

*Architectural
Policies and Procedures
Manual*



Lake Forest Architectural Review Committee

Lake Forest Property Owners Association

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I. Metal Roof Policy – Revised January 1, 2001

A. Roofing or re-roofing approvals by the Architectural Committee are granted on an individual basis. Most new construction in Lake Forest includes standard shingle roofing. In the case of innovative new roofing materials or designs, approval may be granted but will depend on appearance as it relates to building design as well as consideration of the material color as well as tile compatibility with existing homes. New metal roof material comes in a variety of designs and colors. However, many of these materials amount to sheeting such as used on sheds, barns and marinas and will not be approved in Lake Forest.

II. Water Drainage Policy – L.F.P.O.A.

A. City of Daphne

1. Any over-flow of water from city controlled storm sewers is the City's responsibility to solve. These types of problems should be reported by the affected property owner directly to the City Engineer for the City of Daphne.

B. Property Owners

1. Property owners are responsible for any drainage problems (not covered here) to their own property. Any building plans should include drainage consideration and solutions.

C. L.F.P.O.A.

1. Responsible to provide drainage required for the benefit of the golf course and any other of its property.

III. Guidelines for use of Yard Signs in Lake Forest

A. The Declaration of Restrictions, Conditions, Easements, Covenants, Agreements, Liens and Charges rules for the placement of signs in Lake Forest are as follows:

1. Section O, Signs:

(a) No signs, billboards or advertising structures of any kind shall be allowed on any lots, except with written permission from the Architectural Committee.

B. The City of Daphne also has a Land Use and Development Ordinance that governs signs. The Ordinance exempts temporary real estate signs that advertise real estate for sale, lease or rent, or announcing improvement of property, non-illuminated

and not exceeding 6 ½ square feet in area. Only one sign is allowed for each street frontage.

C. In 1987, the LFPOA Board of Directors took action to give permission for the use of real estate signs, garage/yard sale signs and political signs. The Architectural Committee produced specific guidelines for the signs that do not require written permission:

1. Real estate or Builders signs:
 - (a) Maximum 720 square inches in size and one per lot
2. Garage/Yard Sale signs:
 - (a) Maximum 720 square inches in size
 - (b) Maximum of four (4) signs per sale – one at each entrance to Lake Forest; one at closest intersection; one at sale site
 - (c) Signs may be up a maximum of three days
3. Political signs:
 - (a) Maximum of 720 square inches in size
 - (b) Maximum of three per lot
 - (c) Must be removed within 24 hours after the election
 - (d) Must be on resident owner's property only.

IV. Vehicle Storage Policy – Revised May 17, 2002

A. The Lake Forest Architectural Committee is the approval authority for storage of boats, boat trailers, travel trailers and any other vehicles. The City of Daphne has ordinances on this also. The authority which is the most restrictive governs. The following storage policy shall be followed by LFPOA members per Article IV, Paragraph “F” of the Lake Forest covenants.

B. Storage of vehicles that are in a state of disrepair or with expired license plates is prohibited on Lake Forest lots, unless stored inside an enclosed garage. Vehicle repair and storage for profit on Lake Forest lots is prohibited. No vehicles can be displayed on lawns for sale.

C. Boats may be stored at the Lake Forest Yacht Club dry storage and/or wet storage facility or a facility of choice outside the Lake Forest development. Boats, trailers, travel trailers, recreation vehicles, and any other recreational type vehicle may be stored at a facility of choice outside the Lake Forest development.

1. Exception One

(a) Boats, boat trailers, and same vehicles listed above may be stored inside an enclosed garage on Lake Forest lots.

2. Exception Two

(a) Boats, boat trailers and other recreation vehicles may be stored behind a six foot wood fence behind the building set back line from the street. This is normally 30 feet from the street and always behind the front face of the residence facing the street.

D. Boats as identified in Section IV, Paragraph F of the covenants shall include watercraft in general and, additionally, shall include but not be restricted to the following:

1. Canoe, catamaran, dinghy, dugout, flatboat, kayak, pontoon boat, praam, skiff, jetski and rowboat.

E. Utility trailers, mowers, and other equipment are also subject the same restrictions as described in section (IV) subsection C of this Architectural Policies and Procedures manual.

F. Commercial vehicles such as delivery trucks, trailers, and other similar vehicles may not be parked overnight on lots within the Lake Forest subdivision without special written permission from the Lake Forest Architectural Review Committee.

