SVILA

Sun Valley Iowa Lake Association
Building and Development Rules

Abstract

A current listing of association building, development and related lake-use rules and regulations for use by association members, contractors, and other interested parties.

The Environmental Committee

October 10, 2026

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I. Environmental Committee (EC)

A. Mission Statement

The purpose and intent of the SVILA Environmental Committee is to preserve the safety, environmental quality, and scenic beauty of the Sun Valley Lake Development, through the application of standards, rules and guidelines that sustain and enhance the value of homeowner properties and lake amenities.

The Committee will provide guidance, monitoring, and process to meet these objectives with integrity, fairness and consistent rules application and decision-making. The Committee encourages all property owners to observe these rules and guidelines, recognizing we are working together to achieve the abovementioned outcomes and benefits for ALL owners at Sun Valley Lake.

B. Committee Membership & General Powers

i. MEMBERSHIP

The Environmental Committee (hereafter "The Committee") shall be composed of at least three members, including a Chairman, who is appointed by the Board of Directors. Committee members shall be selected by the Chairman and likewise are subject to removal by same. Committee member selections are approved each year by the Board of Directors and are also subject to removal by same.

ii. BUILDING PERMITS

The Committee is the sole issuing authority for building permits for the Sun Valley Lake Development. Building permits will only be issued to/approved for members in good standing, unless such issuance will serve to help return a member to good standing.

iii. GROUNDS FOR DISAPPROVAL

The Committee may disapprove any permit application:

- For any safety violations or concerns identified by The Committee
- If such application does not comply with these approved rules and regulations
- Because of the reasonable dissatisfaction of The Committee with grading plans, location of the proposed improvements on a Lot, finished ground elevation, color scheme, finish, design proportions, architecture, shape, height or style of the proposed improvement, the materials used therein, the kind, pitch or type of roof proposed to be placed thereon
- If, in the judgment of The Committee reasonably exercised, the proposed improvement will be inharmonious with the Development, or with the improvements erected on other lots.

iv. APPEALS

Any applicant who is a member in good standing shall have the right to appeal any decision of The Committee to the Board of Directors within 30 days of notification of the decision to the member. Only members in good standing have appeal rights.

v. RULES AND REGULATIONS

The Committee shall, from time to time, adopt written rules and regulations of general application governing its procedures which shall include, among other things, provisions for the form and content of permit applications; required number of copies of plans and specifications; provisions for notice of approval or disapproval, including a reasonable period for approval by reason of failure to disapprove, etc.

vi. VARIANCES

The Committee may grant reasonable variances or adjustments from the established rules where literal application thereof results in unnecessary hardship and if the granting thereof will not be materially detrimental or injurious to owners of other Lots. Some variances may require Board approval, at the discretion of The Committee.

vii. CERTIFICATION OF COMPLIANCE

At any time prior to completion of construction of an improvement, The Committee may require a certification, upon such form as it shall furnish, from the contractor, owner, or a licensed surveyor that such improvement does not violate any set-back, ordinance or statute, nor encroach upon any easement or right- of-way of record, nor violate any other provision of these Restrictions

viii. ADMINISTRATIVE FEES

As a means of defraying its expenses, The Committee may institute and require a reasonable filing fee to accompany the submission of plans and specifications to be not more than one-fourth of 1% of the estimated cost of the proposed improvement, subject to a minimum fee of $25.00. No additional fee shall be required for resubmissions.

ix. LIABILITY

Notwithstanding the approval by The Committee of plans and specifications or its inspection of the work in progress, neither it, the Board of Directors, the Association, nor any person acting on behalf of any of them shall be responsible in any way for any defects in any work done pursuant thereto. Each person submitting such plans specifications shall be solely responsible for the sufficiency thereof and the adequacy of improvements constructed pursuant thereto.

x. RESTRICTION ON CONSTRUCTION OF MODEL HOMES

Model or exhibit homes shall be built and used as such only with the prior written permission of The Committee

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II. General SVILA Rules and Regulations

A. Rules Overview

The following Rules and Regulations ("Rules") pertain to the conduct of Owners and use of the Lots and Common Areas within the Sun Valley Lake Development. The Rules are established to help protect and provide a peaceful and orderly environment for the Development. It is the responsibility of the Board to administer and enforce the Rules; however, it is the responsibility of each Owner to become thoroughly familiar with and adhere to the Rules.

The Rules have been duly adopted by the Board of Directors of the Sun Valley Iowa Lake Association ("SVILA"). All words and phrases defined in the Bylaws for SVILA and the Declaratory Statement of Covenants and Restrictions, as amended and/or supplemented ("Declaration") shall have the same meaning when used herein. The Rules are supplementary to and not in lieu of the governing documents of the Development, including the Bylaws and Declaration. These Rules apply to all Owners, occupants, guests, or any persons claiming under them. The Board has the sole authority to interpret the rules, provided such interpretation is not arbitrary or capricious.

B. Lot Use

i. SINGLE FAMILY RESIDENTIAL

Only single-family dwellings and such out-buildings as are usually accessories thereto shall be permitted on any Lot designated a single family residential. Additional restrictions for building and lot use are described in Section III.

ii. LOT COMBINATION

Under certain conditions, members may combine adjacent lots into a single parcel and, in succeeding years, receive dues relief from the Association. See Appendix II – Lot Combination Process for additional information.

iii. LOT TIE AGREEMENTS

Under certain conditions, members may lot-tie off water, developable lots or parcels to designated access strips and, in succeeding years, receive dues relief. See Appendix III for additional information.

