES

- A. Fences are permitted within property lines.
- B. Fences may be constructed of natural finished wood, woven wire, chain link or vinyl fencing, in a color approved by the AECC.
- C. The maximum height of fences shall be fifty inches (50").
- D. Fences shall have at least fifty percent (50%) of their vertical faces open, i.e., not solid.
- E. Woven wire or chain link type fences are allowed only within the rear and side building setback lines and not along the front setback. The woven wire or chain link fence shall be painted or coated with a color approved in writing by the AECC.

120 SATTELLITE DISH/ANTENNA

- A. No roof or building mounted satellite dish/antenna larger than thirty-six (36") inches is permitted.
- B. No more than two (2) roof or building mounted satellite dish/antennas are permitted.
- C. Any existing non-conforming satellite antennas are "grandfathered" until replacement and shall comply under the nonconforming provision of the Code (108).

121 SOLAR ENERGY (M2302)

- A. Solar energy systems shall comply with the ACL Solar Energy Policy.
- B. The solar panel array shall be roof mounted.
- C. Anyone erecting a solar array is required to obtain written approval from the AECC. The request for written approval must

include plot plan, specifications, Jo Carroll Energy approval and Jo Daviess permits, and location of array on the roof plan and engineering calculations proving required size.

- D. Care should be taken to see that placement will not diminish the natural beauty of Apple Canyon Lake.
- E. For the purposes of this Code, solar panel arrays are considered to be a structure.

122 TEMPORARY STRUCTURES

- A. As described in 110.9 of the Building Code, no trailer, vehicle, basement of an incomplete building, tent, shack, accessory building, garage, or temporary building or structure of any kind may be used at any time as a Dwelling, either temporary or permanent.
- B. A permitted temporary trailer, building or structure used during any construction, including repair, remodeling or renovation on any Lot, shall be on the same Lot where the construction is being performed, unless the prior written approval of another location is granted by the AECC.
- C. All temporary structures shall be removed upon completion of construction.

123 PIERS, DECKS, BOAT LIFTS, SHORELINE CONSTRUCTION (L-100)

123.1 PIER

A pier is a floor system over the water to allow access to a boat. A pier may not extend past the shoreline in excess of twenty-four (24) feet or be wider than five (5) feet. It may include up to one (1) storage box, not to exceed 6' L x 4' W x 2'6" H, be of a natural or an AECC approved material, in an earth tone color. Piers shall have a minimum of 8 square inches of reflective material, visible

from any direction on the lake. The pier shall be identified with the owner's lot numbers. A pier may extend past the shoreline in excess of twenty-four (24) feet for reasons of lake depth with written AECC approval.

123.2 GANGPLANK

A gangplank is a portion of a pier which crosses the shoreline and may not exceed five (5) feet in width. Pier length starts at the point where the gangplank crosses the shoreline.

123.3 SEQUENTIAL FLOATING DOCK

An 8' - 4" x 20' maximum sequential flex technology (SFT) system may be used in place of a conventional boat lift. A 15' x 20' SFT maximum perpendicular to the shoreline may be used in place of a conventional boat lift and a pier.

123.4 SHORELINE

- A. The shoreline is defined as any portion of the lake shoreline as established at pool level elevation of eight hundred feet (800') regardless of previous lot pin position.
- B. No concrete is allowed within 5 feet of the shoreline.
- C. To help prevent aquatic plant growth, no fertilizing of lawns within 100 feet of the shoreline is permitted. It is expected that noxious weeds will be controlled.

123.5 SHORELINE BUFFER ZONE

- A. The shoreline buffer zone is an area 50 foot horizontal from the shoreline, to be left as is, or restored to native vegetation as much as practical except for a deck, a patio, boardwalks, a beach, riprap and retaining walls. All these projects require the written approval of the AECC.
- B. When required due to the variations in slope, soils, and terrain, such items as terracing and retaining walls in conjunction with vegetation may be permitted with written AECC approval.
- C. Trees, alive or dead, shall not be cut down or trimmed within 50' of the shoreline without written AECC approval.
- D. Excluded structures include, but are not limited to sheds, boathouses, roofed structures of any type, large boat storage or shelters, parking areas, or ramps.

124 EXCAVATION (R401)

124.1 CRAWL SPACES (R408)

- A. Floor: Four (4) inches of stone plus a ten (10) mil vapor barrier.
- B. Cross ventilation or mechanical ventilation is required.
- C. Minimum twenty-four (24) inches by twenty-four (24) inches access and light switched at point of entry.
- D. Show beam and column sizes and locations.
- E. Show size, direction and spacing of joists above.
- F. Minimum R-13 insulation required in floors above unheated crawlspaces.

- G. A minimum height of twenty-four (24) inches is required between bottom of floor joists and top of grade inside crawl space.

125 LANDSCAPING EROSION CONTROL (R401)

125.1 APPLICABILITY

This Code shall be applicable to work that involves:

- A. Any earthwork or lot grading whether performed as a single project or as a series of projects on an existing developed Apple Canyon Lake property or lot.
- B. The potential for changing the discharge point, quantity, or concentration of storm water at the property line.
- C. The construction of a retaining wall any portion of which is higher than four feet or that exceeds twenty-five (25) feet in total length.
- D. Any modification to the ground profile of an existing lot that involves one or any more of the above criteria shall require a permit. Seeding and planting activities that do not alter the existing ground contours are exempt.
- E. Use of creosote treated material is prohibited at Apple Canyon Lake. Existing structures containing creosote will be allowed to remain. When being replaced, a permit is required and an AECC approved alternate material must be used.

125.2 EROSION SEDIMENT CONTROL PROCEDURES

- A. Before commencing construction, a silt fence (per ACL detail) must be placed along the lot lines or as noted on the approved plans. The silt fence must be maintained until the property has been seeded and restored to prevent erosion and encroachment on adjoining properties.
- B. Leave the soil bare for the shortest time possible. All excavated soil must be rough graded and reseeded with perennial rye grass or equivalent. This is to control erosion until final grading and landscaping.
- C. The use of erosion control blankets is allowed as long as the blankets do not contain any plastic materials.
- D. Immediately after the backfilling of the foundation and septic system, seeding and a suitable mulch of hay or straw or equivalent is to be spread over the exposed soil area to aid in erosion control before seed germination. Mulch shall be a minimum of one (1") to three inches (3") in depth. The Property Owner is responsible for having the mulch installed.
- E. All boardwalks and steps on slopes are to be of serpentine design and disturbed ground must be seeded and mulched immediately to minimize erosion. Expedient restoration of any disturbed slope by heavy planting of vegetative cover or mulch is required.
- F. Property Owners' gardens must be mulched when out of growing season.
- G. The contractor has ninety (90) days from the time of groundbreaking to restore the ground cover. If the final ground cover cannot be completed within the ninety (90) day period, a

temporary ground cover must be applied in accordance with items B, C, and D above. Failure to comply with the above may result in forfeiture of the environmental debris bond.

126 EARTHWORK CONSTRUCTION

126.1 REQUIREMENTS

- A. The maximum embankment slope for any improvement shall be limited to the lesser of:
 - a. 4:1 horizontal to vertical.
 - b. the maximum natural gradient existing on the lot.
- B. The maximum embankment slope permitted at the setback line is 4:1 horizontal to the vertical.
- C. The embankment toe or grading limit for excavation shall not encroach into the building setback without written approval by the AECC.
- D. No open ditch shall have a gradient in excess of 5% without a ditch liner or stabilization.
- E. Underground utilities must be located by contacting J.U.L.I.E and copying the ACL Building Inspector or the AECC designee.
- F. The Property Owner(s) of the adjacent land downgrade from the project shall be notified of the project and acknowledgment furnished with the permit application.
- G. Retaining walls in excess of six (6) feet in height shall be designed by a licensed engineer and stamped drawings submitted with the permit application.

- H. Temporary erosion control plan to contain sediment during construction shall be developed and submitted to the AECC with the permit application.
- I. The regulated project under this Code shall be presented to the Building Inspector or AECC designee in a suitable graphic format to completely depict the scope of work, including the temporary erosion control plan. As a minimum, the plan or sketch shall include:
 - a. The horizontal limits of the proposed project relative to the lot boundaries and setbacks
 - b. Contours or flow arrows showing existing drainage path(s)
 - c. The project's impact to the existing drainage path at the property line
 - d. Appropriate plan metric features such as buildings, fences utilities and other permanent features
 - e. The erosion control plans showing slit fences, straw bales, or other erosion control devices and details.
 - f. A sufficiently detailed plan including construction materials, ground treatments, and any conversion of previous surfaces to impervious.

127 SANITARY SYSTEMS (S101)

127.1 REQUIREMENTS

- A. Sanitary systems for Dwellings at Apple Canyon Lake must be of a design approved by the Jo Daviess County Health Department and the AECC for use in our lake-oriented

community with its special soil and sub-surface conditions. All builders, owners, or agents must submit plans for approval to the Jo Daviess County Health Department who will issue permits for systems meeting the special requirements of each individual lot. The sanitary system shall be designed by a State of Illinois licensed engineer or licensed surveyor. Percolation testing shall be conducted in the same area. The location of the septic system shall be clearly shown on the site plan submitted to the AECC with the application for a building permit. No portion of the sanitary system shall be located within the lot setback areas. The sanitary system shall be located a minimum of 100 feet from the nearest lake front waterline. No portion of any accessory structure, driveway, patio, etc. shall be placed over the septic field.

- B. All septic systems shall be sized in accordance with Jo Daviess County Private Sewage Disposal Ordinances and with the Illinois Subchapter r: Water and Sewage Part 905 Private Sewage Disposal Code, with the following additional requirement: In houses with unfinished areas, the septic system design load shall be increased by one bedroom for every three hundred fifty (350) gross square feet of unfinished area suitable for development into living space (not including garages or other non-living space).
- C. The minimum replacement septic tank size allowed is one thousand five hundred (1,500) gallons.
- D. Garages or other unheated spaces are not classified as "LIVING SPACE".
- E. A house may be classified as a four-bedroom unit but be designed to have more than four bedrooms occupied on occasion. In this instance, the number of bathrooms multiplied by five hundred (500) will be used to determine the required

septic tank volume (minimum 1,500 gal.) while allowing the drain field to be designed for four bedrooms. Annual systems inspections may be required by the AECC when issuing a permit in which concessions are made to these requirements.

127.2 SEPTIC TANK INSTALLATION

- A. Septic systems shall be constructed and installed in accordance with Title 77: Public Health Chapter I: Department of Public Health Subchapter r: Water and Sewage Part 905 Private Sewage Disposal Code and Jo Daviess County Health Department Private Sewage Disposal Ordinances. A Jo Daviess County Health Department permit is mandatory before constructing a new septic system.
- B. AEROBIC TREATMENT UNIT (ATU) shall not be installed or replaced with an ATU if the existing ATU fails.
- C. Septic tanks may be constructed of materials other than portland cement concrete with a manufacturer's certification that the tank to be furnished has been designed for use as a residential septic tank in Illinois.
- D. All accessory components installed beyond the discharge of the septic tank, i.e., filters, distribution boxes, pipe or fittings shall be constructed of plastic. CONCRETE UNITS ARE NOT ALLOWED.
- E. Shop repaired concrete units shall not be installed. Minor surface repairs may be made in the field only after authorization by the Jo Daviess County Environmental Health Division.