1. Exception:

(a) A vehicle of this type that is the normal responsibility of a property owner as part of his/her job may only be parked on that owner's property if it is concealed behind a privacy fence and only then with special permission of the Lake Forest Architectural Review Committee.

- (i) Said privacy fence must comply with the approval and specifications as set forth in Article VIII of this Architectural Policies and Procedures manual.

V. Out Building Policy – July 15, 1999

A. The procedure for any out building will be the same as for building a home except that no \$1,000 deposit will be required and no construction drawings other than elevation and landscaping will be required.

1. Exception One

(a) Skid mounted portable can be placed 10' off rear and side property lines and must not exceed 10' in height.

2. Step I

(a) Submit to the Architectural Committee a plot plan showing the building within the set back lines and the dimensions of the building.

(b) Show location of any utilities going to or from the building

(c) Landscaping must be included on plot plan and must attempt to block the view from the street and to enhance the view of the neighbors as much as possible.

(d) The elevation drawings must show the exterior finish of the building which must conform to the finish of and design of the existing home to include roofing. An alternate design or finish may be submitted but will be closely studied by the Architectural Committee and inspector to insure that it will not detract from the neighbor's property.

3. Step II

(a) After approval by the Architectural Committee the applicant must go to the City of Daphne for a building permit.

(b) After the building is complete the applicant must notify the Architectural Committee for final inspection.

(c) Final approval will be granted only if the landscaping is completed.

4. Specific Restrictions
 - (a) All out buildings must not exceed 10' in height
 - (b) The square footage will not exceed 144 square feet.
- B. A detached accessory building shall not be located on a lot by itself. (*Land use Ordinance 9.142e*)
- C. Out buildings are defined as any structures that are roofed and/or enclosed on two or more sides.

VI. Policy to drop dues on combined lots – October 8, 1992

- A. Request for dropping the dues on combined lots are to be submitted to the Architectural Committee. Approved request will be submitted to the Lake Forest business office to change the billing status. If the comptroller determines that the account on the lot being waived is current, then the dues status will be changed. To obtain written approval from the Architectural Committee the following procedure must be initiated:
 1. Obtain approval for vacation of easements with the City of Daphne Public Service Department.
 2. Obtain a permit from the Architectural committee to build a house centered on the common property line of the two lots being combined. A minimum of 400 square feet in area of the main structure must be on both lots.
 3. Complete construction in conformance to the approved plans of the permit obtained from the Architectural Committee.
 4. Submit request with documentation that the above requirements have been satisfied to the Architectural Committee.
 5. Exceptions:
 - (a) When a LFPOA member desires to combine an adjacent lot with a lot which as an existing house on it, there must be a minimum of 400 square feet of structure attached to the main structure. An example of this would be a 400 square foot family room attached to the main structure with a breezeway. Any combination that connects both the roof system and the floor system will work. Any construction requires a permit from the Architectural Committee.

(b) When two LFPOA members desire to subdivide a lot common to both their lots into two equal size parcels, for the purpose of combining a parcel to each lot, a request must be submitted jointly by both members. The Architectural Committee will assure that the proposed change will incorporate the building set backs and utility easements that apply to the unit and lot in accordance with the covenants and restrictions. The dues paying status cannot be dropped until certified plot plans of both member lots combining a parcel is submitted.

VII. Variance Policy – Amended February 1, 1996

- A. To comply with Article IX, Variance of the “Covenants and Restrictions”, Lake Forest property owners desiring a variance must comply with the following:
 - 1. All requests for variance from these conditions and restrictions must be in writing to the LFPOA Architectural Office. Such request shall identify Unit and Lot numbers, street address, name of property owner, name of part that is requesting variance, if other than owner, and a brief description of requested variance with reason for request.
 - 2. All variance approvals must be in writing to the requesting parties and carry the signatures of the 1) Chairperson of the Architectural Committee, 2) the General Manager and 3) one additional board member.
- B. Any approval expressed, implied, written or verbal other than outlined above shall be considered invalid.

VIII. Fence Policy – Revised October 15, 2003

- A. To comply with articles IV, V and X of the “Covenants and Restrictions” property owners desiring to erect fencing on their lot must obtain written permission from the Architectural Committee. The following guidelines should be followed to obtain approval:
 - 1. The proposed fence must be indicated on the surveyor’s plot plan and submitted with descriptive details of construction.

