



PROJECT APPROVAL HANDBOOK

From the Environmental Control Committee (ECC) and the Board of Directors

Objective: The purpose of the ECC is to assist all land owners with any project they desire to improve their land. The ECC provides guidelines and suggestions so the project can be accomplished as well as to monitor compliance with Covenants and By-Laws; **"insure attractiveness of Forbes Lake of the Ozarks Park, to prevent nuisances, to preserve, protect and enhance the values and amenities of Forbes Lake of the Ozarks Park"**. The guidelines developed by this committee are applied to each owner and project consistently and without bias. The Board of Directors and the ECC, serving as an arm of the Board, only volunteer because they want our community to be the best that it can be!

This handbook is provided to assist you in planning and completion of any project as easily as possible. It is important to note that this information is meant to be used as a guideline only; the property owner is responsible for compliance with county and/or state regulations. We have prepared this handbook to be sure that everything is understood before any project is started to avoid unpleasant surprises for anyone!

As directed by the covenants, plans for any proposed improvement need to be **submitted to** and **approved by** the ECC prior to the start of work; this includes but is not limited to the following:

- * New home construction, additions or alterations to existing structures
- * Garages, storage buildings of any kind
- * Tree Removal (greater than 6" in diameter at chest height)
- * Driveways and/or sidewalks
- * Fences
- * Culverts
- * Ponds
- * Boat Ramps, docks
- * Use of explosives

Each requested improvement will be handled on a case-by-case basis. Generally, compliance with industry standards for residential construction as defined by the State of Missouri will be required as well as ***being in harmony with the Forbes environment.***

We are here to help you! Please let us know if you or your contractor have suggestions on how to improve our service and/or this packet of information! We thank you in advance for your understanding and cooperation!

Environmental Control Committee (ECC)

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The Project Approval Handbook is subject to change without notice. The most recent version as determined by effective date at the bottom of each page must be submitted to obtain building permit.



PROJECT APPROVAL HANDBOOK

IMPORTANT! Pages 3, 4 and 5 must be submitted on the most recent version of the Handbook before **CONSTRUCTION PERMIT** can be issued! Project cannot be started until you receive Permit.

This handbook contains information and reference items (white pages) as well as documents that must be completed and submitted to the LOA office (yellow pages). Forms generated from the office will be pink. Copies of appropriate forms will be sent to you for your records. The index below will help you locate what you need!

These documents should be submitted to the LOA office in a timely manner so that unnecessary delays in your building schedule can be avoided. The ECC meets on the 1st Saturday of each month. Submission of documents prior to this meeting will expedite approval and the subsequent construction process. Any request made must be submitted in writing.

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Local area phone books are available for pick-up from the LOA office

Owner Name: _____ Lot # _____

APPLICATION FOR PERMIT

BUILDING OR HOME CONSTRUCTION: REQUIRED PRIOR TO START OF CONSTRUCTION

To be completed by land owner or contractor and submitted to LOA office **prior to ground breaking.**

Plans and **Site Map** can be either computer generated or hand-drawn to scale. Please use either **8 1/2" x 11" or 14" paper maximum**. Full size blueprints are **not** accepted because of storage considerations. Graph paper is encouraged and will be provided upon request.

ECC APPROVAL

A. Plans

Exterior dimensions and **total square footage** must be shown as well as location and size of decks and porches

(1,000 square foot **minimum** on main floor excluding decks and porches for home construction)

The following information is requested to assure **harmony with our environment**

Earth tones are encouraged. Sketch of front elevation should be submitted, if available.

_____	Total Square Footage	_____	Main Floor Square Footage
_____	Design Style (i.e. ranch, two-story, etc)		
_____	Type of exterior siding	_____	Exterior Color
_____	Type of trim	_____	Trim Color
_____	Roofing material	_____	Roof Color

ECC APPROVAL

B. Site Map: indicate location of structure on site map

LOA office will supply unit map, upon request, which shows lot dimensions. Site map must include location of structure indicating distance in feet from lot lines to structure to document 30' boundary required by Covenants.

ECC APPROVAL

SITE ACCEPTANCE: After the site map has been received, a member of the ECC will examine your lot. The following will need to be done **PRIOR** to this inspection.

Mark all trees 6" or more in diameter at chest height to be removed outside the footprint of any structure and 10' around the structure.