C. Residential Restrictions

The following shall be applicable to all Lots and Parcels within the Development designated as residential in character, and each Owner, as to his lot or parcel, covenants to observe and perform the same.

i. ACCESSORY OUTBUILDINGS

Without the approval of the Environmental Committee no accessory out-buildings shall be erected on any lot or Parcel prior to the erection thereon of a dwelling. In no event shall any such accessory out-building, partially completed or temporary structure, ever be used for human occupancy or habitation.

ii. COMPLETION OF CONSTRUCTION

Construction of any improvements, once commenced, shall be completed within 12 months. Improvements not so completed, or upon which construction has ceased for 90 consecutive days, or which have been partially (or totally) destroyed and not rebuilt within 12 months, shall be deemed nuisances. The Association may remove any such nuisance or repair or complete the same at the expense of the Owner.

iii. PROHIBITION AGAINST USED STRUCTURES

Without the approval of the Environmental Committee no used buildings or structures intended for use as a dwelling, shall be placed on any Lot.

iv. MAINTENANCE OF LOTS

All Lots and Parcels, whether occupied or unoccupied, and any improvements placed thereon shall be always maintained in such manner as to prevent their becoming unsightly, unsanitary or a hazard to health. If not so maintained, the Association shall have the right, through its agents and employees, to do so, the cost of which shall be added to and become a part of the annual assessment to which such Lot is subject. Neither the Association nor any of its agents, employees or contractors shall be liable for any damage which may result from any maintenance work as performed.

v. DISPOSAL OF SANITARY WASTE

No outside toilet shall be constructed on any Lot. All residential buildings, all plumbing fixtures, dishwashers, toilets, or sewage disposal systems shall be connected to the sewage collection and disposal system serving the Sun Valley Lake Development.

vi. FENCES

All property lines shall be kept free and open. No fences, hedges or walls shall be permitted thereon without Environmental Committee approval.

vii. GOLF COURSE LOTS

Owners of Lots adjacent to golf course fairways shall permit the entrance upon their Lots for retrieval of golf balls.

viii. NUISANCES

No noxious or offensive activities or nuisances shall be permitted on any Lot.

ix. SIGNS

No person shall erect or maintain upon any Lot or improvement any sign or advertisement, unless prior approval is obtained from the Environmental Committee.

x. ANIMALS

No animals shall be kept or maintained except the usual household pets. Pets shall be kept confined so as not to become a nuisance. Unless otherwise approved by the Environmental Committee, pets shall be kept on leashes. All pets must be inoculated against rabies.

xi. GARBAGE AND REFUSE DISPOSAL

No Owner shall burn trash, garbage, or other like household refuse without a permit from the Environmental Committee, nor shall any Owner accumulate on his lot junked vehicles or litter, refuse or garbage, except in receptacles provided for such purposes.

xii. RESTRICTIONS ON TEMPORARY STRUCTURES

No travel trailer or tent shall be placed or erected on any Lot, nor shall any overnight camping be permitted on any Lot until after the construction of a dwelling thereon. At no time shall a mobile home be placed on a Lot, except as stipulated in Section X of this document.

xiii. OVERNIGHT CAMPING

Overnight camping is prohibited on an undeveloped lot. On a developed lot, overnight camping is allowed for a maximum of 72 consecutive hours. Camping equipment or trailers may be stored on a developed lot, but any occupancy instance may not exceed the 72-hour limit. Members exceeding this limit are subject to a fine. Prior approval by the EC may be granted for instances exceeding 72 hours, *in advance.*

xiv. LIMITED ACCESS

There shall be no access to the lake or to any Lot on the perimeter of the Development except from designated streets or roads within the Development.

xv. DITCHES AND SWALES

Each Owner shall keep drainage ditches and swales located on his Lot free and unobstructed and in good repair and shall provide for the installation of such culverts (12" minimum) upon his Lot as may be reasonably required for proper drainage. Drainage may NOT be re-routed to a neighbor's property.

xvi. RESUBDIVISION OF LOTS

No single-family residential Lot or Parcel shall be further subdivided.

xvii. SWIMMING POOLS/HOT TUBS/SPAS

Owners may place and use temporary outside swimming pool structures no larger than 8 feet in largest dimension and that DO NOT require grading or other site preparation to erect on their property. Any Hot Tubs or Spas used or placed are also included in the 8-foot size restriction. No pool, tube or spa may be placed to restrict a neighbor's view of the lake. Swimming pools must be taken down at the end of each season (no later than October 1st). All pool, spa and tub placements are subject to Environmental Committee review and approval.

xviii. DRILLING AND MINING

No drilling, refining, quarrying, or mining operations of any kind shall be permitted on any Lot.

xix. COMMON AREA ACCESS & USE

- Cars and trucks are prohibited from driving or parking on any common area for any reason including loading and unloading.
- Golf carts and utility vehicles (4 wheelers', mules, gators, etc.) are allowed on common areas. A 3 MPH speed limit must be observed.
- Any reckless or unsafe operation of an allowed vehicle will result in a fine for a first offense; a second offense will result in the loss of common area and/or dock privileges.
- During periods of heavy rains or in wet conditions no vehicles of any kind should be driven on a common area. Any damage to the common area must be repaired by the offending party. The association reserves the right to have repairs made and bill the offending party. Repairs should be made within 1 week. Cargo or passengers that cannot be carried in or walked to a boat should be picked up and dropped off at one of the two boat ramps.

xx. RESIDENTIAL BOAT RAMPS

No boat ramp or other construction that enables the launch or recovery of a powered watercraft from any property adjacent to the lakeshore, including residential lots, will be permitted. Any lot or property with this capability already established shall disable or block the ramp (or construction) from use by all persons or entities seeking or attempting lake access.

D. Procedures And Enforcement

The Association may proceed to enforce these Rules as per the Declaration and Bylaws. Enforcement may include assessment of fines or restricting access to the Association's Common Areas, including but not limited to the lake, clubhouse, and picnic areas.

ENVIRONMENTAL COMMITTEE

All improvements constructed or placed on any Lot must first have the written approval of the Environmental Committee. Approval shall be granted only after written application has been made to The Committee in the manner and form prescribed by it. The application, to be accompanied by two sets of plans and specifications, shall show the location of all improvements, if any, existing upon said Lot, the location of the improvement proposed to be constructed, the color and composition of all exterior materials to be used, proposed landscaping, and any other information which The Committee may require, including soil, engineering and geologic reports and recommendations. Addition information is contained in Section II.

