

LAKE THUNDERBIRD ASSOCIATION  
ARCHITECTURAL CONTROL and CONSTRUCTION RULES and REGULATIONS

Copies of Architectural Control and Construction Rules and Regulations the Association's Amended and Restated Declaration of Restrictive Covenants and By-Laws can be obtained from the Lake Thunderbird Association Office or from the Lake Thunderbird Association website.

The Board of Directors ("Board") and Architectural Control Committee ("ACC") of Lake Thunderbird Association (the "Association") sets forth below its Architectural Control and Construction Rules and Regulations (the "Rules") . The Board and ACC hope your experience building, altering or renovating an approved structure on your property within the Association will be a positive one.

In addition to these Rules, all construction within the Association is subject to the Association's Amended and Restated Declaration of Restrictive Covenants (the "Declaration") and By-Laws ("Bylaws"), recorded in the offices of the County Clerk/Recorder of Deeds for both Bureau and Putnam counties. The Declaration and Bylaws apply to all Lots and Lot Owners within the Association. Violations under these Rules may be deemed Class 1, 2, 3, or 4 violations for purposes of any determination of an appropriate fine by the Board. However, the Board shall in no way be limited only to imposing such fines or to suspending use of Association common areas upon determination of a violation of the Rules, the Declaration, or the Bylaws relating to construction. Other potential action by the Board in response to violations may include, but are not limited to, mandating repairs/correction and/or removal of non-conforming structures and construction (pursuant to legal action if necessary), with expenses of same charged back to the Owner, as is set forth in greater detail in Section 4 of the Rules, below.

The Board and ACC recommend that Lot Owners looking to build a home or other structure here speak with members who have done so, in order to obtain contractor recommendations and to identify opportunities to view examples of contractors' prior work within the Association. Among subjects we urge you to discuss with your contractor/designer/architect in advance are insurance, bonding and licensure as may be required under applicable law and ordinances, and applicable engineering/structural criteria for the type and style of structure you are planning to have built. The ACC does not make contractor recommendations and does not specify structural/engineering requirements, nor does it evaluate proposed plans based upon structural/engineering aspects of those plans and expressly disclaims any/all responsibility for such aspects of any structure within the Association property.

Upon completion of any construction, you should request and obtain a copy of the final building inspection form or report from the inspector in the county where the property is located. Note that there are a variety of forms and other material submissions the ACC requires, as described in more detail below. Be advised, however, that the

scope of the Association's/ACC's review and approval is limited according to the language in Article III of the Declaration, and is focused primarily on overall appearance, siting, and materials as they relate to the "harmony of external design and location in relation to surrounding structures and topography." The Association, the Board and the ACC expressly disclaim any expertise with respect to engineering, architecture, and/or construction, including with respect to the design specifications and/or choice of proper materials for construction of any portion of a proposed structure or improvement on a Lot for which an application is submitted.

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1. PURPOSE:

- a. The principal purpose of these Rules is to set forth for Association members and their contractors the Association's and/or its ACC's requirements and criteria for approval of the construction of homes, additions and other structures on Lots within the Association based solely upon the criteria set forth in Article III, Section 1 of the Declaration. These Rules are not intended to be, and under no circumstances shall the provisions of these Rules be deemed or considered to represent, establish, or warranty the sufficiency of any structural and/or engineering standards for the construction of any structure or improvement. It is the sole responsibility of Lot Owners submitting plans for the alteration, renovation or construction of any structure on property within the Association to ensure that their plans for such structure(s) meet all minimum structural/engineering, life-safety, and construction requirements as determined by your own design/construction professional(s)/contractor(s) and/or applicable codes and requirements, liability for which, notwithstanding the requirements of these Rules and/or any review/evaluation by or on behalf of the Association/ACC, the Association neither warrants nor accepts responsibility, such responsibility (including in the event of injury or death occasioned by failure to comply) being expressly disclaimed by the Association.

b. LIABILITY INSURANCE:

**All Contractors and Service Providers performing work for members of the Association shall provide a copy of their liability insurance to the Association on an annual basis. See Contractor/Services Registration Form F in the Appendix. (Effective 01/01/ 2025)**

c. ACC meetings:

January, February, March, November and December: 2<sup>nd</sup> Thursday at 10:00am.  
May, June, July, August, September & October: 2<sup>nd</sup> and 4<sup>th</sup> Thursdays at 9:00am.

2. GENERAL RESTRICTIONS AND/OR APPROVAL REQUIREMENTS:

- a. In no event shall Association and/or ACC approval of any particular home, addition, or structure on a specific Lot be deemed as approval of, or a guarantee of the approval of, any other structure, whether on the same Lot or another Lot, and whether or not similar to or the same as a structure previously approved. A complete and separate ACC application, and compliance with all requirements of these Rules, shall be required for each home, addition, or other structure for which approval is required under these Rules, or sought by any Owner.
- b. In no event shall construction of any structure commence before proof has been provided to the Association and/or ACC of a building permit having been issued for same, in any instance in which a permit is required by the County.

- c. No person other than an Owner of a Lot, including tenants or any other occupant(s) on a Lot, shall be permitted to submit an Association/ACC Design/Building Approval Application Form (the "Form") to the Association. The Association/ACC reserves the right to require proof of ownership of any Lot in connection with which activity subject to these Rules is proposed.
- d. So-called "modular homes" and other similar prefabricated homes, of a type and/or model which has been recognized and approved under the current version of the International Residential Code (the "IRC"), are typically subject to approval by the Association/ACC, upon Owner submission of required applications/forms. Though the Association also understands that Putnam/Bureau Counties may typically also accept such "Modular homes" for permitting and approval, the Association makes no specific representation regarding such County approval and expressly disclaims any assurance or guarantee of same. Members are required to ensure and provide proof to the Association/ACC (in the form of a signed contractor statement and/or affidavit, or equivalent) that a proposed structure meets IRC requirements and must also provide proof of County approval.
- e. Manufactured homes approved only pursuant to HUD (United States Department of Housing and Urban Development) standards (and not the IRC) are *not* acceptable absent such changes as may be necessary to meet the above-referenced IRC requirements. Compliance with applicable IRC provisions must be expressly acknowledged by the County in its permitting documentation or stated in a signed document prepared by the Owner's contractor, architect, or engineer accompanying plans and/or specifications regarding the structure submitted to the Association/ACC pursuant to these Rules. No construction/installation of any modular or manufactured home shall be commenced without express, written prior Association/ACC approval.
- f. In no event shall house trailers/recreational vehicles ("RVs") of any kind, including so-called "Park Model" homes, be allowed for use as a residence, whether permanently or temporarily, on any Lot within the Association.
- g. Cargo Shipping Containers may not be used to construct a home, a garage, or as a temporary storage unit. They are deemed separate and distinct from "modular" homes and "manufactured homes." This prohibition is based upon an express finding by the Board that their external design and materials are not in keeping with the standards set forth in the Covenants. (Effective 04 20 2024)
- h. There are no Association- or County-maintained sewer or wastewater facilities within the Association. Each Lot on which a home/residence is to be constructed shall have a septic system approved by the Bureau/Putnam Health Department and installed by a licensed contractor, proof of which must be provided to the Association/ACC prior to any home constructed on a Lot being occupied. In addition, any/all such systems are further subject to the Association's Sewage System Inspection Policy, as currently in effect and/or as hereafter amended.

### 3. MEMBER'S RESPONSIBILITIES:

In addition to ensuring and providing proof to the Association/ACC that proposed structures meet IRC specifications, the following is/are also required:

- a. Obtain and provide to the Association/ACC a copy of a current plat of survey (a "Plat") that has been prepared by a licensed Illinois land surveyor. Such Plat is a technical depiction of your property showing Lot lines, Lot corner markers, and exact measurements/dimensions of the property. You should have received a similar document upon purchase of the property. If not, the Putnam or Bureau County Courthouse may have a copy. Note, however, that the required Plat as referenced above in conjunction with an application for approval to the ACC must also depict the exact proposed location of any/all proposed improvements in relation to the Lot lines as shown on the Plat, so as to permit the Association/ACC to determine whether it is in compliance with all conditions, including setbacks (as specifically referenced in Section 9 below). Mere sketches or other imprecise depictions that do not show the specific planned location of the proposed structure(s) in relation to Lot boundaries, in detail and to-scale, whether prepared by an Owner or a contractor, may be deemed insufficient, and an application may be denied on that basis alone.
- b. New Homes (the following is not an exhaustive list but comprises certain specific requirements) – Septic systems must be approved (including with respect to design, capacity and location) by the Bureau/Putnam Health Department, prior to submission for approval by/ or granting of Association approval. All septic systems shall be installed/constructed by a licensed contractor.

Consistent with PURPOSE Section 1. a., above, structures that will be inhabited must comply in all respects with applicable life-safety codes and requirements, including applicable fire codes, and including without limitation any required number of separate exits. Members are responsible for arranging for installation and connection, by a licensed professional, of water service lines/equipment. (See Appendix **Form B** below for Association Request for Water Installation form). Lot Owners are responsible for installing and maintaining all water connection lines and equipment from the buffalo box inward, including all repairs to same, which must be performed by a licensed contractor.

- c. Additions to Homes – In connection with any proposed addition to the living area of an existing home on a Lot, the Owner shall, prior to and in connection with preparing an application to be submitted to the Association/ACC, have the size and capacity of the existing septic system evaluated by a licensed contractor and the county health department, and shall include/submit the county health department's report to the Association/ACC as a prerequisite of Association review and/or approval.
- d. Demolition Counting as Construction Project – In the event a Lot Owner proposes to demolish/have demolished a structure on the Owner's Lot, and the demolition is not part of a project to replace the demolished structure, then the demolition shall be deemed a construction project, for which the Owner must submit an Association/ACC

Design/Building Approval Application Form to the Association for approval prior to commencing demolition (however, depending upon the nature of the demolition project, the necessity of submitting a Plat may be waived upon written request). In the case of any demolition, clean up is to be completed: with all debris removed in its entirety including foundations and slabs; the property returned to its natural state, or as close to same as is practicable, in order to prevent or limit erosion; and a top layer of dirt should be spread and seeded for grass (weather permitting), within 90 days of demolition. There is no ACC/Association fee for demolition of existing structures though Association/ACC approval is required.