1. Clearly **mark all property pins**
2. **Stake out structure/s:** show exactly where it will lie on the property including decks and porches
3. **Stake out driveway and sidewalks**
4. **Stake out Culvert/s:** State of Missouri is minimum is 15"

Note: if the ECC/LOA determine that the culvert requested by the land owner is not adequate, the land owner will be required to sign an acknowledgement that the owner will be financially responsible for repairs to damaged roads caused by inadequate culvert/s

OTHER PROJECTS: REQUIRED PRIOR TO START OF WORK

Projects other than home construction: the ECC will work with you to determine which forms will be required based on the scope of your project.

ECC Notes:

All approved projects inactive for one (1) year will have to be re-submitted.

_____ **Date of approval by the Board of Directors (refer to Monthly Meeting Minutes)**

_____ **Conditional Approval Notes:** _____

Land Owner Name: _____

Lot # _____

C. New Construction Terms

It is the LOA's responsibility to maintain roads in passable condition. The construction of a new home dramatically increases not only the amount of traffic, but the weight of the heavy trucks involved in any kind of construction results in costly maintenance of roads. The LOA has developed these regulations to ensure that all land owners are treated equally and that funds are allocated uniformly.

The following items are intended to specifically address what costs will be absorbed by the LOA and what expenses will be incurred by the land owner. **Under no circumstances is the LOA responsible for any damage done to contractor equipment, land owner equipment or any structures.** It is the responsibility of the land owner and/or their contractor to determine proper procedures to protect their equipment/property. **Conversely, the land owner may be liable for damage done to Forbes roads or culverts**. The following items will be documented by pictures prior to the issuance of a permit by the ECC to protect the LOA, the land owner and contractors.

Construction Route Location and Road Preparation: the LOA/ECC will determine route to be used for all construction vehicles. Condition of existing construction route will be examined prior to construction to verify integrity of road structure. At the discretion of the LOA/ECC, roads may need to be prepared at the owner's expense (including 2" rock to form proper road bed). Final road base and finish grading must be done when construction is complete at the owner's expense. Once construction is complete and the road has passed inspection by the LOA/ECC, the LOA will then assume maintenance of the road. If heavy truck traffic during construction results in the necessity for grading and more gravel on any Forbes road, the land owner will be responsible for the costs of maintaining the road to the prior finish grade. The ECC may require a deposit from the land owner prior to construction to cover the cost of any repairs to the Forbes roads.

Intersections: most of the roads constructed by Sangre De Cristo were not engineered to accommodate large vehicles; if an intersection is deemed inadequate, it is the obligation of the land owner to provide whatever may be needed; rock, grading, etc. Any modifications to roads must be included as a part of the Construction Permit.

Culverts: the weight of construction vehicles may affect existing culverts; if a vehicle damages the ends of a culvert because of turning radius, etc., the land owner will be billed for the cost of repairs.

Overhanging Trees/Branches: the LOA will remove obstructions up to a height of 15', if necessary. If clearance is needed beyond that height, it will be the land owner's responsibility to arrange for this work to be done at their expense.

Weather Considerations: **IMPORTANT!** The LOA/ECC will issue a permit for construction to begin after submission and approval of all required documents; however, it is extremely important the land owner and/or contractors be aware of the limitations that may be demanded by condition of roads caused by weather. If an owner or contractor chooses to have trucks use the Forbes roads when they are too soft or wet, **the owner will be billed for any resulting repairs.**

My signature below certifies that I have read the above construction terms and have received a copy for my files and to distributed to my contractors as needed.

Land Owner Signature

Date

Land Owner Name: _____

Lot # _____

Attach
(Unit Map)

C. Power line Approval:

Contact Southwest Electric Cooperative to schedule installation of electricity. It may take several weeks to get on their schedule. Southwest will set up a meeting with you and/or your contractor at the job site.

A **unit map** (available from the LOA office) must be provided to Southwest Electric for this meeting to plat electric lines. This unit map must be returned to the LOA Office. Contact will be made with affected land owners to let them know if trees in the utility easement are scheduled to be removed and to ask if they want to voluntarily contribute to the cost of the electricity installation as it may increase the value of their lot.