127.3 SEPTIC INSPECTIONS

- A. Inspections shall be performed in conformance with the ACL SEPTIC INSPECTION PROGRAM. Effective January 1, 2000, all property owners of lots improved with Dwellings, occupied and unoccupied, located in Apple Canyon Lake Subdivision shall be required to obtain periodic inspections and pumping of the sewage treatment systems located on said lots. Such inspections shall be conducted by an independent contractor licensed by the state and registered at ACL who is qualified and experienced in performing such inspections and related sewage treatment system installation, maintenance, and repair. The results of the inspections shall be reported to the AECC using the Apple Canyon Lake On Site Sewage Treatment System Inspection Report form. New systems shall be inspected every six (6) years from the time of occupancy or replacement. Any house built in 2000 and after will be required to have the septic system pumped and inspected every six (6) years.
- B. Exceptions: Any septic system servicing a Dwelling that is used for rental purposes shall be pumped and inspected EVERY THREE (3) YEARS.
- C. DUE TO THE NEED FOR CONTINUOUS OPERATION, THE AEROBIC TREATMENT UNIT (ATU) requires evaluation and maintenance at least once EVERY SIX (6) MONTHS. The system may be evaluated by a Private Sewage Disposal System Installation Contractor, a licensed Environmental Health Practitioner, an Illinois licensed Professional Engineer, a representative of the Department, or an agent of the Department or local health department. The property owner of an ATU may not conduct the inspection, report, and

maintenance. If the required inspections and maintenance are not performed, the system is in violation of the Illinois PART 905 PRIVATE SEWAGE DISPOSAL CODE SECTION 905.20 GENERAL REQUIREMENTS and this Code.

- D. The purpose of said inspections shall be to demonstrate to ACLPOA that the property owner's sewage treatment system is in good working order. The inspections shall be conducted for the purpose of determining whether or not the system contains any defects or malfunctions that materially hinder the suitability of the system for the purpose intended.
- E. Said inspections and pumping shall be required regardless of the type of sewage treatment system utilized by the property owner. Such systems subject to inspection include but not by way of limitation, conventional septic tanks and absorption fields and mechanical or aerobic treatment systems and any other systems from time to time utilized by property owners as approved by Jo Daviess County Health Department.
- F. Only inspections conducted by a contractor licensed by the state shall be acceptable to the AECC. Said contractor shall be an independent contractor retained by the lot owner-member and is not the contractor or employee of ACLPOA. It shall be the obligation of the individual property owner to have such inspections and pumping conducted to pay the contractors for all services rendered and not the obligation of ACLPOA.
- G. It shall be the obligation of the property owner to provide the AECC with written evidence of said inspection and pumping using the Apple Canyon Lake On Site Sewage Treatment System Inspection Report form. Such documentation shall be signed by the authorized representative of the company conducting the inspection. Minimally, such documentation shall

certify to the management of ACLPOA the type and kind of system inspected, and the condition of the system inspected, and whether or not any defects or malfunctions were observed. In systems having tanks, the inspection certificate shall indicate whether or not, at the time of the inspection, the tank was pumped. Any tank found to be leaking must be reported to the Building Inspector or AECC designee and scheduled to be replaced within thirty (30) days. ATU systems shall be reported to the AECC.

- H. All two (2) piece septic tanks being inspected and pumped shall be opened and inspected to determine if the tank is leaking. If the tank is found to be leaking, it must be reported to the Building Inspector or AECC designee and replaced within thirty (30) days.

127.4 CONVENTIONAL SYSTEMS

- A. Mandatory inspection and pumping every six (6) years.
- B. Conventional systems frequently utilize a septic tank with baffles and absorption fields of various types.
- C. Written designation of system type must be made at the time of inspection and communicated to the ACLPOA Building Department.
- D. On the first year designated for system inspection under the terms of this Code and on each subsequent fifth year, or more frequent, a written inspection report copy must be submitted to the ACLPOA Building Department by the inspecting contractor within seven (7) days of the inspection using the standard ACL report form. The body of this report shall specify the date and location at which the inspection was made, as well as any

significant deficiencies in need of repair. If requested by the AECC, include the exact location of the septic system in the report.

127.5 FAILURE TO COMPLY

- A. The required inspection of conventional systems as specified herein shall be conducted no later than August 1 in the year specified according to the inspection table maintained by the ACLPOA Building Department. Said inspection report shall be delivered to ACLPOA Building Department Office within seven (7) days of the required inspection. The required copy of a valid annual service agreement in full force and effect to mechanical systems shall be delivered to ACLPOA Building Department no later than August 1 of each year.
- B. Any Property Owner subject to the rules set forth in this Code who fails or refuses to obtain the required inspection and to produce written evidence thereof or to provide the required copy of an annual service agreement, as the case may be, in acceptable form to the ACLPOA Building Department within the time period specified above may result in the imposition of a \$100.00 fine and a per diem penalty of \$100.00 for each day the Property Owner is in a state of noncompliance and may be required to pay reasonable attorney fees and court costs of ACLPOA necessitated in compelling compliance. When the fine reaches \$2,000.00, the Association will lien the property.
- C. In addition, any Property Owner found not to be in compliance as aforesaid may also be subject to other sanctions, including but not limited to, suspension of membership privileges and amenities.

D. ACLPOA shall have the right to enforce compliance of the rules set forth in this Code in a Court of any competent jurisdiction at law or in equity and before any administrative or regulatory agency, bureau or other governmental entity and to pursue, without limitation, every other right to the fullest extent by law permitted to do.

127.6 GPS SEPTIC LOCATION FEE

The cost of the GPS location fee will be billed to the Property Owner by AECC at the time of the initial inspection under the septic inspection program. This fee will also be billed to Property Owners having their septic system inspected out of sequence as established in the table maintained by the Maintenance Department.

12.7-1/2



Memorandum

To: Board of Directors

Date: September 13, 2024

From: Executive Committee

Memo: 2024-71

Topic: Publication of the Proposed 2025 Annual Assessment, Operating Fee & Building Fee Schedules

Issue: Per CICAA, the budget must be advertised for a minimum of 30 days prior to the Board adopting the budget. The proposed 2025 Annual Assessment, Operating Fee & Building Fee Schedules will be published in the October issue of *The Apple Core*.

Recommendation: To authorize staff to publish the recommended **2025 Annual Assessment raised to \$1,360. OARF raised to \$150. Boat docs raised to \$325.** Vacation Rental Registration raised to \$300 with a fine double the fee. Add Golf Season Pass for individual with cart for \$495. Eliminate One-Day and Three-Day Amenity Tag (Retain Additional Annual Tag at \$20 each). Increase Non-Property Owner Greens Fees: 9 Holes M-F \$18 WE/Holidays \$22 18 Holes M-F \$25 WE/Holidays \$30. Reduce Junior Annual Golf Season Pass to \$75.

12.7-2/2



Memorandum

To: Board of Directors

Date: September 13, 2024

From: Budget/Audit Commission

Memo: 2024-66

Topic: Publication of the Proposed 2025 Annual Assessment, Operating Fee & Building Fee Schedules

Issue: Per CICAA, the budget must be advertised for a minimum of 30 days prior to the Board adopting the budget. The proposed 2025 Annual Assessment, Operating Fee & Building Fee Schedules will be published in the October issue of *The Apple Core*.

Recommendation: To authorize staff to publish the recommended **2025 Annual Assessment raised to \$1,400. OARF raised to \$120.** Vacation Rental Registration raised to \$300 with a fine double the fee. Add Golf Season Pass for individual with cart for \$495. Eliminate One-Day and Three-Day Amenity Tag (Retain Additional Annual Tag at \$20 each). Increase Non-Property Owner Greens Fees: 9 Holes M-F \$18 WE/Holidays \$22 18 Holes M-F \$25 WE/Holidays \$30. Reduce Junior Annual Golf Season Pass to \$75.



Memorandum

To: Board of Directors

Date: September 13, 2024

From: Budget/Audit Commission

Memo: 2024-64

Topic: Publication of the Proposed 2025 R&R

Issue: Per CICAA, the budget must be advertised for a minimum of 30 days prior to the Board adopting the budget. The proposed 2025 R&R Budget will be published in the October issue of *The Apple Core*.

Recommendation: To authorize staff to publish the proposed 2025 R&R Budget, in the amount of \$715,000 in expenditures in the October issue of *The Apple Core*.

Memorandum



To: Board of Directors

Date: September 13, 2024

From: Budget/Audit Commission

Memo: 2024-65

Topic: Publication of the Proposed 2025 Operating Budget

Issue: Per CICAA, the budget must be advertised for a minimum of 30 days prior to the Board adopting the budget. The proposed 2025 Operating Budget will be published in the October issue of *The Apple Core*.

Recommendation: To authorize staff to publish the proposed 2025 Operating Budget, with a total revenue of \$5,977,584 and total operating expenses of \$4,556,388 with a transfer to the R&R Fund of \$715,000, and a transfer to the Capital Fund of \$700,000, in the October issue of *The Apple Core*.

**Apple Canyon Lake Property Owner's Association
Budget/Audit Commission Minutes
September 9, 2024**

UNAPPROVED

1.0 Call to Order - Treasurer Carmel Cottrell called the meeting of the ACLPOA Budget/Audit Commission to order at 9:01 am on Monday, September 9, 2024.

Commission members present - In person: Chair Carmel Cottrell, Board Liaison Mark Kosco, Tom Brennan, Ron Carpenter, Nick Gouskos, Mike Harris, Steve Malone, Steve Nelson and Mary Witt. Via Zoom: Ashlee Miller. Brett Livengood was absent. General Manager Jon Sabo and Finance Manager Steve Borst, the Accounting Department's Heather Miller and Ashley Randecker, and ACL Department Manager Julie Janssen were also present. Guest in person: Laura Pratt. Guests via Zoom: Nolan Mullen and Katie Beals.

2.0 Approve minutes from August 19, 2024, Budget/Audit Commission meeting – TomB motioned to approve the August 19, 2024, minutes, seconded by MaryW. The motion passed unanimously.

3.0 Unfinished Business

3.1 Review Department R&R requests – The Commission reviewed all the R&R requests and agreed to recommend \$292,000 in expenditures while deferring \$423,000 to conserve reserves for the 2025 Capital Project funding needs. The Commission also discussed the Capital Project request for improving the President Bay water quality. More information was being researched including checking on other funding options for the project and AECC rules related to windmills.

3.2 Review Department Budgets – The Commission discussed pay raises and the addition of a new member service employee. The 4% raise and the additional person were both left in the Operating Budget. All department budgets were reviewed, and some minor adjustments were made.

3.3 Calculate the Preliminary Operating Deficit – The 10-year average of the Reserve Study required R&R funding of \$715,000 and Capital Projects was calculated to need \$700,000 of funding. Those amounts pushed the Operating Deficit to a loss of nearly \$300,000.

4.0 New Business

4.1 Vote on Final R&R Funding – The Commission agreed to fund R&R \$715,000 in 2025.

4.2 Vote on Final Capital Funding – The Commission agreed to fund Capital Projects \$700,000 in 2025. The Commission calculated that the Spillway Renovation will require the Capital Project Fund the need to borrow from the R&R Fund reserves to timely complete the project. Projections showed that in order to pay back the loan, it will require funding the Capital Project Fund \$700,000 per year through 2028.

4.3 Discuss and decide Fee Increases/Decreases – The following motion was made by RonC, seconded by TomB and unanimously approved by the Commission. Motion #1 – I move that the 2024 Fee Schedule be renewed with the following changes: Annual Assessment raised to \$1,400. OARF raised to \$120. Vacation Rental Registration raised to \$300 with a fine double the fee. Add Golf Season Pass for individual with cart for \$495. Eliminate One-Day and Three-Day Amenity Tag (Retain Additional Annual Tag at \$20 each). Increase Non-Property Owner Greens Fees: 9 Holes M-F \$18 WE/Holidays \$22 18 Holes M-F \$25 WE/Holidays \$30. Reduce Junior Annual Golf Season Pass to \$75.

