



**PROPERTY OWNERS ASSOCIATION  
INSTRUCTIONS FOR BUILDING CONTRACTORS**

**CONTRACTORS SHALL SUBMIT:**

- **Application for Plan Approval.**
- **Four (4) Sets of site plans & building plans.**  
**(Plans must include front, rear & two (2) side views - See attached sheet for sit plan requirements)**

1. Lakes of the Four Seasons building plan approval card and county permit must be prominently displayed and visible from the street during the entire period of house construction.
2. Drainage culvert (16 gauge corrugated galvanized steel pipe or double wall plastic culvert pipe) with stone covering must be installed in swale at driveway prior to the start of any work.
3. Contractors must have a current Lakes of the Four Seasons Contractors' license.
4. Evidence of insurance of the types and limits, as established by the Lakes of the Four Seasons Board of Directors, must be on file at the Property Owners Association Office prior to the start of construction; Bodily Injury \$500,000/1,000,000; Auto Liability \$500,000/1,000,000; and Property Damage \$500,000/1,000,000. Subcontractors operations must be insured by the General Contractor or by independent insurance coverage.
5. Notice of date of intent to excavate, strip or grade must be made to the following in sufficient time to enable the utility representatives to stake out or otherwise inform the contractor of the location of utility line. Contact Indiana 811 at 1-800-382-5544 or 811.

Building Inspector, Kurt Whitehead..... (219) 662-1386  
Twin Lakes Water & Sewer..... (877) 294-8890  
SBC Telephone ..... (800) 892-7584 or  
(800) 924-1000 (bypass menu, press "0" for talking directly  
with a representative).  
AT & T..... (800) 327-0941  
Com-Cast Cable..... (800) 322-8788  
Northwest Indiana Telephone Company... (219) 996-2981  
Kankakee Valley REMC..... (800) 552-2622  
NIPSCO (Gas)..... (800) 464-7726

Property Owners Association  
Instruction for Contractors

6. Periodic inspections will be made by the LOFS Building Inspector or the Property Owners Association's agents, and may include, but not limited to: (a) footage inspection, check for setbacks and side yard clearance requirements; (b) plan compliance when building is enclosed, including minimum square footage; (c) final inspection when building is completed and prior to occupancy, including final grade and compliance with site drainage plan.
7. You are liable for damages to adjoining property caused by your operations or those of your subcontractors or suppliers.
8. The burning of rubbish, building materials etc. is forbidden.
9. Final grading, seeding, shoreline retention on waterfront lots, and driveway paving shall be completed within **six (6) months of starting date**. (Requests for extensions because of inclement weather should be submitted to the Building Control Committee).
10. A contractor construction sign for the construction of homes and exterior projects is permitted from the start of construction until the project is completed. Subcontractor's signs are not allowed, nor are Realtor signs, unless the Realtor is the contractor.
11. House plans must be architecturally compatible with neighboring homes but sufficiently different in exterior appearance to provide variety and harmony. No deviation in plans, as submitted for plan approval, are to be made with respect to the location of the home on the lot, the overall size or height of the building, or the exterior design or the drainage plan, without authorization from the Building Control Committee.
12. Adequate provisions shall be provided for dispersion of storm water from roofs, to be indicated on plat.
13. The cutting of blacktop roads will not be permitted unless written permission is given by the Community Manager.
14. Frost Law regulations apply to all roads in Lakes of the Four Seasons and load limits are **14,000 pounds when the Frost Law is in effect**.
15. Roads must be kept clear of mud and debris at all times and the General Contractor is responsible for immediate removal of same.
16. Roads must not be used for storage of materials or equipment.
17. A (2) two-car garage, or 19' x 19' (361 sq. ft.) enclosed storage area with external access, and a 16' wide minimum driveway of asphalt or

Property Owners Association  
Instruction for Contractors

- reinforced concrete driveway must be part of each house plan, unless specifically approved otherwise by the Building Control Committee. Where the driveway meets the road, the driveway must be at the same or lower elevation as the roadway, at least one foot off the roadway.
18. Existing topography of the building lot is to be maintained as nearly as possible. Finished ground elevation of the sides and rear of the lot must meet the level of the adjacent lots not less than two (2) feet within the lot boundaries. The Building Control Committee shall not approve any plans, which adversely affect the drainage from said lot to the adjacent land. (See attached site plan requirements).
  19. During construction, the building site and adjacent lot areas must be kept clear of all construction debris.
  20. **NO HEAVY EQUIPMENT** (gross weight exceeding 12,000 pounds) will be allowed to enter the community from Saturday at 5:00 p.m. until the following Monday at 7:00 a.m.
  21. Copies of approved site plans will be provided upon request, to adjacent property owners by the Property Owners Association Office.
  22. There is a penalty of one times the building permit fee for commencing construction, including foundation excavation, prior to plan approval by the LOFS Building Control Committee.

LAKES OF THE FOUR SEASONS PROPERTY OWNER'S ASSOCIATION, INC.  
1048 North Lake Shore Drive  
Crown Point, IN 46307

tel. 219-988-2581  
fax 219-988-3840  
e-mail: [cmgr@lofs.org](mailto:cmgr@lofs.org)

Revised 3/9/08