The land owner who has requested installation of electricity is responsible for tree removal on their lot and on any other affected lots. The LOA office will find out if the other owners want the logs from trees on their lots; if they do not want the wood, the other land owner will need to arrange for disposal/removal of and logs and/or debris. Completion of Woodcutters Waiver may be required.

For your information:

Approximate cost per power pole is \$200: average span of 300' depending upon terrain. There may be an additional \$50 per anchor depending upon angle of line (if poles are not in a straight line). Clearing required (tree removal) 15' on each of the line will be lot owner's responsibility.

Contact: Nathan Warstadt, Engineer

Rt. 1 Box 144

Preston, MO

1-800-346-9213 or 417-722-4491

In office between 8:00 a.m. and 4:30 p.m. daily

_____ Approval Date

_____ Approved by

Land Owner Name: _____

Lot # _____

c. 2. Contractor Ingress and Egress Form

The general contractor and/or land owner shall be responsible for completion of this form which is required to be on file at the LOA office prior to start of construction. The owner must make all contractors aware of the **Construction Terms** on page 4 as well as the restrictions detailed below. All subcontractors must be listed. The LOA will provide blank **contractor passes** to the land owner upon receipt of this form to be issued all contractors listed below.

The following restrictions apply to all contractors and their crews.

Pass must be posted in vehicle/s at all times

Use only **assigned route**

Responsible and respectful behavior: if a workman fails to abide by any restriction, a

WARNING will be issued. The next offense will result in that contractor being banned from working in Forbes.

Speed limit: 25 mph

Littering: roads, trails, lakes or other property is prohibited

Use of common areas or other private property is prohibited

No trail bikes, motorcycles or ATV's

	DATES		COMPANY	TELEPHONE NUMBER	TYPE OF WORK
	FROM	TO			
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____
5	_____	_____	_____	_____	_____
6	_____	_____	_____	_____	_____
7	_____	_____	_____	_____	_____
8	_____	_____	_____	_____	_____
9	_____	_____	_____	_____	_____
10	_____	_____	_____	_____	_____
11	_____	_____	_____	_____	_____
12	_____	_____	_____	_____	_____
13	_____	_____	_____	_____	_____
14	_____	_____	_____	_____	_____
15	_____	_____	_____	_____	_____

CONSTRUCTION PERMIT

To be completed by ECC

Permit Issued By _____

Date of Issue _____

Land Owner Name _____

Lot # _____

Address _____

(where house will be built)

City, St Zip _____

Phone # _____

Alt Phone # _____

Approved Route:

This information must be supplied by Owner to all Contractors

Modifications:

(Suggested changes to roads, culverts, etc)

Pictures on File

Number of Pictures

Initialed by Property Owner

BEGINNING DATE:

Twelve months (12) are allowed for completion unless a variance is granted for extenuating circumstances.
(Construction beginning date will be determined by the date on which materials are delivered to job site or ground breaking, whichever occurs first.)

COMPLETION DEADLINE DATE:

All approved projects inactive for one (1) year will have to be re-submitted.

Please allow time for this process to be completed! A representative of the LOA and/or ECC will:

1. **Determine route** to be used for all construction vehicles; consideration must be given to what roads will bear the weight of the trucks with as little impact as possible. This **may not be** the most direct route.
2. **Pictures** will be taken to document condition of roads and/or culverts.
3. **Issue Construction Permit**

Land Owner Name: _____ Lot # _____

A list of contractors and requirements for both Benton and Camden counties are included in this handbook.

These documents must be on file before the ECC will issue a completion certificate.

Attach **D. Well Record: Copy to LOA Office**

Wells must be drilled in accordance with all standards required by State of Missouri. Your well is required to be 100' from the septic system and 50' from all property lines. Obtain a copy of water well record from contractor and submit to LOA office for files.
DNR Domestic/Multifamily Well Record and Pump Information Data

Attach **E. Waste Water Permit (Septic System) and Perc Test**

Permit will be issued by the county and must be supplied to the LOA office for our files. All septic systems must be constructed in accordance with standards required by State of Missouri and appropriate county (either Benton or Camden).

Requires 1,000 gallon tank and 300' or more of lateral lines.

F. Septic system requirements for lake front lots in Forbes:

Forbes LOA minimum acceptable standards for septic systems on our interior lakes are the same as those required by Benton or Camden Counties for septic systems on Lake of the Ozarks. All new lakefront property will require a system designed by a licensed engineer based on the soils morphology report to protect our water quality. Contact the appropriate County for complete instructions. We have provided a list of registered waste water contractors on page 11 of this handbook for your convenience.