4.4 Balance the Operating Fund – The Operating Fund was balanced with the increases proposed in 4.3.

4.5 Calculate the 2025 Dues Assessment – The following motion was made by SteveM, seconded by MikeH and unanimously approved by the Commission. Motion #2 – I move that the Budget Commission recommends to the Board of Directors the 2025 Operating Budget with total revenues of \$5,977,584 and Operating Expenses of \$4,556,388 with transfers to R&R of \$715,000 and Capital of \$700,000.

5.0 Other – The following motion was made by Mary Witt, seconded by Mark Kosco and unanimously approved by the Commission. Motion #3 – I move that the Budget Commission recommends to the Board of Directors the following: R&R Budget expenditures of \$292,000. We are deferring at least \$423,000.

6.0 Confirm future meeting dates – No Discussion

7.0 Adjournment – TomB motioned to adjourn, seconded by MaryW and the meeting was adjourned at 3:42 pm.

Respectfully submitted, Steve Borst, Secretary

ACLPOA
Operating Fund by Department

9/9/2024

	<u>2022 Actual</u>	<u>2022 Budget</u>	<u>2023 Actual</u>	<u>2023 Budget</u>	<u>2024 Actual</u>	<u>2024 Budget</u>	<u>2024 Budget</u>	<u>2025 Budget</u>	
Revenue					(7 months)	(7 months)			
Admin	2,713,609	2,678,522	3,253,609	3,138,117	2,299,040	2,287,391	3,526,429	3,373,940	
Communications	128,652	155,030	143,087	147,150	109,923	115,771	169,650	169,350	
Building	8,406	14,490	12,137	10,850	8,040	7,118	9,650	9,650	
Maintenance	8,431	2,000	6,637	-	294	3,500	6,000	1,500	
Solid Waste	117,090	116,005	126,540	124,080	74,801	73,939	125,810	127,000	
Safety & Security	8,784	9,750	8,333	8,850	7,626	7,500	8,850	8,000	
Pro Shop F&B	490,021	362,050	402,331	249,500	274,618	218,621	373,500	386,350	
Golf	-	2,000	180,811	152,200	157,126	137,893	184,560	160,650	
Marina	260,647	241,420	318,589	215,600	189,000	201,723	290,200	294,675	
Pool	6,572	8,525	5,470	7,925	6,318	6,625	7,225	6,700	
Cove	-	-	393,740	-	-	-	-	18,000	
Total	3,742,212	3,589,792	4,851,284	4,054,272	3,126,786	3,060,081	4,701,874	4,555,815	5,970,815
Expenses									
Admin, excluding Depr	1,163,055	1,120,882	1,236,789	1,316,304	829,080	960,513	1,433,002	1,390,412	
Communications	262,213	352,692	330,114	281,302	136,735	173,910	267,627	282,125	
Building	32,007	33,890	34,659	36,052	18,745	20,084	35,346	36,794	
Maintenance	792,070	851,093	838,507	930,738	572,145	558,493	981,786	1,073,932	
Solid Waste	69,260	56,651	76,006	63,747	41,280	44,643	75,043	75,150	
Safety & Security	378,947	344,747	424,216	377,136	287,132	235,554	420,125	455,271	
Pro Shop F&B	693,142	564,825	516,178	447,216	410,539	299,794	510,652	521,263	
Golf	-	2,200	202,951	199,387	108,493	116,396	212,714	220,959	
Marina	308,099	262,454	346,206	264,525	197,856	199,540	288,762	294,144	
Pool	162,980	152,272	155,453	149,989	109,039	121,166	169,241	158,628	
Cove	1,500	-	776,790	26,200	44,507	69,769	96,649	45,070	
Total	3,863,273	3,741,706	4,937,869	4,092,596	2,755,552	2,799,864	4,490,949	4,553,748	
Profit/(Loss)									
Admin	1,550,554	1,557,640	2,016,819	1,821,813	1,469,961	1,326,878	2,093,427	1,983,528	
Communications	(133,562)	(197,662)	(187,027)	(134,152)	(26,812)	(58,139)	(97,977)	(112,775)	
Building	(23,601)	(19,400)	(22,523)	(25,202)	(10,705)	(12,966)	(25,696)	(27,144)	
Maintenance	(783,638)	(849,093)	(831,870)	(930,738)	(571,851)	(554,993)	(975,786)	(1,072,432)	
Solid Waste	47,830	59,354	50,534	60,333	33,521	29,296	50,767	51,850	
Safety & Security	(370,163)	(334,997)	(415,883)	(368,286)	(279,506)	(228,054)	(411,275)	(447,271)	
Pro Shop F&B	(203,121)	(202,775)	(113,847)	(197,716)	(135,922)	(81,174)	(137,152)	(134,913)	
Golf	-	(200)	(22,140)	(47,187)	48,633	21,497	(28,154)	(60,309)	
Marina	(47,452)	(21,034)	(27,617)	(48,925)	(8,856)	2,183	1,438	531	
Pool	(156,408)	(143,747)	(149,983)	(142,064)	(102,721)	(114,541)	(162,016)	(151,928)	
Cove	(1,500)	-	(383,050)	(26,200)	(44,507)	(69,769)	(96,649)	(27,070)	
Total	(121,061)	(151,914)	(86,585)	(38,324)	371,234	260,217	210,925	2,067	
Net Operating Income/Loss	(121,061)	(151,914)	(86,585)	(38,324)	371,234	260,217	210,925	2,067	
Cove Loan Repayment	-	-	-	-	-	-	(100,000)	-	
2023 Projected Deficit	-	-	-	-	-	-	(110,000)	-	
Net Income	(121,061)	(151,914)	(86,585)	(38,324)	371,234	260,217	925	2,067	
	(0.00)	-	(0.00)	0.00	-	0.00	(0.00)	(0.00)	
	-	-	(0.00)	-	-	0.00	(0.00)	(0.00)	

DUES CALCULATOR

			<u>2021 & 2022</u>	<u>2023</u>	<u>2024</u>	
Annual Dues Rate	1360	\$ 7.50 per mo	1100	1245	1310	3.817%
Restricted Lot Rate	816			13.18%	5.22%	
Senior Exemption	250					
Senior Exemption 2	750					
Senior Exemption 3	850					
Senior Exemption 4	977.5					
Senior Exemption 5	1073					
Senior Exemption 6	1100					

Based on current figures:

			Revenue	Revenue Loss	
Annual Dues	2,615	Annual Dues	\$ 3,556,400		
Senior Exemption	11	Senior Exemption	\$ 2,750	\$ 12,210	
Senior Exemption 2	1	Senior Exemption 2	\$ 750	\$ 610	
Senior Exemption 3	4	Senior Exemption 3	\$ 3,400	\$ 2,040	
Senior Exemption 4	2	Senior Exemption 4	\$ 1,955	\$ 765	
Senior Exemption 5	3	Senior Exemption 5	\$ 3,219	\$ 861	
Senior Exemption 6	1	Senior Exemption 6	\$ 1,100	\$ 260	
Restricted Lots	106	Restricted Lots	\$ 86,496	\$ 57,664	
			\$ 3,656,070	\$ 74,410	\$ 27.13
2,743 total lots		Capital	\$ 700,000	\$ 255	
		R&R	\$ 715,000	\$ 261	
		Operating	\$ 2,241,070	\$ 817	
				\$ 1,333	
				\$ 1,360.00	

ACLPOA 2025 Construction Fee Schedule

New Dwelling: Permit Fee/Inspection (Good for one (1) year)	\$1,000
Environmental Impact Fee (Non-Refundable): New dwelling only	\$1,000
Environmental/Debris Bond (Refundable)	\$500
Additions to Existing Dwelling: Permit fee	\$0.20/square foot
All Accessory Structures	\$0.20/square foot
General Permits: Per item	\$10
Driveways	
Shoreline Construction	
Demolitions	
Landscaping: Any earthwork or lot grading whether performed as a single project or as a series projects on an existing developed lot	
Roofing	
Boat Docks	
Small Misc Permits/Projects	
GIS: Full Site	\$325

Building code regulations may be obtained from the Building & Environmental Code Book
or on the website www.applecanyonlake.org

ACL Capital Projects
2025

CASH OUTFLOWS			TOTAL	2024	2025	2026	2027	2028	
Spillway	-2024	Helm	\$ (2,000,000)	\$ (2,000,000)					
		CMT	\$ (331,400)	\$ (331,400)					
	-2025	Helm	\$ (485,200)		\$ (485,200)				
	-2026	Dam Crest	\$ (150,000)			\$ (150,000)			
	-2026	Removal of Rock	\$ (600,000)			\$ (600,000)			
	-2026	Coffer Dam	\$ (400,000)			\$ (400,000)			Purchase Coffer and reuse for Marina
Winchester			\$ (50,000)			\$ (50,000)	\$ (128,000)		
Presidents			\$ -				\$ (100,000)		SteveM Foundation update
Koester Pond			\$ -				\$ (45,000)		SteveM Foundation update
TOTAL FUNDING NEEDS			\$ (4,016,600)	\$ (2,331,400)	\$ (485,200)	\$ (1,200,000)	\$ (331,000)	\$ -	
FUNDING									
RESERVE BALANCE	2024	CP Reserve @ 7/31/24	1,589,586	1,600,000					
	2025				700,000	214,800	-	-	
	2026					700,000			
	2027						700,000		
	2028							700,000	
TOTAL				(731,400)	214,800	(285,200)	369,000	700,000	
R&R Loan - Needs Repayment			-	731,400		285,200	(369,000)	(647,600)	
Bank Loan									2% over Fed Window, currently 5.25% = 7.25%
Land Sale									If Sold, Revenue needs to be removed from Admin
Dredge Sale									?????
Y/E Balance				-	214,800	-	-	52,400	