BUILDING PERMIT/ENVIRONMENTAL VIOLATIONS & FINE SCHEDULE

- Failure to obtain permit may result in up to a $100 fine per day.
- Failure to police debris may result in up to a $100 fine per day and building permit pulled until cleanup is completed.
- Floating dock winter mooring without temporary permit may result in a $100 fine per day.

Silt fence violations.

- Warning communication with 72-hour time limit for installation or repair
- No action results in the loss of the $1500.00 silt fence/road deposit. Association will have the silt fence repair at property owners' expense. Other fines may be added at $100.00 per day up to $5000.00

Other Violations

All other violations of Environmental Rules may result in a fine of $100 minimum – up to $5,000

- Unpaid fines – lien on property filed in Ringgold County
- All violations will be notified by letter.

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III. General Building & Construction Rules

A. Building Permits

i. APPLICABILITY

Permits are required for all new construction that creates debris (new siding, new roof, etc.), modification of an existing building or structure, paving, road or driveway disturbance or enhancement, landscaping, or otherwise any exterior work done at a homeowner's property. In addition, installation, or modification of any dock (new or used), lift, slip or similar structure requires an approved permit. No excavation, grading, demolition, or construction of any kind, on any lot, shall begin without approval and issuance of the permit by the Environmental Committee. Additionally, a permit must be obtained before placement of any mobile home or camping trailer, set on a lot designated for such (see Section X or Section XI).

ii. PERMIT TIMING & INSPECTIONS

Applicants for a permit must allow up to **2 weeks** for permit review and approval. Inspections will be made after the permit application is on file in the office and after the property has been properly staked out, when appropriate. It is the homeowner's responsibility to notify the office when the property is ready to be inspected for final permit approval or completion. Follow-up inspections can be made at intervals determined by the Environmental Committee to monitor the permitted activity and/or to verify the construction meets established codes and standards.

iii. INSURANCE

A current certificate of construction insurance for both the property and all contractors used for building or construction must be on fine in the SVILA office before a permit may be issued.

iv. SEWER REQUIREMENTS

No building permit will be issued without an approved Sun Valley Sanitary District (SVSD) sewer permit for the Lot, or an existing SVSD sewer system in place on the property. Septic systems are not allowed.

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B. Building Contractors

i. GENERAL

Homeowners may personally conduct building and development activities on their individual properties or may use Contractors. In any case, building permits (as outlined in this document) are required BEFORE any building or development work begins.

ii. CONTRACTOR INSURANCE

Prior to commencement of any SVILA work, contractors must provide a valid certificate of liability insurance, showing the Association as a certificate holder, with the following minimum limits of liability:

Commercial General Liability Requirements

- $1,000,000 Each Occurrence
- $2,000,000 per project aggregate
- $2,000,000 Products Completed Operations Aggregate
- $1,000,000 Personal and Advertising Injury
- $100,000 Fire Legal Liability
- $5,000 Medical Payment

iii. BUILDING CODES

All construction and trades activities work must comply with all local, County, State and National Uniform Building codes in force at the time of construction.

C. Permit Signage

The Committee may issue and require the display of permit signage at a project site. The signage will contain basic permit information, lot number, and homeowner name. When issued, signage must remain on display at the project site, viewable from the road, and secured. When the project is complete, the signage will be removed, and any protective materials returned to the SVILA office. Failure to post the signage may result in a fine.

D. Fees, Fines & Deposits

i. PERMIT FEES

Pursuant to the General SVILA rules, the Environmental Committee will assess permit fees for building and lake development projects, to be paid at the time of permit issuance/approval. The current schedule of fees can be found in Fee Schedule Appendix.

ii. ROAD USE FEES

Road use fees are assessed dependent upon the type of building permit issued. Typically, this fee is 0.75% of the total value of the permitted project. Road use fees can be found in the Fee Schedule Appendix.

iii. FINES

The Environmental Committee may, from time to time, assess fines for rules violations, erosion control noncompliance, procedural noncompliance, or such other items as deemed necessary by The Committee.

iv. ROAD & SILT FENCE DEPOSITS

Refundable deposits may be required for committee-determined building activities and will be assessed and deposited on-account with the SVILA. Once the permitted work is completed and inspected, deposits will be returned to permit holders following rules and guidelines for same, as determined by the Environmental Committee. *It is recommended that owners take time-date stamped photos of road conditions in front of, and immediately adjacent to their property BEFORE work begins, any time a road damage deposit is required.*

E. Forbidden Activities & Materials

i. MATERIALS

Railroad ties cannot be used as sea walls or near the water's edge because they are treated with creosote and are banned by the Department of Environmental Quality.

ii. ACTIVITIES

There shall be no access created to any lot on the perimeter of the lake or the Development except from designated streets or roads within the Development.

No travel trailer or tent shall be placed or erected on any Lot, nor shall any overnight camping be permitted on any lot until after the construction of a dwelling thereon. At no time shall a mobile home be placed on a lot or SVILA property, except as outlined in Section X of these rules.

F. Construction Timing/Duration

- Approved building/construction permits are valid for 1 year from the date of approval. The Environmental Committee may extend an approved permit for up to 6 months, based on homeowner's request and/or extenuating circumstances.
- No construction activity (of any type) is permitted after 10:00 P.M. or before 7:00 A.M.

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IV. New Home Build & Home Addition Requirements

A. General Requirements

Only single-family dwellings and such out buildings as are usually accessory thereto shall be permitted on any lot designated a single family residential. A single-family dwelling is a dwelling designed for the entire structure to be used by a single family, or a group of not more than 3 unrelated individuals maintaining a common household.

