

Silver Springs Lake Property Owners Association (SSL POA)

Covenant Compliance Guide

The Protective Covenants which this overview draws from are available to read (download) and print from the SSL POA Website. This document and cited Construction Forms and sample documents are also available to download from there: www.silverspringsneshkoro.com

Key Issues:

Protective Covenants legally apply to all property improvements, including primary residences, attached and detached garages, storage buildings, gazebos, porches, screen porches, patios, decks, pergolas, hardscapes, fire pits, play sets, canoe & kayak racks, privacy fences, seawalls, and more.

Association Board review and approval is expressly required for construction activity which will change the total area (square footage/footprint) covered by all lot improvements and any construction or renovation which significantly changes the overall property appearance. This includes Shoreline modifications (seawalls), open air structures (pergolas and screen porches), and significant hard-scape additions (concrete and stone patios, decks and fire pits).

If you plan to make these types of physical changes to your property, a Construction Form must be submitted to the Architectural Committee or Board Member no less than 60 days prior to the commencement of the planned construction. The Architectural Committee and Association Board are obliged to review and approve, or to communicate non-compliance issues, within 30 days of your plan submission. This is conditioned upon a timely in-person plan review and an on-site survey, which is performed by an Architectural Committee Member, to assure that construction plans, maps, and sketches submitted match the staked out lot-construction site.

It is the property owner(s) responsibility to also obtain Marquette County Building Permits and Approvals*, which are wholly independent from one another.

Covenant Compliance Questions for Construction Planning:

- Are walled structures 75 feet away from the lakeshore? Y/N
- Are structures without walls 50 feet away from the lakeshore? Y/N
- Are structures (measured to roof eaves) 10 feet away from side lot lines? Y/N*
- Are structures 63 feet away from the roadway center Y/N*
- Are detached storage structures only one story? Y/N
- Are sidewalls on detached storage structures less than 12 feet tall? Y/N
- Do structures complement the external appearance of the primary residence? Y/N

Additional Covenant Compliance Considerations:

Review Protective Covenant and By-Law documents posted on www.silverspringsneshkoro.com. The Covenants were created to preserve the overall value and the individual property values in our prized residential community. Your decisions have the potential to affect everyone.

One residence and two detached and walled storage structures are allowed per lot. Detached walled storage structures (garages and sheds) cannot exceed one story in height and the maximum sidewall height cannot exceed twelve feet from starting grade.

The total surface area (footprint) for all manmade structures and covered surfaces on the property, excluding driveways and walkways, cannot exceed 5,500 square feet. This includes the primary residence, detached (walled) storage structures, open air structures, decks, poured concrete patios, and other significant (patio and fire pit) hardscapes.

All structures must complement the external appearance of the primary residence. When comparing: Do the primary siding and trim colors match or complement each other? Do the walls have similar wood, vinyl, composite, or log-type siding? Do roof styles and pitches match (Gable, Gambrel, A-Frame... etc.)? Do structures have complimentary (asphalt, cedar shake, slate tile, or other) roof shingles or steel panel roofing material?

Open air structures (all less than 300 square feet in area, and without walls; including gazebos, screen porches, pergolas, and children's play sets over eight (8) feet in height) must be set back a minimum of 50 feet from the lake shoreline. Hardscapes, patios, fire pits, and children's play sets (not exceeding eight (8) feet in height and 250 square feet in surface area) do not require Construction Applications or Association approvals, however, all must be set back 20 feet from the lake shoreline.

Privacy fences do not require Association approval; however, they must be set back 75 feet from the lakeshore, shall not exceed eight (8) feet in height, and should complement the appearance of residences on both sides of the adjoining lot lines.

Kayak, canoe, and paddleboard racks do not have setback requirements or require Association approvals, however, they cannot exceed six (6) feet in height.

*Setbacks from side property lines (10 Ft to Eve) and to the roadway (63 feet to center), are just two of many regulations defined by Marquette County Building and Zoning Laws. Many additional Association Covenant and By-Law restrictions are not described here. It is the Lot Owner's responsibility to be familiar with and to comply with them all.