Proposed revisions	ANNUAL FEE		DAILY RATE
Annual Assessment (Due March 1) - up \$90	\$ 1,360.00	Golf	Mon-Fri Wknd/Hol
Annual Trash Fee* (Due March 1)	\$ 130	Property Owner	
*required for all ACL homes, fee includes two passes (paper or decal)		Holes (9)	\$ 12 \$ 15
		Holes (18)	\$ 15 \$ 20
Seasonal Amenity Licenses (Due March 1)		Non Property Owner	
Marina Boat Slip	\$ 325	Holes (9)	\$ 18 \$ 22
Nixon Boat Slip	\$ 325	Holes (18)	\$ 25 \$ 30
Zone Boat Slip	\$ 325		
Sublease Slip	\$ 325		
Seasonal Campsite (\$800/Trash (\$90)/Camper (\$10) - up \$90	\$ 900	Cart Rental	
Camper Winter Storage (Onsite)	\$ 175	Holes (9)	\$ 10 \$ 12
		Holes (18)	\$ 15 \$ 20
Golf Cart/ATV/UTV Storage Inside	\$ 150	<i>Call ACL Pro Shop for tee times (815) 492-2477</i>	
Golf Cart Storage Outside	\$ 25		
Kayak Locker Rental	\$ 50		
Registration Fees		Campground	Mon - Thurs Wknd/Hol
Owner Amenity Registration Fee (per owner) - up \$10	\$ 150	RV Site (power and water)	
Golf Cart Registration	\$ 15	Property Owner	\$ 18 \$ 20
Motorized 1st Boat	\$ 75	Guest	\$ 30 \$ 35
Motorized 2nd Boat	\$ 75	Tent Site (primitive)	
Non-Motorized Boat	\$ 10	Property Owner	\$ 12 \$ 16
Snowmobile	\$ 30	Guest	\$ 20 \$ 25
ATV/UTV	\$ 30	Extended Camping Fees Primitive/Full Hook Up per week	
Vacation Rentals - up \$100	\$ 300	PO	\$ 75 PO \$ 100
Annual Golf Season Passes		Guest	\$ 150 Guest \$ 200
Property Owner (Individual)	\$ 250	Washer/Dryer	\$ 1.25 (per load)
Junior (Age 10-16) - down \$50	\$ 75	<i>Call ACL Office for reservations (815) 492-2238</i>	
Non Property Owner (Individual)	\$ 350	Marina Boat Slip Rentals	
Corporate	\$ 2,500	Daily	\$25
Property Owner (Couples w/ cart)	\$ 795	Weekly	\$105
Property Owner (Individual w/ cart)	\$ 495	Monthly	\$300
Classes		<i>Call ACL Office for reservations (815) 492-2238</i>	
Swimming Lessons (per person, one session)	\$ 20	Boat Rentals	Mon-Thurs Mon-Thurs
Private Swimming Lesson (per person, per lesson)	\$ 25		PO Guest
Miscellaneous		Pontoon 1/2 Day	100 \$175
	Each	Pontoon Per Day	175 \$250
Auto Decals (5 free per OARF paid)	\$ 10		
Amenity Tag (10 free per OARF paid)	\$ -		
ELIMINATE - One Additional One (1) Day Amenity Tag	\$ -		
ELIMINATE - One Additional Three (3) Day Amenity Tag	\$ -		
One Additional Annual Amenity Tag	\$ 20		Wknd/Hol
Replacement Trash Pass	\$ 30		Property Owner & Guest
Directory	\$ 5	Pontoon 1/2 Day	\$230
Electronic Item Disposal	\$ 35	Pontoon Per Day	\$325
Large Item Disposal	\$ 20	<i>Call ACL Office for reservations (815) 492-2238</i>	
Mattress or Box Spring (each) Disposal	\$ 30	Clubhouse Rental	
Map	\$ 5	Business Meetings	Number PO Fee
Delinquent Dues Fee (Assessed March, April, May)	\$ 125	Mon - Thurs	1-100 \$ 100
Payment Plan Processing Fee	\$ 35		101-250 \$ 200
Payment Plan Late Sign Up Fee	\$ 25	Parties/Open Houses	
Lot Mowing	\$ 80	Sun-Thurs	1-75 \$ 100
Pool Party* Monday - Thursday	\$ 125		76-150 \$ 200
Friday - Sunday	\$ 150		151-250 \$ 400
*Excess of 50 people (add)	\$ 50		
Convenience Fee	4%		
Programs			
Heat Light Program Call SSD Office (815) 492-2436			
Sub-License Boat Slip Program Call ACL Office (815) 492-2238			
ALL MANDATORY FEES MUST BE PAID ON ALL LOTS OWNED PRIOR TO ANY REGISTRATIONS OR DISTRIBUTION OF PASSES, AMENITY TAGS, OR STICKERS, UNLESS PROPERTY OWNER IS ON THE ACLPOA PAYMENT PLAN.		Weddings/Receptions	
		Fri-Sat	1-75 \$ 125
			76-150 \$ 275
			151-250 \$ 450
		ACL Club Fee: Non-ACL events, etc.	\$ 25
		ACL Employee (restrictions apply)	\$ 25
		<i>Deposit of equal amount required. For guests, add \$100 to above rate.</i>	
		<i>For reservations call (815) 492-2769</i>	

ACL Commission Requests

2025 Budget

Trails	1	Gravel		\$	8,000	
	2	Dust Control		\$	1,800	
	3	Signage		\$	2,000	
	4	Culver Pipes		\$	1,500	
	5	Cconcrete Bridge Repairs		\$	7,000	
		TOTAL Trails		\$	20,300	To Operating
Conservation	1	Erosion Control				
	a)	Natural Vegetation		\$	10,000	
	b)	Rip Rap, stream bank stabilization		\$	65,000	
	c)	Turbidity Curtain				
	d)	Sediment ponds				
	2	Dry Dams		\$	5,000	
	a)	Spillway dam inspection				
	3	Dredging				
	b)	Dredge Pond maintenance		\$	12,000	
	4	Forestry				
	a)	Greenway Restoration				
	b)	Survey of boundaries				
	5	Lake Management				
	a)	Weed and Invasive control				
	b)	Algae and nutrient control		\$	9,500	
	c)	Fish Stocking				
	d)	Fish Shocking/Joe Rush				
	e)	Watershed testing and analysis				
	f)	Lake monitoring supplies				
	g)	Lake Monitoring Equipment		\$	12,000	
	h)	Fish Finding/Sonar		\$	8,500	
	6	Other Conservation Projects				
	a)	Goose Egg oiling				
	b)	Upkeep of Demo Projects				
	c)	Zebra Mussels				
		TOTAL Conservation		\$	122,000	
Campground	Trees			\$	1,000	
Deer Mgmt	Archery Equipment			\$	1,000	
TOTAL				\$	144,300	

ACL
2025 R&R Requests

9-9-24

		Original	Dept SubTotal	Revised	
<u>Club House</u>					
Floor Covering	Square Carpeting	23,000		-	Clean only \$2000 to Operating #04-5542001
HVAC		7,500		7,500	\$4500 assumes free labor
Parking lot	Asphalt	57,500		-	Asphalt new + Sealcoat all
Sidewalk	Front Entrance Way - French Drain	21,000		21,000	
			109,000		
<u>Club House, Nixon Beach, Marina</u>					
Parking lot				20,000	
<u>Nixon Beach</u>					
Fishing Pier	Replace with EZ Dock for ADA purpose	92,500		-	Deferred
			92,500		
<u>Old Fire Houe</u>					
Parking Lot	Blacktop	142,000		-	No change to lot
	Chip & Seal	?		-	Deferred
			142,000		
<u>Golf Course</u>					
Cart Paths	Complete cart paths	20,000		20,000	Overlay 1,3,4,7,8 Add new to #9
Aerator	Replace old	30,000		-	Rent \$3000 to Operating #08-5524001
Bunker	Rebuild 4 bunkers with better draining	42,000		42,000	1,3,4,8 Grass over 1 & 9 Greenside
			92,000		
<u>Cove</u>					
Refrigerated Prep Table	Can't hold freon	6,000		-	Deferred
			6,000		
<u>Campground</u>					
Hot water tanks	Need 2 that are replacing 12 years old units	12,000		12,000	
West Roadway	Black Top	75,000		-	Deferred
			87,000		
<u>Natural Resources</u>					
Lake Monitoring Equipment	Replace Old	12,000		12,000	
Fishing Finding/Sonar	Monitor Fish & Habitat	8,500		8,500	
Canadian Pond Bubble Machine	Keep Nixon Beach Clear w/o Chemicals	9,500		-	
Bubble Curtain	Marina	-		-	Deferred
Bubble Curtain	Cove	-		-	Deferred
Dredge Pond Maintenance	Independence Bay	12,000		12,000	
Dry Dam		5,000		5,000	
Rip Rap		65,000		65,000	
Erosion Control	Natural Vegetation	10,000		10,000	
			122,000		
<u>Maintenance</u>					
UTV	Replace Kubota	26,000		-	Deferred
Trailer	Bigger Trailer to haul skid loader to save on Trax	22,000		15,000	Trade-In available
Van	Replace van with Pick-up truck	61,000		-	Deferred
Backhoe	Hydraulic pump & cylinder repairs			17,000	
			109,000		
<u>Security</u>					
Cameras		10,000		10,000	
AED's		8,000		-	\$8000 to Operating
Digital Speed Sign		10,000		-	Deferred - waiting on R&Regs
Vehicle		55,000		-	Deferred - possible Leasing
Security Boat				?	REPLACE at some point
			83,000		
<u>Pool</u>					
Concrete Repairs		15,000		15,000	
			15,000		
TOTAL			857,500	292,000	