#### 4. VIOLATIONS:

- a. All approved ACC Design/Building Approval Application Forms and County permits shall be posted in plain sight on the premises for which it is issued until the completion of construction. If not visible, it will be a Class 1 violation as well as grounds for the Association to issue a directive to halt all work on the Lot pending compliance.
- b. Any construction begun without the Lot Owner first having obtained Association/ACC approval in writing shall be considered to be in violation of these Rules and the Association's Declaration and, in addition to any other remedies available to the Association, may subject the Lot Owner to a fine, upon notice and an opportunity for hearing, and/or other action, including directions mandating specific steps or action(s) including but not limited to a stop-work directive, and/or legal action. Upon notification by the Association/ACC of a violation of these Rules, including without limitation failure to obtain Association/ACC approval, or subsequent revocation or withdrawal of approval for reason(s) specified, including via email, telephone communication or verbal notification by an authorized Association/ACC representative, all work upon the subject Lot shall immediately cease pending resolution of the charged violation. Fines, if any, will be subject to the Board's reasonable discretion based upon the nature of the violation.
- c. If construction activity is begun prior to issuance of formal approval of the project by the Association or ACC, all construction activity on the subject Lot shall cease immediately upon the Association's or ACC's providing notice to the Lot Owner. If construction activity was begun on a project for which approval is ultimately denied, then upon notice to the Lot Owner (by any method referenced above), in addition to all construction activity being required to immediately cease, all construction-related and/or other materials must be removed from the Lot and the Lot shall be re-graded to pre-construction conditions within thirty (30) days of such notice, subject only to review within that same thirty (30) day period by the Association's Board upon written request by the Lot Owner. If upon Board review, the denial of approval for construction is upheld, all construction-related materials shall be removed, and the lot re-graded within a reasonable time thereafter as determined by the Board not to exceed thirty (30) days.

#### 5. APPLICATION/APPROVAL FORMS PROCEDURE:

A Lot Owner replacing a home, adding structure(s) to a Lot, or proposing changes or additions to an existing house resulting in a change to the exterior dimensions of such existing house or other existing structure, or in any other circumstance in which

a permit is required, must obtain a building permit from the county in which the Lot is located. Lot Owners are encouraged to obtain applicable County permit(s) after preliminary review and approval of proposed construction by the Association/ACC using the Association/ACC's Design/Building Approval Application Form per the following procedure:

- a. The Lot Owner shall complete the Association/ACC Design/Building Approval Application Form (the "Form") in the Appendix below and submit the completed **Form E** to the Association/ACC. In the event a Form tendered to the Association/ACC contains insufficient information and/or portions are not filled out, the Form will be returned to the Lot Owner for additional information, as appropriate, and will not be deemed submitted until accepted as complete. However, such acceptance shall not be a guarantee the Form will be given Preliminary Approval; "Preliminary Approval," as used in these Rules, means that the Association/ACC has received and considered the Form and all related/required documentation, plans, and plat(s) submitted, and has determined that the Form (and materials) reflect information as is sufficient to permit the Association/ACC to review and *potentially* approve same, and to warrant its submission to the County for review and potential issuance of required permits.
- b. Upon Preliminary Approval, the Association/ACC will give the Lot Owner the **white** copy/page of the Form as proof to the County of receipt and preliminary Association approval, with same to be submitted to the County along with all design information the County requires. The Association has no control over County approval/disapproval and/or issuance of permits. The Lot Owner shall then present to the Association/ACC the County-approved/issued permit(s), and upon presenting the County-approved permit(s) for construction to the Association/ACC for final review along with the Form for final approval (if deemed appropriate), and for copying, the Association/ACC may, upon such final approval, provide the Lot Owner with the **orange** copy/page of the Form, indicating Association/ACC approval of the project, for posting in the window and/or on such other appropriate place on the Lot as may be required/specified, prior to commencing work on the project.

Below is contact information for respective County building and zoning officials, as of the date these Rules are/were approved. (Note, however, that this information may change, and it is the responsibility of the Lot Owner to identify and contact the proper County officials as necessary.)

- Putnam County Zoning Officer: Ryan Giacometti at 815-780-7363 (see Appendix)
- Bureau County Zoning Officer: Kristine Donarski at 815-875-1631 (see Appendix)

#### 6. JOB SITE:

Construction site must be kept free of trash, garbage, or other waste at all times. All home and large construction sites must have a dumpster, dump trailer and/or roll off from beginning through completion. Not having a dumpster, dump trailer and/or roll off will be a violation. All materials for construction and/or renovation **MUST** be stored on the Lot where the work is being done. No storage or staging of building



materials is allowed on any other Lot unless expressly approved by Association/ACC upon request by the Lot Owner.

7. SIZE OF HOMES, GARAGES AND SHEDS (County Requirements):

a. Homes: The minimum size of a home in Bureau County shall be no less than seven hundred and twenty-five (725) square feet; in Putnam County for a single story, no less than eight hundred twenty-five (825) square feet and for a two (2) story no less than seven hundred eighty (780) square feet on the ground level and the combined square footage of both 1<sup>st</sup> and 2<sup>nd</sup> stories not to be less than eight hundred twenty-five (825) square feet. "Living area" is defined as finished area excluding garages, porches, patios, etc. Minimum ceiling height is not to be less than seven (7) feet. Only single-family homes are allowed and are not to exceed two and one half (2-1/2) stories in height. At least one complete washroom that includes water closet (toilet), hand sink, tub and/or shower is required. Proposed homes or additions must be staked showing location and setbacks for ACC review before being approved by the ACC. See BUILDING SETBACKS Section 9 below.

b. Detached Garages: detached garages shall not exceed nine hundred (900) square feet. in Bureau County and Putnam County. A garage cannot be built on vacant Lots unless such Lot is owned in common with a contiguous neighboring and adjacent Lot, and only if a home shall have first been constructed on that adjacent, commonly owned Lot. If a Lot Owner plans/intends to build a/their garage on a Lot adjacent to the Lot on which the Owner's home has been/will be constructed, all adjacent commonly owned Lots must first be combined under one Lot title at the County before member brings their plans to the ACC with the combined title for ACC design approval.

Sheds: Sheds shall NOT exceed three hundred (300) square feet. Sheds cannot be built on a vacant Lot unless such Lot is owned in common with a contiguous neighboring and adjacent Lot, and only if a home shall have first been constructed on that adjacent, commonly owned Lot. If the Owner is building their shed on an adjacent, commonly owned Lot to their home Lot, all adjacent Lots must first be combined under one Lot title at the County before Owner brings their plans to the ACC with the combined title for ACC design approval.

c. Garage and Shed Approval Requirements: Association/ACC approval is required for all sheds and detached garages; additionally, a county permit is required for all detached garages and permanent (as opposed to portable/removable) sheds. The proposed locations of sheds and garages must be staked showing location and setbacks for Association review before being approved by the Architectural Control Committee. Garages and permanent sheds MUST have ACC Design/Building Approval and County permits. Removable/portable sheds need Association/ACC Design/Building Approval only.

8. Dead line for construction of Approved Structures:

The finished exterior of all structures shall be completed within one (1) calendar year of approval, as determined by the date the **orange** copy/page of the ACC Form is issued to the Lot Owner.

#### 9. BUILDING SETBACKS:

Furnish three (3) copies of a certified plat of survey, prepared to scale by a surveyor licensed in the State of Illinois and showing all Lot boundaries and the location of all new/proposed and existing structures on the subject Lot, must be submitted to the Association/ACC at the time the application Form is submitted for review. The location and setback(s) with regard to all proposed and constructed structures shall be in strict compliance with the provisions of Article III ('Building, Use and Architectural Control'), Section 9, of the Association's Amended and Restated Declaration of Restrictive Covenants and By-Laws, as reasonably determined by the Association, as well as any additional requirements per the County in which the Lot is located. See setback specifications in the Appendix.

From the edge of the road and extending for 20 feet toward a member's lot is Senachwine Township property in Putnam County; In Bureau County, this is Lake Thunderbird property. This is for the Township or Lake Thunderbird to maintain drainage ditches. Nothing is to be placed in this area to hinder storm water runoff or snow removed from the roadway without the approval of the Senachwine Road Commissioner for Lots in Putnam County and the Lake Manager or ACC for Lots in the Bureau County portion of Lake Thunderbird.

Before any staking is done for ACC review and/or potential approval and before excavation is started, **JULIE** must be contacted at 1-800-892-0123 or [juliebeforeyoudig.com](http://juliebeforeyoudig.com) to request/arrange for utility location services to ensure that there are no buried utilities in the area where any digging may occur. Before staking is done, see UTILITIES Section 10 below.

#### 10. UTILITIES:

Location of Utilities prior to Excavation: Before staking is done for Association/ACC review and/or potential approval of an application for construction, and in any event before any excavation takes place, the Lot Owner must contact **JULIE/Illinois1call** at 8-1-1- or 1-800-892-0123 to locate and identify any/all buried utilities in the area of any proposed excavation. (Per applicable State law, the property owner or contractor will be held responsible for any/all damage to underground utilities resulting from construction/excavation in the event the Owner/contractor fails to comply with this requirement).

