

Contractor/Building Guide

2015

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This document gives the general information needed in pursuing a building permit. The LPA Building Codes are included in full beginning on page 13. The International Residential Code is the foundation for actual home and condo construction methods. Inspection is required for all occupied structures.

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Permit Procedures

Lake Panorama Association

Building Permits: (see next page for Land Disturbing Permits)

1. For any structure, including swimming pools and fences, go through the Checklist for the required items to present to LPA staff for approval. The building permit form will be filled out by staff, but all materials required in the checklists must be presented. Staff may ask for additional clarifications or amendments to the plan to meet regulations.
 - a. If a variance is to be requested, at least one month should be allocated for the variance approval process.
 - b. Variances will only be approved when the proposal is necessary for the utilization of the property, the proposal shows it will not significantly negatively impact other members, the proposal fits precedents that have already been established or the member is willing and able to make significant financial commitment to the project to insure it is done properly.
 - c. The building codes committee acts on behalf of the LPA Board to review each proposal and is not obligated to approve any request if it does not fit established criteria. The LPA Board must also approve the variance, but is not obligated to follow the recommendation of the committee and may disapprove a committee recommendation or override a committee denial by member appeal of committee actions to the LPA Board.
2. The owner or the contractor may apply for the permit. Owner signatures are required on an acknowledgement form for all new home permits.
3. A permit is not active until all required documents and plans have been approved and received, the fee is paid, an inspector has confirmed engagement for the project (when required), staff has checked the construction staking for proper location, and the permit has been signed by the authorized LPA staff.
4. Deposits are determined by the LPA Board. In order for deposits to be returned, the member must apply and an occupancy permit must be approved for all residential permits. It is the responsibility of the member (sometimes via contractor) to get final inspections approved and documented. Deposits are as follows: New home, 6 month exterior completion deposit=\$100. Inspection deposits--Decks, shoreline sun shelters, and seasonal enclosure (3 season)) \$200, Habitable space garage \$300, Additions--enclosed and finished \$500. Homes up to 2,000 square feet \$500, Homes from 2001 to 3500 square feet \$1,000 and homes from 3501 square feet + \$1,500.

Land Disturbing Permits:

1. Land disturbing permits are required for the following:
 - a. Any ground disturbance of more than 1,000 square feet.
 - b. Any ground disturbance within 100 feet of the Lake.
 - c. Any new driveway or widening of existing driveways.
 - d. Removal of significant amount of tree coverage*
 - i. * Clearing ground plans must be approved as there are rules regarding the amount of tree coverage that can be removed.
2. Owners or contractors may apply for the permits
3. Permits are free, but must be approved prior to work being done.
4. An approved permit is one that has been researched and signed by designated staff.
5. Erosion control is the primary purpose of land disturbing permits and approved erosion control practices may be required.

Questions should be directed to the LPA office at (641) 755-2301, fax to (641) 755-3810 or email to lpa@lakepanorama.org

Checklist For ALL LPA Building Permits

Questions A, B, and C apply to all permits

- A. Do you have a site plan showing all dimensions of the project, septic systems, driveways, existing buildings, etc? Yes No
- B. Does your site plan show the minimum 35' setback from the front lot pins, 10' setback from the side lot lines, 50' setback from the lakeshore (measured at any point perpendicular) or 20' from the back lot lines in offshore lots? Yes No
- a. **Home permits require a survey** by a registered surveyor matched to lot pins on site
 - b. Other permits—*If pins cannot be found to determine setbacks, a surveyor must locate.*
- C. If structure has rooms that could be classed as bedrooms, an approval from the Guthrie County Sanitarian is required. Yes No

HOME PERMITS

1. Does the home plan show at least 1,200 square feet on the main floor? Yes No
2. Is a lot survey by a registered surveyor available (required)? Yes No
3. If a lakeshore lot, is the rip rap in acceptable condition? (required) Yes No
4. Has an approved building inspector been engaged & confirmed w/LPA? Yes No
5. A complete set of plans to scale – paper or electronic file is required. Yes No
 - a. Plans include exterior elevations? Yes No
 - b. Foundation plans show minimum 42" frost footings? Yes No
 - c. Do plans show exterior treatment type? Yes No
 - d. Do plans show interior cross sections and room height? (8'min) Yes No
 - e. Do plans show at least 1' roof overhang? Yes No
 - f. Are there at least three (3) roof planes? Yes No
 - g. Is there a 6/12 (minimum) roof pitch? Yes No
 - h. Is mechanical and electrical detail sufficient for Inspector? Yes No
 - i. Are all room dimensions shown on the plan? Yes No
 - j. Is Erosion Control installed on lakeshore lots? Yes No