RESERVES @ 6-30-24

\$

1,155,040



Apple Canyon Lake

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
01-Administrative						(7 months)	(7 months)		Lots =	2743 Note: JDC=14 ACL=14
01-410001	Membership Assessment - Operating	1,919,005.66	1,918,167.00	2,197,906.00	2,193,898.00	1,477,351.45	1,471,248.31	2,522,140.00	2,241,070.00	From Dues Calc Tab
01-410002	Membership Dues	-	-	887,247.75	-	-	-	-	-	
01-410003	Membership Dues	412,881.66	-	266,049.11	-	-	-	-	-	
01-411001	Delinquent Dues Fee	38,750.00	29,250.00	58,300.00	37,725.00	43,050.00	38,838.71	40,000.00	44,500.00	\$ 125.00
01-4115001	Interest-Delinquent Dues	763.74	915.00	-	585.00	-	-	-	-	
01-4120001	Interest Income - OP	13,306.80	12,000.00	47,109.80	12,000.00	34,562.50	24,000.00	32,500.00	40,000.00	
01-4120002	Interest Income - CP	8,077.44	-	35,638.40	-	-	-	-	-	
01-4120003	Interest Income - R&R	10,378.63	-	40,437.42	-	-	-	-	-	
01-4129001	Sublease Slip Income	5,750.00	2,000.00	13,500.00	3,750.00	5,675.00	2,975.00	2,975.00	16,000.00	
01-4130001	Marina Service Center	15,611.68	12,700.00	11,000.00	12,700.00	8,250.00	7,600.00	12,700.00	12,700.00	
01-4133001	Hay Mowing	4,914.00	4,000.00	680.00	4,000.00	3.00	-	4,000.00	4,000.00	
01-4134001	Land Rent	42,938.00	44,039.00	55,340.00	44,039.00	26,202.00	26,202.00	44,039.00	50,000.00	
01-4142001	Owner Amenity Registration (OARF)	287,100.00	285,000.00	309,862.00	305,800.00	175,028.00	171,645.81	294,250.00	406,500.00	\$ 150.00
01-4145001	Nixon Beach Boat Slip	12,400.00	12,600.00	18,900.00	18,600.00	18,000.00	18,900.00	18,900.00	19,500.00	\$ 325.00
01-4146001	Marina Boat Slip	48,400.00	48,800.00	60,305.00	72,600.00	69,126.00	72,600.00	72,600.00	71,500.00	\$ 325.00
01-4147001	Zone Boat Slip	88,800.00	95,400.00	144,900.00	142,800.00	145,200.00	144,900.00	144,900.00	156,975.00	\$ 325.00
01-4148001	Seasonal Campsite	46,020.00	48,670.00	52,700.00	52,700.00	56,700.00	55,800.00	55,800.00	56,700.00	\$ 900.00
01-4149001	Camper Storage	6,615.00	6,480.00	7,050.00	6,750.00	8,050.00	9,000.00	9,000.00	10,300.00	
01-4151001	Motor Boat Registration	47,290.00	53,750.00	115,950.00	118,125.00	114,075.00	114,399.00	115,425.00	113,100.00	\$ 75.00
01-4153001	Non-Motorized Boat Registration	4,216.00	4,125.00	9,020.00	7,500.00	9,130.00	7,500.00	7,500.00	9,000.00	
01-4155001	ATV/UTV Registration	27,025.00	24,750.00	26,890.00	25,500.00	26,575.00	26,000.00	26,000.00	27,000.00	\$ 30.00
01-4160001	Auto Decals	150.00	200.00	230.00	200.00	196.00	170.00	200.00	200.00	
01-4163001	Snowmobile Registration	150.00	100.00	750.00	750.00	600.00	750.00	750.00	750.00	
01-4164001	Deer Mgmt Program Registration Archery	2,975.00	2,500.00	3,625.00	3,300.00	125.00	3,000.00	3,000.00	3,100.00	
01-4165001	Additional Daily Amenity Tag	1,398.00	1,400.00	1,393.00	1,475.00	2,350.00	1,100.00	1,100.00	2,350.00	\$ 5.00
01-4166001	Additional 3 Day Amenity Tag	25.00	75.00	280.00	-	140.00	-	-	250.00	\$ 10.00
01-4180001	Counter Sales	1,108.90	1,855.00	1,497.38	650.00	480.19	350.00	500.00	500.00	
01-4193001	Payment Plan Processing Fee	8,250.00	8,800.00	6,985.00	9,145.00	7,840.00	7,400.00	7,400.00	7,000.00	
01-4194001	Vacation Rental Fee	-	-	-	-	4,000.00	7,583.31	13,000.00	4,000.00	\$ 200.00
01-4195001	Gain/Loss on Sale of Equipment	1,500.00	-	29,000.00	-	-	-	-	-	
01-4196001	Bad Debt Recovery	11,714.43	-	3,615.00	-	6,250.00	-	-	-	
01-4199001	Credit Card Convenience Fee	6,611.66	3,000.00	10,523.36	6,000.00	9,883.27	30,000.00	30,000.00	7,500.00	1%
01-4515001	Camping Fees	14,060.00	15,966.00	14,100.01	15,000.00	10,460.00	9,196.67	15,500.00	15,000.00	
01-4535001	Boat Rental	37,965.69	27,500.00	34,252.00	24,000.00	23,035.00	20,528.75	33,000.00	33,000.00	
01-4536001	Kayak Storage	600.00	450.00	675.00	600.00	1,100.00	1,200.00	1,200.00	1,200.00	
01-4539001	Boat Slip Rental	4,875.00	6,025.00	4,355.00	7,075.00	2,835.00	4,001.05	6,500.00	4,000.00	
01-4540001	Fines Collected	4,770.00	105.00	2,050.00	350.00	2,100.00	571.43	1,000.00	4,000.00	
01-4593001	Golf Cart Registration	2,325.00	2,275.00	6,660.00	6,750.00	6,750.00	6,525.00	6,525.00	6,720.00	\$ 15.00
01-4594001	Golf Cart Storage - Inside	3,250.00	3,125.00	3,875.00	3,750.00	3,450.00	3,405.77	4,025.00	4,025.00	
01-4700001	Fish Stocking	2,974.81	2,500.00	330.00	-	468.00	-	-	1,500.00	
Total		3,144,947.10	2,678,522.00	4,482,981.23	3,138,117.00	2,299,040.41	2,287,390.81	3,526,429.00	3,373,940.00	3,526,429.00 \$ 0.00
01-5025001	Department Wages	395,468.68	409,282.00	365,633.47	450,703.00	222,123.33	229,079.66	392,708.00	450,016.32	+1 Member Service
01-5026001	Overtime Wages	5,966.28	-	1,927.93	-	1,987.32	-	-	-	6.5FT,1TempPT
01-5050001	Payroll Taxes	32,524.70	32,742.00	30,243.91	36,036.00	17,212.99	19,471.78	33,380.18	34,715.39	6620 hrs 6 months
01-5051001	Rules & Regs Comm Recording Secretary	1,210.00	1,320.00	1,320.00	1,320.00	-	-	-	-	
01-5052001	Conservation Comm Recording Secretary	1,130.00	1,320.00	1,100.00	1,320.00	-	-	-	-	
01-5053001	Board & Annual Meeting Recording Secretary	1,750.00	2,250.00	1,500.00	1,750.00	1,000.00	1,157.15	1,800.00	1,800.00	
01-5060001	Contract Labor	-	660.00	10,424.00	-	23,467.50	19,174.00	32,864.00	34,150.00	
01-5100001	Recruitment Expenses	5,136.80	500.00	28,109.79	500.00	7,754.77	190.68	500.00	500.00	
01-5119001	Christmas Party & Employee Team Building	1,561.42	4,000.00	4,909.47	4,000.00	28.93	1,050.00	4,000.00	5,000.00	
01-5120001	Employee Dental/Eye/Life/STD/LTD	6,582.36	9,168.00	(785.91)	9,174.60	298.53	4,774.70	8,185.20	9,600.00	
01-5121001	Employee Health Insurance	44,066.42	56,844.00	72,216.69	66,068.40	22,138.51	37,478.42	64,248.72	61,500.00	
01-5122001	Retirement 401(k)	10,805.00	12,000.00	10,505.28	13,521.09	3,516.19	3,850.00	6,599.99	6,000.00	
01-5124001	Employee Health Insurance Contribution	(5,486.59)	(11,880.00)	(5,582.76)	(11,737.70)	(4,806.41)	(6,073.34)	(10,411.46)	(13,000.00)	
01-5125001	Vacation Earned	-	-	37,305.39	-	-	-	-	-	
01-5150001	Uniforms/Name Tags	1,145.92	500.00	902.80	600.00	34.44	750.00	750.00	1,000.00	
01-5172001	Conf/Training Registration Fee	40.00	3,500.00	4,894.00	6,000.00	-	2,333.33	3,500.00	1,600.00	Largescale HOA
01-5173001	Travel Expenses	1,916.67	2,100.00	2,342.96	250.00	301.80	250.00	250.00	3,400.00	Dam Owners
01-5174001	Reference & Training Material	23.35	-	-	-	-	-	-	-	
01-5190001	Credit Card Fees	29,935.79	19,000.00	43,364.79	25,000.00	34,821.62	19,628.06	30,000.00	40,000.00	
01-5193001	Subscriptions, Manuals, Magazines	318.31	425.00	1,202.69	-	397.82	-	-	-	
01-5194001	Memberships & Dues	2,147.00	2,100.00	1,541.68	2,100.00	1,499.00	1,571.42	2,199.99	2,300.00	
01-5200001	Furniture, Fixture & Equipment	2,615.20	3,000.00	5,203.61	3,000.00	1,595.25	1,750.00	3,000.00	4,000.00	Carpet Cleaning
01-5240001	Registration Expenses	8,734.02	9,500.00	7,795.11	11,500.00	(739.80)	-	9,500.00	9,500.00	
01-5245001	Maps	1,320.10	100.00	-	-	-	-	-	1,500.00	
01-5260001	Office Supplies	5,765.69	5,000.00	3,396.08	6,500.00	2,521.51	3,650.00	6,500.00	6,600.00	
01-5280001	General Supplies	148.84	1,100.00	1,329.66	1,000.00	1,347.93	487.50	750.00	850.00	
01-5281001	Banking Fees	78.61	-	117.64	-	(299.35)	-	-	-	
01-5295001	Marina General Merchandise	-	-	11,142.25	-	-	-	-	-	
01-5425001	Gift Certificates - Donated	-	-	135.00	-	25.00	-	-	-	
01-5450001	Postage	1,663.03	13,000.00	3,797.19	10,000.00	4,202.64	7,500.00	10,000.00	13,000.00	
01-5458001	Office-Postage Machine	803.92	1,515.00	2,159.14	1,515.00	834.81	1,350.00	1,515.00	1,600.00	
01-5459001	Office-Copier Service	7,102.43	6,000.00	6,287.57	6,000.00	4,229.69	3,658.41	6,000.00	6,300.00	
01-5480001	Accounting Services	16,211.48	6,000.00	42,318.43	14,000.00	35,245.61	39,456.00	67,636.00	51,000.00	
01-5491001	Fireworks	-	-	7,000.00	-	-	-	7,000.00	-	
01-5650001	Licenses & Permits	-	-	36.00	100.00	-	100.00	100.00	200.00	
01-5672001	Floral & Memorials	250.00	400.00	210.93	400.00	-	400.00	400.00	400.00	
01-5673001	Plaques, Gifts, Awards, etc.	1,390.98	600.00	440.73	600.00	75.00	600.00	600.00	600.00	
01-5674001	Food & Beverages	7,013.83	5,000.00	6,164.54	5,000.00	3,645.49	2,531.76	5,000.00	5,000.00	
01-5682001	Software Annual Fee	53,626.98	51,360.00	58,700.62	55,464.00	33,866.00	32,412.06	57,000.01	60,000.00	
01-5684001	Computers & Networking	16,698.60	13,000.00	9,369.26	13,000.00	1,538.43	38,362.41	52,999.99	16,000.00	
01-5685011	Software & Hardware Support	-	-	-	-	1,000.00	-	-	-	
01-5692001	Audit Consulting Costs	22,500.00	18,500.00	16,500.00	18,500.00	16,500.00	14,000.00	22,500.00	23,000.00	
01-5693001	ACL Legal Expenses	20,720.77	25,000.00	25,893.87	25,000.00	14,427.68	11,833.90	25,000.00	25,000.00	
01-5694001	Lien/Foreclosure Fee Expenses	8,805.94	3,000.00	3,319.72	-	-				

02-4218001	Garage Sales	570.00	2,600.04	489.20	600.00	540.00	600.00	600.00	500.00
02-4220001	Pinewood Derby	525.00	500.04	120.00	500.00	562.00	500.00	500.00	500.00
02-4221001	Kids Activities	1,260.00	2,499.96	911.45	1,500.00	1,040.00	2,500.00	2,500.00	1,000.00
02-4223001	Farm to Table Dinner	3,392.00	3,999.96	3,710.00	4,500.00	-	711.11	5,000.00	4,000.00
02-4224001	Haunted Trail	2,258.25	2,499.96	-	2,500.00	-	-	-	-
02-4226001	Open Air Concerts	-	2,499.96	1,000.00	-	500.00	5,000.00	5,000.00	1,000.00
02-4227001	Other Unscheduled Events	261.17	500.04	600.00	1,000.00	60.00	2,149.15	2,500.00	250.00
02-4228001	Trail Trekker/5K	4,100.00	7,500.00	2,430.00	3,400.00	4,885.00	2,513.42	3,000.00	4,000.00
02-4229001	Food Truck/Farmers Market	-	-	-	500.00	-	-	-	-
02-4238001	Clubhouse Rentals	2,225.00	3,075.00	1,275.00	2,500.00	1,875.00	1,300.00	2,500.00	3,000.00
02-4245001	Weddings/Receptions (1-250)	-	1,050.00	-	900.00	-	450.00	900.00	-
02-4246001	Gazebo Rentals	-	249.96	-	250.00	-	-	-	-
02-4248001	Employee Rental	-	75.00	-	-	-	50.00	50.00	-
Total		128,651.58	155,030.00	143,087.21	147,150.00	109,922.98	115,770.90	169,650.00	169,350.00

