



## Lake of the Ozarks Developer Information

### **Ameren Missouri**

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*The Lake of the Ozarks is one of the nation's largest reservoirs and a thriving tourist spot with over four million visitors annually. Ameren Missouri owns and operates Bagnell Dam and the surrounding reservoir under the Federal Energy Regulatory Commission (FERC) License P-459. As a multi-use facility, the Lake provides hydro-electric power and access to fishing, boating and other water sports to an increasing number of residents, visitors and second homeowners. Ameren Missouri is committed to being a good steward of the Lake.*

*This packet will help provide answers to common questions about development at the Lake of the Ozarks.*

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For more information regarding any of the information or policies contained in this booklet, please contact the Ameren Missouri Shoreline Management Office at [Lake@Ameren.com](mailto:Lake@Ameren.com), or by phone at 573.365.9203.



### **Project Boundary**

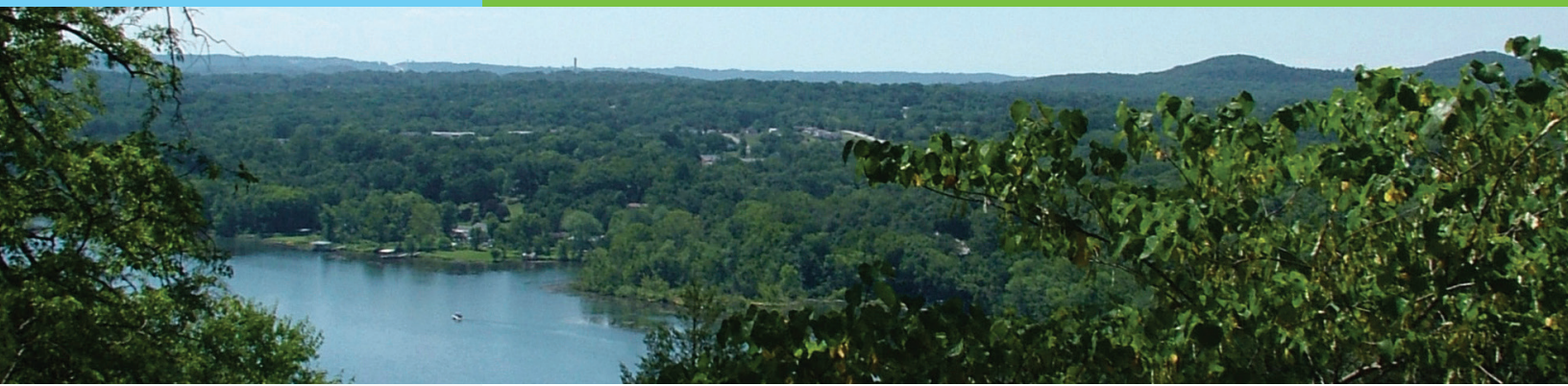
Ameren Missouri's license to operate Bagnell Dam requires certain shoreline management activities which include regulating docks, bank stabilization, boat ramps, pumps and other structures on the Lake and within the project boundary. The project boundary encompasses the lands over which Ameren Missouri has license requirements to ensure orderly and environmentally appropriate shoreline management. These lands are based on elevation 662 feet above sea level. Verification of the location of the project boundary with Ameren Missouri is the first step in planning a shoreline development activity.

### **Waterway Protection**

Care shall be taken to keep machinery out of the Lake and waterways leading to the Lake. Fuel, oil, other petroleum products, equipment and any solid waste shall not be stored lakeward of the ordinary high-water mark as defined by the United States Army Corp of Engineers (658.5'). All precautions shall be taken to avoid the release of wastes, fuel or any toxic or harmful material to streams and other adjacent water bodies as a result of this operation. Petroleum products spilled into any water body or on the banks where the material may enter waters of the state shall be immediately cleaned up and disposed of properly. Spill of petroleum must be reported as soon as possible to the Missouri Department of Natural Resources' 24-Hour Environmental Emergency Response (1.573.634.2436) in accordance with federal and state laws and rules regarding petroleum products.

### **Public Access**

To the greatest extent possible, shoreline property owners must strive not to prohibit public access to shoreline areas. The public has the right to access the shoreline within the project boundary on lands owned or controlled by Ameren Missouri. Fences upon or within the project boundary are prohibited. This is not to be construed as allowing and/or encouraging public access to project lands through private properties outside of Ameren Missouri's control. Properly permitted docks are private property and unauthorized use or mooring without the permission of the owner constitutes trespass.