Home Additions

1. Plans must meet criteria of home plans 4,5.b,c,d,e,h,i above. Yes No
2. Deck plans must show dimensions and specify railing and support Yes No

Checklists—LPA Building Permits
All answers should be YES

Reminder—Questions A, B, & C on page 1 apply to all permits

Detached Garage

- | | |
|---|----------------|
| 1. Is the garage of standard frame construction? (required) | ___ Yes ___ No |
| 2. Will the garage exterior colors match the home? (required) | ___ Yes ___ No |
| 3. Is roof pitch 6/12 or more or does it match home, if less than 6/12? | ___ Yes ___ No |
| 4. Is the sidewall height not less than 8' nor more than 12'? | ___ Yes ___ No |
| 5. No overnight bathing facilities can be installed | ___ Yes ___ No |
| 6. Is the size at ground level 960 square feet or less? | ___ Yes ___ No |
| 7. If garage has habitable space, fire specifications and ingress & egress From space without going through garage is required | ___ Yes ___ No |
| a. If finished space, is approved inspector confirmed with LPA? | ___ Yes ___ No |
| 8. Is there at least one minimum size 8' X 7' overhead door? | ___ Yes ___ No |
| 9. Is the maximum height of the overhead door(s) 12' or less? | ___ Yes ___ No |
| 10. Construction Drawings | |
| a. Elevation Sketch? | ___ Yes ___ No |
| b. Footings specified? | ___ Yes ___ No |
| c. Are doors & windows with measurements shown? | ___ Yes ___ No |
| d. Is habitable space shown and egress illustrated? | ___ Yes ___ No |
| e. Are materials and colors specified? | ___ Yes ___ No |

Storage Building

- | | |
|--|----------------|
| 1. Size Limit | |
| a. Undeveloped Lot—Is the building 100 square feet or less? | ___ Yes ___ No |
| b. Lot with home—Is the building 200 square feet or less? | ___ Yes ___ No |
| 2. Is this the only storage building on the lot? | ___ Yes ___ No |
| 3. Glass Limit | |
| a. Undeveloped lot—Is there 12 square feet of glass or less? | ___ Yes ___ No |
| b. Developed lot—Is there 24 square feet of glass or less? | ___ Yes ___ No |
| 4. Is the sidewall height 12' or less? | ___ Yes ___ No |
| 5. Are plans or an illustration of the unit showing measurements ? | ___ Yes ___ No |
| 6. Does the shed have wood frame construction? | ___ Yes ___ No |
| 7. Does the shed match the home color? | ___ Yes ___ No |
| 8. No overnight occupancy is allowed? | ___ Yes ___ No |

Boat House Repair—Permits issued for maintenance only

- | | |
|---|----------------|
| 1. No change is proposed in roofline? | ___ Yes ___ No |
| 2. No change in footprint of boathouse is proposed? | ___ Yes ___ No |

LPA Building Permit Checklists

All Answers Should be YES

Reminder—Questions A, B, & C on page 1 apply to all permits

Gazebos

1. There will be only one gazebo or shelter after this is built. Yes No
 - a. Open sided, permanent roofed structure is classified gazebo.
2. The diameter is 16 feet or less. Yes No
3. The height will be 19 feet or less (measured at center). Yes No
4. 42" frost footing are specified, or pier construction. Yes No
5. Materials are specified. Yes No
6. Overnight or bathing facilities are NOT included. Yes No

Permanent Dock

1. The dock is setback from the side lot lines 10 feet. Yes No
2. The dock will be permanently set at least 6 inches above water. Yes No
3. Dock does not extend more than halfway across cove or waterway. Yes No
 - a. This includes boatlifts adjacent to dock.
4. The dock does not project more than 30 feet from the established Shoreline. Yes No
5. The dock does not restrict access to another member's dock. Yes No
6. The dock does not extend further than necessary for boat access Yes No
7. In narrow coves the dock shall be placed parallel with shore. Yes No
8. The dock does not have a permanent cover. Yes No