Move to Dep 01

\$ 169,650.00 \$ 0.00

02-5025001	Department Wages	117,910.35	108,231.96	115,428.65	130,689.00	41,248.94	63,591.50	109,014.00	113,374.58
02-5026001	Overtime Wages	3,760.58	-	4,856.66	-	351.00	-	-	-
02-5050001	Payroll Taxes	9,676.39	8,892.00	10,005.13	10,643.00	3,234.88	5,040.80	8,827.00	9,180.08
02-5100001	Recruitment Expenses	215.34	99.96	2.20	-	-	-	-	-
02-5120001	Employee Dental/Eye/Life/STD/LTD	1,246.08	1,358.04	1,832.86	2,712.00	459.90	1,366.47	2,342.52	1,356.00
02-5121001	Employee Health Insurance	13,628.78	15,120.00	12,022.31	14,880.00	5,195.93	4,689.23	8,038.68	8,400.00
02-5122001	Retirement 401(k)	2,697.25	2,160.00	2,399.74	2,760.00	953.66	1,737.42	3,000.01	2,000.00
02-5124001	Employee Health Insurance Contribution	(3,089.51)	(3,120.00)	(2,695.38)	(2,973.00)	(927.60)	(1,061.69)	(1,820.04)	(1,710.43)
02-5150001	Uniforms/Name Tags	209.74	399.96	193.98	600.00	149.05	600.00	600.00	400.00
02-5172001	Conf/Training Registration Fee	1,027.08	2,000.04	1,923.27	2,200.00	-	2,200.00	2,200.00	1,000.00
02-5173001	Travel Expenses	973.02	500.04	726.70	900.00	92.45	541.66	649.99	500.00
02-5174001	Reference & Training Material	78.00	399.96	-	-	-	-	-	-
02-5190001	Credit Card Fees - FH	-	2,900.04	286.05	-	629.83	-	-	500.00
02-5193001	Subscriptions, Manuals, Magazines	1,682.50	999.96	1,613.85	1,015.81	1,199.52	191.96	1,500.00	1,500.00
02-5194001	Memberships & Dues	50.00	350.04	-	350.00	-	-	-	-
02-5198001	Club House F/F/E	87.30	500.00	2,515.87	500.00	87.94	54.98	500.00	500.00
02-5199001	Kitchen Equipment F/F/E	218.75	500.00	12.86	500.00	16.10	441.22	750.00	500.00
02-5200001	Furniture, Fixture & Equipment	3,584.47	2,500.00	3,280.75	3,500.00	1,403.23	2,628.14	3,500.00	1,500.00
02-5260001	Office Supplies	509.06	999.96	392.91	750.00	140.67	459.22	750.00	500.00
02-5280001	General Supplies	1,110.20	1,650.00	430.24	1,500.00	463.01	468.20	1,500.00	500.00
02-5386001	ACL Community Book	7,041.16	8,600.04	17,414.82	8,600.00	-	6,769.42	7,400.00	8,000.00
02-5387001	Service Directory	7,544.76	9,300.00	10,193.84	9,300.00	10,658.93	10,500.01	10,500.01	10,500.00
02-5389001	Photo Contest/Calender	2,961.47	4,449.96	10,490.06	4,450.00	-	4,029.26	4,450.00	5,000.00
02-5391001	Information Kiosk	12.97	-	-	-	-	-	-	-
02-5392001	Communications & Marketing	4,676.47	6,999.96	11,373.64	7,000.00	6,289.30	4,366.00	7,000.00	7,000.00
02-5393001	Apple Core-Postage	14,548.43	9,000.00	17,474.89	12,000.00	9,171.49	9,807.20	14,000.02	17,000.00
02-5394001	Apple Core-Commission	13,965.04	14,000.04	25,435.97	14,000.00	13,457.31	11,940.32	20,000.01	22,000.00
02-5395001	Website-Commission	2,096.10	2,000.04	2,100.75	3,200.00	1,478.40	2,352.24	3,200.00	2,400.00
02-5396001	Website-Internet Expenses	1,306.45	1,800.00	1,299.59	1,800.00	803.64	660.91	1,800.00	1,500.00
02-5397001	AC Graphic Design-Production	6,113.00	4,200.00	7,551.40	5,000.00	4,590.00	5,279.34	7,500.02	9,000.00
02-5398001	AC Printing Services	23,854.68	24,999.96	31,182.49	25,000.00	14,812.39	16,708.07	27,000.01	27,000.00
02-5399001	Advertising	-	-	1,393.00	-	-	-	-	-
02-5475001	Trail Trekkers/ 5K	4,100.00	5,000.04	3,110.00	3,400.00	2,715.61	1,639.28	3,400.00	4,000.00
02-5483001	Pinewood Derby	304.76	425.04	97.82	425.00	276.01	425.00	425.00	425.00
02-5485001	Garage Sales	325.00	1,300.00	206.33	300.00	228.80	300.00	300.00	300.00
02-5487001	Volunteer Appreciation	3,423.27	2,000.00	903.13	3,000.00	-	155.99	3,000.00	3,500.00
02-5488001	Farm to Table Dinner	4,550.60	1,500.00	5,717.26	3,000.00	-	241.73	5,000.00	4,000.00
02-5489001	Open Air Concerts	3,300.00	2,500.00	5,600.00	3,500.00	5,425.00	4,772.71	4,999.99	5,000.00
02-5490001	Haunted Trail	2,868.26	2,000.00	-	2,000.00	-	-	-	-
02-5492001	Kid's Activities	606.44	1,000.00	889.18	1,500.00	732.52	1,230.38	2,500.00	1,000.00
02-5493001	Other-Unscheduled	839.81	500.04	1,969.90	1,000.00	1,226.85	900.00	1,500.00	1,500.00
02-5495001	Social/Recreation Expenses	-	16,224.96	107.96	-	(107.96)	-	-	-
02-5498001	Fitness Center, Tennis Courts, Archery Range	587.28	699.96	684.32	1,000.00	455.99	583.31	1,000.00	1,000.00
02-5499001	Clubhouse Rental Sec Deposit	-	1,200.00	425.00	-	-	-	-	-
02-5645001	Music Licenses	1,112.00	-	1,325.25	1,300.00	1,422.00	1,300.00	1,300.00	1,500.00
02-5648001	Liquor Licenses	500.00	1,200.00	-	-	400.00	-	-	500.00
02-5705001	Ice Cream Social - DF	-	-	1,338.77	-	-	-	-	-
02-5863001	Designated Fund - Fireworks	-	-	16,600.00	-	8,000.00	7,000.00	-	10,000.00
Total		262,213.33	352,692.00	330,114.02	281,301.81	136,734.79	173,910.28	267,627.22	282,125.21
Loss		(133,561.75)	(197,662.00)	(187,026.81)	(134,151.81)	(26,811.81)	(58,139.38)	(97,977.22)	(112,775.21)

1.5FT, 1SNL
1327 hrs 6 months

\$ 267,627.22 \$ 0.00

(\$ 97,977.22) \$ 0.00

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget
03-Building									
						(7 months)	(7 months)		
03-4267001	Permits - Accessory Structures	549.60	3,999.96	-	5,000.00	-	-	-	-
03-4268001	Permits - Demolition & Shoreline	40.00	99.96	10.00	-	98.00	-	-	-
03-4269001	Permits-Driveways	60.00	39.96	50.00	-	70.00	-	-	-
03-4291001	Permits - General	3,756.20	5,700.00	5,751.80	1,200.00	3,222.20	2,468.25	5,000.00	5,000.00
03-4292001	Permits - New Homes	3,000.00	2,000.04	6,325.00	2,000.00	4,650.00	2,000.00	2,000.00	2,000.00
03-4296001	Environment Impact Fees	1,000.00	2,000.04	-	2,000.00	-	2,000.00	2,000.00	2,000.00
03-4299001	GIS - New Homes	-	650.00	-	650.00	-	650.00	650.00	650.00
Total		8,405.80	14,489.96	12,136.80	10,850.00	8,040.20	7,118.25	9,650.00	9,650.00

\$ 9,650.00 \$ 0.00

03-5025001	Department Wages	28,496.93	27,999.96	31,452.66	30,000.00	16,940.28	17,892.05	31,200.00	32,448.00
03-5050001	Payroll Taxes	2,414.84	2,490.00	2,645.82	2,601.79	1,435.64	1,542.23	2,496.01	2,595.85
03-5057001	Septic Inspection	-	2,000.04	-	2,000.00	-	-	-	-
03-5150001	Uniforms/Name Tags	207.12	99.96	-	150.00	11.50	150.00	150.00	150.00
03-5172001	Conf/Training Registration Fee	-	125.04	-	125.00	-	50.00	125.00	125.00
03-5173001	Travel Expenses	-	174.96	-	175.00	-	100.00	175.00	175.00
03-5174001	Reference & Training Material	23.35	99.96	-	100.00	-	100.00	100.00	100.00
03-5194001	Memberships & Dues	270.00	399.96	270.00	400.00	-	-	400.00	400.00
03-5200001	Furniture, Fixture & Equipment	321.80	300.00	-	-	-	200.00	200.00	200.00
03-5260001	Office Supplies	232.16	200.00	290.98	500.00	357.69	50.09	500.00	600.00
03-5280001	General Supplies	40.77	-	-	-	-	-	-	-
Total		32,006.97	33,889.88	34,659.46	36,051.79	18,745.11	20,084.37	35,346.01	36,793.85
Loss		(23,601.17)	(19,399.92)	(22,522.66)	(25,201.79)	(10,704.91)	(12,966.12)	(25,696.01)	(27,143.85)

1PT
545 hrs 6 months

\$ 35,346.01 \$ 0.00

(\$ 25,696.01) \$ 0.00

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget
04-Maintenance									
						(7 months)	(7 months)		
04-4680001	Soil Sediment	3,048.14	2,000.04	965.05	-	293.72	-	-	500.00
04-4700001	Fish Stocking Donations	-	-	1,364.01	-	-	-	-	1,000.00
04-4701001	NRCS Grant	5,383.00	-	4,308.40	-	-	3,500.00	6,000.00	-
04-4701003	Grants - R&R	-	-	71,549.47	-	-	-	-	-
Total		8,431.14	2,000.04	78,186.93	-	293.72	3,500.00	6,000.00	1,500.00

04-5025001	Department Wages	391,379.22	435,569.04	435,939.84	470,302.00	275,795.68	269,753.76	502,881.00	541,746.24
04-5026001	Overtime Wages	10,228.69	-	9,318.14	-	3,883.61	-	-	-
04-5050001	Payroll Taxes	34,668.60	41,430.96	35,723.87	33,691.79	22,424.23	23,826.39	40,230.49	41,839.71
04-5060001	Contract Labor	11,244.90	18,000.00	7,964.80	19,000.00	1,500.00	-	13,000.00	110,000.00
04-5100001	Recruitment Expenses	-	249.96	-	250.00	-	-	-	-
04-5120001	Employee Dental/Eye/Life/STD/LTD	11,306.44	12,024.00	11,158.77	13,536.00	6,722.76	8,447.00	14,212.80	17,466.00
04-5121001	Employee Health Insurance	97,279.07	129,960.00	94,770.32	139,452.00	62,857.63	55,2		