Benton County Health Department
1220 Commerical
Warsaw, MO 65355
660.438.2876

Camden County Waste Water Department
1 Court Circle, Suite 12
Camdenton, MO 65020
573.346.4440

_____ Approval Date

_____ Approved by

Land Owner Name: _____ Lot # _____

COMPLETION INSPECTION AND ACCEPTANCE

(from permit)

BEGIN DATE _____

VARIANCES GRANTED: _____

DEADLINE _____

To be completed by ECC member performing inspection. Please **initial** and **date** each item.

Date Initial

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Outside structure complete: siding, trim, gutters, painting, etc.

(not necessarily porches, decks or landscaping which may be completed at a later date)

Please contact the ECC when these previously approved structures are complete.

If porches or decks, etc. were not on your original site plan, you will need to have them approved prior to construction.

Culvert inspection. View existing culverts on road(s) to ensure there was no damage done due to large equipment.

All building scraps, brush and rock piles have been disposed of or are stored out of sight.

Lot graded to finish grade of cleared area.

Storage tanks are hidden from view.

No Multiflora roses (banned)

No offensive landscaping items (prohibited)

If not all items above have been checked, please provide details of action needed below:

FINAL ACCEPTANCE

_____ Date By _____

Land Owner Name: _____

Lot # _____

911 Address Assignment: please submit this form to LOA office as soon as complete

We encourage you to obtain your 911 address as soon as possible. You will not be able to schedule telephone installation until this has been done. Contact the appropriate county Sherriff's Department and ask for 'mapping':

Benton County: 660.438.9555

Camden County: 573.346.2243

Please complete the assigned address information below and indicate if you plan on being a full time or part time resident as well as your mailing address which may be a post office box.

Forbes Street Address _____

City, State and Zip _____

Mailing Address _____

City, State and Zip _____

Fulltime Part time

TELEPHONE NUMBER _____ () _____

If unlisted and you do **not** want the LOA office to have access to this number, please write "unlisted" instead of filling in phone number.

Telephone service is provided by either:

Embarq	800.788.3500	
AT & T (SOUTHWESTERN BELL)	800.464.7928	EAST SIDE

Once you have obtained your street address, contact the telephone companies to find out which provides service to that address.

BENTON COUNTY HEALTH DEPARTMENT

SECTION FOR ENVIRONMENTAL SERVICES

PO Box 935/1220 Commercial

Warsaw, MO 65355

PROCEDURE FOR SECURING A PERMIT FOR THE INSTALLATION OF ALL ONSITE WASTEWATER SYSTEMS

Thank you for choosing to locate in Benton County. Please contact us so we can take the time to show you the process to insure an environmentally safe system that you can enjoy for your future in this beautiful Ozark setting.

Did you know the Benton County Ordinance changed to 100% permitting on all property regardless of acreage as of June 1, 2007?

All new lakefront property will require a system designed by a licensed engineer based on the soils morphology report.

All property joining the Corp of Engineers and existing lake front property will require a site evaluation by the Environmental Public Health specialist, prior to permitting.

The cost to secure a residential permit is \$100.00 and a commercial permit is \$125.00.

A list of registered soil evaluators, percolation testes, engineers, inspectors and State licensed contractors are available at the Benton County Health Department (Monday through Friday, 8:30 am to 4:30 pm).

Contractors installing your system must be state licensed and registered with the Benton County Health Department. An inspection must be scheduled with the local EPHS prior to backfilling.

Environmental Public Health Specialists

Tracy Rank/Bruce Kelley/Joe Hall

660.438.2876/Fax 660.438.5746

Registered Percolation Testers	Phone Number	Alt Phone
Boul, David	660.438.5415	
Cobb, Ron	660.438.2801	
Craig, Tom and Mafeia	660.668.3629	
DeVorss, Alan	660.827.5299	816.281.3226
Dittmer, David	660.694.3531	660.694.3574
Ferguson, Marvin	660.438.7679	660.723.7679
Gatliff, Ted and Teresa	660.438.9016	660.438.2612
Lockney, Todd	660.438.2119	816.797.2650
	660.668.4865	660.287.0601
Roellig, Danny	660.438.3002	
Wallace, Harry (Ozzie) and Michael	660.438.2868	