2. The fence must be within the building setback measured from the street. In no case will the fence be allowed to be closer to the street than parallel with the front line of the house which faces the street address side.
3. The fence shall be four inches over on your side of the common property line of adjacent lots.
4. Fence constructed of wood is preferable (Cedar, Cypress or pressure treated pine is acceptable).
5. Chain link can be approved except on the golf course. Chain link cannot exceed four (4) feet in height.
6. The fence shall not exceed 6 feet in height.
7. The intent of this policy is to foster a uniform standard for fencing in the Lake Forest Development. There should be a continuous landscape along both sides of the street that is not obstructed by structures between the house and the street. Cul-de-sac and street corners complicate this situation. These yards have building setbacks adjoining streets from two sides. The harmony of the continuous landscape shall not be broken by privacy fencing.
8. Exceptions to this policy must be approved based on the mutual benefit of the neighborhood. Decorative sections of split rails spanning 6 feet between posts serving as a rose or wisteria support are examples of exceptions that could be approved because they are landscape devices.
9. **A fence on a lot adjacent to the golf course may be approved within very strict guidelines.**
 - (a) **A fence on property adjoining the golf course must meet all requirements detailed previously in this section with the following exceptions.**
 - (b) **A fence on property next to the golf course may be constructed of wrought iron or aluminum only and must include a gate. No wooden fences or chain link fences are allowed.**

(c) **A fence on property adjacent to the golf course may be painted black only.**

(d) **A fence on a lot adjacent to the golf course may not exceed 48” in height.**

(e) **Detailed plans for any fence on a lot or lots adjacent to the golf course must be submitted in advance to the Architectural Committee and construction may not begin until approval has been granted.**

(f) **Examples of acceptable designs may be examined at the front office located in the Country Club.**

(g) **Any fence which is located on the Golf Course, previously approved or unapproved by the Architectural Committee that does not meet the specifications detailed in this section will not be allowed to be replaced when same deteriorates or has to be moved or altered in any way.**

10. Permits granted for the construction of fencing have a life of 45 days, at which time, if construction is not complete, the applicant must resubmit paperwork with a new permit fee to the Architectural Committee

IX. Landscaping Requirement – May 10, 1996

A. The Lake Forest Property Owners Association, Declaration of Restrictions, Conditions, Easements, Covenants, Agreements, Liens, and Charges provide under Article IV Use and Improvement Para. 5 (B), that “Landscaping Plan to include all trees, bushes and various plantings, etc.

B. The basic requirement under the above provision is that all lawns have sod.

1. Sod as a minimum requirement will include the following:

(a) The entire house front

(b) Ten (10’) feet on each side of the house

(c) Ten (10’) feet in the back of the house

2. The sod to extend from the house to the property lines or the street in the case of street(s) as a boundary.

C. The above is a minimum requirement. At the discretion of the inspector(s) the ten feet requirement can be reasonably increased for reasons of erosion and sediment control.

X. Easements

A. The City of Daphne declines to issue variances for easement encroachment except in the case of fences.

1. The policy currently is:
 - (a) 20 feet in front and back
 - (b) 10 feet on the sides

B. The Architectural Committee cannot approve any variances of these easements.

XI. Damage Deposit – Revised November 16, 2004

A. For each new construction a deposit of \$1,000 per home is required regardless of the number of homes being constructed.

B. The \$1,000 deposit is required prior to any lot clearing and will not be refunded until construction is complete or the lot is completely re-grown. This deposit is required to ensure against any drainage, erosion, or other environmental damage that might occur to public and/or private property.

XII. Drainage and Erosion Control From Common Property – June 12, 1996

A. Over the years many questions have arisen concerning problems of drainage and erosion control on properties adjacent to common property, particularly the Golf Course. In addition to other properties, Lake Forest has nearly 500 private building properties adjacent to the Golf Course. Of these more than 300 are topographically below the Golf Course elevation. In the process of development or after completion of the residence, it is the responsibility of the builder, resident or landowner to construct and landscape in such a manner that his/her property as well as adjacent property is protected from erosion from runoff. In a case where Golf Course property or other property owner's facilities are adjacent and existed prior to the development of adjacent property, Lake Forest Property Owners Association cannot and will not assume any responsibility for water runoff, erosion or sediment deposits on private property.

B. If, for any reason, LFPOA facilities are changed, modified, redesigned and rebuilt with resulting impact on private property owners, the association will be responsible for the effect of those changes on adjacent properties and will act to protect those properties. Not included in this section are the mowing of grass, cutting and trimming of bushes and trees or other operations not affecting topography.

C. In case of emergency or other critical situations, the Board of Directors may take action to remedy or alleviate. These actions will be taken on a case by case basis and no such actions will relate to any other situation. In these actions, the decision of the Board is final.