04-5512001	Nixon Beach Grounds Maintenance	10,660.98	2,000.04	2,794.14	1,500.00	4,889.05	1,030.55	1,500.00	1,500.00	
04-5513001	Fish House Grounds Maintenance	-	999.96	7,982.24	1,000.00	460.00	-	-	1,000.00	
04-5514001	Recycling Center Grounds Maintenance	-	500.04	-	500.00	-	-	-	-	
04-5516001	Cove Grounds Maintenance	1,679.00	3,000.00	-	-	-	-	-	-	
04-5518001	Lake/Dock Maintenance	2,410.79	3,999.96	2,526.94	5,000.00	10,449.13	385.69	3,500.00	15,000.00	
04-5519001	Roads/Parking Lots Maintenance	8,616.18	15,000.00	28,147.65	15,000.00	10,922.91	4,497.57	17,000.01	17,000.00	
04-5520001	Trails Maintenance	21,572.47	20,000.04	24,016.42	25,000.00	16,955.24	10,150.00	17,500.00	25,000.00	
04-5521001	Campground Grounds Maintenance	2,921.25	1,500.00	3,849.99	2,500.00	2,799.02	2,760.00	3,000.00	3,500.00	
04-5522001	Chemicals - Lake & Land	14,818.21	12,000.00	4,282.50	20,000.00	71,888.94	87,300.00	87,300.00	7,500.00	
04-5523001	Greenways Maintenance	-	500.04	1,325.00	500.00	385.00	500.00	500.00	500.00	
04-5536001	Pest Control in Buildings	4,314.00	3,399.96	5,729.00	3,700.00	2,635.00	2,868.57	5,000.01	5,300.00	
04-5537001	K&S Building Maintenance	30.24	999.96	64.65	1,000.00	-	-	100.00	100.00	
04-5541001	Security Offices Building Maintenance	2,074.45	600.00	97.52	600.00	27.01	913.70	1,000.00	1,000.00	
04-5542001	Clubhouse/Office Building Maintenance	3,687.70	2,400.00	15,105.14	2,400.00	988.92	4,388.42	14,000.00	12,000.00	
04-5543001	Annex/Pool Building Maintenance	769.54	1,500.00	2,472.67	1,500.00	-	983.29	1,500.00	1,500.00	
04-5544001	Maintenance Shop Maintenance	5,880.87	2,100.00	400.58	2,200.00	859.31	1,283.31	2,200.00	2,200.00	
04-5545001	Campground Bathhouse Maintenance	1,604.36	2,199.96	713.74	2,100.00	1,030.06	1,600.00	2,100.00	2,500.00	
04-5546001	Cove Building Maintenance	2,460.90	3,200.04	-	-	(15.14)	-	-	-	
04-5548001	Nixon Beach Pavilion Maintenance	1,058.70	999.96	73.70	1,000.00	69.07	830.94	1,000.00	1,000.00	
04-5549001	Misc. Building Maintenance	4,033.75	3,999.96	3,083.45	4,000.00	1,412.15	3,458.08	4,000.00	5,000.00	
04-5551001	Observation Tower Maintenance	-	399.96	-	400.00	-	400.00	400.00	-	
04-5570001	Security Vehicle Maintenance	5,107.63	3,999.96	8,756.25	4,000.00	10,194.99	3,500.00	6,000.06	10,000.00	
04-5572001	Maintenance Vehicle Maintenance	8,808.66	10,500.00	11,589.89	10,500.00	5,130.12	6,125.00	10,500.00	12,500.00	
04-5573001	GM/Staff Vehicle Maintenance	-	99.96	2,868.07	10,100.00	1,488.40	500.00	500.00	1,000.00	
04-5593001	GM/Staff Vehicle Gas & Oil	349.05	249.96	939.83	250.00	447.27	194.76	450.00	1,000.00	
04-5597001	Maintenance Gas & Oil	50,827.97	38,000.00	41,719.04	38,000.00	24,562.76	24,400.79	47,500.02	40,000.00	
04-5598001	Security Gas & Oil	21,675.36	18,000.00	15,483.77	18,000.00	10,538.65	14,606.12	24,999.99	20,000.00	
04-5836001	Lake Sediment Pond	-	5,000.04	4,900.00	6,000.00	-	-	-	10,000.00	
04-5837001	Lake Monitoring Supplies	3,696.83	500.04	1,250.32	500.00	(34.91)	600.00	1,500.00	1,000.00	
04-5838001	Licenses & Permit	103.68	99.96	26.00	100.00	-	-	200.00	200.00	
04-5839001	Crane Contract Labor	4,927.00	4,599.96	-	10,000.00	-	-	-	-	
04-5843001	Gas/Oil - Dredge	1,496.89	6,999.96	-	7,000.00	-	-	-	-	
04-5844001	Dredge Maintenance	1,555.05	7,500.00	620.97	5,000.00	329.62	-	-	-	
04-5846001	Lake Water Testing	-	999.96	-	2,000.00	-	2,000.00	2,000.00	-	
04-5871001	Fish Restocking/Management	12,372.50	9,999.96	10,790.00	10,000.00	-	-	10,000.00	10,000.00	
04-5872001	Dam Inspection	2,750.00	2,499.96	3,250.00	2,750.00	-	-	2,750.00	3,250.00	
04-5889001	NRCS Grant	2,088.41	-	-	-	141.13	-	-	-	
04-5891001	Lake/Watershed Testing	5,292.67	3,000.00	7,114.93	4,500.00	3,217.70	9,000.00	9,000.00	10,000.00	
Total		792,069.55	851,093.44	838,506.98	930,737.74	572,145.16	558,493.31	981,786.42	1,073,931.74	\$ 981,786.42 \$ 0.00
Loss		(783,638.41)	(849,093.40)	(760,320.05)	(930,737.74)	(571,851.44)	(554,993.31)	(975,786.42)	(1,072,431.74)	(\$ 975,786.42) \$ 0.00

carpet cleaning \$2000

No new vehicle-2 Repairs

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
05-Solid Waste & Recycling										
05-4391001	Property Owner Trash Assessment	112,950.00	111,840.00	122,490.00	121,680.00	71,265.00	71,338.91	121,809.97	123,000.00	
05-4393001	Scrap Metal Income	-	-	-	-	570.60	-	-	-	
05-4395001	Large Item Disposal	4,140.00	4,164.96	4,050.00	2,400.00	2,965.00	2,600.00	4,000.00	4,000.00	
Total		117,090.00	116,004.96	126,540.00	124,080.00	74,800.60	73,938.91	125,809.97	127,000.00	\$ 125,809.97 \$ 0.00
05-5025001	Department Wages	14,052.90	13,155.96	14,207.76	14,168.00	6,261.74	10,232.50	17,929.01	18,000.00	1PT,1/2PT
05-5050001	Payroll Taxes	1,395.65	1,295.04	1,391.00	1,354.00	566.07	1,006.62	1,789.01	1,800.00	341 hrs 6 months
05-5150001	Uniforms/Name Tags	120.77	99.96	-	125.00	222.54	175.00	175.00	250.00	
05-5200001	Furniture, Fixture & Equipment	107.27	99.96	49.85	100.00	-	-	150.00	100.00	
05-5625001	Scavenger Services	53,583.82	42,000.00	60,357.68	48,000.00	34,229.21	33,229.19	55,000.03	55,000.00	
Total		69,260.41	56,650.92	76,006.29	63,747.00	41,279.56	44,643.31	75,043.05	75,150.00	\$ 75,043.05 \$ 0.00
Profit		47,829.59	59,354.04	50,533.71	60,333.00	33,521.04	29,295.60	50,766.92	51,850.00	\$ 50,766.92 \$ 0.00

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
06-SSD										
06-4178001	Vending - Candy/Pop	-	-	765.95	-	-	-	-	-	
06-4179001	Counter Sales Heat Lamps	983.68	750.00	177.15	750.00	325.84	300.00	750.00	500.00	
06-4200001	Heat Lamps Program Fees	7,800.00	9,000.00	7,400.00	8,100.00	7,300.00	7,200.00	8,100.00	7,500.00	
06-4513001	Misc Sales/Vending	-	-	(10.00)	-	-	-	-	-	
Total		8,783.68	9,750.00	8,333.10	8,850.00	7,625.84	7,500.00	8,850.00	8,000.00	\$ 8,850.00 \$ 0.00

06-5025001	Department Wages	295,473.83	261,684.00	319,724.77	277,942.00	211,544.67	167,381.46	306,999.99	319,279.99	6FT,2PT,6SNL
06-5026001	Overtime Wages	9,293.86	-	15,413.97	-	9,484.02	-	-	12,000.00	7070 hrs 6 months
06-5050001	Payroll Taxes	25,628.83	23,711.04	26,941.12	24,675.67	17,874.09	16,546.49	27,629.99	28,735.19	
06-5120001	Employee Dental/Eye/Life/STD/LTD	5,939.67	5,376.00	4,874.20	6,480.00	2,624.12	5,184.55	8,887.80	6,322.20	
06-5121001	Employee Health Insurance	41,250.77	51,720.00	53,146.81	60,266.00	40,157.98	42,167.44	72,286.99	76,100.10	
06-5122001	Retirement 401(k)	2,305.47	1,536.00	3,262.26	4,686.00	2,088.54	1,993.81	4,499.99	3,531.00	
06-5124001	Employee Health Insurance Contribution	(12,914.37)	(17,040.00)	(17,584.50)	(12,014.00)	(9,647.85)	(11,475.22)	(20,630.00)	(20,947.05)	
06-5150001	Uniforms/Name Tags	2,818.63	2,499.96	2,275.52	2,000.00	1,920.07	2,250.00	2,500.00	3,500.00	
06-5169001	EMS Conference/Training	-	1,899.96	141.66	1,500.00	303.69	-	1,500.00	1,800.00	
06-5170001	EMS Travel Expenses	-	1,200.00	224.49	1,000.00	101.77	-	1,000.00	1,200.00	
06-5172001	Conf/Training Registration Fee	224.74	200.04	492.07	200.00	-	200.00	200.00	-	
06-5173001	Travel Expenses	271.20	200.04	36.61	200.00	-	144.69	200.00	-	
06-5174001	Reference & Training Material	23.35	99.96	-	100.00	-	100.00	100.00	-	
06-5193001	Subscriptions, incl. Cameras	2,156.51	2,700.00	3,857.51	2,400.00	2,927.00	2,554.40	3,000.00	5,000.00	
06-5194001	Memberships & Dues	1,953.45	1,959.96	2,067.45	2,000.00	3,543.65	3,529.33	4,450.01	3,000.00	
06-5196001	EMS F/IE	1,123.89	999.96	2,916.11	1,000.00	-	-	-	-	
06-5200001	FFE, incl AED's	781.99	999.96	3,309.13	1,000.00	1,268.84	2,250.00	3,000.00	11,000.00	
06-5248001	Heat Lamps	586.35	200.04	222.84	200.00	613.81	-	250.00	250.00	
06-5250001	5250 Counter Sales	-	200.04	606.20	-	-	-	-	-	
06-5260001	Office Supplies	1,054.11	600.00	193.51	500.00	194.91	291.69	500.00	500.00	
06-5280001	General Supplies	616.48	999.96	758.68	1,000.00	323.18	750.00	1,000.00	1,000.00	
06-5282001	EMS General Supplies	557.95	3,000.00	1,335.88	2,000.00	1,380.79	1,250.00	2,000.00	2,000.00	
06-5503001	Security Equip, incl Radios	-	-	-	-	428.82	435.50	750.00	1,000.00	
Total		378,946.71	344,746.92	424,216.29	377,135.67	287,132.10	235,554.14	420,124.77	455,271.43	\$ 420,124.77 \$ 0.00
Loss		(370,163.03)	(334,996.92)	(415,883.19)	(368,285.67)	(279,506.26)	(228,054.14)	(411,274.77)	(447,271.43)	(\$ 411,274.77) \$ 0.00

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
07-Pro Shop,F&B										
07-4199001	Credit Card Convenience Fee	-	-	-	-	2,233.81	14,000.00	24,000.00	4,000.00	1%
07-4570001	Property Owner 9 Holes	55,750.00	52,820.96	13,558.00	-	-	-	-	-	
07-4578001	Daily Cart Rental 9 Holes WD	37,230.00	24,669.00	9,437.00	-	-	-	-	-	
07-4584001	Special Events	9,921.00	12,750.00	30.00	-	140.00	600.00	1,000.00	-	
07-4585001	Season Pass Property Owner	33,958.13	34,550.04	-	-	-	-	-	-	
07-4586001	Season Pass Non Property Owner	5,758.12	3,500.04	-	-	-	-	-	-	
07-4587001	Season Pass Corporate	12,000.00	18,000.00	-	-	-	-	-	-	
07-4588001	Season Pass Junior Age 10-16	900.00	500.04	-	-	-	-	-	-	
07-4595001	Golf Cart Storage - Outside	450.00	1,100.04	-	-	-	-	-	-	
07-4625001	Golf Advertising	1,000.00	560.04	-	-	-	-	-	-	
07-4635001	Pro Shop Food	184,648.29	102,999.96	207,968.41	135,000.00	152,229.04	114,810.98	200,000.00	220,000.00	
07-4636001	Pro Shop Non Alcoholic Beverages	10,644.21	12,000.00	14,831.18	7,500.00	9,809.37	6,114.69	10,499.99		

