

LAKE SAINT LOUIS COMMUNITY ASSOCIATION

ARCHITECTURAL GUIDELINES

INTRODUCTION

Your property is subject to the Indentures of Covenant and Restrictions (C&Rs). The C&Rs place legally binding deed restrictions on your property and made you a member of the Community Association (CA). The Community Association membership elects a Board of Directors, which has the fiduciary responsibility and authority to preserve and enhance the community's property values. The CA Board of Directors appoints three or more members from the community to serve on the Architectural Control Committee (ACC). The ACC is responsible for maintaining a design standard to protect individual property owners from indiscriminate construction which would adversely affect property values and the general aesthetic quality of Lake Saint Louis.

The following Guidelines have been prepared in addition to the C&Rs to assist property owners in the design and construction of new homes, home additions, exterior alterations, and landscape improvements, and to provide a structure to assist the Board of Directors and the ACC in making their decisions.

ACC approval is required for new construction, major alterations, color changes, or any projects that alter the exterior appearance of your home. Its authority stems from Article VIII of the C & Rs. (See ACC Guideline, Page 9, and Procedure for Obtaining Approval.)

DESIGN PHILOSOPHY

Design decisions made by the ACC in reviewing applications are not based solely upon personal opinion or taste, but are judged on their design acceptability based on the Guidelines as follows:

- A. **Conformance with Covenants** – The project must conform to the C&Rs and these Guidelines.
- B. **Design Compatibility** – The project compatibility to its surroundings is based on its location on the lot, its overall dimensions, and its architectural style. Structures of identical design must be separated by a minimum of 300 feet and/or cannot be observed simultaneously.
- C. **Property Values** – The project cannot have a known or expected negative affect on the value of neighboring properties.
- D. **Aesthetics** – The project must be in harmony with its surroundings and consistent in architectural quality, scale, and use of materials and colors.

- E. **Architectural Styles** – A variety of architectural styles is encouraged.

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The Guidelines shall in no way restrict the homeowner in the design of well-thought-out alternatives. The individual merits of each application will be considered by the ACC and if determined to be appropriate shall be approved. Items that do not comply with these Guidelines, and any proposed lakefront improvement shall require approval of the Board of Directors of the Community Association.

I. **SITE PLANNING AND GRADING** (C&Rs Article X, Section 1(d).

Preservation and improvement of the natural environment should be a primary consideration when planning to build.

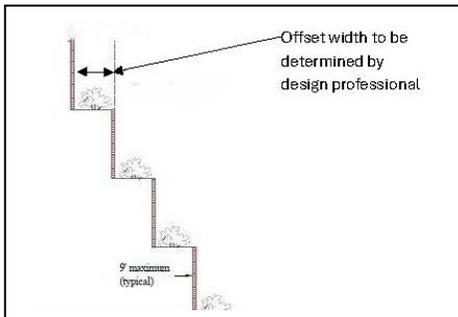
- A. **Grading** – Final grade contours should cause minimum disturbance to trees and land contours.
- B. **Drainage** – Changes in grade or conditions that affect drainage must not contribute to soil erosion, impede drainage, or cause drainage onto adjacent property.
- C. **Slopes** – No structure, planting, or other material shall interfere with established slope ratios, contribute to erosion sliding problems, or change the water flow through drainage channels. Slope-control areas must be maintained by the owner. No slope may be altered to a ratio greater than 3 to 1.
- D. **Trees** – Trees must be preserved if possible.
 - 1. No tree four (4) inches in diameter or more, measured two (2) feet above ground level, shall be removed without ACC approval. Dead trees shall be removed, and their stumps cleared to ground level. (C&Rs Article X, Section 1(b).)
 - 2. Trees should be protected from damage by wells or walls in cases of extreme grade change. Wells should be half the diameter of the tree drip line and the natural grade should be maintained at the base.
 - 3. On non-wooded or partially wooded lots, two (2) inch diameter or larger trees shall be planted so the finished lot has a minimum of two (2) trees in the front and two (2) trees in the rear or side yard.
- E. **Foundation Landscaping** – Landscaping is required around the entire house and must be completed within six (6) months of occupancy.
- F. **Erosion** – Soil erosion must be limited. Straw bales must be used to reduce run off on lots under construction. If necessary, more aggressive measures

may be required; (i.e., plastic sheeting, terracing, earthen berms, sediment basins, etc.). All soil erosion devices must be maintained during construction. When construction is completed, lots shall be sodded or seeded and covered with straw.

- G. **Retaining Walls** - Retaining walls may be used to prevent erosion, preserve trees, improve drainage, and define areas. Indigenous rock or wall blocks in earth tone colors to match the native soils and rocks in combination with appropriate landscaping is encouraged. Walls eighteen (18) inches or higher require drawings showing location, materials and appropriate footings.

When the total height of a retaining wall system exceeds 9 feet due to the topography of the lot, no single tier shall be greater than 9 feet in vertical height as measured from the finished grade at the base of the wall to its highest point. In addition, the wall design must incorporate features that provide visual relief such as wall terracing, curvature, vegetation, etc. An example of a tiered wall system is shown in the figure below.

Should a property owner demonstrate that the desired improvement cannot be built due to the nine (9) foot wall restriction, the Committee may allow wall(s) greater than nine (9) feet in height.