Swimming Pools

1. Do drawings & plans show all measurements, setbacks, and location? Yes No
2. Do drawings & plans show pool, walk, deck, & fence construction? Yes No
3. Do drawings & plans show water supply, drainage, & disposal? Yes No
4. Are detailed elevations & plans provide? Yes No
5. Is chlorinated water not discharged directly into the lake? Yes No
6. Is the pool fence and gates at least 6 feet above grade level? Yes No
7. Are fence posts decay & corrosion resistant? Yes No

LPA Building Permit Checklist

All Answers Should be YES

Reminder—Questions A, B, & C on page 1 apply to all permits

Fence Permit Checklist

1. Is the fence 48" high or less or meet the criteria of 1a or 1b? ___ Yes ___ No
 - a. Dog Kennel (not to exceed 72 square feet) can be 72".
 - b. Swimming Pool Fence must be 6' above grade
2. Does the fence block less than 50% of the view ___ Yes ___ No
3. Is the fence further than 50' from the shoreline on a lake lot ___ Yes ___ No
4. Is the fence not approximately parallel to the shoreline on a lake lot ___ Yes ___ No
5. Is the fence style one of the following: ___ Yes ___ No
 - a. Split Rail ___ Yes
 - b. Post & Horizontal board or rail ___ Yes
 - c. Ornamental Iron or other metal ___ Yes
 - d. Decorative Vinyl ___ Yes
 - e. Containment fence ___ Yes
6. **Containment fences**
 - a. Does the fence enclose 10% or less of the total lot size ___ Yes ___ No
 - b. If the fence is chain link, is it black or green? ___ Yes ___ No
 - c. If the fence is not chain link, is it one of the other 4 above? ___ Yes ___ No
7. **Fences potentially blocking view or access to easement**
 - a. Fences potentially blocking view must have neighbor approval
 - b. Fences blocking access may have to be temporarily removed.

Shoreline Sun Shelter Checklist

1. Is a complete set of drawings (to scale) including elevations submitted? ___ Yes ___ No
2. Is the highest element of the facility 12 feet or less? ___ Yes ___ No
3. Is the length and width of the facility 16 feet or less? ___ Yes ___ No
4. Is the Type A or Type B cover less than 18 feet in length and width? ___ Yes ___ No
5. Has an inspector been engaged who will inspect footings and connections? ___ Yes ___ No
6. There are no vertical elements of wall or soft cover. ___ Yes ___ No
7. There are no permanent fixtures (chairs/benches/ kitchen/ within the facility. ___ Yes ___ No
8. The facility is not located over water or over a dock over water. ___ Yes ___ No
9. Are all parts of the facility suitably designed for exposure. ___ Yes ___ No

LPA Building Permits | 2015

10. If a railing is necessary for safety, is it 42 inches or less high and more than 50% open?

Yes No

11. Is the ground surface underneath not more than 6 inches above grade? Yes No

12. If the facility has a type A (soft) cover, is it free of advertising and images? Yes No

13. Is the owner aware that three maintenance violations will result in an

Order to remove?

Yes No

14. Is the owner aware that type A (soft) covers must be taken down seasonally?

Yes No

LPA/Property Owners Agreement

This Agreement is entered into this _____ day of _____, 2015, by and between the Lake Panorama Association, hereinafter referred to as "LPA" and _____ and _____, hereinafter referred to as "Property Owner(s)."

WHEREAS, the Amended Covenants and Restrictions currently in force in the Lake Panorama Subdivision require that all building plans and types of materials to be used for the construction of houses and other buildings on LPA lots must be approved by LPA and must comply with any existing local building codes in force at the time of construction; and that said regulations require the construction of defined buildings also be according to the most recent International Residential Code (IRC), and that qualified inspectors must be engaged by the owner to certify to the LPA that the specified building is constructed to current code standards; and

WHEREAS, Property Owner is a member of LPA and agrees to abide by the Amended Restrictive covenants; rules and regulations and building codes of the LPA,

WHEREAS, LPA Board of Directors have authorized the General Manager to enforce the Lake Panorama Building Codes which were recommended by the Planning and Building Committee and duly adopted by the LPA Board of Directors.