Connection to Association Water System: The Association owns and operates the water system serving the Association property, including all of the Lots. Digging/operation of private wells is strictly prohibited within the Association. Installation of a line bringing Association water service from the main to a buffalo box on or about the Lot Owner's property line will be provided by the Association, and is subject to a fee of \$1,700.00 per Lot/per connection, the payment of which

is due at the time plans and/or an ACC Design/Building Approval Application for construction of a home or other structure requiring water service is/are turned in for approval. However, if boring under the roadway is required to bring the water line from the main to the Lot Owner's property, then the Lot Owner requesting water service must also contact the McNabb Water Company or Dad's Boring, LLC., to set up an appointment for boring, and to arrange for payment for same. The Association/ACC recommends use of these contractors based upon their familiarity with the Association's system, but they are not the only/exclusive contractors for these services. It is the responsibility of the owner/contractor to continue the water service from the buffalo box/shut-off to any structures on the Lot with approved materials that meet all applicable codes. Know where your water service route is on your property, in the event of future projects or necessity of maintenance/repair. The Association will locate the water main and the water service to the shutoff valve/buffalo box. See Appendix **Form B** for Request for Water Installation.

No landscaping shall be permitted to cover or otherwise obstruct Association access to the/any water shutoff valve(s)/buffalo box(es). Violation of this provision may result in a fine at Class 3, plus charge-back of any costs/expenses incurred by the Association in connection with obtaining access to the water shutoff valve.

Installation of new water service may only be scheduled to be completed prior to November 1<sup>st</sup> and after April 1<sup>st</sup> of any year.

Below is contact information for electric, natural gas, and telephone providers known to the Association as of the date these Rules were approved. Note, however, that this information may change, and it is the responsibility of the Lot Owner to determine contact information as necessary.

- Electrical service and natural gas: Ameren Illinois 1-800-750-7026
- Telephone service: Frontier 1-877-462-8188
- McNabb Telephone Company: 1-815-882-2201 (boring services)
- Dad's Boring, LLC.: 1-309-333-5292 (boring services)

**JULIE/Illinois1call** must be contacted at 1-800-892-0123, or [juliebeforeyoudig.com](http://juliebeforeyoudig.com) for utility location services.

#### 11. CONTRACTOR SIGNAGE AND REGISTRATION:

Contractors, sub-contractors or supplier signs are allowed on a Lot during construction and for fifteen (15) days after construction is completed. All such signs shall be located upon the Lot Owner's property only (i.e., not on/in Association property, including right-of-way.) The only other signs allowed within the Association is one "For Sale" sign displayed by a Realtor for a Lot Owner or the Member/Lot Owner, that is no larger than eighteen (18) inches by twenty-four (24) inches.

Contractors are required to register for EACH project they enter into at the Association prior to commencing work on the project. The Lot Owner shall complete the Contractor Registration in the Appendix below and submit the completed **Form F** to the Association/ACC.

## 12. CULVERTS AND MAILBOX LOCATIONS:

- a. Culvert Approval Required: An approved culvert shall be installed to preserve drainage flow in township-owned ditches adjacent to Association roadways in the event a driveway is planned/proposed that crosses the drainage ditch. For Lots located in Putnam County, application for approval must be submitted to, and approval obtained from, the Senachwine Township Road Commissioner, 815-437-2000, with proof of such approval provided to the Association with a completed Culvert Installation Form (Appendix **Form C** below); For Lots located in Bureau County, application for approval must be requested via submission of the Culvert Installation Form submitted to the Association's Lake Manager, in writing and with plans and all information that may be requested by the Lake Manager regarding the project, including information on the contractor proposed to do the installation, in order for a Culvert Installation. No Association/ACC application for building will be approved for construction without a copy of the signed Culvert Installation Form. Nothing is to be planted, constructed, or placed, either temporarily or permanently, in any roadside drainage ditch, including during the course of any approved construction. See Appendix **Form C** for Culvert Installation.
- b. Minimum diameter of a metal culvert is fifteen (15) inches. The minimum length is twenty (20) feet plus a two (2) foot metal pan at each end for a minimum total length of twenty-four (24) feet. As set forth in Section 9. b., above, twenty feet (20') toward each Lot from the edge of the road is reserved for drainage ditch maintenance and snow storage by Senachwine Township (in Putnam Co.) and by Lake Thunderbird maintenance personnel (in Bureau Co.). No construction, storage, or other Owner activity encroaching upon these areas by members is allowed.
- c. Mailbox Approval Required: So that mailboxes installed at Lots in connection with construction of a home/improvements do not obstruct drainage ditches, snow removal or Association, Township or county infrastructure, approval is required prior to installation of mailboxes/mailbox posts/holders. For Lots located in Putnam County, approval of mailboxes (including type, placement and installation) must be obtained from the Senachwine Township Commissioner. For Lots located in Bureau County, approval of mailboxes (including type, placement, and installation) must be obtained from the Association's Lake Manager. Note: U.S. Postal Service regulations on mailbox installation also apply.

Contact **JULIE/Illinois1call** at 8-1-1- or 1-800-892-0123 to locate and identify any/all buried utilities in the area.

## 13. BUILDING AND ZONING REQUIREMENTS:

Building/zoning requirements of the County in which the property is located are to be followed, as are all state building codes and requirements. It is the responsibility of each Lot Owner to see that all trades working on the Owner's Lot conform to all current and existing codes, ordinances and regulations that apply, including:

- a. All applicable electrical codes and statutory requirements, including without limitation, requirements as to installation of GFCI outlets.
- b. All applicable plumbing codes, including without limitation, compliance of all plumbing, sanitary, piping, vent, and drainage systems installed in keeping with the State of Illinois Plumbing Code, and any/all Putnam and/or Bureau County amendments to same.
- c. All applicable and current State and/or county HVAC codes and standards.
- d. All homes and/or garages constructed upon any Association Lot shall have installed continuous seamless gutters and downspouts. Downspouts are not to discharge onto adjacent Lots (unless commonly owned by the owner of the Lot on which the home or garage is built). No downspout(s) shall discharge directly into Lake Thunderbird, or in such a manner that their discharge will or reasonably may be expected to flow into Lake Thunderbird, nor be intentionally directed to so discharge. Use of splash blocks under downspout discharge points is recommended where appropriate to prevent/minimize erosion and unnecessary drainage onto neighboring properties. Lot Owners shall make reasonable efforts to minimize and/or avoid increased runoff from any source directly into Lake Thunderbird and resulting erosion on their own and/or on adjacent portions of neighboring Lots.

14. ROOFING/RE-ROOF REQUIREMENTS for Garages, Sheds, Boathouses, Docks, and Homes:

- a. Installation of a roof as part of the initial construction of a new home, garage or shed is covered by the Owner's Association/ACC's Design/Building Approval Application Form ("Form"). All construction/roofing sites must be kept free of trash, garbage, etc., as provided in more detail in JOB SITE Section 6 of these Rules, above. All roofing contractors working anywhere within the Association shall be licensed by the State of Illinois (and such license must at times be in good standing).
- b. Emergency roof repairs, such as that caused by weather damage or other occurrence, shall not require prior ACC approval upon via application using the Form; however, a Lot Owner having such repairs performed shall notify the Association office of the work/project as soon as practicable. Roof repairs occasioned by such conditions shall comply with all requirements of these Rules, unless the Lot Owner states in writing that because of the damage subject to emergency repair, the Owner will seasonably replace the roof, and the Lot Owner shall be required to submit a completed Form and comply with all other applicable provisions of these Rules in connection with the re-roofing. It is the responsibility of the Lot Owner to determine whether a county permit is required for a roofing project.
- c. The following specifications shall apply to roofing/re-roofing projects done under these Rules:

- i. With the completed Form, the Owner shall include/submit plans/specifications and any contractor drawings of the proposed work; a list of materials to be used, with samples (including sample shingle(s) and/or metal roof, if applicable).
- ii. At no time shall more than two (2) layers of roofing material be allowed on any structure. Metal roofs count as a 'layer,' and may be installed over only one (1) layer of existing shingles.
- iii. Standing seam metal roofing and architectural style metal shingles are permitted on homes, garages, sheds, docks and boathouses. Sample of style and color being used must be submitted to ACC along with building approval application.
- iv. Metal roofing must carry a minimum forty (40) year warranty.
- v. Lot Owner shall pay \$50 application fee and \$200 refundable deposit for a new roof/re-roofing project.
- vi. The Association must be permitted to conduct a pre-build inspection to determine compliance with these provisions before roofing work commences.
- vii. The Form (orange copy) must be displayed in a window or on a door so as to be clearly visible from the road.
- viii. An 'as built' inspection will be performed by the Association following notice to the Association/ACC that work has been completed to determine compliance with the requirements in subsections c. ii. through iv., above, upon the satisfactory completion of which inspection, the above-referenced deposit will be refunded.

#### 15. EROSION CONTROL:

- a. In addition to the provisions in subsections b. through f., below, Lot Owner shall also comply with the requirements for Application/Approval Forms Procedure as set forth in Section 5, above.
- b. Prior to any clearing, excavation, landscaping, and/or construction of any kind or nature upon a Lot bordering Lake Thunderbird, and prior to and in conjunction with the submission to the Association/ACC of an application for construction upon any Lot which has, or which following proposed construction will or may have, topography on any Lake-facing portion of the Lot that is inclined downward toward the Lake's surface level (including as a result of construction of any structure, including without limitation buildings, walls, retaining walls, stairs, docks, or decks), the Lot's Owner, or his/their architect, designer, or contractor, shall obtain an engineering study, to be performed by an engineer qualified in, without limitation, soils, materials, hydrology and/or structural engineering, or any other field of engineering as may be appropriate and/or required to take into account all factors necessary to determine the current and future stability of such inclined portions of the Lot in connection with any proposed construction on such site, with the specific purpose of the protection of Lake Thunderbird, its shoreline and

lake bottom, against alteration or in-filling as a result of any movement of soil or other debris, intended or unintended, originating on the subject Lot or as consequence of the work on that Lot.