Example of a Tiered Retaining Wall

II. SHORELINE STABILIZATION

Shoreline contours may not be changed. No lot shall be increased by filling behind a tie wall. Concrete walls shall be capped with environmentally safe wood products to within six (6) inches of the water. Environmentally safe railroad ties, gabion walls, and rip rap shall be backed by an approved engineering fabric and are acceptable stabilization methods. (C&Rs Article X, Section 3(b).

III. BUILDING LOCATION

The building shall be designed to fit the site rather than altering the site to fit the building. Building plans are evaluated relative to the characteristics of the lot and surrounding properties. The standards used are:

- A. **Appearance** - How will the building look from common areas, roads, and other lots.
- B. **Building Setbacks** – Setbacks for new construction must be compatible with setbacks of existing houses. Unless otherwise specified on the plat C&Rs Article X, Section 2(d) require:
 1. Front and Side Street – 25 feet.
 2. Side Yard – 8 feet.
 3. Rear Yard – 25 feet.

However, a residence or part of a residence may be located on any Lot nearer than the building lines shown upon the plat if approved by the ACC. (C&R Article X Section 2(d)
- C. **Window Projections** – Bay, bow, dormer, and other projecting windows may not project more than two (2) feet. (C&Rs Article X, Section 2(d) (a).
- D. **Miscellaneous Projections** – Cornices, spoutings, chimneys, brackets, pilasters, grillwork, trellises, and other ornamental projections may not project more than two (2) feet. (C&Rs Article X, Section 2(d) (b).
- E. **Vestibule Projections** – Vestibules may not project more than two (2) feet. (C&Rs Article X, Section 2(d) (c)
- F. **Porch Projections** – Unenclosed covered porches, balconies, and porte cocheres may not project more than six (6) feet beyond the front building line. (C&Rs Article X, Section 2(d) (d).
- G. **Minimum Elevation** – No house shall be built on a waterfront lot with a window, door, pipe, or opening lower than as required by the City of Lake Saint Louis.

- H. **Minimum Size Requirements** – Single level above ground homes shall contain a minimum 1200 square feet of enclosed floor area; two level above ground homes shall contain a minimum 900 square feet of enclosed floor area on the first level and a minimum 1800 square feet of enclosed floor area overall. Any residence consisting of a level or part of a level below ground level shall contain an overall minimum of 1200 square feet of enclosed floor area in levels above ground level. “Enclosed floor area” means enclosed and finished for all year occupancy computed on outside measurements. It does not include unfinished basements, garages, carports, porches, or attics.

A residence containing less than the minimum enclosed floor area provided herein may be erected on

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any of said Lot with the written consent of the ACC. (C&Rs Article X, Section 2(c).

- I. **Height Limitations** – No house frontage shall be more than two levels above ground. (C&Rs Article X, Section 2(b).

IV. EXTERIOR DESIGN

- A. **Frontage** – Homes shall present a pleasing street frontage. Homes on corner lots shall present pleasing frontages to both streets. (C&Rs Article X, Section 2(g).
- B. **Elevations** – The style of the front elevation should be carried out on the side and rear elevations.
- C. **Posts** – Exterior posts must be at least six (6) inches by six (6) inches.
- D. **Chimney Flues** – Metal flues and prefab metal chimneys must be enclosed. The metal flue and cap may not extend more than 24 inches above the chimney chase. Chimneys must extend to within eight (8) inches of grade.
- E. **Roofs** – The pitch of the roof should be consistent with the style of the house and in proportion with adjoining homes. Roof vents and flashing shall be painted to match the roof or trim, whichever lessens their visual impact. Vent pipes, flues, attic ventilators, etc. should be located on the least visible side of the roof below the ridgeline. A single roofing material type and color shall be used to cover the entire roof. An exception to the single roofing material requirement may be approved by the ACC when a portion of the roof is pitched, and a portion is flat.
- F. **Supplemental Roof Structures**
1. **Antennas** – No outside radio or television antenna shall be erected, installed, or constructed without approval of the ACC (C&Rs Article X, Section 1(k)). For additional reference see ACC Guidelines Article V, Subparagraph (o). Notwithstanding the above, the ACC shall be mindful of the FCC Regulations. Reasonable architectural guidelines are enforceable under the FCC regulations. Examples of permissible restrictions may include but are not limited to mandatory painting to match the mounting surface or screening of antennas.
 2. **Attic Ventilators** – Wind powered roof ventilators are not permitted. Approvable attic ventilators include ridge-vent, flush mounted, or other low-profile devices.
 3. **Solar Energy System** – Solar systems must be integrated into the overall architectural plan and consistent with the style, scale, materials, and

colors of the house. ACC approval will be based on the project meeting current Sheet Metal and Air Conditioning National Association Solar Manual (SMACNA) standards for installation of solar systems.