XIII. Requirements, conditions and guidelines for new construction, exterior remodeling and pool projects – Revised October 15, 2003

A. Listed herein are revised Requirements, Conditions and Guidelines for New Construction, Exterior Remodeling and Pool Projects within the Lake Forest residential community. These requirements are in addition to the provisions specifically set forth in the Declaration of Restrictions, Conditions, Easements, Covenants, Agreements, Liens and Charges of Lake Forest as recorded in the records of the Probate Court of Baldwin County, Alabama.

1. New construction, Exterior Remodeling and Pool Projects are projects for which the total cost for materials and labor is in excess of ONE THOUSAND & 00/100 (\$1,000.00) DOLLARS.
2. Upon acquiring proper building permits in satisfaction of all applicable City of Daphne and Baldwin County, Alabama requirements, those seeking to construct or remodel within the Lake Forest residential community shall submit to Lake Forest Architectural Review Committee the following:
 - (a) Two (2) copies of blueprints with a certified plot plan from an Alabama registered and licensed land surveyor. Such plans shall include the heating and cooling area, and square footage calculations;
 - (b) A \$250.00 non-refundable permit fee shall only be assessed in connection with new house construction;

(c) A landscaping plan which shall include locations for all trees, bushes, planting, etc., with an emphasis that natural trees of eight inches (8") in diameter or greater shall be preserved as much as possible;

(d) \$1,000.00 damage deposit shall be tendered by the applicant for any New Construction, or a \$400.00 damage deposit shall be tendered for Exterior Remodeling and Pool Projects.

3. Upon receipt of the aforementioned items, plans will be reviewed and, upon approval, one (1) copy of the plans shall be maintained in the file by the Lake Forest Architectural Review Committee, and one (1) copy will be stamped "Approved" and provided to the applicant or builder. The following conditions must be followed upon approval of such project:

(a) Each project approved will have a life span of nine (9) months. Such time shall be calculated from the date the plans are approved. An additional \$250.00 non-refundable permit fee shall be payable upon expiration of the six month time frame if the project has not commenced or completed;

(b) During construction, the applicant shall be responsible for maintaining reasonable erosion and sediment control measures so as to prevent, to the extent reasonably necessary and/or required, erosion and sediment from leaving the lot encompassed by the construction, and such control measures shall be continuously maintained during the development, construction and completion of the building site including, but not limited to, placement of plastic mesh and/or hay bale barriers:

(c) The applicant shall correct any damage to adjacent lots, clear all trash and debris from the building lot and reasonably insure that drainage is not diverted so as to cause erosion problems to adjacent properties, or deposit sediment into the storm water system, before the damage deposit will be returned by the Lake Forest Architectural Review Committee;

(d) The damage deposit submitted by the applicant will be returned to the applicant by the Lake Forest Architectural Review Committee after

Certification of Occupancy for the subject property has been issued by the City of Daphne, provided there has been no evidence of environmental damage to public and/or private property during any phase of the construction up to the date of request for reimbursement of the damage deposit;

(e) Should evidence of any violation(s) occur, an inspection may, at the request of the applicant, be conducted by the Lake Forest Architectural Review Committee to determine whether any violations(s) has in fact occurred during any phase of construction and, if so, the extent of the violations(s). If applicant, only after making written request for inspection to the Association is able to correct any violations(s) as provided in paragraph number three (s) herein, to the reasonable satisfaction of the Lake Forest Architectural Review Committee, the amount of remedial efforts shall be considered by Lake Forest Architectural Review Committee in determining the incremental fine imposed against applicant. In the event applicant does not correct any violation(s) occurring to the adjacent properties and/or streets, roadways and/or lakes in the Lake Forest community, to the reasonable satisfaction of the Lake Forest Architectural Review Committee, then the Lake Forest Architectural Review Committee shall have the sole right to utilize amount up to the entire damage deposit to penalize the applicant for such violation(s). In the event there remains any portion of the deposit after imposition of penalty for such violation(s), the balance of the damage deposit, if any, shall be returned to applicant. If applicant does not request inspection, the Lake Forest Architectural Review Committee shall have no obligation to contact applicant to advise of such violation(s).

4. All violations may be penalized by fines in increments of \$200.00 each, with the measure of any fine(s) to be determined solely by the Lake Forest Architectural Review Committee. The Committee may receive and review reports of the inspectors, viewing by Committee members, photographic

documentation, and City of Daphne reports to support determination of such violations(s) by the Committee. The applicant may also submit any documentation, photographic evidence etc. for the Committee's review; however, determination by the Committee is final.