WHEREAS, neither LPA nor the Building Commission assume responsibility nor liability for the enforcement of the provisions of the LPA building code as established; and,

WHEREAS, Property Owner assumes full responsibility for the safety of his building or buildings and the construction and maintenance thereof;

NOW THEREFORE, parties agree as follows:

1. Property Owner assumes full responsibility for and liability for and agrees to indemnify and hold harmless said LPA and the Planning and Building Committee from any and all liabilities which may arise in any manner whatsoever from any claim made or suit filed by any person asserting that the Planning and Building Committee or LPA Board of Directors was negligent in the establishment, enforcement, or implementation of its building, electrical, plumbing, heating, and/or air conditioning codes.
2. Both parties acknowledge and agree that the building codes as adopted by the LPA do not create any legal responsibility or any legal liability on the part of LPA or the Planning and Building Committee for the safety of the persons using the building or building for which this permit is given.
3. The responsibility for the safe condition of the building or buildings for which this permit is given is solely with the Property Owner. If any claim, suit, action, or other proceeding is brought by or against LPA or the Planning and Building Committee on account of its establishment, implementation, or enforcement of its building, electrical, plumbing, heating, and/or air conditioning codes, or alleged negligence therein, the Property Owner agrees to indemnify LPA or the Planning and Building Committee against all liability, loss, and expense incurred by LPA or the Planning and Building Committee in defending or prosecuting any claim, suit, action, or other proceeding brought in connection herewith.

LPA

Property Owner of record

Property Owner of record

Building Code Variance Requests

Variance Application Procedure

For any variance of architectural requirements or lot setbacks, the following procedures are recommended:

1. Variance application form must be submitted with \$35 fee. See application on page 2. Signatures of principal owners are required. If variance is granted, fee will be credited to building permit.
2. Letter of application with supporting materials (1). Site plan, (2). Photos or sketches of existing situation, (3). Project plan (4). Letter(s) of support from adjoining property owners affected by the potential variance, (in and of themselves will not be the only consideration.)
3. The letter and application must be received by the first Monday of the month for the Planning and Building Codes Committee review for that month. The committee does not meet in January and February.
4. Set up appointment to appear before the committee meeting at 7 p.m. on the second Monday of the month. (Attendance is not required, but is highly recommended in order to answer questions and present the case for the variance. Failure to appear will likely result in no action unless there are extenuating circumstances.)
5. Upon approval by the Planning and Building Codes Committee, the variance request will be passed on to the LPA Board for final approval at their meeting on the Fourth Tuesday of the month (or as otherwise scheduled.)
5. Variances will essentially take a minimum of one month to be granted. Complicated or negotiated variances may take more time.
6. Requests that are denied may be modified and resubmitted to meet committee or board concerns and no additional fee will be required.

The LPA staff responsibility is to educate members to provide a complete array of evidence supporting their proposal and to properly inform the committee of the nature of the proposal, known precedents for the proposal, and the staff considerations of LPA issues with the proposal.

Setback variances will only be considered if the member is willing to have the boundaries professionally discovered, if staff cannot determine, with confidence, the property boundaries. Staff may recommend to the committee approval or disapproval based on legal aspects, precedent, conflicts of interest, severe encroachment of other member considerations, or other reasons.

Building Code Variance Requests

REQUEST FOR VARIANCE AND AGREEMENT

Comes now _____ and _____ and

hereby request that the Lake Panorama Association grant a variance to the undersigned on their property legally described below. In support of this request we state and agree as follows:

That we are the owners of the following described real estate situated in the Lake Panorama Subdivision, Guthrie County, Iowa:

That we do hereby request that the Board of Directors of the Lake Panorama Association grant the following variance:

That if the Board does grant this variance, we acknowledge and agree that the Lake Panorama Association retains any easement rights it may have, with full right of ingress and egress, for installing, operating, maintaining and servicing all types of utilities, drainage ditches and appurtenances thereto, together with the right to trim, cut or remove any trees or brush located thereon.

The undersigned also fully acknowledge and agree that we will be solely responsible for all costs or repairs for any damage that may be caused by the Lake Panorama Association in the Association exercising its easement rights on this property. We further agree and acknowledge that we will not seek injunctive relief to prevent the Lake Panorama Association from exercising their easement rights on this property.