Soil Evaluators

Richard Henderson	PO Box 94, Louisburg, MO 65685	417.830.0296
Timothy Knoernschild	18364 Arnett Rd, Secalia, MO 65301	660.527.3769
David Lindell	410 E Bodine Ave, Clinton, MO 64735	660.885.8749
Richard Dickman	PO Box 617, Osage Beach, MO 65065	573.280.5221
Duane Viele	Rt1, Box 680, Camdenton, MO 65020	573.346.2618
Richard Purdom	3810 S 210 Rd, Eldorado Springs, MO 64744	417.876.4064

REGISTERED SEPTIC SYSTEM CONTRACTORS

BAKER, PHILLIP	82 MINIATURE LANE	LINN CREEK	MO	65052	573	434.2156	573	434.6967	
BOUL, DAVID	31366 FALLING ROCK AVE	WARSAW	MO	65355	660	438.5415	660	438.5415	
COLLINS, JIM	22704 MT HULDA AVE	COLE CAMP	MO	65325	660	668.2022	660	668.2022	
CRAIG, TOM	15648 LITTLE LAKE RD	COLE CAMP	MO	65325	660	668.3629	660	668.3269	
DITTMER, DAVID	419 E 7TH ST	CALHOUN	MO	65323	660	694.3531	660	694.3531	660.890.5284
HERZER, ED	HCR 66, BOX AB10	WARSAW	MO	65355	417	644.2006			
EICHLER, JR	17195 HWY 65	LINCOLN	MO	65338	660	547.2627	660	281.2647	
GEMES, JERRY	413 SE 951	KNOB NOSTER	MO	65336	660	563.3623	660	460.0734	
HAYES, JAMES	30255 HWY M	EDWARDS	MO	65326	660	438.2155	660	438.0690	
HELM, CHRIS	217 W ALLEN	CLINTON	MO	64735	660	644.0058	660	525.4290	
HINRICHS, JIM	402 RULO ST	BIGELOW	MO	64437	660	442.9988	816	390.0869	
KEETON, CLINTON	PO BOX 391	WARSAW	MO	65355	660	438.5711	660	221.4285	660.438.4327
KISER, DAVID	37147 RAWHIDE AVE	EDWARDS	MO	65326	573	347.2939	573	745.1315	
KISER, GEORGE	33260 HWY 83	WARSAW	MO	65355	660	438.5952	660	723.0600	660.723.2728
LOCKNEY, TODD	23987 BRENNON RD	WARSAW	MO	65355	660	428.2119	816	797.2650	
LONG, RICHARD	21707 OLD BALL TOWN AVE	LINCOLN	MO	65338	660	221.3333			
MELLEN, KEITH	14911 KLINK AVE	COLE CAMP	MO	65325	660	668.4865	660	221.4550	
O'NEAL, BILL	PO BOX 32	LEETON	MO	65355	660	647.2845	660	525.4632	660.653.4632
PETREE, ORVAL E JR	23290 HALL RD	SEDALIA	MO	65301	660	826.5155	660	221.7858	660.286.7858
R & R BACKHOE	29421 WOODHAVEN RD	EDWARDS	MO	65326	417	998.6520	417	998.9019	
RAGAN, TERRY	PO BOX 1086	WARSAW	MO	65355	660	428.2159	660	221.4909	660.890.4536
RICKEY, LEONARD	PO BOX 283	CLIMAX SPRINGS	MO	65324	573	347.9884	573	280.5629	573.783.3256
ROARK, HEATH	31916 HWY AB	COLE CAMP	MO	65325	660	668.3291	660	221.7164	
ROELLIG, DANNY	33283 HILTY AVE	WARSAW	MO	65355	660	438.3002	660	438.0198	
ROUSH, TED	18138 LONESTAR RD	WARSAW	MO	65355	660	438.5809	660	221.8793	
RUSCHE, RICHARD	408 W BENTON ST	WINDSON	MO	65360	660	347.3639	660	890.4536	
SCHUMAKER, PAUL	RT 1, BOX 258E	LOWRY CITY	MO	64763	417	644.2503	660	492.2642	
SHIRK, DANIEL	21754 BEARD CREEK RD	BURNETT	MO	65011	573	342.8829	573	216.4528	
SPRY, JOHN	30798 HWY 7	EDWARDS	MO	65326	573	347.2552	660	723.2853	
STANLEY, ELMER	27313 SEVEN HILLS RD	COLE CAMP	MO	65325	660	668.0871	660	287.0294	
THOMAS, DAVID	27461 DATE LANE	LINCOLN	MO	65338	660	668.4318	660	553.0003	
THOMPSON, TED	900 W MAIN	LINCOLN	MO	65335	660	547.3398			
WALLACE, HARRY (OZZIE)	30173 SHAWNEE BEND	WARSAW	MO	65355	660	438.2868	660	723.0374	
WOODS, BRUCE	19828 WOODS ROCK RD	WARSAW	MO	65355	660	438.7510	660	723.2373	