- G. **Garages** – Garages shall be attached to the home. Garage doors must be compatible with the design of the house. (C&Rs Article X, Section 2(f)).
- H. **Exterior Mechanical Equipment** – Meters (no more than 36 inches above grade,) and air conditioners should not be located facing the street and should be screened by plantings.
- I. **Liquid Propane Tanks** – Propane tanks may not be located facing the street and must be completely screened with evergreens or enclosed with materials consistent with and painted to match the home exterior., (C&Rs Article X, Section 1(l)).
- J. **Driveways** – Driveways shall be black asphalt, poured concrete, exposed aggregate, or other appropriate materials. Gravel is not permitted.
- K. **Windows** – Windows must complement the home design in size, proportions, detail, placement, and color. All metal windows shall be factory finished.
- L. **Doors** – Trim is required around all exterior doors.
- M. **Siding** – Siding shall be wood, brick, stone, masonite, rock, stucco, vinyl, or other appropriate material. If vinyl siding is used, a low luster and/or low gloss finish is required.
- N. **Brick Wrap** – Brick wraps may be required when a brick or stone front elevation is highly visible at a given corner or corners of the house, or when a neighborhood precedent for brick or stone wraps has been established.
- O. **Foundations** – No more than eight (8) inches of concrete may be exposed on any elevation.
- P. **Colors**
1. **Single Family Dwellings** – Identical or nearly identical field colors (dominate house color) shall not be permitted within 200 feet or any lot line (extended to 400 feet for homes in a cul-de-sac). Bright red, bright yellow, bright green, and bright blue and bright shades or tints of these colors shall not be permitted. Neither purple nor orange, nor any shade or tint thereof, shall be allowed. Black and near black shall not be allowed. All shades of gray except near black may be allowed.

Pure white and all shades of white may be allowed.

- a. Color selections shall not be gaudy, garish, inharmonious, or discordant in view of the range of colors in customary use throughout the community at large and must be compatible with color schemes of adjoining residences.
 - b. Columns and posts, fascia, soffits, corner boards and trim around windows and doors shall be the field color or an approved trim color. In general, trim colors shall not be highly contrasting with field colors; however, exceptions may be approved for certain architectural styles.
 - c. Shutters and front doors may complement, contrast, or accent the field color.
 - d. All projections including, but not limited to, vents, chimney chases, gutters, downspouts, utility boxes, porches, railings, and exterior stairways, shall match the color of the surface from which they project or shall be of an approved trim color.
 - e. **Garage Doors.** In general, garage doors should closely match the field or trim color, be of a shade and tone that is consistent with the base color of the field or trim color or be white. If surrounded by brick, masonry, stone, or stucco, it may match the approved trim color or be of a shade that compliments the brick color. In general, trim colors shall not be highly contrasting with the field colors; however, exceptions may be approved for certain architectural styles.
 - f. All exterior wood must be sealed, stained and/or painted.
 - g. **Roof Colors.** All white and primary colors (green, red, etc.), including any shades or tints of these colors, shall not be permitted when used as the dominate color of the roofing shingle or membrane. Shades of black, grey and earth tones are encouraged.
 - h. Painted masonry shall be of a flat finish and consistent/compatible with the field color.
 - i. Gables may be of an accent color that is in harmony with and not in contrast with the field color or in a wood tone compatible with the field color.
2. **Multi-Family Dwellings** – All rules applicable for single-family dwellings apply to multi-family dwellings, with the exception of the 200/400-foot rule. Color schemes may vary between individual buildings within a multifamily complex, or they all may be identical. Units within an individual building shall have identical color schemes.

V. EXTERIOR ALTERATIONS

Exterior alterations (decks, patios, additions, pools, awnings, etc.) must be compatible in scale, materials, and color with the original home. Applications must include a site plan showing dimensions, placement on the lot, and new elevations (if applicable.) Construction details must be shown. Architectural drawings or neatly drawn sketches to scale are acceptable. See ACC Guidelines, Page 9, Procedure for Obtaining Approval.)

A. Additions

1. Roofs on additions shall match existing roof in materials and style. Hip or gable roofs are encouraged.
2. New windows shall match existing windows in size, style, and materials.
3. Trim should match existing trim in size, material, and color.

B. **Lighting** – Exterior lights do not need approval but cannot be directed outside the owner’s property.

C. **Painting** – Approval is not needed to repaint your house in its existing approved colors. Color changes to include siding, doors, shutters, trim, roofing, and other attached structures or elements must be approved. Natural wood siding or trim must be maintained to avoid discoloring. (C&Rs Article X, Section 1(u).

D. **Storm Windows, Storm Doors, and Window Screens**

1. Storm windows and storm doors should blend with the exterior and be compatible with existing windows and doors.
2. Storm doors must be compatible with the design of the house.
3. Screening must be dark or bronze tone.
4. Plastic or plastic sheeting is not permitted on the exterior.

E. **Shutters** – Shutters must be in proportion to the windows they adjoin.

F. **Awnings** – Awnings must be in proportion to the area they cover and be in harmony with the color scheme of the house.

G. **Decks**

1. Size and shape shall relate well to the elevation.
2. Privacy of and views from adjacent homes must be considered.
3. Balusters should be vertical. All exceptions must be approved by the Architectural Control Committee.
4. Materials shall be weather sealed and in keeping with the home.