- c. Prior to any/all lot clearing, excavation, and/or construction upon a Lot (including without limitation construction relating to any proposed new home, home addition, exterior change(s) to an existing home/structure, construction of a garage, shed or other structure subject to these regulations, or demolition of any of these) in addition to submitting an Association/ACC Design/Building Approval Application (the "Form"), the Lot Owner shall, prior to commencing any work on the Lot, including clearing, staking, or any other activity, provide and maintain in place throughout the duration of such work erosion control measures, including but not limited to installation and maintenance of silt fencing where appropriate, so as to provide for the protection of Lake Thunderbird, its shoreline and lake bottom, against alteration or in-filling as a result of movement of soil or other debris originating on the subject Lot or as a consequence of the work on that Lot.
- d. Note that Lot Owners undertaking such work and Owners of neighboring/other Lots may also have rights and duties relating to runoff from and/or onto their Lots as provided by law, regarding which the Association makes no representations and accepts no responsibility. It is the sole obligation of each Lot Owner and/or their contractor(s) to account for any erosion/runoff issues involving other Lots, and same are outside the scope of Association/ACC review. Existing conditions may require alterations in connection with proposed construction as may be identified /specified by the Lot Owners' designer, architect, engineer(s) or contractor(s) so as to comply with this Section 15.
- e. Owners of waterfront Lots on Lake Thunderbird who propose construction, modification or removal of any retaining wall(s), revetment(s), seawall(s) and/or any other waterfront structure of a permanent or semi-permanent nature, in addition to submitting a completed Form regarding the project and providing erosion control measures as referenced in Section 15. a., above, shall also be subject to all requirements of Section 15. b., above, and shall be required to provide a copy of such engineering report(s) to the Association/ACC, at Owner expense, to confirm that the project as planned poses no risk of harm, alteration, or adverse effect upon the Lake/shoreline or any other's rights thereto, and navigability of Lake waters, before approval for construction may be granted, and must pass a post-construction inspection by an engineer of the Association's choosing (including, without limitation, any engineer retained by the Lot Owner) as a condition of acceptance of the construction project as-built and/or Association/ACC consideration and/or approval of any subsequent application by the Lot's Owner. Waterfront projects are further subject to Section 22 of these Rules below, relating specifically to Shoreline Stability, Seawalls, Piers, Docks, and Boat Lifts, including certain material restrictions and requirements set forth therein, as well as post-construction inspection requirements as may be further provided.
- f. Anything in the forgoing subsections of Section 15 notwithstanding, the Association and/or ACC shall have no duty to undertake construction, reconstruction, or revision of

construction completed, or removal of construction or improvements upon any Lot, in the event erosion or movement of soil on any Lot causes damage to the Lake or to any neighboring Lot, and the Owner(s) of the Lot from which such erosion, movement or damage originates shall be wholly responsible for same.

16. CARPENTRY:

All framing lumber and floor joists shall be of a quality sufficient to comply with any/all applicable codes and/or ordinances. Utilization of engineered trusses is permitted and are allowed in accordance with building codes and zoning ordinances of Putnam/Bureau County, Illinois. All operable windows shall have screens. Tempered glass windows shall be installed if required per State and/or local code.

17. ELECTRICAL:

The electrical system shall conform to all local codes and to the National Electric Code, including installation of arc fault current interrupters (AFCIs) and/or ground fault current interrupters (GFCIs) where required per current NEC codes.

18. PLUMBING:

The plumbing contractor shall install a complete plumbing/sanitary/piping/vent/drainage system conforming to State of Illinois Plumbing Code and any Putnam/Bureau County amendments in their entirety.

- a. Each residence shall have a septic system that has been approved by the Bureau/Marshal/Putnam County Health Department.
- b. Each residence shall have a minimum of one full bathroom, consisting of a toilet, wash basin and a shower or bath.

19. HVAC:

All heating work shall be performed in strict accordance with current published standards per applicable Putnam or Bureau County codes.

20. GUTTER AND DOWNSPOUTS:

Construction plans shall provide for installation of new continuous seamless gutters and downspouts on all homes and garages. The downspouts must be designed so as not to drain onto any adjacent Lot (unless owned in common with the Lot on which the construction is being done) or onto Association common area. Downspouts shall not drain directly into the Lake. Discharge point(s) from downspouts/sump pumps shall be no less than twenty (20) feet from the Lake's shore per Illinois Department of Natural Resources ("DNR") rules. Additionally, in any event, discharge points for downspouts/sump pumps shall be a sufficient distance in excess of twenty (20) feet from the Lake's shore such that flow from same soaks into the ground before reaching/entering the Lake. Splash blocks or other means equally or more effective shall be installed under all downspouts to prevent erosion.



## 21. SUBMITTALS FOR NEW HOMES AND/OR ADDITIONS:

Approval of new homes and/or an addition to an existing home requires submission of the following, or of documentation sufficient to demonstrate same:

- a. A recorded deed to the subject property in current member's name (or equivalent ownership interest, such as trust). Deeds must be recorded in the office of the County Clerk or Recorder (in the courthouse) for the county in which the subject Lot is located before an application for construction of a new home or addition to a home may be submitted.
- b. A copy of the County Health Department-approved septic plan for the proposed home or addition.
- c. Three (3) certified copies of a current plat of survey prepared by a licensed land surveyor, as described in Section 3. a., above, and which includes the location and dimensions of all structures, septic facilities, utilities, and set back requirements drawn to a scale of not less than one fourth (1/4) inch equals one (1) foot. Contact Julie for location of all utilities, 1-800-892-0123, or [juliebeforeyoudig.com](http://juliebeforeyoudig.com).
- d. The home or addition location must be staked with setbacks before submittal.
- e. Plans showing location and dimensions of footing(s), foundation walls, and drain tile(s) as applicable.
- f. Floor plan, with room identification and dimensions.
- g. Each home will provide at least two (2) separate remote exits.
- h. Plans for structure(s) showing elevation views of all sides to include roof pitch, height, width, and length. Include type of shingle and color. If metal roof, a sample of type and color must be submitted to ACC for Approval, see ROOFING Section 14 above for details.
- i. Material description, and description of exterior finishes, including materials, trim, and color(s) of same.
- j. Provide copy of/ proof of electrical plans/schematics approved by a licensed electrician/electrical contractor.
- k. Provide copy of/ proof of plumbing plans showing potable and domestic waste-water systems including floor drains and sump pump(s), (as applicable), approved by a licensed plumber/plumbing contractor.
- l. Type of heating system (Electrical baseboard, forced air, hot water, etc.)
- m. Completed culvert permit.
- n. Signed Construction Completion Agreement, see Appendix **Form A**.
- o. Completed and signed Contractor Deposit Agreement.
- p. Completed water installation form and check for \$1,700.00, as an initial payment, to be followed by payment of any additional expense incurred during installation. Final bill must be paid before water will be turned on by the Association. Arrangement for underground boring, if required, must be made as referenced in Section 10. b., above.
- q. The following additional fees/deposits:
  - i. Furnish a non-refundable check in the amount to be determined according to square footage of construction payable to Lake Thunderbird Association for building fee.
  - ii. Furnish a new home REFUNDABLE deposit check in the amount of \$500.00 for exterior finish completion within 12 months following commencement of

construction and general clean up compliance with the architectural committee guidelines and approval procedures.

REMINDER: New houses and other additional structures, or changes in the outside dimensions of existing houses or structures require the Owner (or his/her contractor(s)) to obtain a building permit from the County in which the lot is located. This must be done after submittal has been approved by the ACC, but prior to commencement of any work on the Lot. Permits must be posted throughout project.

- Putnam County Zoning Officer: Ryan Giacometti at 815-780-7363 (See Appendix)
- Bureau County Zoning Office: Kristine Donarski at 815-875-1631 (See Appendix)

## 22. REQUIREMENTS FOR SHORELINE STABILITY, SEA WALLS, PIERS, DOCKS, AND BOAT LIFTS:

### a. Purpose and Procedure:

The lake at Lake Thunderbird is an irreplaceable Association asset that supports and enhances the value of all properties/Lots within the Association, whether they have direct access to the water or not. Consistent with the Lake's importance and in recognition of the necessity that the Association take appropriate steps to preserve and protect the Lake from uses, conditions, and improvements on adjacent private property that may impact it, this Section 22 of the Rules sets forth certain specific requirements as to required application(s), materials, form(s), design, installation, inspection, and final approval of shoreline improvements that differ from and/or are in addition to the requirements applicable to other architectural/design projects and/or construction on Lots within the Association as set forth above in these Rules. With respect to shoreline improvements within the scope of this Section, the provisions of this Section, if different from or in addition to provisions in any other section, shall control.

Upon completion of planned construction approved pursuant to Owner submission of a completed Association/ACC Design/Building Approval Application (the "Form"), but before any such construction/project shall in any event be deemed to have received final approval by the Association, all such shoreline improvements shall first be subject to an inspection by an inspector/engineer/consultant retained by the Association/ACC, at Owner expense, to confirm that the project as planned poses no risk of harm or adverse effect upon the Lake/shoreline or any other's rights thereto, and navigability of Lake waters. In the event any Lot Owner fails to comply with these provisions, the Lot Owners' right to apply for any other/further architectural/design project(s) on the Owners' Lot, including application for and/or construction of any permanent or temporary structure, shall be suspended until such time as this Section has been fully complied-with. Further, and without limitation, the Association shall have any and all rights to mandate (including by obtaining an appropriate order of Court, if necessary) the abatement, removal, or revision/correction of any shoreline improvement(s) not undertaken in compliance with these Rules as are provided in Article III, Section 8 of the Association's

Declaration, and/or as may be specified by the inspector/engineer/consultant referenced above.

**Submittals:**

Completed Association/ACC Design/Building Approval Application (Appendix **Form E**), Certified plat of survey showing existing structures and location of requested improvements drawn to the same scale as the plat of survey and type of material to be used for shoreline stability, sea wall, dimension (length, depth, width) of pier, dock and boat lift.