5. Homebuilding or lot clearing shall not commence until plans are approved and returned by the Lake Forest Architectural Review Committee.

6. The builder shall provide a portable toilet at the building site until toilet facilities are established and in working order at the subject residence

7. Any violations observed by members of the Lake Forest Architectural Review Committee, or its inspectors, may also be reported to the City of Daphne Code Enforcement Office for enforcement by the City as it deems appropriate.

XIV. Debris deposited on LFPOA property – May 17, 2002

- A. No yard debris, refuse, or rubbish shall be permitted to be dumped or stored on the golf course or any other LFPOA property. An appropriate charge shall be assessed against the property owner or other violator for Lake Forest personnel to pickup and dispose of said materials.

XV. LFPOA Architectural Committee Fee Schedule - November 16, 2004

- | | |
|--|-----------------------|
| 1. Damage Security Deposit | \$ 1,000.00 per house |
| (a) (New Homes) Refundable | |
| 2. Lot Clearing Deposit Refundable | \$1,000.00 per lot |
| No additional Damage deposit required after Lot Clearing Deposit is paid | |
| 3. Damage Security Deposit | 400.00 |
| (a) (Ext. remodel & Pools) Refundable | |
| 4. Building Permit | 250.00 |
| 5. Fence | 30.00 |
| 6. Pool | 30.00 |
| 7. Storage Shed | 30.00 |
| 8. Deck/Dock | 30.00 |
| 9. Room Addition | 60.00 |
| 10. Satellite Dish | 30.00 |
| 11. Enclose Carport | 45.00 |
| 12. Work Room | 30.00 |
| 13. Fence and Deck | 45.00 |
| 14. Carport and Addition | 75.00 |
| 15. Garage | 60.00 |
| 16. Patio | 30.00 |
| 17. Driveway (paved) | 30.00 |

XVI. Above Ground Pools

A. Pursuant to the provisions of the Lake Forest Declarations of Restrictions, Conditions, Easements, Covenants, Agreements, Liens and Charges the following are in addition to those conditions named there in above, and are required to be met prior to written approval for the installation of an above ground pool.

1. The proposed pool must be indicated on the surveyor's plot plan and submitted with descriptive details of construction.
2. The placement of the pool must be located behind the front lines of the house.
3. The pool must be hidden behind an approved 6' privacy fence.

4. Pool dimensions cannot exceed 4 ½ feet in height nor 24 feet in diameter.
5. The inspection fee for this application is \$30.00.
6. Above ground pools will not be approved on lots adjacent to the golf course.

XVII. Pets and Other Animals Policy – December 10, 1998

A. Pursuant to the provisions of the Lake Forest Declarations of Restrictions Conditions, Easements, Covenants, Agreements, Liens and Charges namely IV Use and Improvements, I. Pets & Other Animals, the following will serve to expand and clarify what constitutes qualified household pets.

1. Qualified Household Pets
 - (a) Dogs, cats, ferrets, reptiles, guinea pigs, chinchillas, gerbils, hamsters, birds which are caged or perched.
2. Non-qualified Household Pets
 - (a) Livestock – All hooved animals such as horses, ponies, cows, donkeys, goats, sheep, swine, pigs to include Vietnamese pot bellied pigs, llamas. Wolves, coyotes, zoo animals or poultry such as chickens, turkeys, etc are non-qualified animals.
3. The above lists are examples and are not inclusive of all qualified/non-qualified household pets.

XVIII. Satellite Dish and Antennae Policy – October 17, 2004

A. Pursuant to the provisions of the Lake Forest Declarations of Restrictions, Conditions, Easements, Covenants, Agreements, Liens and Charges the Following are in addition to those conditions named there in above, and are Required to be met prior to written approval for the installation of a satellite dish. The following radio and antennae policy shall be followed by LFPOA members per article IV Use and Improvement paragraph “G” of the Lake Forest Covenants.

1. No satellite dish may be erected or maintained anywhere upon the development without prior written consent of the Architectural Committee.
2. Satellite dishes must be placed on or behind house and concealed from view.
3. The Architectural Committee will disapprove any Satellite dish located in front of the house or within 15 feet of the street.

XIX. Approval for Building – October 17, 2004

A. Approval will be denied on any building request in which the property owner is delinquent in any of his/her accounts or in which the property owner has any outstanding architectural violation.