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5. Multiple decks on the same elevation must use the same railing detail.
- H. **Swimming Pools** – Only in-ground pools are permitted. Pools shall be located in rear yards, although consideration shall be given to property of unusual configuration or unusual topographic features. The pool must be set back at least 15 feet from all lot lines. Removal of trees must be minimized. Decking around the pool shall be of a material authorized by the ACC. The area contained within the approved barrier surrounding the pool shall encompass no more of the yard than four (4) times the surface area of the pool.
1. **Pool Fencing** – Only the immediate pool area and its mechanical equipment can be fenced. Fencing shall be an open-air design to protect natural views and permit ventilation. Plantings should be used to soften its visual impact. The height of the fencing shall be limited to municipal minimum requirements.
 2. **Satisfaction of Pool and Fencing Requirements** - ACC approval shall only be granted when ACC requirements are satisfied for both the swimming pool and fence applications.
- I. **Fences** – (C&Rs Article X, Section 1(e))
Fences in general will not be approved. Fences will only be approved when a demonstrated need exists and when disapproval would create extreme hardship. The following guidelines apply:
1. **Design** – Fences should be open to protect the natural views and permit ventilation. Plantings should be used to soften its visual impact.
 2. **Location** – Fences shall be prohibited in front yards. Fencing must be located entirely on the lot. Notwithstanding the above, fencing shall be permitted in the case of swimming pools. The fenced area of the pool and associated mechanical equipment shall be determined at the sole discretion of the ACC, subject to minimum municipal requirements. (See Article V, Section H above.)
 3. **Height** – Fences shall be no higher than necessary and, in general, fences in excess of minimum municipal requirements shall not be approved.
 4. **Construction, Materials, and Color** – Materials shall blend with the texture of the home. Colors should be unobtrusive. Anodized aluminum or ornamental iron fences are permitted; other metal fences and wire fencing, i.e., chain link, electric, etc. are not.
- J. **Pet Enclosures** – Pet runs, and houses should be an extension of the home rather than a separate structure. Materials must be compatible in color and style with the house. Pet runs cannot exceed 200 square feet or create a nuisance, visually or otherwise, to neighbors. Enclosures should be softened by supplemental landscaping.
- K. **Storage Sheds and Other Structures** – Detached storage sheds and other walled structures are not permitted. Storage sheds will only be considered if they are an alteration or addition to the existing house, therefore, provisions of ACC Guidelines, Section V, Exterior Alterations Apply (Page 4.)
- L. **Basketball Backboards** – Backboards may be secured to the house provided they blend with the surface to which attached. Free standing backboards and poles should blend with the natural surroundings. Approval is not required.
- M. **Swing Sets and Play Equipment** – Swing sets and play equipment should be located in the back or side yards and be appropriate in scale for the property. Materials should be environmentally safe and blend with the color or the natural surroundings. Approval is not required. Play pools must be of a temporary nature and made of plastic or plastic-like material.
- N. **Flagpoles** – Flagpoles should be appropriate in height, color, and location for the property and background. Freestanding flagpoles must be vertical. Approval is not required.
- O. **Antennas/Satellite Dishes** – All antennas and satellite dishes require written approval of ACC. See also C&Rs Article X, Section 1(k). The definition of antenna shall include any device used for the reception of video or radio reception or broadcast including but not limited to Direct Broadcast Satellite (DBS) and Multipoint Distribution Service (MDS). DBS and MDS satellite receiving dishes shall jointly be referred to together with all other kinds of satellite receiving dishes as “satellite dishes.” The definition of antenna shall include a mast, cables, supports, guide wires, conduits, wiring, fasteners, or other accessories necessary for the proper installation, maintenance, and reception of an antenna.
1. **General Installation Rules**
 - a. Any satellite dish that is one meter or less in diameter may be installed subject to the requirements by the ACC as it pertains to painting or screening or the minimal visual intrusion restrictions. Any satellite dish larger than one meter is strictly prohibited without the express permission of the ACC.
 - b. All other antennas including ham radio, TV or other types of antennas shall not be permitted unless the prohibition of the same is preempted by Federal law, including but

not limited to the Federal Communication Commission rules and regulations.

2. Location

- a. The antenna shall be located on a place shielded from view from the street or from other lots to the maximum extent possible; provided however, that nothing in this rule will require installation in a location from which an acceptable quality signal may not be received.
- b. Under no circumstances shall any antenna be installed on the Common Properties.

3. Installation and Maintenance

- a. An antenna shall not be installed higher than necessary in order to establish the reception of an acceptable quality signal.
- b. All installation shall be designed and completed so that in the event the antenna becomes detached, it will be unlikely that damage will be sustained by the Common Properties or another lot.
- c. Owners are responsible for all costs associated with the following:
 - i. Placement, repair, maintenance, and removal of antennas.
 - ii. Repairs to the Common Properties or other lots resulting from damage from antenna installation, maintenance or use.
 - iii. At all times antennas must be secured so as to not jeopardize the soundness or safety of any other structure or the safety of any person at or near antennas, including damage from wind velocity based upon a unique location.
- d. All lot owners shall not permit their antennas to fall in disrepair or to become safety hazards. In no event shall more than one antenna be installed without the express written permission of the ACC.

P. **Enclosure for Trash Receptacles** – A fence or enclosure abutting the side or rear wall of the residence may be installed for the purpose of screening trash receptacles from the street view. The fence/enclosure shall be compatible in material and color as the residence. The fence/enclosure should be no higher or larger than necessary to adequately screen the receptacles.