**Approved Materials:**

All projects involving shoreline stabilization, revetments, erosion control measures and/or sea walls shall be, at a minimum, driven steel sheeting, rip-rap stone applied over a Geo-barrier fabric, precast concrete landscaping blocks with properly installed "dead men" anchoring, or other type of systems approved by the LTA board and the ACC in conjunction with the report of an inspector/engineer/consultant as referenced above. Piers, docks, and boat lifts shall have metal supports into the water and may be driven, set on base plates or cantilevered with proper "dead men" anchors. Decking above the water line may be pressure treated lumber, Cedar, Redwood, Polyethylene/wood fiber, PVC, or Aluminum. Roofing material for boat lifts/sheds may be metal sheeting or metal shingles. Owner must submit a sample of proposed material and in the color proposed to be used for ACC consideration/approval.

**Prohibited Materials:**

Railroad ties (especially/including creosote-treated ties), wood timbers/logs, pressure-treated lumber, broken concrete, and any material not specified in subsection c., above, shall not be permitted for shoreline stabilization or sea walls.

Any electric service installed to a sea wall, pier, dock, and/or boat lift must comply with the current County and National Electrical Code, (see 'ELECTRICAL,' Section 17 above.)

**Seawall Construction:**

Rip-rap is preferred for seawall construction, (see rip-rap requirements below). However, if a steel seawall is desired or necessary (based upon the report/input of a inspector/engineer/consultant as referenced above), then see the Steel Seawall requirements below.

**Riprap** - A detailed top view drawing of the proposed rip-rap seawall including slope of riprap, dimensions of rock toe, fabric type, fabric layout showing all overlaps and rock sizes must be provided with the ACC application for approval.

Subject always to the recommendations/determinations of the inspector/engineer/consultant as referenced in Section 15. b., above, the Lot owner should find a contractor who is familiar with, and adheres to, the following suggested methods, to the extent not overridden by the recommendations/specifications from the referenced inspector/engineer/consultant:

Changing the slope, re-grading & compaction of an eroded bank to a moderate & more natural slope. The slope to be no steeper than a three to one (3:1) horizontal to vertical ratio.

A “Rock Toe/Keyway Trench” is generally recommended, subject to recommendation(s) of the inspector/engineer/consultant referenced above and should be dug out at the underwater base of the slope location. This will keep stones from tumbling into deeper water, de-stabilizing the upper portion of the rip-rap seawall. (In general, the steeper the shoreline, the deeper the Rock Toe/Keyway should be.)

Filter Fabric: Heavy Duty Geo-textile fabric should be laid with maximum length availability. A minimum of two (2) to three (3) feet of overlapping at fabric ends should typically be employed, with shingled joints, fastened with six (6) inch steel staples throughout the entire sheet of fabric, and followed by a three (3) inch layer of clean  $\frac{3}{4}$ -inch crushed stone.

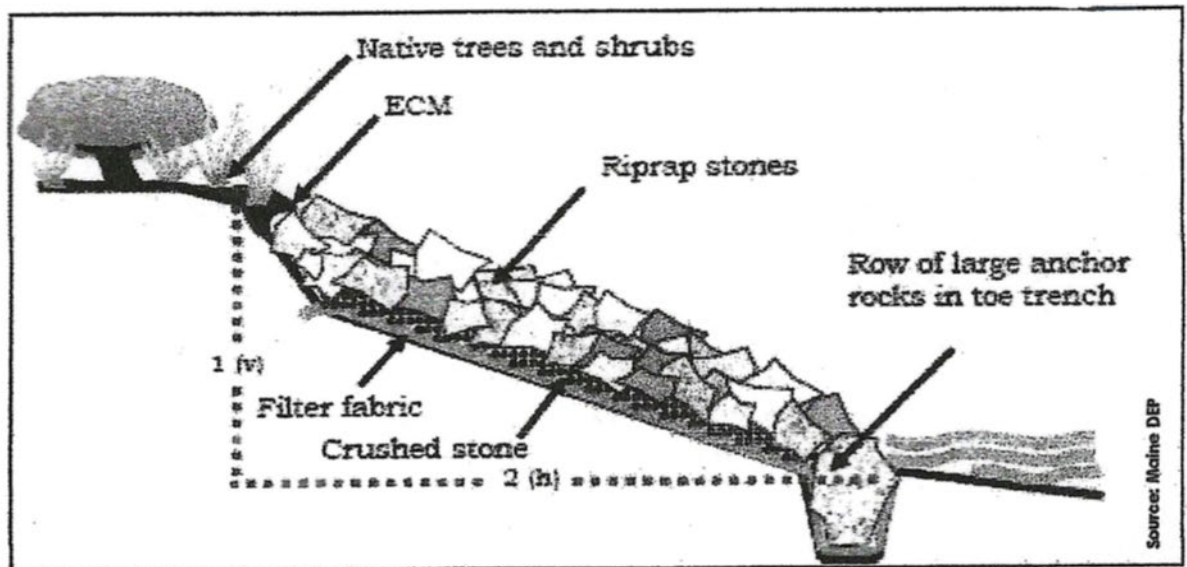
Riprap Angular Stone: On top of the filter material, place three (3) to six (6) inches of stone in no-wake zones, and six (6) to twelve (12) inches (minimum) to eighteen (18) inches of stone in main lake shorelines. (In general, the steeper the shoreline, the deeper the stone should go, and the larger the rip-rap stone should be.)

Use perennial ground cover or grass above the newly created rip-rap shoreline (to stabilize soil and minimize runoff/erosion).

Rip-rap acts as an energy dissipator, which means the energy from the waves is absorbed by the rocks rather than being directed elsewhere. Other erosion control methods typically deflect, rather than dissipate waves/wave energy.

Additional Reference information about riprap, is available upon request at the Association office (and/or from qualified shoreline engineers/consultants).

When finished with the rip-rap seawall installation the Association/ACC must be contacted to arrange for an ‘As-Built’ Inspection. If ACC is not contacted, a violation will be issued which can include both fines (in an amount to be set by the Association/Board after notice and opportunity for hearing) and imposition of expenses for expedited inspection.



Riprap installation.

Steel Seawall – A Lot-owner proposing installation of a seawall shall comply with the requirement for obtaining site review/evaluation by an inspector/engineer/consultant, as referenced in Section 15. b. above. In addition, a detailed top view drawing of the proposed seawall including wall, all anchor posts and re bar tying anchor posts to seawall must be provided with the ACC application for approval. Drawing shall indicate steel wall gauge, anchor post and re-bar size and location(s), and how re-bar is tied to anchor post and seawall and distance from anchor post to seawall.

- i. Steel seawall pilings minimum of seven (7) gauge and must be driven to refusal.
- ii. Steel piling must interlock with each other.
- iii. Steel seawall shall be built following the existing shoreline. Seawall shall not be placed beyond existing shoreline and back-filled, thereby reducing the size of the lake.
- iv. Top of seawall must be a minimum of two (2) feet above the water line.
- v. Anchor posts must be at least four (4) inches in diameter or eighteen (18) inch steel pilings, both driven eight (8) to ten (10) feet deep. Anchor posts/pilings should be six (6) feet apart.
- vi. Re-bar tying seawall to anchor posts shall be a minimum of 5/8 inches diameter, 3/4 inch is preferred. Three (3) or six (6) inch angle iron may be used instead of re-bar.
- vii. Where slope of Lot adjacent to the shoreline of Lake Thunderbird exceeds a three to one (3:1) horizontal to vertical ratio (as referenced in Section 22. f. i., above), anchor posts shall not be installed by digging

into the sloped area absent approval of the inspector/engineer/consultant as referenced in Section 15. b., above. If there is no alternative to digging into a sloped bank, the Lot owner must install anchor posts surrounded by (360 degrees) landscape blocks around each anchor post, or such other installation as may be specified by the inspector/engineer/consultant as referenced above, to prevent slope erosion. Post locations shall be flagged prior to an ACC on-site visit and a drawing showing specification for construction and indicating clearly the inspector/engineer/consultant's approval of same shall be presented to the Association/ACC before any construction shall be authorized to proceed.

- viii. No trees and/or bushes shall be removed for walkway and/or anchor posts/pilings on lots with banks exceeding the three to one (3:1) horizontal to vertical ratio referenced in Section 22. f. i., above absent the approval/recommendation of the inspector/engineer/consultant referenced above, which is a requirement for ACC approval for construction to begin.
- ix. Lake bottom can be used to fill space behind a seawall to match existing grade up to three (3) feet behind seawall. Lake bottom must not be removed from an area closer than ten (10) feet on the lake-ward side of the seawall and no lake bottom can be removed from the lake in front of any neighbor's Lot or common area property.
- x. Walkways shall be no wider than four (4) feet and shall not extend to or terminate closer than six (6) feet from any property line(s) with an adjacent Lot that is not owned in common with the Lot on which the walkway is constructed, or from adjacent common area property.
- xi. Rip-rap may be placed beneath the Lake's surface in front of the seawall to prevent soil erosion and undermining of the seawall, if recommended by the inspector/engineer/consultant as referenced above and if also approved by the Association/ACC.
- xii. When finished with the seawall installation, the ACC must be contacted for an As-Built Inspection. If ACC is not contacted, Lot owner will be subject to a finding of violation that may include a fine at/ up to Class 1 and/or removal or revision of any construction determined not to be in compliance with these Rules.

Notwithstanding the foregoing requirements, the Association and/or ACC shall in no event be held liable/at fault in the event of failure of any such construction/installation; and a Lot Owner (including his/her engineer(s), designer(s) and/or contractor(s)) may submit alternative plans for review while following the requirements of Sections 5, 15, and this Section 22.