B. Construction Site

i. ROADWAYS

All roadways must keep free of construction materials, dumpsters, equipment, vehicles, motor homes, boats, trailers, or other items.

ii. LOT BOUNDARY DEFINITION

The boundary of any lots shown on the Plat as being contiguous to the lake shall be the shoreline thereof as said shoreline would be if the water level in the lake were one vertical foot above the normal pool elevation. This measurement equates to 1120 feet USGS which is one foot above normal pool of 1119 feet USGS.

iii. BUILDING LOT AND STRUCTURE DESIGN REVIEW

It is strongly recommended that a soil engineer and structural engineer be consulted by the homeowner to evaluate the building lot soils composition and structure design before excavation and/or building begins.

iv. SURVEYS

All lots must be surveyed within the last 5 years at the owners' expense AND a copy of the survey must be on file in the Association office or provided by the homeowner before the construction of any house, addition, garage, or other permanent structure. In addition, all lot lines and corner survey markers must be located, identified, and staked.

v. PRE-CONSTRUCTION MEETING

A meeting with the Environmental Committee must be scheduled 2 weeks prior to construction start with the landowner, building contractor, and dirt work contractor. The Lot must be staked out and surveyed before the meeting.

vi. SILT FENCE/EROSION CONTROL

An approved silt fence must be installed before any work begins. Silt fence specifications may be obtained on the SVILA website or at the SVILA office.

vii. SITE PLAN

A site plan must be developed, and should be scaled to the lot, showing the proposed construction relation to the lot lines, the setbacks, foundation and all projections, including, attached structures sharing a common wall with house, but not limited to, the patios, decks, stairs and any other member projecting from the blueprints.

viii. DRIVEWAY/LANDSCAPING/EXCAVATION/GRADING PLAN

The Site Plan must include a driveway location, including measured distance of the driveway from lot lines, mandatory culvert location, and method of transition. A detailed drawing is needed of any revisions to original lot contour within 50 feet of shoreline that may result in obstruction of any neighbor's view of the lake, or potential impacts lot drainage.

ix. BLUEPRINTS

At least one (1) complete set of accurate and detailed site plans and structure blueprints must be submitted with the permit application. The final site plan and blueprint copies will be retained and filed with permit application in the Association office.

x. TEMPORARY HABITABLE STRUCTURES

At the time the Environmental Committee considers future applications for improvements to existing dwellings and the construction of new dwellings, The Committee may, on a case-by-case basis, consider the granting of a variance to permit a camper or motor home to be parked on the lot on which the new dwelling is being constructed, provided that the camper or motor home is to be used only while construction work on the new dwelling is in-progress. Water, sewer, and electricity shall be hooked up and the project must be completed in one year.

C. Dwelling Size Requirements

- Each dwelling shall have and maintain a fully enclosed floor area (exclusive of roofed or unroofed porches, terraces, garages, carports, or other outbuildings) with not less than 800 square feet on the ground floor.
- Each dwelling will be a minimum of twenty-four (24) feet in width (as viewed from the street side), and be harmonious with the overall development, or with the improvements erected on other lots

D. Dwelling Setbacks

i. WATERFRONT LOTS

Any dwelling or outbuilding on a **waterfront** lot shall be:

- Fifteen (15) feet from the side lot lines.
- Thirty (30) feet from the rear lot line.
- On lake front lots, the lowest portion of living area of a dwelling closest to the lake shall also be constructed no lower than 1129 feet USGS finished floor elevation which is 10 feet above lake normal pool.
- Fifty (50) feet from the lake shoreline at normal pool.
- The setback distance is measured from the lot line to the nearest projection of the structure, deck, stairs, or post. (50 feet from the water, 15 feet from side lot lines, 30 feet from road.)

ii. OFF WATER LOTS

Any dwelling or outbuilding on an **off-water** lot shall be:

- Set back at least thirty (30) contiguous feet from all roads and thirty (30) contiguous feet from the front and rear property line
- At least fifteen (15) feet from the side lot lines
- The setback distance is measured from the lot line to the nearest projection of the structure, deck, stairs, or post.

E. Foundations

- Perimeter foundations with frost footings are required on all Single-Family Residential houses, exclusive of the following:
  - ✔ Single Family Residential dwellings may be constructed on concrete slabs providing the slab has approved frost footings (minimum depth of 42”) around the perimeter.
  - ✔ Wood perimeter foundations will be allowed providing they meet or exceed requirements set forth in the American Plywood Association guide for all weather Wood Foundations.
  - ✔ Modular and manufactured homes.
- Footing and perimeter walls will be required to sit on frost footings and walls as required by the homes design requirements.

- Piers can be accepted for homes designed for pier support, provided they utilize an approved frost footing and anchor system, provided the home has perimeter frost footings under a permanent non-metal, aluminum, or vinyl skirting. Concrete panels are suggested and preferred.
- Floating slabs are permitted for garages or structures on level ground. Engineering support is strongly recommended

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V. Erosion Control

A. Compliance Requirements

i. SHORELINE EROSION CONTROL

Property owners are required to rock the shoreline or build a suitable sea wall to control erosion within the first year of purchase or the building of any structure on their property, whichever occurs first. Annual inspection and maintenance should then be done to ensure adequate, sustained erosion control.

ii. CONSTRUCTION/DEVELOPMENT EROSION CONTROL (SILT FENCES)

- All building sites will be required to provide and maintain erosion and siltation control by use of silt fences and dams to prevent the erosion and siltation into the lake, onto neighboring lots, or into drainage ditches
- Silt fences must be installed the width of the lot before digging starts
- Posts must be steel and are required to be buried a minimum of 18 inches into the ground. Fencing must be trenched a minimum of 6 inches into the ground.
- The spacing for the posts must be a maximum of 6 -10 ft (depending on slope)
- The fence must be fastened to the post at three different locations (top, middle, and bottom) using cable ties or wire
- Silt fence fabric must be used for the silt fence
- Dirt must be compacted on both sides of the silt fence.
- No silt fence will be removed until adequate ground coverage is established and further siltation into the lake is eradicated/mitigated. Ground coverage must be completed within 12 months of receiving an approved building permit.

B. Construction Non-Compliance Remedies

- If at any time, the silt fence needs repaired or replacing, the permit holder has 72 hours to make needed repairs, or the silt fence deposit may be forfeited.
- The permit holder may also be held responsible for the cost incurred by the association needed to make silt fence repairs with an outside vendor.
- If erosion control requirements are not met, the owner may be contacted by phone, email, text, letter, or certified letter.
- After three (3) days of non-compliance, the building permit may be rescinded until erosion control is re-established.