Q. **Privacy Screening** – The installation of privacy screens shall be permanent in nature. The placement of privacy screens is restricted to the rear of the property, along no more than two (2) sides of the perimeter of patios that are located adjacent to/abutting the house. Screen placement that results in a total enclosure of the patio area is prohibited. A minimum of four (4) feet of at least one side of the

patio must remain unscreened. Screen height is restricted to a maximum of six (6) feet. Screen color shall be compatible with the house field color or trim. Privacy screens that restrict the view of the common ground and/or lakes from the street or by adjacent Lot Owners shall be prohibited.

R. **Garden Trellises and Arbors** – Free standing garden trellises and arbors may be installed to provide support to climbing vines and plants provided the placement of such landscaping features do not impact the view of adjacent property owners. Placement is prohibited within the building setback area. The height of these landscaping features shall not exceed eight (8) feet. The total length of all trellises and/or arbors on a lot shall not exceed sixteen (16) feet.

VI. LANDSCAPING AND GARDENS

Unless your plan affects the drainage or grading of your property, landscaping does not require approval.

A. **Location and Scale** – The size of plantings at maturity must be considered in selecting trees and shrubs. Traffic lines of sight must not be obstructed and neighboring views or the open space concept of the community must not be adversely affected.

B. **Plant Types and Color** – Native plants are recommended because of their increased chance of healthy growth and their compatibility with the area. Flowering trees and shrubs are considered an asset.

C. **Vegetable Gardens** – Gardens must be located entirely within your backyard with consideration given to your neighbor’s view. Gardens must be maintained and cleared of dead plants, stakes, etc. at the end of the growing season. Gardens cannot be placed on vacant lots or on Community Association common ground.

D. **Irrigation Systems** – ONLY WATERFRONT LOT OWNERS MAY UTILIZE IRRIGATION SYSTEMS PUMPING WATER FROM LAKE SAINT LOUIS OR LAKE SAINTE LOUISE.

VII. BOAT DOCKS (C&Rs Article X, Section 3(a))

A. **Licensing**

- 1. The Lakes are part of the Common Properties. Accordingly, the CA Board shall have primary authority to grant a license for an improvement of any kind to be placed on Common Properties, including any lakes. The ACC shall have jurisdiction, (after CA Board license approval), over improvements of any kind erected, placed, altered, or affixed to the shores of any lake making or located in any part of the Common

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Properties. Improvements shall include but not be limited to boat houses, docks, wharves and any other structures.

2. The Board shall have absolute licensing jurisdiction over any improvement that extends into the lake from the shores of any properties, regardless of whether or not the properties are subject to the Declaration. The Board shall have absolute licensing jurisdiction over any improvement that is located in the lake but is not attached to any of the shores of any properties. The ACC shall have jurisdiction and responsibility solely for the review of location, design, and installation of any of the above-referenced improvements. Association management shall review all applications for improvements that are to be located in the lake or extend into the lakes of the CA. Any improvement that is not affixed to the shores of a waterfront Lot subject to the Declaration shall be referred to the Board for its review prior to submission to the ACC.
3. All improvements of any kind and any location in or on the lakes owned by the CA are subject to an annual license which runs from January 1st to December 31st of each calendar year. The license shall initially be granted upon the approval of the improvement by the CA Board and the ACC (in the case of improvements on waterfront lots) after review by the Board's management, the license shall be initiated by the approval of the ACC. The license may be terminated at any time after a 45-day notice by the Board if the improvements or structures located on or in the lake are in such a condition which does not meet the requirements of the Board or the lot owner is not in good standing with the Association for failure to pay annual dues or is otherwise in violation of the Indenture of Covenants and Restrictions of the Association, or the Architectural Guidelines or the By-Laws.
4. Waterfront lots being defined as a Lot that has a single residence or the entire shoreline stabilized per an ACC approved plan for shoreline stabilization completed. The legal boundary of said lot is contiguous in any part to a lake which is owned by the Community Association as per the records of the St. Charles Recorder of Deeds office) after receiving a license shall receive an automatic renewal of the license from the CA from year to year (January 1st through December 31st). The license may be terminated at any time by the CA, upon 45-day notice, if the waterfront improvements are not properly maintained as in the sole discretion of the Board. All other licenses for waterfront improvements shall require CA approval prior to submission to ACC

jurisdiction for design and location. As with waterfront improvements attached to waterfront lots, the license may be revoked or suspended by the CA at any time for failing to properly maintain the waterfront improvements as in the sole discretion of the Board or violation of any other provisions of the CA Declaration, By-Laws or Rules and Regulations, including but not limited to these Architectural Guidelines.

- B. **General** – All waterfront improvements as permitted in paragraph A above are permitted provided; they do not present a hazard to boat traffic as in the sole discretion of the CA. Standards for approval and renewal of license are as follows:
 1. All boats must be registered to a member of the CA.
 2. All boats docked on waterfront lots must be registered to a CA member. Waterfront Lot Owners may permit CA members to dock their boats at their waterfront lot or private dock. The agreement shall be between the property owner of the waterfront or dock and the CA boat owner.
 3. Only one dock shall be permitted per waterfront lot.
 4. All reference to boat “lifts” shall include, hoists, elevators or any other mechanical system to lift a boat out of the water, as approved by the ACC.
 5. Boat lifts shall be considered as a dock if they are stand-alone.
 6. Boat lifts not placed adjacent to/abutting or enclosed within a dock shall be considered to be a dock, i.e., next to a seawall.
 7. Boat lifts may be placed adjacent to/abutting or enclosed within a dock with a limit of three per dock.
 8. Walk boards/catwalks attached to a lift shall be made of aluminum or the same board material as the dock.
 9. Docks/lifts are allowed only if they do not impede or present a hazard to boat traffic.
 10. References to the placement of the “lift” in the Items below is intended to include the footprint of lift canopy and ANY attached walk boards/catwalks or other appurtenances.
 11. References to “boat or boat length” is intended to mean the boat length when the motor is placed in the raised position.
 12. When determining the placement of docks/lifts, consideration must be given to the impact on the lakeview of adjacent properties. Docks/lifts are to be located near the center of the lot, unless such placement results in a hardship for the property owner as determined by the ACC.
 13. A minimum distance of eight (8) feet shall be maintained between the property line and a lift.