WATER WELL DRILLING LIST - BENTON COUNTY AREA

EDDIE BARNES WATER WELL DRILLING

WARSAW, MO 65355

OFFICE: 660.438.5669

CELL: 660.438.0258

WILLEY'S WELL DRILLING

JIM: 573.280.1673

ALLEN: 573.280.3363

A-1 ROTARY WELL DRILLING

WARSAW, MO 65355

660.438.2416

REAL ESTATE APPRAISER LIST

MO PROPERTY APPRAISAL INC
187 W MAIN ST
WARSAW, MO 65355
660.428.2323
www.moprop.com

OSAGE VALLEY APPRAISALS, LLC
BEVERLY SUND
WARSAW, MO 65355
660.452.3188
www.osagevalleyappraisals.com

LYNETTE G POE APPRAISALS
16336 WALNUT GROVE RD
WARSAW, MO 65355
660.438.4005

THE APPRAISAL PARTNERS
CHERYL FORD, DALE CHRISTIANSEN
866.723.3072
www.theappraisalpartners.net

Camden County On-Site Septic System Requirements

Permits are required for new construction and replacement of old septic systems.

Permits are required for the following:

- 1 Residential lots consisting of less than three (3) acres.
- 2 Residential lots adjoining the Lake of the Ozarks, regardless of size.
- 3 Residential lots with more than one single-family residence.
- 4 Commercial/Business development with sewage flows less than three thousand (3000) gpd.
- 5 Multi-family residential development.

Steps to obtain an on-site septic system construction permit:

- 1 Soil morphology test must be performed before system can be designed.
- 2 Application, design and permit fee (\$125) must be turned in to Camden County Wastewater Department.
- 3 Application and design of system will be reviewed by Wastewater Department personnel to make sure design meets minimum State and County requirements.
- 4 A site evaluation will be performed by a County Wastewater Inspector prior to issuance of permit.
- 5 If application and design meet minimum requirements and all setback distances can be met, a permit will be issued.
- 6 If the required setback distances cannot be met, variances must be requested. The Wastewater department will be responsible for submitting application for variances to the Variance Board. Variance board meets 2nd and 4th Wednesday of every month.
- 7 Upon approval of requested variances, a permit will be issued for construction of system.
- 8 Permits are good for one (1) year from date of issuance.
- 9 System must be installed by an installer who is registered with the County Wastewater Department and the MO Department of Health.

Wastewater Department hours are Monday - Friday, 8am to 4pm. (573.317.3810)

Contact the **LOA office** for lists of Soil Scientist/Soil Evaluators
Registered Engineers
Registered Installers

Frequently Asked Questions!

1. Are there specific contractors who are approved to construct homes in Forbes?

No. Neither the ECC nor the LOA Office can 'recommend' specific contractors. We suggest that you contact the Warsaw Chamber of Commerce (660.438.5922). They can provide you with a listing of local contractors as well referring you to other Chambers or Better Business Bureaus in the area.

You may want to contact Embarq (877.436.2277) or Southwestern Bell (888.294.8433) to obtain a local telephone book to provide access to other services you may need.

"Word of mouth" advertising has always been known as a dependable source of information about a business.

You may want to check with our home owners to see if they were satisfied with their general contractor.

Local residents can also be a good source of information about reputation of contractors.

There are currently no contractors who are not allowed to operate in Forbes.

2. What are the restrictions on house size, etc. from Covenants and By-Laws?

We've included ARTICLE VIII "Protective Covenants" on the next page for quick reference. It's important that you become familiar with these restrictions.