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VI. Trash and Refuse Control

A. General Requirements

- Disposal of Sanitary Waste – No outside toilet shall be constructed on any lot. All residential buildings, all plumbing fixtures, dishwashers, toilets, or sewage disposal systems shall be connected to the sewage collection and disposal system serving the Development (Sun Valley Sanitary District).
- Garbage and Refuse Disposal – No owner shall burn trash, garbage, or other like household refuse without a permit from The Committee, nor shall any owner accumulate on his lot junked vehicles, junk/unstickered or unused boats, or litter, refuse or garbage, except in receptacles provided for such purposes.
- Garbage containers, sanitation facilities, building supplies, etc. may not be placed in a ditch or swale where it may affect drainage in any way.

B. Construction/Development Requirements

- All building sites will be required to retain and dispose of all construction debris in dumpsters (or by daily removal) to prevent the debris from being blown onto neighboring lots. When dumpsters are used, the dumpster must remain until construction is completed. No burning of building materials is allowed.
- Any airborne debris must be retrieved and properly disposed of as soon as possible, and at least daily before leaving the job site for the day. Failure to comply may result in a fine of $100 per day levied to the property owner. Each item of debris will be considered an occurrence and the building permit may be rescinded, until cleanup is completed, and fines are paid.
- All building sites will be required to have adequate sanitation facilities available for workers before construction begins and remain available while construction is in progress. If necessary, this may require placement of port-a-pots on the building site until other adequate sanitation facilities on-site are made available. Failure to have adequate sanitation facilities available for workers throughout the construction period may result in a fine of $100 per day per occurrence levied on the property owner.

C. Fires/Burning

No owner shall burn trash, garbage, or other household refuse on their property. All fires on an owner lot shall be confined to a fire pit or fire ring. No fire will be left unattended. No fire will be started during a County or State directed "burn ban". If in doubt, contact the SVILA Office or the Ringgold County Sheriff Office to determine burn ban status. SVILA provides members with the use of a Burn Area for yard waste and like materials. Property owners should use this for burning excess yard and tree waste, brush, branches and leaves to lessen the risk of uncontrolled fire and the impact of smoke on your neighbors. Property owners are responsible for any damages caused from burnings purposes. No lawn or tree debris, trash or trash containers may be left in swales or culverts that may affect water flow. Yard and tree debris should be taken off owner's property with 14 days of clearing and disposed of accordingly.

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VII. Outbuildings & Storage Sheds

A. Storage Sheds

- Structures will not be allowed within 50’ of shoreline. All other easement and setback restrictions apply. Existing structures may be “grandfathered”, until they require replacement or reach end of useful lifespan.
- Only one shed is allowed per property, with a maximum size of 240 sq. ft. floor area, 8 ft. high sidewalls. The shed cannot exceed a 4-12 roof pitch.
- No exposed storage of personal property is allowed. Storage of property under decks will be allowed, provided areas are skirted or screened from view from the lake, roadways, and other lots.
- No overnight occupancy or bathing/shower facilities are permitted.
- A variance may be granted for a larger than 240 sq. ft. shed, if no other out-buildings detached garages are on the property. No permit for a future detached garage can be granted so long as a property has a shed larger than 240 sq. ft. Larger than 240 sq. ft. sheds may only be placed on the side or the rear of the house (roadside). No sheds larger than 240 sq. ft are permitted on the lake side of the house. All other rules and regulations apply.
- Any accessory building on skids is considered a shed.

B. Separate Garages/Accessory Out-Buildings

Without the approval of The Committee, no accessory out-building shall be erected on any lot or parcel prior to the erection thereon of a dwelling. In no event shall any such accessory out-building, partially completed or temporary structure, ever be used for human occupancy, habitation, or commercial use.

C. Garages

- Will not be allowed within 50 feet of any shoreline. All other easement and setback restrictions apply.
- A minimum size of 240 sq. ft. is required
- A minimum of an 8 ft x 7 ft overhead door is required
- Garages exceeding 800 sq. ft. are not recommended and require specific approval from the EC, as they can be inharmonious to the development.
- Adequate footings – A minimum of 42-inch footing depth is required. Floating slabs are permitted with Environmental Committee approval.
- The garage exterior must be completed within 12 months of permit issuance

- No permanent occupancy in any garage is permitted. Structures with a second story must have an approved fire escape for the intended use of that space.
- Pole-style construction and/or Morton-style framed building are not permitted. The building may not have the appearance of a pole barn or similar build. Siding, roof, and roof design must be as close as possible to match the existing home, with colors as would be consistent in a residential area.
- Only one detached garage will be permitted per lot or parcel. All other building rules and regulations apply.

D. Accessory Structures

- Flag poles no larger than 5 inches diameter will be allowed, so long as there are no objections from neighbors regarding obstruction of view or glare from any light installed.
- No other detached accessory structures (gazebos, pergolas, boat garages, etc.) are permitted.
- No wind turbines, solar panels, continuously operating generators permitted. Generators are permitted during loss of power from the lake electric provider. Once power is restored, generators must be shut down.

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VIII. Docks, Boat Lifts & Shorelines

A. General Requirements

- Permits are required for new docks, used docks, and any modification to existing docks. A diagram of proposed dock placement must accompany all permits.
- No additive structure exceeding 36" in height is allowed on any dock without Committee approval.
- Members may place no more than 2 docks on any single, non-access strip, lakefront lot. No more than four (4) slips or boat lifts (total) may be attached to said docks (4 roll-in docks are NOT allowed). All dock configurations must be aesthetically consistent and harmonious with the lake environment and are subject to review and approval by the Environmental Committee. Jet ski or personal watercraft slips or lifts are included in the total slip count.
- Any curtains and/or walls on a dock constitutes a boat house and are **not permitted** on Sun Valley Lake. However, curtains may be installed between November 1 and May 1.
- No double decker boat docks or second level roofs are permitted.
- No double decker swim platforms / docks are permitted on any watercraft.
- Any used dock or boat lift being brought in from outside Sun Valley Lake must be quarantined for two weeks. The dock must be thoroughly cleaned before being inspected by the lake manager prior to installation on the lake.
- All electrical service serving docks, lifts, waterfront and dock lighting, and their accessories, must meet the National Electrical Code requirements for wet locations.
- Existing electrical services not in compliance must be updated within 30 days. If approved, a certified electrician shall make the installation. The electrical company and electrician's name will be entered on the permit.
- The Environmental Committee has the right to deny docks that in their opinion, do not meet the aesthetics of the lake.