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14. Docks shall be a minimum of 20 feet from the property line.
15. The maximum combined width of docks and lifts as measured along the shoreline frontage at normal lake level (500.5 for the big lake, 545 for the small lake) shall not exceed the following percentage of lake frontage:

Lot Lakefront Width	Percentage
200 ft or Greater	30%
150 ft to 200 ft	40%
100 ft to 150 ft	50%

16. The combined allowable width of docks and lifts on lots with lake frontage of less than 100 feet shall be determined based on the limitation stated in Items 13 and 14.
17. The ACC may approve a variance from the 8-foot and 20-foot restrictions stated above for lots having less than 50 feet of lakefront.
18. On both lakes, a 75-foot channel shall be maintained in major coves and a 40-foot channel in secondary coves. The ACC may grant a variance from these width requirements provided the variance is acceptable to Water Patrol and Maintenance.
19. Adequate clearances in small inlets must be maintained so boats can reach their docks.
20. The distance a dock/lift/boat may extend into the lake shall be measured from the lakeside edge of the seawall. When there is no seawall, the distance shall be as measured at normal lake level (500.5 for the big lake, 545 for the small lake).
21. On the main body and major coves, the combined length of the dock, lift and/or boat shall not exceed 40 feet on the big lake and 30 feet on the small lake.
22. On secondary coves, the maximum distance a dock, lift and/or boat may extend into the lake shall be calculated as follows:

Big Lake: (distance across cove – 40 feet)/2
Small Lake: (distance across cove – 30 feet)/2

23. In small inlets the distance a dock, lift/boat may extend into the lake will be determined by the ACC on a case-by-case basis.
24. Boats moored or temporarily parked along a seawall, boardwalk or other structure are subject to the channel width restrictions and small inlet clearance requirements as stated above.

C. Docks

1. Wooden or metal-framed floating docks are preferred. Recycled plastic wood products are

- permitted. Only one dock per waterfront lot is permitted.
2. Styrofoam encased in plastic (encapsulated foam) is required. Barrels are strictly prohibited.
3. Permanent piers or pilings are discouraged. If pilings are necessary, they must be at least four (4) inches in diameter. Anchoring devices may only be used directly beneath the dock and must not present a hazard to boaters or swimmers.
4. Covered docks are not permitted.
5. Dock bumpers can be a fire hose or commercial bumper material. No cut or uncut tires are allowed.
6. Carpeting is permitted only on the top of the dock.
7. Swim ladders, slides, diving boards, etc. are permitted but are to be calculated as part of the docks overall width or length for purposes of meeting other requirements stated above.
8. Docks must be constructed to withstand vertical movement caused by the lowering of the lake for maintenance purposes.
9. The CA reserves the right to require the temporary removal of docks for dredging, maintenance, or other CA approved activities.
10. Boat lifts and hoists must be freestanding structures and constructed of non-corrosive material that is maintenance and pollution free. They may be enclosed within an existing dock or adjacent to/abutting an existing dock. Lifts and hoists enclosed within an existing dock may be attached to the dock.
11. Canopies are permitted providing they are white, off-white, tan, beige, grey or black in color, made of a marine grade vinyl coated woven polyester material and maintained to the ACC standards.
12. Canopies with skirts
 - a. On rental docks they shall be no longer than 32 inches in length as measured from the canopy frame and shall be the same length on all four sides.
 - b. On private docks they shall be no longer than 65 inches in length as measured from the canopy frame and shall be the same length on all four sides.
 - c. Lettering for all canopies is limited to the manufacturer's name and lettering cannot be more than three (3) inches high and 24 inches long.

- D. **Canopy Screens** - Canopy Screens shall only be allowed on lifts located on private docks. No canopy screens will be permitted on CA rental docks. No full-length curtains shall be allowed. Screens shall be made of woven mesh material that will allow air to pass through. Screens shall be black, or a color that matches the lift canopy. They

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will be tightly fitted/secured so as to not flap in the wind. Only commercially manufactured screens shall be allowed.

E. Maintenance and Repair of Docks and Lifts

Approval from the Architectural Control Committee is not required to repair or replace portions of an existing dock or lift provided the work does not result in a change in dock/lift location, material, color, or size.

- F. Replacement of Non-Conforming Docks/Lifts** – The Architectural Control Committee may approve the replacement of an existing dock, lift or combination thereof on lakefront lots that do not have adequate length to meet the requirements of Article VII, Section B. 9 and/or .11. The new dock/lift shall not exceed the size of the existing one. Docks and lifts that do not conform with the current ACC Guidelines must be resubmitted to the ACC and are subject to the CA approval prior to submission to the ACC.