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
07-5194001	Memberships & Dues	40.00	200.04	-	200.00	-	200.00	200.00	200.00	200.00
07-5200001	Furniture, Fixture & Equipment	634.46	999.96	1,215.01	1,200.00	796.90	2,500.00	2,500.00	5,000.00	Refrig Salad Bar
07-5260001	Pro Shop Office Supplies	211.23	399.96	197.03	500.00	280.98	233.38	400.04	400.00	
07-5280001	General Supplies	229.42	5,000.04	4,632.46	5,000.00	8,598.71	2,041.69	3,500.01	4,000.00	
07-5292001	Pro Shop Special Events/Fundraisers	863.90	999.96	1,247.41	2,500.00	506.45	173.63	750.00	1,200.00	
07-5302001	Clothing, Caps, etc	6,164.33	4,250.04	11,347.84	5,000.00	3,948.58	3,666.00	6,000.00	6,000.00	
07-5305001	Pro Shop Retail Supplies	(65.33)	8,000.04	2,133.62	7,000.00	1,113.19	2,300.00	4,000.00	4,400.00	
07-5310001	Pro Shop Food	107,421.55	42,039.96	90,041.68	55,102.00	78,804.34	40,234.00	70,000.01	77,000.01	
07-5311001	Pro Shop Non Alcoholic Beverages	5,996.78	5,000.04	4,785.13	3,125.00	5,072.47	1,819.85	3,125.00	3,437.50	
07-5312001	Pro Shop Beer	46,449.37	21,650.04	63,950.75	22,534.00	30,753.85	11,246.61	18,750.00	20,625.00	
07-5313001	Pro Shop Wine	1,772.17	1,500.00	443.39	1,500.00	1,329.72	846.00	1,500.00	1,650.00	
07-5314001	Pro Shop Liquor	26,894.77	10,652.04	11,215.30	11,921.00	16,546.07	7,559.91	12,500.00	13,750.00	
07-5370001	Golf Cart Rentals	18,274.57	16,500.00	-	-	-	-	-	-	
07-5390001	Golf Score Cards/Tee Signs	1,045.94	800.04	449.30	-	-	-	-	-	
07-5392001	Communications & Marketing	-	-	355.00	39,811.80	531.24	-	-	-	
07-5399001	Advertising	-	2,000.04	162.50	-	-	500.00	1,000.00	500.00	
07-5507001	Maintenance Equipment - Pro Shop	14,956.97	6,999.96	8,056.13	4,500.00	2,680.61	1,400.00	2,500.00	2,000.00	
07-5524001	Golf Grounds Maintenance	7,843.07	20,000.04	-	-	-	-	-	-	
07-5540001	Pro Shop Building Maintenance	3,578.92	3,000.00	3,123.75	4,000.00	964.73	2,781.44	4,000.00	4,000.00	
07-5599001	Gas & Oil - Pro Shop	5,502.35	2,199.96	2,069.80	-	-	-	-	-	
07-5648001	Liquor Licenses	-	-	1,450.00	-	600.00	-	-	2,100.00	
07-5650001	Licenses & Permits	2,365.00	1,350.00	359.69	2,150.00	9.99	220.00	2,365.00	400.00	
07-5795001	Electric	12,661.64	12,075.00	11,373.44	13,283.00	7,591.33	7,614.90	14,611.31	14,000.00	
07-5796001	Water	3,113.93	1,875.00	2,055.79	1,500.00	1,200.52	1,075.94	3,425.33	2,500.00	
07-5797001	Propane	2,440.11	3,500.04	4,587.41	4,550.00	2,059.88	3,362.83	4,000.01	4,000.00	
07-5798001	Telephone	2,361.34	2,223.00	2,316.00	2,600.00	965.81	1,182.68	2,000.00	2,000.00	
07-5799001	Internet	739.89	780.00	247.97	750.00	-	487.50	750.00	-	
07-5810001	Commercial Property Insurance	15,852.00	15,852.00	17,437.00	17,437.00	19,180.00	19,180.70	19,180.70	3,850.00	2024 rate + 10%
07-5813001	Liquor Liability Insurance	934.00	900.00	1,722.00	950.00	556.00	1,350.00	1,350.00	1,000.00	
07-5816001	Property Taxes	12,356.10	12,999.96	9,724.86	13,000.00	8,156.19	2,313.25	3,900.00	6,500.00	
Total		693,141.59	564,825.24	516,177.81	447,215.94	410,539.48	299,794.35	510,652.23	521,263.04	\$ 510,652.23 \$ 0.00
Loss		(203,120.85)	(202,775.20)	(113,846.75)	(197,715.94)	(135,921.66)	(81,173.73)	(137,152.24)	(134,913.04)	(\$ 137,152.24) \$ 0.00

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
08-Golf Course						(7 months)	(7 months)			
08-4199001	Credit Card Convenience Fee	-	-	-	-	1,405.23	-	-	2,000.00	1%
08-4570001	Property Owner 9 Holes	-	-	71,908.75	55,000.00	51,627.00	20,000.00	35,000.00	40,000.00	
08-4575001	Guest Green Fees	-	-	-	-	2,568.00	17,000.00	30,000.00	10,000.00	
08-4578001	Daily Cart Rental 9 Holes WD	-	-	42,336.50	37,000.00	22,524.00	23,000.00	40,000.00	32,000.00	
08-4584001	Special Events	-	-	4,491.61	6,000.00	2,871.00	2,333.31	3,999.96	4,000.00	
08-4585001	Season Pass Property Owner	-	-	37,750.00	35,000.00	50,667.00	49,210.00	49,210.00	50,000.00	
08-4586001	Season Pass Non Property Owner	-	-	5,250.00	5,000.00	3,325.00	5,000.00	5,000.00	3,000.00	
08-4587001	Season Pass Corporate	-	-	17,439.00	12,000.00	20,639.00	19,999.99	19,999.99	20,000.00	
08-4588001	Season Pass Junior Age 10-16	-	-	1,185.00	750.00	1,100.00	900.00	900.00	1,200.00	
08-4595001	Golf Cart Storage - Outside	-	-	450.00	450.00	400.00	450.00	450.00	450.00	
08-4625001	Golf Advertising	-	2,000.00	-	1,000.00	-	-	-	-	
Total		-	2,000.00	180,810.86	152,200.00	157,126.23	137,893.30	184,559.95	160,650.00	\$ 184,559.95 \$ 0.00

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
08-5025001	Department Wages	-	-	102,389.27	109,224.00	60,284.89	60,803.13	106,200.00	110,448.00	2FT,1SNL
08-5026001	Overtime Wages	-	-	2,102.95	-	1,084.35	-	-	-	2368 hrs 6 months
08-5050001	Payroll Taxes	-	-	8,940.19	11,413.86	4,885.38	4,864.24	8,495.99	8,835.83	
08-5120001	Employee Dental/Eye/Life/STD/LTD	-	-	1,309.73	2,172.00	906.71	1,844.22	3,161.52	2,546.10	
08-5121001	Employee Health Insurance	-	-	22,440.00	30,138.00	10,178.41	18,739.21	32,124.36	23,603.70	
08-5122001	Retirement 401(k)	-	-	1,100.22	2,400.00	608.71	1,514.94	2,597.04	1,000.00	
08-5124001	Employee Health Insurance Contribution	-	-	(6,414.70)	(8,010.60)	(2,688.18)	(4,821.32)	(8,265.12)	(5,000.00)	
08-5150001	Uniforms/Name Tags	-	-	231.99	250.00	337.56	400.00	400.00	500.00	
08-5292001	Special Golf Events/Fundraisers	-	-	-	-	-	875.00	1,500.00	1,500.00	
08-5370001	Golf Cart Rentals	-	-	18,424.53	16,500.00	10,433.21	8,322.83	18,000.00	19,000.00	
08-5390001	Golf Score Cards/Tee Signs	-	-	737.33	800.00	531.24	-	-	1,000.00	
08-5399001	Advertising	-	-	-	2,000.00	-	-	500.00	500.00	
08-5507001	Maintenance Equipment - Golf Grounds	-	-	12,987.47	4,500.00	7,304.06	3,791.69	6,500.04	7,500.00	
08-5524001	Golf Grounds Maintenance	-	-	31,151.69	23,000.00	7,897.01	8,487.24	23,000.00	23,000.00	
08-5599001	Gas & Oil - Golf	-	2,200.00	998.35	5,000.00	1,362.29	3,700.00	5,000.00	8,000.00	\$3000 Aeration
08-5650001	Licenses & Permits	-	-	-	-	-	1,108.31	1,900.00	-	
08-5795001	Electric	-	-	4,753.02	-	2,437.56	1,458.31	2,500.00	2,500.00	
08-5797001	Propane	-	-	1,798.59	-	746.94	5,308.31	-	4,000.00	
08-5810001	Commercial Property Insurance	-	-	-	-	-	-	-	3,025.00	2024 rate + 10%
08-5816001	Property Taxes	-	-	-	-	2,183.01	-	9,100.00	9,000.00	
Total		-	2,200.00	202,950.63	199,387.26	108,493.15	116,396.11	212,713.83	220,958.63	\$ 212,713.83 \$ 0.00
Loss		-	(200.00)	(22,139.77)	(47,187.26)	48,633.08	21,497.19	(28,153.88)	(60,308.63)	(\$ 28,153.88) \$ 0.00

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
09-Marina						(7 months)	(7 months)			
09-4199001	Credit Card Convenience Fee	-	-	-	-	3,664.61	3,908.31	6,700.00	1,675.00	1%
09-4699001	Marina Beer, Wine & Liquor	13,581.13	16,500.00	23,181.38	14,000.00	14,108.81	13,121.05	19,000.00	19,000.00	
09-4690001	Marina Non-Alcoholic Beverage	-	-	11,053.57	-	6,754.89	-	-	10,000.00	
09-4692001	Marina Groceries	34,319.39	48,800.00	51,292.55	36,000.00	32,828.01	33,835.80	49,999.99	50,000.00	
09-4693001	Marina Clothing	21,844.24	8,100.00	45,468.77	16,000.00	17,267.38	32,270.92	37,999.99	30,000.00	
09-4694001	Marina General Merchandise	24,089.58	17,100.00	20,583.01	17,100.00	16,985.13	13,001.39	18,000.00	24,000.00	
09-4695001	Marina Bait	9,322.96	15,120.00	9,358.14	9,000.00	7,188.50	5,327.96	8,500.02	10,000.00	
09-4696001	Fishing Licenses	8,013.25	14,800.00	-	6,500.00	-	-	-	-	
09-4697001	Gas Resale	146,326.74	117,000.00	157,651.49	117,000.00	90,202.88	100,257.60	150,000.00	150,000.00	
09-4698001	Ice Machine Rental Income	3,150.00	4,200.00	-	-	-	-	-	-	
Total		260,647.29	241,420.00	318,588.91	215,600.00	189,000.21	201,723.03	290,200.00	294,675.00	\$ 290,200.00 \$ 0.00

Account #	Account Name	2022 Actual	2022 Budget	2023 Actual	2023 Budget	2024 Actual	2024 Budget	2024 Budget	2025 Budget	
09-5023001	Marina Janitorial Wages	9,724.00	9,001.00	9,399.95	9,400.00	2,250.00	3,882.36	6,000.00	6,240.00	
09-5024001	Marina Groundskeeper	9,724.00	9,001.00	9,400.02	9,400.00	-	6,373.53	9,849.99	10,243.99	
09-5025001	Department Wages	44,093.95	56,960.00	28,996.48	63,817.00	22,709.01	22,234.73	36,567.01	38,029.69	1PT,5SNL
09-5026001	Overtime Wages	1,241.44	-	472.51	-	215.25	-	-	-	680 hrs 6 months
09-5050001	Payroll Taxes	3,873.31	4,490.00	2,876.30	5,105.00	1,915.96	1,813.56	3,212.12	3,340	