B. Dock Placement

- Docks and lifts must sit within the extension line of the property owner's lot and always remain within those boundaries. Spud poles or secure moorings may be required.

- Docks cannot extend more than 32 feet from shore without committee approval. A variance can be granted for docks up to a maximum of 40 feet from shore, as measured at normal lake level, if all other requirements are met.
- Docks may not cover more than 1/3 of the width of a cove. A clear waterway of at least 16 ft width must be maintained between docks for boats to enter and exit a cove.

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IX. Lawn & Landscaping

A. General Requirements

Permits are required for land disturbing activities as well as for new construction, additions, or significant modification to existing grounds.

- Land disturbing activity means any activity that may create soil erosion from water or wind and the movement of sediments into Sun Valley Lake or obstruct a neighbor's current view, including, but not limited to clearing, grading, excavating, transporting, and/or filling of land, building a retaining wall, driveway construction, and/or shoreline modification.
- Land disturbing activity shall not include such minor activities as home gardens and small landscaping, repair and maintenance work, individual utility service connections or installation of public utility lines.
- All property shall be kept free and open. No fences, hedges, or walls shall be permitted without Committee approval. Temporary 'neighbor friendly' wire fences will be allowed around vegetable gardens April thru September. Temporary snow fences will be allowed November thru the following March.
- Should a property receive complaints and non-compliance verified, notice to the owner will be sent giving a minimum of 72 hours to respond. If compliance is not addressed, the association may hire contractors to bring property into compliance and any incurred expense and/or legal costs will be accessed to the offending property owner, as provided in the SVILA Rules and Regulations.

B. Utilities

- Any increase or additional cost of maintenance that is incurred by a utility company may be charged back to the property owner by the utility company. It will also be the property owner's expense to repair or replace any landscaping that may be damaged by the utility company
- All lots and parcels, whether occupied or unoccupied and any improvements placed thereon, shall always be maintained in such manner as to prevent their becoming unsightly, unsanitary or a hazard to health. If not so maintained, the Association shall have the right, through its agents and employees, to perform said maintenance, the cost of which shall be added to and become a part of the annual assessment to which such lot is subject.
- Neither the association nor any of its agents, employees or contractors shall be liable for any damage which may result from maintenance work as performed.

C. Plantings/Trees/Features/Lawn

- No bushes, shrubs over 36" high may be planted within 50' of shore because of obstruction of neighbor's view of the lake. Trees within 50' of shore must be kept trimmed up 1/3 of the height of the tree or 15' from the ground
- To prevent invasive plant and animal species in the lake; water features (Ponds, fountains, brooks, streams) and water structures will not contain any living/growing feature or species.
- Homeowners may not apply a fertilizer containing the plant nutrient phosphorus to turf located within the Sun Valley Iowa Lake Development except when a property owner or an agent of the property owner is first establishing turf via seed or sod procedures, and only during the first growing season. The phosphorus fertilizer applied must not exceed rates recommended by the Department of Agriculture.
- Building permits are not required for tree trimming or removal completed by a member or contractor hired by the member that does not require the use of large equipment. If the tree trimming or removal work requires the use of large equipment (for example, a bucket truck or any other truck larger than a 3/4-ton pickup truck), a permit is required regardless of whether the member or a contractor performs the work. It is the member's responsibility in all cases to be certain the trees involved are on the member's property.

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X. Mobile Homes

Mobile homes are permitted in a limited area of the Sun Valley Lake Development, namely the Valley Retreat Subdivision. Valley Retreat is defined as lots 250-299 and 782-787.

Building Restrictions and Setbacks

All residential setback restrictions apply to lakefront and off-water lots in this area with the following amendments and additional restrictions:

- A building permit must be obtained before placing or replacing a mobile home on a lot.
- Single-width mobile homes must have a minimum of 800 sq. ft. and be a minimum of fourteen (14') wide.
- Only one mobile home may be set on a lot.
- Lateral lot line setbacks in this area are 12 feet
- Frost footings, piers and supports must meet applicable codes.
- All units must be skirted and tied down within 90 days after placing on the lot.
- Initial units must not be older than eight (8) years when placed on the lot. When replacing an existing unit, it must be an improvement in age and condition of the replaced unit.
- Unit must be harmonious with the development and the improvements erected on other lots.
- No exposed storage of personal property will be allowed. Storage of property under decks and trailers will be allowed, provided areas are skirted to screen view from the lake, roadways, and other lots.
- If a Single-Family Residential structure is built on a lot designated in the Mobile Home Area, the structure must meet all requirements of Single-Family residential dwellings as defined by the SVILA Rules and Regulations. This includes a frost proof foundation and permanent connection to the sewer system.

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XI. Camping-Style Homes

Camping-Style homes are permitted in a limited area of the Sun Valley Lake Development, namely the following areas:

- Trails End Subdivision, defined as lots 500-625
- Treasure Hills South Subdivision, defined as lots 407-423

Building Restrictions and Setbacks

All residential setback restrictions apply to lakefront and off-water lots in this area with the following amendments and additional restrictions:

- A building permit must be obtained before placing or replacing a trailer/camper.
- Only one camper or trailer may be placed on a lot.
- Unit must not be older than eight (8) years when originally set.
- No minimum square footage is required.
- A camper may be removed for "junket or other camping trips," or winter storage and will not be required to apply for a new permit nor will it be required to be less than the 8-year requirement to be re-set on the lot. However, the camper must be re-located in the same location on the lot, meeting all the required setbacks.