Limitations on Size and Location of piers, docks, and boat lifts:

The lake is Property owned in common by all Association members; therefore, the size and location of all piers, docks and boat lifts is limited by the location of any lakefront Lot in relation to the main body of the Lake and/or cove areas of the Lake. The size and location of proposed structures will be reviewed by the ACC so as not permit construction of such structures to interfere with access to all areas of the Lake by all Association members, and access to all Lakefront Lots by their respective Owners and guests. The maximum length of any pier/dock on the main body of the lake is twenty (20) feet with a maximum width of six (6) feet. Based upon the language above, the maximum length and width of proposed piers/docks for Lots on bays/portions other than the main body of the Lake will be based upon the size/dimensions of such lake areas. The location of all piers, docks and boat lifts shall in no event be permitted to be closer than six (6) feet to the subject property's side Lot lines as extended into the water.

### 23. LOT CLEARING:

- a. Members must apply to the ACC for Lot Clearing Approval.
- b. Requirements are a current plat of survey plus \$25.00 fee.
- c. A water source such as a spigot or water in containers in an amount sufficient to quench any fire set must be present on any vacant Lot prior to any clearing and/or burning of wood. Full responsibility, whether financial or otherwise, for any/all damage caused to Association property by/because of such burning on any Lot (whether vacant or otherwise), shall be solely that of the owner(s) of the Lot upon which such burning is commenced or from which it originates.
- d. The Lot clearing approval must be posted on the Lot during Lot clearing.
- e. Once lot has been cleared, it must be maintained by following General Rules #19, the Curb Appeal Rule in the Rules and Regulations. No weeds or grass greater than 12 inches in height are allowed.
- f. See Appendix **Form D** for the Lot Clearing Application.

### 24. DOG RUNS/FENCES:

Proposed dog run plans must be submitted to the Association/ACC for approval prior to any construction activity of any kind. Plans required to be submitted to the Association/ACC require, in addition to a Plat, as defined in Section 3. a., above and as referenced in Section 24. a. ii., below, the information/details specified in subsections i. through iv., below:

Member or Member's proposed contractor shall accurately stake the corners of all proposed fences for Association/ACC (including via Association assigned maintenance staff) to view/inspect fence layout and compliance with setbacks. The size of dog run should be appropriate for size of dog.

A Proposed dog run must be drawn on a Plat of Survey, but expanded hand drawings may be required to be included to show more details. See Section 3. a., above, for Plat definition/requirements.

Prior to any digging/staking/excavation/post installation, **JULIE** must be contacted at 1-800-892-0123 or *juliebeforeyoudig.com* to request/arrange for utility location services to ensure that there are no buried utilities in the area where any digging/post installation may occur. Before staking is done, see also, UTILITIES Section 10 above.

Lot Owner shall submit a completed Association/ACC Design/Building Approval Application (see Appendix **Form E**).

To be subject to approval, an application for a dog run must generally, in addition to the requirements above, satisfy the following:

- (1) Preferred Location is behind the house. In no instance will a dog run be in front of the house (that is, between the house and the street). Dog runs cannot extend beyond the front of the house toward the street and no part of a dog run shall be closer than three (3) feet to any Lot line. Exceptions to the foregoing may be considered if presented.
  - (2) The fence surrounding a dog run shall be vinyl coated chain-link, or steel or aluminum panels, either black or green. No privacy slats are allowed in chain-link fencing. If using fence panels, member must submit a photo or catalog picture of proposed fence panels. No wood fencing of any kind is allowed for dog runs, nor are pallets or latticework.
- b. Members are prohibited from enclosing the entire back yard relative to a home on any Lot. Fence posts will be anchored into the ground at least eighteen (18) to twenty-four (24) inches. No yard fencing is permitted to extend beyond the front wall/elevation of the house on the Lot; fences enclosing the entire rear yard (to the Lot lines) are not permitted. Side lot-line fences (fence lines that are not part of a fence enclosing a portion of the rear yard on a Lot) are not permitted.

Proposed yard fences must have a gate for an emergency exit as well as to afford access for LP tank, septic, natural gas and electric meter service, where applicable.

Prior to any digging/staking/excavation/post installation, **JULIE** must be contacted at 1-800-892-0123 or *juliebeforeyoudig.com* to request/arrange for utility location services to ensure that there are no buried utilities in the area where any digging/post installation may occur. Before staking is done, see also, UTILITIES Section 10 above.

The following is from the Lake Thunderbird Covenants, page 4 item #6:



6. "No animals, livestock, or poultry of any kind shall be raised, bred or kept on any lot, except that not more than two dogs and two cats may be kept provided that they are not kept, bred or maintained for any commercial purposes."

## 25. SOLAR PANEL INSTALLATION:

Review either Putnam County or Bureau County Building Codes for county requirements for either roof mounted or ground mounted solar panel installations. County requirements and permits may be required. Installation must follow NEC code requirements for solar panel. See also the Association's Energy Policy Statement In Rules and Regulations.

Solar panels Roof mounted considerations:

Please review Ameren Electric Service Manual section 1400, ("Customer Distributed energy Resources, (DER)". for Ameren's requirements for solar panel installation. Go to [www.Ameren.com/illinois](http://www.Ameren.com/illinois), then click on residential, then click on Construction Services, then click on Electric Service Manual. This is a 15.5 mb PDF file. Download it to your computer. Go to section 1400, Distributed Energy Resources, page 247. This section has all the requirements for the member to do or have done when installing a solar panel.

Ground mounted Solar Panels:

Member needs to stake the proposed location on their Lot and have Julie do a utility survey of the proposed area to locate any utilities in the proposed location.

Member should also locate their septic system, so no damage is done to it when the solar panels are erected.

When applying to the LTA ACC for approval, the following information is needed:

- i. Completed Association/ACC Design/Building Approval Application. Current plat with the solar panel installation hand drawn.
- ii. Hand drawing for ground installations showing dimensions of the array with dimensions to all applicable property lines.
- iii. Drawing showing septic system and drain field.

## 26. ACC FEES:

Thunderbird members must check with the Lake Thunderbird office to see if an Association/ACC Design/Building Approval Application Form and/or County Permit is required for your project. All approved Association/ACC Design/Building Application Approval Forms and County Permits must be prominently displayed in a window facing the street or on a permit post from the Putnam County Building Inspector. If not visible, it will be a Class 1 violation.

- a. ACC Building Approval fee on new homes are based upon square footage:  
820 – 1000 sq. ft. = \$500.00  
1000 – 1500 sq. ft. = \$1,000.00  
1500 sq. ft. and above = \$1,500.00

- b. ACC Building Approval fee on additions to existing homes or garages:
- 0 – 199 sq. ft. = \$65.00
  - 200 – 399 sq. ft. = \$125.00
  - 400 – 799 sq. ft. = \$250.00
  - 800 – 1000 sq. ft. = \$500.00
- c. ACC Building Approval fee on new garages or additions to existing garages:
- 0 – 199 sq. ft. = \$65.00
  - 200 – 399 sq. ft. = \$125.00
  - 400 – 799 sq. ft. = \$250.00
  - 800 – 1000 sq. ft. = \$500.00 (Eff. 01/01/2026)
- d. Building Fees for gazebos, screened porches, new decks, sheds, new retaining walls, new or replacement boat dock, carport, finished permanent driveway, re-siding, permanent swimming pool, permanent sidewalks, camper deck/patio, new or replacement stairs, changes to the structure of your home (i.e. changing door or window size), landscaped private beach area for erosion control that includes sand, re-roof, and fascia shall be \$50.00.
- e. Association/ACC Design/Building Approval Application Forms ARE NOT REQUIRED for minor landscaping, flower boxes, graveling of an existing driveway with no change in size, landscape timbers, flower/tree planting, seasonal pools, garbage can containers, replacement doors and windows of the same size, replacement screens, painting, staining, color changes, regular home maintenance, and emergency home repair. Any new driveway or expansion of existing driveway will require the new size to be staked for ACC review, verification of **JULIE** having determined that no utilities are in the new driveway area and a current Plat of survey.
- f. A REFUNDABLE clean up deposit will be required before any ACC Building Approval will be issued. It will be \$500.00 for new home construction or existing home demolition and \$200 for room additions, sheds, decks, garages, and roof replacement, siding and residing, and demolition of existing structures other than homes. All deposit checks will be deposited into an LTA escrow account.
- g. House address – All homes will be required to identify their POSTAL ADDRESS NUMBER (not lot number) with a minimum of a three (3) inches high number(s) visible from the road. Numbers on the mailbox must be on both sides and a minimum of one (1) inch in height. All homes in Putnam County will be required to identify their POSTAL ADDRESS NUMBER (not Lot number) and it must conform to County Statutes Ordinance #2004-0-03. Call 815-925-9251 for the Putnam County 911 coordinator. All homes in Bureau County must contact the Bureau County Zoning Office at (815) 875-1631 for their 911 address. This will establish their postal address. (Eff. 01/01/2026)
- h. There is no fee for the Demolition of an existing home or other structure, but an Association/ACC Design/Building Approval Application is required.

- i. Any construction begun without the Lot Owner first having obtained Association/ACC Approval in writing shall be in violation of these Rules and the Association's Declaration and, in addition to any other remedies available to the Association, may subject to the Lot Owner to a fine, upon notice and an opportunity for hearing. Upon notification by the Association/ACC of a violation of these Rules, including without limitation failure to obtain Association/ACC approval, or subsequent revocation or withdrawal of approval for reason(s) specified, including via email, telephone communication or verbal notification by an authorized Association/ACC representative, all work upon the subject Lot shall immediately cease pending resolution of the charged violation. Fines, if any, will be subject to the Board's reasonable discretion based upon the nature of the violation.
- j. Time Extensions – refer to Construction Completion Agreement in the building packet. One time extension MAY be granted with Architectural Control Committee approval.