VIII. OTHER

No building, fence, wall or other structure shall be commenced, erected or maintained upon The Properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Association, or by an architectural committee composed of three (3) or more representatives appointed by the Board of Directors.

PROCEDURE AND REQUIREMENTS FOR OBTAINING APPROVAL

ACC approval is required for new construction, major alterations, color changes, or any projects that alter the exterior appearance of your home. (C&Rs Article VIII.)

- A. Architectural Review** – The ACC meets at the CA Office, 100 Cognac Court, Lake Saint Louis.
1. Applications must be submitted, and fees paid three (3) calendar days prior to the ACC meeting. Applications for Lakefront projects must be submitted (10) calendar days prior to the ACC meeting. Applications are available at the CA Offices, 100 Cognac Court, (636)-625-8276.
 2. Applications must include plans and color samples. Plans should be neatly drawn to ¼" scale. Architectural drawings must be project specific and accurately represent the project to be constructed. Plans for new construction or major

renovations must meet professional design standards.

3. An application shall only be deemed "submitted" per Article VIII, Section 1 of the C&R's when (1) all relevant portions of the application form have been completed, (2) all supporting information as required by the ACC has been provided, (3) all application fees have been paid and (4) the applicant is not in arrears on any moneys owed to the CA.
 4. Applicants are encouraged to attend the ACC meeting where their project will be reviewed. While not a prerequisite, attendance allows questions to be answered and on-the-spot revisions to be made, if required.
 5. Decisions are announced at the meeting and/or mailed to the applicant within five (5) business days.
 6. Revised plans for projects that have been rejected may be resubmitted without an additional fee.
 7. Approval will only be granted when the assessments against the lot are current.
 8. Before a permit may be issued for lakefront improvements, to include but not necessarily be limited to the installation of a dock, lift and seawalls, approval shall be required from the ACC, the CA staff (Water Patrol, Maintenance and General Manager) and a representative of the Board.
 9. Construction shall not begin until the project has been approved. Construction must start within six (6) months of approval of the plans or the plans must be resubmitted.
 10. Between meetings, the Committee, at its discretion, may review and approve time-sensitive, non-complex applications via email.
- B. Completion Time** – Project exteriors shall be completed within five (5) months from the start of construction. (C&Rs Article X, Section 2(e).)
- C. Compliance Inspections** – Projects may be inspected during construction and/or upon completion. The builder and/or property owner will be notified of deficiencies requiring corrective action.
- D. Special Note** – Many projects require City or County review and permits in addition to ACC approval. It is the property owner's responsibility to obtain all required permits. City or County approval does not preclude the need for ACC approval and vice versa.

Changes to Guidelines

Board Resolution amending the Architectural Guidelines. August 16, 1994. IV. EXTERIOR DESIGN. N. Colors

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Board Resolution amending the Architectural Guidelines September 19, 1993. Changes were made throughout the guidelines.

Board Resolution adding to the Architectural Guidelines. June 23, 1998. IV. Added to EXTERIOR DESIGN. P. Colors 1. Single-Family Dwellings h. Roof Colors

Board Resolution changing Architectural Guidelines. February 17, 1999. V. EXTERIOR ALTERATIONS. G. Decks, Section 3. Balusters should be vertical. All exceptions must be approved by the Architectural Control Committee.

Board Resolution changing Architectural Guidelines November 23, 1999. IV. EXTERIOR DESIGN, Section F. I. Antennas, Article V. EXTERIOR ALTERATIONS H. Swimming Pools, Pool Fencing, and Satisfaction of Pool and Fencing Requirements, Article V. EXTERIOR ALTERATIONS. I. Fences Section 3 & 4 Location and Height, Article V. EXTERIOR ALTERATIONS, Section O. delete Satellite Dishes add Antennas/Satellite Dishes, 1. General Installation Rules, 2. Location, 3. Installation and Maintenance, Article V. EXTERIOR ALTERATIONS, Omit P, change Article VII. BOAT DOCKS.

Board Resolution changing Architectural Guidelines. April 27, 2005 Article VII.A.2 Licensing

Board Resolution changing Architectural Guidelines. July 27, 2005 Article VII.A.2 Licensing

Board Resolution changing Architectural Guidelines. FEBRUARY 27, 2007 ARTICLE IV, J, K, O1B, O1E, ARTICLE V.A1, I-3 ARTICLE VII. C1, C2, C10

Board Resolution changing Architectural Guidelines. AUGUST 28, 2007 ARTICLE VI.D- IRRIGATION

Board Resolution changing Architectural Guidelines. JANUARY 22, 2019 ARTICLE VII B.2 GENERAL

Board Resolution changing Architectural Guidelines. JULY 23, 2019 ARTICLE VII B.9, B.11 GENERAL

Board Resolution changing Architectural Guidelines. JULY 28, 2020 ARTICLE VII C.10, D. CANOPY SCREENS, VIII. OTHER

Board Resolution changing Architectural Guidelines MARCH 23, 2021: ARTICLE III.BUILDING LOCATION, Paragraphs G, H and I; ARTICLE IV EXTERIOR DESIGN, Paragraphs E and J; ARTICLE V. EXTERIOR ALTERATIONS Paragraph K, ARTICLE VII BOAT DOCKS, Paragraphs B.11 and C.10;

PROCEDURES AND REQUIREMENTS FOR OBTAINING PERMITS, Paragraphs A.1 and A.8.