Each unit shall be at least:

- Twenty-five (25) feet from the roadway
- Fifty (50) feet from lakefront.
- Off water lots will be required to maintain a minimum of twenty-five (25) feet from the roadside lot line as well as the rear lot line.
- Twelve (12) feet from the side lot lines.
- No add-on room to a trailer unit can exceed 480-sq. ft., with a maximum combined sq. ft. not to exceed 799 sq. ft.
- No exposed storage of personal property will be allowed. Storage of property under decks and trailers will be allowed, provided areas are skirted and/or screen to prevent being viewed from the lake, roadways, and other lots.
- If a Single-Family Residential structure is built on a lot designated in the Camper Area, the structure must meet all requirements of Single-Family residential dwellings as defined by the Rules. This includes a frost-proof foundation and permanent individual connection to the sewer system.

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XII. Building Permit & Environmental Violations

Non-compliance with the Rules and Regulations of SVILA may result in fine*s* and/or loss of SVILA Membership privileges.

Common Rules Infractions & Related Fines

- Any Building permit or Environmental rules violation will result in a minimum fine of $100. Depending on the severity of the infraction, fines of up to $5,000 may be imposed.
- Failure to obtain a building permit may result in a fine up to $1000.
- Failure to execute an approved building permit as written will result in a $250 (minimum) fine.
- Failure to contain and/or police construction debris may result in a fine up to a $100 per day, and any in-place building permit will be suspended, until cleanup is completed.
- Installing a floating dock on a winter mooring without temporary permit may result in a $100 per day fine, until the permit is issued.
- Failure to maintain an intact, functioning silt fence may result in a minimum $500 fine, plus a $100 / day fine until rectified.
    - *o* Warning communication sent with 72-hour time limit for installation or repair
    - No action by the homeowner will result in the loss of any silt fence/road damage deposit on account with SVILA. The Association will have the silt fence repaired at the property owners' expense. Other fines may be added, at $100.00 per day up to $5000.00
- Unpaid fines may result in placement of a lien on homeowner's property, filed in Ringgold County
- All violations will be notified by email, or by letter if email is not available.

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Appendix I – Fee Schedule

Permit	Permit Needed	Permit Fee	Road Use Fee*	Road Deposit**
Dredging	Yes	0.25%	$500	$2000
Roofing/Siding/Windows	Yes	0.25%	0.75%	0
Construction	Yes	0.25%	0.75%	$2000
Light Rip Rap	Yes	0.25%	$1/Ln ft	0
Shoreline Rock	Yes	0.25%	$5/Ln ft	$2000
Large Tree Removal	Yes	0.25%	0.75%	
Small Tree Removal	No			
Emergency Tree Removal	No			
Driveways (non-concrete)	Yes	0.25%	0.75%	0
Structure relocation	Yes	0.25%	0.75%	$2000
Structure demolition	Yes	0.25%	0.75%	$3000

New Home Construction	Yes	0.25%	$0.50/ sq ft	$3000
Large Landscaping	Yes	0.25%	$500	$2000
Moderate Landscaping	Yes	0.25%	0.75%	0
Small Landscaping	No			
Dock/Lift Installation	Yes	0.25%	0.75%	0
Concrete Work	Yes	0.25%	0.75%	$2000
Minor Maintenance & Repairs	No			
New/Replaced Deck	Yes	0.25%	0.75%	0
Dumpster only	Yes	$25.00	$125.00	0
Exterior remodel	Yes	0.25%	0.75%	$2000

ALL ROAD FEES ARE NON-REFUNDALBLE **MINIMUM PERMIT FEE IS $25**

*Road fee is based on the square footage of all floors and garage, finished or not.

**If damage to road exceeds deposit, the balance will be charged to the property owner.

FEES MUST BE PAID BEFORE FINAL APPROVAL OF PERMIT AND WORK START.

ROAD DAMAGE DEPOSIT GUIDELINES

- Road Damage Deposits are automatically assessed for building project activities that require large or heavy equipment use, heavy materials delivery, or removal of heavy/large materials from an existing homesite.
- The Environmental Committee retains the right to assess each permit application, and require a damage deposit for any work, but will generally follow the published guidance.
- Property owners are ultimately responsible for any road damage that occurs, and owners are encouraged to discuss this topic with their contractors, to avoid or reduce road damage.

The EC recommends owners take date-time stamped photos of road conditions in front of, and immediately adjacent to, their property any time a damage deposit is required before the work begins.

Appendix II – Lot Combination Process- (Effective 3-3-2026)

Overview

Listed below are the steps and instructions SVILA Member-owners can follow to combine lots in the Lake Association and Ringgold County (RC). This process has been verified with the RC offices mentioned but could change without notice from RC.

There is a $200 fee for the member for each lot combination that is requested. The fee covers the cost of the Ringgold County lot combination recording and legal fees for each lot combination. The fee is charged and billed through the members account once the Environmental Committee and Board approve of the lot combination. After the lot combination is recorded with Ringgold County and the $200 fee is paid, the member file will be updated, and dues relief will be granted.

A. SVILA Actions (Start)

iii. Owner/Member creates a written request to have 2 (or more) lots be combined. Email can be used for this request.

iv. The Letter of Request goes to the SVILA Environmental Committee, for review and alignment with appropriate SVILA building and development rules. If approved by the EC, it then gets forwarded to the SVILA Board and Lake Manager.

v. The SVILA Board of Directors reviews the request, considers the members standing with the association, and approves or rejects the request. If rejected, the process stops here.

vi. If approved, the member will be advised of the decision and then proceed to the RC steps to effect combination.

vii. Combination of Lots must be done BEFORE dues relief is granted.