## APPENDIX: UTILITY/CONTACT INFORMATION

ELECTRIC: AMEREN Illinois , [www.ameren.com/illinois](http://www.ameren.com/illinois), 1-800-755-5000

TELEPHONE & INTERNET: Frontier: [www.frontier.com](http://www.frontier.com) or 1-800-921-8101  
INTERNET: NEW WAVE NET CORP. , [sales@nwnet.net](mailto:sales@nwnet.net), 1-877-462-8188  
support team: [www.nwnet.net/index.htm](http://www.nwnet.net/index.htm), 1-309-275-5557

### REFUSE SERVICE:

Republic Services, [www.RepublicServices.com](http://www.RepublicServices.com), 1-866-875-2293

### LP GAS:

Henry AG View Service, Henry, IL., 1-309- 364-2352  
Manlius AG View Service, Manlius, IL., 1-815-445-3122

### SEPTIC PERMIT:

Bureau/Marshal/Putnam Health Department  
Environmental Health Department  
1-815-872-5091  
1-800-784-6555

PUTNAM COUNTY ZONING OFFICER: Ryan Giacometti 1-815-780-7363  
[rgiacometti@marshallcountyillinois.gov](mailto:rgiacometti@marshallcountyillinois.gov)

BUREAU COUNTY ZONING OFFICER: Kristine Donarski 1-815-875-1631  
[zoning@bureaucounty-il.gov](mailto:zoning@bureaucounty-il.gov)

JULIE LOCATING SERVICE: 1-800-892-0123 or [juliebeforeyoudig.com](http://juliebeforeyoudig.com).

SENACHWINE ROAD COMMISSIONER: MICHAEL SPRAGUE 1-815-437-2000

LAKE THUNDERBIRD ASSOCIATION OFFICE: 1-815-854-5095

McNABB TELEPHONE COMPANY: 1-815-882-2201

DAD'S BORING, LLC.: 1-309-333-5292, [mmcfall31@gmail.com](mailto:mmcfall31@gmail.com)

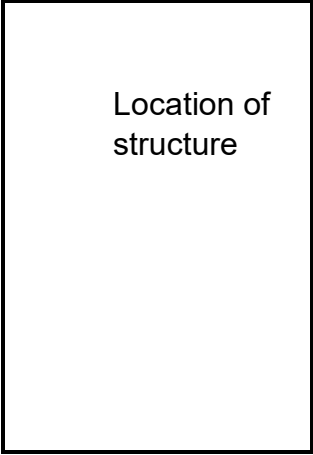
Sample Plat of Survey layout for setback requirements  
PUTNAM COUNTY

Putnam Co.

25 foot set back from front of lot, the road  
side

10% of the width of lot, or if lot is a corner  
lot,

20 feet from side street and 10 % of width of  
lot on the other side.

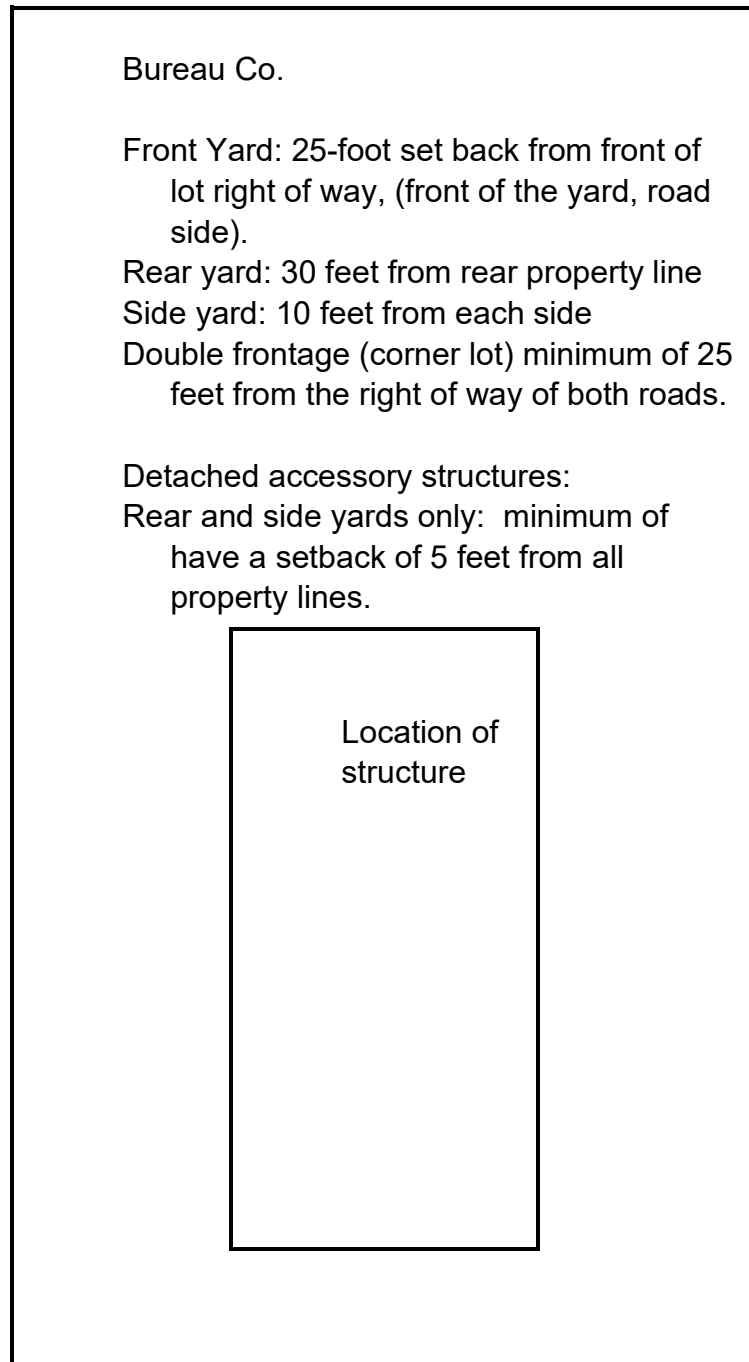


Location of  
structure

Garages, porches and decks have a  
setback of 3 feet from rear and side line  
of lots.

# Sample Plat of Survey layout for setback requirements

## BUREAU COUNTY



## Letter from Putnam County Zoning Officer

Dear Future and Present Putnam County Resident:

The Putnam County board has appointed me as Zoning Officer. I will issue all building permits and aid builders in keeping within county zoning regulations.

Builders are responsible for making sure they are within these regulations.

We require one set of all plans and specifications along with payment when application is submitted. Permit prices are as follows:

The construction permit application fee shall be greater of \$25.00 or:

Residential building or structures

Floor area above ground (living area) .12/sq. ft.

Floor area below ground (basement) .08/sq. ft.

Garages .08/sq. ft.

Accessory Building .08/sq. ft.

Pool (in-ground only), decks, patios, gazebo and porches \$25.00

Please allow 48 hours after you contact me for inspection of the sight. The number you will be calling is my home number. If I am not available, please leave a message with your name, phone number and the new property address.

Your cooperation in helping me serve you is appreciated.

Thank you,

Putnam County Zoning Officer

Ryan Giacometti (815) 925-7238

[rgiacometti@marshallcountyillinois.gov](mailto:rgiacometti@marshallcountyillinois.gov)

This information can be found in PUTNAM COUNTY Zoning Ordinances, adopted May 8, 2023, under Article 20 – Permits & Fees

Created 04/20/2002

Updated 04/20/2024

PUTNAM COUNTY  
BUILDING AND ZONING PROCEDURES

Owner: \_\_\_\_\_

Lot #: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Contractor: \_\_\_\_\_

No PC building permit will be issued until AFTER a septic permit has been obtained.

After obtaining a septic permit and completing your building permit application, contact the zoning officer to arrange to have the building permit issued.

☐ FIRST INSPECTION: Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ When building is staked out, keeping within the county set-backs contact the zoning officer for this inspection.

☐ SECOND INSPECTION: Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ When the basement is dug and footings are set and re-bar is in but before the concrete is poured, contact the zoning officer for this inspection.

☐ THIRD INSPECTION: Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ When electrical, plumbing, heating, and air conditioning is installed, but before the drywall is installed, contact the zoning officer for this inspection.

☐ FOURTH INSPECTION: Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Prior to occupancy, contact the zoning officer for this inspection.

When driveway is established, notify the 911 coordinator at 815-925-9251 to obtain a 911 address.

A plat of survey and a set of blueprints of the building(s) must accompany the building permit application.

NOTE Owner and Contractor:

ACC requires a \$400 inspection completion deposit, which will be reimbursed upon completion by ACC of the As-Built report. This refund is contingent upon the completion of all four Putnam County inspections. Missing any inspections will result in a 25% reduction in the refund when project is completed. The LTA office must be provided with an updated copy of this document each time an inspection is made. (Effective 3/15/2025)



Check list of required information to be submitted to the ACC for approval of plans.

1. Three (3) complete set of plans as required under "Submittals".
  2. Three (3) copies of current certified plat of survey.
  3. Three (3) copies of approved septic system permit.
  4. Completed culvert permit.
  5. Completed Construction Completion Agreement. See Appendix **Form A**.
  6. Check based on square footage for building fee.
  7. Completed water installation request.
  8. Furnish check for \$1700.00 for the installation of water service.
  9. Complete plumbing schematics and name of plumber.
  10. Complete heating schematics and name of installer.
  11. Complete electrical schematics and name of electrician.
  12. New homes: refundable deposit of \$500 for exterior finish completion.
  13. Garages and additions to existing homes: a \$200.00 refundable clean up deposit.
- List sub-contractor(s) names, addresses and phone numbers if known at time of application.