Minimum square footage is one thousand (1,000) in the main floor area.

Mobile homes are not allowed in our Park. A mobile home is titled by the State of Missouri the same as a motor vehicle while permanent residences are taxed as real property.

3. Can a camper be used during construction for temporary housing?

The ECC may grant a permit for use during construction if construction is being '**diligently pursued**'.

4. What if we fail to complete construction within the twelve (12) month time limit?

The ECC will ask to Board of Directors to approve an extension under extenuating circumstances.

5. Can a storage building or garage be constructed prior to building our home?

Once 'diligent work' has been started on home construction, a storage facility can be erected with ECC approval.

6. Are there restrictions on specific housing styles, colors or building materials?

Approval by the Board of Directors is handled on a case by case basis always with the objective that any structure is in harmony with the Forbes environment and meets industry standards.

7. Can brush be cleared/burned prior to construction?

Yes, with restrictions; removal of trees greater than 6" in diameter much be approved by ECC.

Debris can burned as long as it is in 'receptacle having a properly operating spark screen'.

Please remember that Missouri law holds anyone 'striking the match' financially responsible for any damage done to properties.

8. What about docks on lakes?

There are two (2) types of lakes; private (part of Forbes) and public (Lake of the Ozarks).

Docks on Lake of the Ozarks are governed by AmerenEU and permits must obtained from them (Ameren.com\LakeOzarks).

Forbes lakes are common area and docks which are private property cannot be constructed on common areas. Plans for boat ramps on your property as with any other structure must be approved by the ECC.

FORBES LAND OWNERS ASSOCIATION

Home Owner List For New Builders

Name	Phone Number	E-Mail Address	Notes
Virginia Betts	660-438-2486	lakeladybetts@aol.com	
Donald E. Lake & Christina A. Lake	573-345-4499	lakecd2@juno.com	
James Edgington & Mary Edgington	913-649-2626	medgington@kc.rr.com	
Robert Richardson & Debra Richardson	815-436-3074	rdrichards55@sbcglobal.net	
David Peer & Katherine Peer	862-812-0333	dpeer@aol.com	
James Kramer & Judith Kramer	972-979-2695	jakramer@swbell.net	
George Reisz	913-262-2084	reiszg@umkc.edu	
Jack Foster	913-362-9949	jack.foster@umb.com or jjf5@att.net	
Mark Krause & Jennifer Krause	573-692-2353	markfishindog1@yahoo.com	
Terry Ryan & Amy Ryan		ryansroc@advertisnet.com	
John Spicer & Mary Jo Spicer	660-438-3912	jspiceraa@aol.com	
Gary Chingren & Evelyn Chingren	402-462-6434	gechingren@hotmail.com	
Tom Herrick & Natalie Herrick	573-345-3731	nathrr@aol.com	
Gary Hallock & Dianne Hallock	660-492-0543	seawolfe36@yahoo.com	
Leslie R. Newell	518-756-2451	l.r.newell@netzero.com	
Al Julius & Ellen Julius	573-345-0891	rrxstitch2@aol.com	
Marvin Ferguson	660-438-7679		
John Daigrepoint & Lois Daigrepoint		jllda811@gmail.com	

PERMIT FOR BRUSH AND TREE REMOVAL FORM POWERLINE AREA

I/We _____, owner/s of Lot _____ in
Unit _____ of Forbes Lake of the Ozarks Park hereby apply for permission to clear
all brush and trees as designated by Southwest Electric Cooperative.

SATELLITE SERVICE

PHONE

DISH	New Customers	1-866-508-8349
DIRECT TV	New Customers	1-800-783-1371

LOCAL PEST CONTROL SERVICES

Doty Termite & Pest Control	1-660-438-6280
Fauquier & Son Pest Control	1-660-438-6655

PROPERTY PIN LOCATION

Forbes Land Owners Association	1-660-438-4039
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STORAGE UNITS

Warsaw Self-Storage (no address indicated)
1-660-438-5725
C & J Storage 1221 Dogwood (by Pizza Hut)
1-660-438-5660

MOTELS

Truman Lodge 1603 Commercial St., Warsaw
1-660-438-2882
Parkfield Inn 151 N Dam Access Rd, Warsaw, MO
1-660-438-2474