B. Ringgold County Process/Actions

1. After receiving SVILA approval, members will be emailed a lot combination form. The form must be signed and notarized by the members. Once signed and notarized the original form can either be returned in person or mailed to the lake office. Once the form is returned it will be signed and notarized by the lake manager or SVILA board member. From there the original documents will be mailed to the attorneys who will review the documents and send them to the Ringgold County Assessor and Recorder. Ringgold County will let the members and SVILA know when the lots have been combined.

2. The parcels/lots must be TITLED EXACTLY THE SAME. Jeff and Jane Smith IS NOT the same ownership as Jeffrey and Jane A. Smith. If this issue arises, fixing it will require a new deed for one of the properties. This must be recorded *before* proceeding with the combination.

3. The parcels/lots must be contiguous, meaning they physically share a common side. They cannot be across the street from each other or otherwise separated.

4. The lots must also be in the same tax district. Occasionally there is a parcel or lot on the ‘fringe’ of association property not included in the same tax district. The lot to be added

must also be in the Rural Improvement Zone (RIZ) district. If this is NOT true, it cannot be combined with a parcel or lot that is included in the RIZ district (Ringgold County Rules).

5. Sun Valley Lake has previously recorded surveys of existing lots. Sun Valley does not require a new survey unless the property owner desires to combine something other than what the original lot dimensions describe. (e.g., Combining 3 lots into two 1 ½ lot parcels - That type of combination would require a new survey with the new legal description and dimensions). Non-standard lots or parcels may require a new survey.
6. The Assessor's office will process the request as time permits. Busy times of year will take longer to process, but they will attempt to make sure it is done before the next cycle of tax statement issuance.
7. SVILA will submit the completed agreement to the Ringgold County Assessor. Upon receiving the fully executed Lot Combination Agreement and confirming the lots are able to be combined, the Assessor will combine the lots into one single lot for tax purposes, and update their records to reflect the lot combination. No action is required of the owner to complete this process, and the Assessor will handle this automatically once the agreement is received. Going forward, the owner will receive a single tax bill for the combined lots.
8. SVILA will also submit the completed agreement to be recorded with the Ringgold County Recorder.

C. Finalizing Lot Combination

1. Once SVILA is notified from Ringgold County that the lots have been combined. A copy of the combination will be placed in the membership file.
2. Office staff will make a note of the combination, and update SVILA billing records to reflect the new number of lots.
3. Member/Owners may take the updated information to an Abstract Company to have their abstract(s) updated (at owner expense) – if desired.
4. Members should pay attention to the renewal invoicing sent at the next dues billing cycle, to ensure their accounting information has been appropriately updated.

Appendix III – Lot Tying Process (Effective 3-3-2026)

Overview

Below are steps and instructions Sun Valley Iowa Lake Association (SVILA) Member/Owners can follow to create a lot-tie agreement with SVILA and Ringgold County (RC). A lot-tie agreement connects a developable, off-water, SVILA platted lot or parcel and an on-water lake access strip into a single piece of real estate, recognized by SVILA and RC. The lot-tie agreement process has been verified with the RC offices mentioned but could change without notice from RC.

There is a $200 fee for the member for each lot tie agreement that is requested. The fee covers the cost of the Ringgold County lot tie recording and legal fees for each lot tie. The fee is charged and billed through the members account once the Environmental Committee and Board approve of the lot tie. After the lot tie is recorded with Ringgold County and the $200 fee is paid, the member file will be updated, and dues relief will be granted.

D. SVILA Actions (Start)

C. Owner/Member creates a written request to have an off-water lot or parcel combined with a valid access strip.

D. The Letter of Request goes to the SVILA Environmental Committee, for review and alignment with appropriate SVILA building and development rules. If approved by the EC, it then gets forwarded to the SVILA Board and Lake Manager.

E. The SVILA Board of Directors reviews the request, considers the members standing with the association, and approves or rejects the request. If rejected, the process stops here.

F. If approved, the member will be advised of the decision and then proceed to the RC steps to effect lot tie.

G. Lot-tying must be completed BEFORE any dues relief is granted by SVILA.

D. Ringgold County Process/Actions

1. After receiving SVLIA approval, members will be emailed a lot tie agreement. The agreement must be signed and notarized by the members. Once signed and notarized the original form can either be returned in person or mailed to the lake office. Once the form is returned it will be signed and notarized by the lake manager or SVILAboard member. From there the original documents will be mailed to the attorneys who will look over the documents and send them to the Ringgold County Assessor and Recorder. Ringgold County will let the members and SVILA know when the lots have been tied.
2. The two properties must be TITLED EXACTLY THE SAME. Jeff and Jane Smith IS NOT the same ownership as Jeffrey and Jane A. Smith. Fixing this issue may require a new deed for one of the properties, to be recorded *before* proceeding with the lot-tie action.
3. The lots must also be in the same tax district. Occasionally there is a parcel or lot on the 'fringe' of association property not included in the same tax district. The lot to be tied must also be in the Rural Improvement Zone (RIZ) district. If this is NOT true, it cannot be combined with an access strip that is included in the RIZ district (Ringgold County Rules).

4. The Assessor's office will process the request as time permits. Busy times of year will take longer to process, but they will attempt to make sure it is done before the next cycle of tax statement issuance.
5. SVILA will submit the completed agreement to the Ringgold County Assessor. Upon receiving the fully executed Lot Tie Agreement and confirming the lots are able to be tied, the Assessor will tie the lots into one single lot for tax purposes and update their records to reflect the lot tie. No action is required of the owner to complete this process, and the Assessor will handle this automatically once the agreement is received. Going forward, the owner will receive a single tax bill for the tied lots.
6. SVILA will also submit the completed agreement to be recorded with the Ringgold County Recorder..

C. Finalizing Lot-tie Agreements

E. Once SVILA is notified from Ringgold County that the lots have been "tied". A copy of the lot tie will be placed in your membership file.
F. Office staff will make a note of the agreement, and update SVILA billing records to reflect the new number of lots.
G. Member/Owners may take the updated information to an Abstract Company to have their abstract(s) updated (at owner expense) – if desired.
H. Members should pay attention to the invoice sent at the next dues billing cycle, to ensure their accounting information has been appropriately updated.