## Construction Completion Agreement – Form A

Members applying to the Architectural Control Committee (ACC) of Lake Thunderbird Association (LTA) for approval to construct new homes or an addition to existing homes will be required to agree to the following:

All exterior construction must be completed within one (1) year of the starting date of construction as per Article III of the Restrictive Covenants of the Lake Thunderbird Association, (LTA). Exterior work includes:

1. Exterior finish of structure
2. Sewage septic system installed.
3. Completed domestic water installation.
4. Finish grade of lot
5. Metal Culvert installed as required by Senachwine Township Road Commissioner or Lake Thunderbird Association
6. Removal of all construction debris

The above requirements are to be completed within one (1) year. I (we) as the owner(s) and member(s) of the LTA understand that the LTA Board and ACC will issue a citation which carries a one-hundred-dollar (\$100.00) violation for each calendar month until the above conditions are met.

If the completion of the exterior construction is delayed due to special circumstances beyond the control of the owners, a request in writing, asking for a time extension must be submitted to the LTA Board and the ACC for action. Such requests shall be submitted no later than one (1) month prior to the one (1) year completion date.

Requests must state the reason for delay as well as a new completion date. If the new completion date is not met, the one-hundred-dollar (\$100.00) violation per month will start the day after the extension expires. I (we) as member(s) of LTA, hereinafter referred to as "members" hereby agree and state:

1. That as members I (we) apply for approval to construct a home or addition to existing home located in Lake Thunderbird and in consideration of such approval, agree to abide by the conditions set here within.
2. I (we) as owners(s), our agent, employees, and assignees, have knowledge of and agree to conform to the following conditions:
  - a. Declaration of the Restrictive Covenants of the Lake Thunderbird Association
  - b. By-laws, Rules and Regulations of Lake Thunderbird Association
  - c. County and state statutes and codes
  - d. Guidelines and requests for ACC Design/Building Approval Application
  - e. County permits requirements
  - f. Septic system requirements
  - g. Inspection checklist
  - h. Construction completion agreement
  - i. Contractors deposit agreement
  - j. LTA policy on construction and contractor requirements
3. Members further agree to cooperate with the Lake Manager, Staff, ACC and Board of Directors of the Lake Thunderbird Association.

Dated this \_\_\_\_\_ Day of \_\_\_\_\_, Year \_\_\_\_\_

Owners (s) \_\_\_\_\_

## Request for Water Installation – Form B

I hereby request water installation of water from the main to my property line.

LOT: \_\_\_\_\_

Street Name: \_\_\_\_\_

DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Lot Owner or Contractor: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_, \_\_\_\_ \_\_\_\_\_

OWNER HOME PHONE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ OWNER CELL PHONE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Type of pipe to choose from: plastic, copper, or pex.

Type of pipe from buffalo box to home: \_\_\_\_\_

Type of piping in home: \_\_\_\_\_ (Eff.  
01/01/2026)

At the October 29, 2023, Board Meeting, a motion was made and passed that a fee of \$1700.00 as a down payment be paid in advance to have water installed from the main to the buffalo box on your property plus any additional expense incurred during installation. If there are any additional expenses, these must be paid before water is turned on.

If your water installation requires trenching under a road, the owner must contact the McNabb Telephone or Dad's Boring, LLC., to set up appointment and payment for this work. Once the Association office receives the deposit of the \$1700.00 water installation check and the go ahead from the property owner, JULIE at 1-800-892-0123, or juliebeforeyoudig.com, shall be contacted by owner for a locate and your water installation will be scheduled.

INCLUDE A DRAWING OF LOCATION OF HOUSE ON YOUR LOT AND INDICATE WHERE YOU WISH TO HAVE WATER ENTER YOUR BASEMENT OR CRAWL SPACE OR WHERE YOU WISH THE WATER SHUTOFF VALVE TO BE LOCATED.

(Eff. 01/01/2026)

## Road Culvert Installation Requirements – Form C

In an effort to protect the integrity of our road system, NO HOUSE PLAN will be approved until an approved entrance to the property has been approved and installed. Approvals for the properties located in **Putnam County** can be obtained from the Senachwine Road Commissioner, Michael Sprague at (815) 437-2000. All culverts in Putnam County shall be metal with metal pans attached to each end.

Properties located in **Bureau County** can get their culvert approval from the Lake Thunderbird Association at (815) 437-2757. All culverts in Bureau County portion of Lake Thunderbird shall be metal with metal pans attached to each end.

Minimum diameter of a metal culvert in either Putnam or Bureau County is 15 inches, minimum length is 20 feet plus a 2-foot metal pan at each end for a minimum total length of 24 feet.

The Senachwine Road Commissioner or the Lake Thunderbird Association Manager MUST sign this permit in the spaces below.

This permit MUST be included with the building plans to the Lake Thunderbird Architectural Control Committee.

Michael Sprague, Senachwine Road Commissioner: \_\_\_\_\_

Lake Thunderbird Association Manager: \_\_\_\_\_

Culvert Material---MUST BE METAL WITH PANS, see above.

Diameter and Length: \_\_\_\_\_

Type of Fill: \_\_\_\_\_

\_\_\_\_\_

Lot Clearing Application – Form D

What is the reason for clearing the lot? \_\_\_\_\_

To what extent will the lot be cleared? \_\_\_\_\_

How many trees over 8" in diameter will be removed? \_\_\_\_\_

LOT OWNER: \_\_\_\_\_ LOT NUMBER: \_\_\_\_\_

DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ \$25 FEE PAID: YES / NO

WATER AVAILABLE: YES / NO WATER SOURCE: \_\_\_\_\_

CONTRACTOR: \_\_\_\_\_

OWNER PHONE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ CONTRACTOR PHONE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

OWNER CELL PHONE: : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

This form must be completed and submitted to ACC for review. A \$25.00 fee must be submitted with the application before ACC approval can be issued. There must be an adequate water source available, spigot on lot, or hose from neighboring lot, to control and extinguish any burning done while clearing the lot. You must attend a fire at all times since an unattended fire will result in violations.

ACC approval must be displayed in a waterproof cover at the job site. Having no visible ACC Approval Form will be a violation and a stop work order will be issued.

Once lot has been cleared, it must be maintained by following General Rule #19, the Curb Appeal Rule in the Rules and Regulations. No weeds or grass greater than 12 inches in height are allowed.

OWNER'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

or

CONTRACTOR'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

APPROVED BY ACC BY: \_\_\_\_\_ DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## ACC Design/Building Approval Application – Form E

MEMBER NAME \_\_\_\_\_ LOT NUMBER \_\_\_\_\_

LAKE THUNDERBIRD ADDRESS

PHONE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ CELL PHONE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

HOME ADDRESS (IF NOT FULL TIME)

CITY/STATE/ZIP: \_\_\_\_\_, \_\_\_\_, \_\_\_\_\_

DATE SUBMITTED TO ACC: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

TYPE OF PROJECT AND LIST OF MATERIALS

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CONTRACTOR: \_\_\_\_\_

CONTRACTOR MUST SUPPLY COPY OF INSURANCE INCLUDING DECLARATIONS  
PAGE SHOWING EFFECTIVE AND EXPIRATION DATES BEFORE STARTING WORK.

STARTING DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ EST. COMPLETION DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

DATE APPROVED BY ACC: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ BY \_\_\_\_\_

PERMIT #: \_\_\_\_\_

NOTE: A CURRENT PLAT OF SURVEY, SHOWING SET BACK FROM LOT LINES,  
SHORELINE AND EXISTING STRUCTURES, MAY BE REQUIRED FOR:

- NEW HOMES
- GARAGES
- STORAGE SHEDS
- BOAT DOCKS
- DECKS
- BOAT LIFTS
- SEA WALLS
- RIP-RAP
- SEPTIC SYSTEMS (APPROVED BY COUNTY)
- DRIVEWAYS/CULVERTS (APPROVED BY SENACHWINE ROAD COMMISSIONER OR LAKE THUNDERBIRD MANAGER)
- ADDITIONS TO EXISTING STRUCTURES
- CERTAIN LANDSCAPING PROJECTS

## ACC Design/Building Approval Application – Form E Continued

Items To Be Attached to Application (If required).

Current plat of survey: this is a land surveyor's drawing of your property showing lot lines, pins and exact measurements of the property, you should have received this document when you purchased the property, if not the Putnam or Bureau County Courthouse may have a copy.

When the project involves construction, a set of building prints, either professional/computer generated or prepared by the contractor, are needed showing general details of construction.

For a clearer understanding of the architectural control committee's rules, a copy of the Lake Thunderbird Covenants, and the ACC building packet can be obtained at the office or on the Lake Thunderbird website at: [lakethunderbird.us/documents](http://lakethunderbird.us/documents).

ACC requires that applicable building and electrical and plumbing codes be followed, but responsibility for ensuring they are followed is on the Lot Owners and their contractors and hired professionals. In no event shall the Association be held liable for construction not up to such codes – as the Association does not perform inspections.

Providing required paperwork with an application request, will allow ACC to complete its review and may expedite the issuing of the ACC Design/Building Approval **Form E**, where warranted.

## Contractor/Services Registration – Form F

BUSINESS NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

CONTACT NAME: \_\_\_\_\_

PHONE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ CELL PHONE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

POLICY DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

THIS COPY OF INSURANCE MUST INCLUDE THE DECLARATIONS PAGE SHOWING  
EFFECTIVE AND EXPIRATION DATES.

MAIN TYPE OF PROJECTS/SERVICES PERFORMED AT LTA:

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OFFICE USE ONLY:

COPY OF LIABILITY INSURANCE COVERAGE DATE FILED: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

LTA ISSUED CONTRACTOR/SERVICES VEHICLE STICKERS:

VEHICLE STICKER # ISSUED: \_\_\_\_\_ YEAR: \_\_\_\_\_

VEHICLE STICKER # ISSUED: \_\_\_\_\_ YEAR: \_\_\_\_\_

VEHICLE STICKER # ISSUED: \_\_\_\_\_ YEAR: \_\_\_\_\_

VEHICLE STICKER # ISSUED: \_\_\_\_\_ YEAR: \_\_\_\_\_