Board Resolution changing Architectural Guidelines APRIL 27, 2021: ARTICLE EXTERIOR DESIGN Paragraph O.1.b; ARTICLE V EXTERIOR ALTERATIONS Paragraph H; ARTICLE VIII OTHER, Paragraphs A.3 and A.8

Board Resolution changing Architectural Guidelines MAY 25, 2021: ARTICLE VII BOAT DOCKS, Paragraphs C.11 and D.

Board Resolution changing Architectural Guidelines AUGUST 24, 2021 ARTICLE IV EXTERIOR DESIGN, Paragraph P.1.e and ARTICLE V EXTERIOR ALTERATIONS, Paragraph H. Swimming Pools

Board Resolution changing Architectural Guideline JANUARY 20, 2022 – adding subparagraph “h” to ARTICLE IV EXTERIOR DESIGN, Paragraph P.1

Board Resolution changing Architectural Guidelines JUNE 28, 2022 – deleting reference to “trash receptacles” in ARTICLE IV EXTERIOR DESIGN, Paragraph H. Exterior Mechanical Equipment

Board Resolution changing Architectural Guidelines JUNE 28, 2022 - adding Paragraph P. Enclosure of Trash Receptacles to ARTICLE V. EXTERIOR ALTERATIONS

Board Resolution changing Architectural Guidelines JUNE 28, 2022, modifying the title Article VII BOAT DOCKS, Paragraph E to read “Maintenance and Repair of Current ACC Guideline Conforming Docks and Lifts and adding “or size” to last line of the Paragraph.”

Board Resolution changing Architectural Guidelines JUNE 28, 2022 - adding Paragraph F. Replacement of Non-Conforming Docks/Lifts to ARTICLE VII BOAT DOCKS

Board Resolution changing Architectural Guidelines August 23, 2022, adding Item 12 to Paragraph B. of ARTICLE VII BOAT DOCKS.

Board Resolution changing Architectural Guidelines JANUARY 23, 2024 – Modifying Article V. EXTERIOR ALTERATIONS, Section I Fences, Paragraph 2 by deleting the third sentence in the paragraph that refers to “privacy screens”.

Board Resolution changing Architectural Guidelines JANUARY 23, 2024 - Adding Paragraph Q. Privacy Screening to ARTICLE V. EXTERIOR ALTERATIONS.

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Board Resolution changing Architectural Guidelines
JANUARY 23, 2024 - Adding Paragraph R. Garden
Trellises and Arbors to ARTICLE V. EXTERIOR
ALTERATIONS.

Board Resolution changing Architectural Guidelines
JANUARY 23, 2024 – Modifying ARTICLE VII. BOAT
DOCKS, Paragraph C. Docks, Paragraph 12, changing the
maximum length of canopies with skirts from 30 inches to
32 inches and by correcting a scrivener’s error regarding
the word “manufacture’s”.

Board Resolution changing Architectural Guidelines
JANUARY 23, 2024 – Modifying ARTICLE VII. BOAT
DOCKS, Paragraph D. Canopy Screens, to (1) add
wording to the third sentence to clarify that no full length
curtains will be allowed; (2) Limit the screen length to 65
inches; (3) allow the screen color to match the canopy
color; (4) change the word “tight” to “tightly” and (5)
Revise the wording of the last sentence to clarify that the
screens must be commercially manufactured.

Board Resolution changing Architectural Guidelines
FEBRUARY 27, 2024 – Modifying ARTICLE VII. BOAT
DOCKS, Paragraphs C.12 and D. to correct wording error
in the January 2024 revision by (1) reformatting paragraph
C.12 and adding wording allowing 65-inch lift canopies on
private docks and (2) removing wording in Paragraph D
limiting canopy screens to 65-inches.

ACC approval on April 24, 2025 revising the Architectural
Guidelines, ARTICLE I, SITE PLANNING AND
GRADING, Paragraph G. Retaining Walls by adding
language to address retaining wall heights in excess of nine
(9) feet.

ACC approval on April 24, 2025, revising the
Architectural Guidelines Article V, EXTERIOR
ALTERATIONS by adding Paragraph S. Chicken Coops
and Enclosures.

ACC approval on July 24, 2025, revising Article VII
BOAT DOCKS, Paragraph E to allow for the
repair/maintenance of non-conforming docks.

ACC approval in October 2025 via email deleting Article
V. EXTERIOR ALTERATIONS, Paragraph S. Chicken
Coops and Enclosures.

ACC approval on January 26, 2026, revising Article VII.
BOAT DOCKS, Paragraph B adding/modifying Items 4
through 23.

ACC approval on February 12, 2026, revising (1) Article
VII BOAT DOCKS, Section B, Paragraphs 6 and 7 by
adding the word “abutting” in the first sentence of each

paragraph; (2) Article VII. BOAT DOCKS, Section B. by
adding Paragraphs 15 and 15 and renumbering the
subsequent paragraphs; (3) Article VII BOAT DOCKS,
Section C, Paragraph 10 by adding the word “abutting” to
the second sentence.