The undersigned agree and acknowledge that the granting of a variance lies in the sole discretion of the Board. According to the Rules and Regulations of the Association, this request must be accompanied by a fee of \$35.00, which is non-refundable.

I, _____, as building officer of the Lake Panorama Association, do hereby acknowledge receipt of the above request and of the fee of \$35.00, on this _____ day of _____, 20____.

signature _____

_____, building compliance, the Lake Panorama Association

Guide to Construction Inspection

At Lake Panorama

Construction inspection is required for building permits for residences, residential additions (includes decks), detached garages with habitable space, and for shoreline sun shelters.

The purpose of inspections is to insure the proper construction assembly for structures that are meant for resident or guest usage (any finished spaces) or, in the case of shoreline sun shelters, to insure stability in a prominently visible location.

It is important to note: Electrical inspections are separate from other construction inspection here due to Iowa law which requires State inspectors to inspect electrical installations in non-incorporated areas or small cities without inspection departments.

See the Building Code Section 2760 for complete inspection information that follows the summary.

The Procedure:

1. The building permit application is made.
2. The inspector is notified and contacts the contractor and/or owner to confirm plans and arranges inspection.
3. The number of inspections is dependent upon the project.
 - a. **New Homes and additions**
 - i. Plans must be approved by the LPA separate from the inspection process—to assure compliance with LPA building codes
 1. Inspector will review plans for scope of inspection
 - ii. Foundation/ trenches/ footings/ forms and reinforcement, slabs or special foundations
 - iii. Plumbing/Mechanical prior to covering or concealment
 1. (Electrical is done by State of Iowa Inspectors)
 - iv. Wallboard in condominiums or multifamily units in special use plats. (not in single family homes.) (includes Firewall for multifamily units)
 - v. Framing / Masonry
 - vi. Final (normally 5 total inspections for single family homes)
 - b. **Additions—Home Additions**
 - i. Enclosed and finished additions require the same inspections as new homes.
 - ii. Deck additions require two inspections—
 1. Footings
 2. Final

- c. **Detached garage with habitable space**—finished living space
 - i. Approval of plans—LPA prohibits showers/ tubs in detached garages. All sanitary facilities require Guthrie Co. Sanitarian approval.
 - ii. Footing after excavation/
 - iii. Plumbing/ mechanical
 - iv. Framing prior to enclosure (assuming finished area)
 - v. Final—(ingress/egress, smoke detectors, railings, etc.
- d. **Shoreline Sun Shelter**
 - i. Proper footings
 - ii. Proper attachments

Summary:

New Home: 5 inspections

Home Addition: 5 inspections

Enclosed porch, 3 season, 4 season: 5 inspections

Home Addition: Deck: 2 inspections

Detached garage with finished space (shop/ office/ rec room/ etc) : 3-5 inspections

Shoreline Sun Shelter: 1 (possibly 2) depending on design

Deposits Added to Building Permits Requiring Construction Inspection—The LPA Board has passed a rule update to add deposits to any building permit that requires construction inspection. The deposits are based on the type and size of construction project and number of inspections required. The intent of the deposits is to insure inspections are properly completed and occupancy permits (or their equivalent of final inspection approval) are received for any project needing inspection. This insures the integrity of the inspection process, helps inspections get completed in a timely manner, and provides for the safety of the property users. Upon receipt of the occupancy permit or equivalent report from the approved inspector, the LPA will refund the deposit to the owner. The fees for building permits remain the same for 2015. A 6-month completion deposit is still collected on home permits. The inspection deposits are:

| | Inspection Deposit |
|---|--------------------|
| Decks, shoreline sun shelters, Seasonal enclosures (3-season) | --\$ 200 |
| Habitable space garages (finished space in detached) | --\$ 300 |
| Additions—enclosed finished. four season | --\$ 500 |
| Homes up to 2,000 sq ft | --\$ 500 |
| Homes from 2,001 to 3,500 sq. ft | --\$1,000 |
| Homes above 3,500 sq. ft. | --\$1,500 |

Deposits will be forfeited if final inspection reports (or occupancy permits) are not received within 60 days of project completion, members move into new homes prior to receiving an approved occupancy permit (or temporary permit, if issued by a qualified inspector) or other projects are actively used without the consent of the inspector.