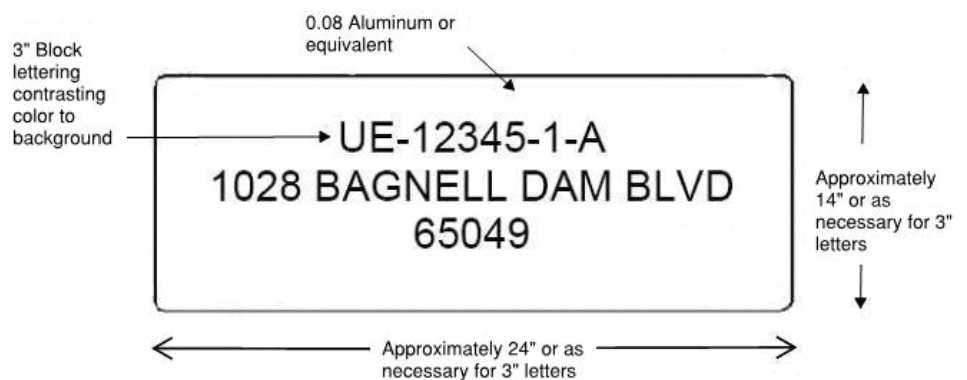


### Permits

Any activity within the project boundary requires approval by Ameren Missouri. Most common activities such as boat docks, bank stabilization (seawalls/riprap) and boat ramps are handled through Ameren Missouri's permitting process. Depending on the size and scope of your project, resource agency consultation and approval by FERC may be required. Applications and forms may be found in the Lake of the Ozarks Permit Requirements at [AmerenMissouri.com/Lake](http://AmerenMissouri.com/Lake). All activities must be permitted and have approval from Ameren Missouri before installing the structure or beginning work.

### Permit Numbers and Posting Requirements

Each structure or activity within the project boundary must have a permit. Permit numbers do not move or change location by relocating the structure. When purchasing a used dock, any permit number displayed on the dock must be removed before moving the dock to its new location. Once the dock is installed in its new location, the new permit number must be displayed along with the 911 address for the property where the dock is attached. During an emergency, this information will help shorten the response time for law enforcement and emergency personnel. The displaying of a dock permit number and the 911 address is a Missouri state law. The sign should be mounted on the lake side of the dock in a location most visible from the cove or channel.





**Electrical Connections and Lighting**

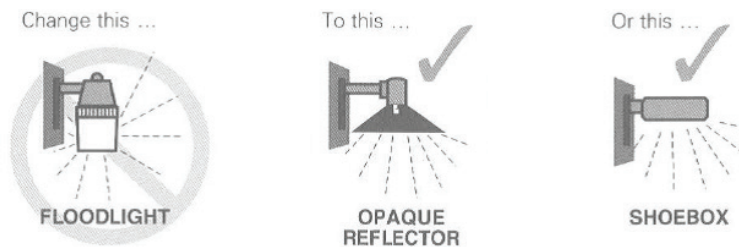
Electrical safety around water is very important. Dock owners must ensure the electrical services and the electrical systems on their docks are in proper working order and there is no safety hazard.

All electrical power connections and protective measures must comply with local, state, and national electrical standards. Within participating Fire Districts, Ameren Missouri will not issue a permit for a new or modified dock until the appropriate fire district permit is submitted. Permit applications submitted to Ameren Missouri must include this information to be considered complete. The following Fire Districts have active permitting programs:

Lake Ozark Fire Protection District .....	1.573.365.3380
Osage Beach Fire Protection District .....	1.573.348.1221
Mid-County Fire Protection District .....	1.573.346.2049
Sunrise Beach Fire Protection District .....	1.573.374.4411
Rocky Mountain Fire Protection District.....	1.573.392.4301
City of Camdenton.....	1.573.346.3600
Northwest Fire Protection District .....	1.573.347.3110

If your property does not fall within one of these participating districts, you should seek the services of a qualified and insured electrician to ensure that the electrical system located on your dock is safe and up to standards.

Dock lighting is not required on docks unless the permit conditions set specific lighting requirements. It is important for those choosing to install dock lights to illuminate only what they wish to see. Poorly designed or poorly installed lighting can cause glare that hampers the night vision of boaters. It is recommended that a shielded fixture be installed with the minimum wattage bulb necessary to illuminate the facility.





### Wastewater Systems

Individual wastewater systems are not permitted on project lands unless Ameren Missouri has a written recommendation from the City/County Health Department and/or the Missouri Department of Natural Resources (MDNR). After receiving this recommendation Ameren Missouri will require an environmental assessment and FERC approval for any systems located on project property. City/County Health Departments and the MDNR must approve all other marina effluent removal systems facilities within the project boundary. Unauthorized systems within the project boundary shall be removed at the owner's expense.

More information on wastewater systems and permitting requirements may be found by contacting the appropriate agency in the City/County where the system will be installed.

#### **In Benton County:**

Missouri Department of Natural Resources  
Kansas City Regional Office  
200 Unity Circle North – Suite A  
Lee's Summit, MO 64086

Missouri Department of Natural Resources  
Truman Satellite Office  
28761 State Park Road West, Warsaw, MO 65355  
1.660.438.2605 • 1.660.438.5271 fax

#### **In Camden, Miller and Morgan Counties:**

Missouri Department of Natural Resources  
Lake of the Ozarks Satellite Office  
5570 Hwy 54, Osage Beach, MO 65065  
1.573.348.2442 • 1.573.348.2568 fax



### Land Disturbance

Environmental agencies have labeled sediment as the most common pollutant in rivers, streams, lakes and reservoirs. Any construction activity which disturbs an acre or more of the land by grubbing, grading, excavating or otherwise destroying or disturbing the root zone must have a Land Disturbance Permit from the MDNR before construction activities begin. In order to obtain a permit, you must submit the necessary forms, plans and fees to the MDNR Southwest Regional Office in Springfield, MO if you are in Camden, Miller or Morgan Counties. Benton County requests should be made to the MDNR Truman Satellite office in Warsaw. A complete listing of required items can be found at [dnr.mo.gov](http://dnr.mo.gov).

Each application must include a copy of the Storm Water Pollution Prevention Plan (SWPPP) and Best Management Practices (BMP's) that will be used to mitigate the effects of the construction activity. Information concerning proper design and effective BMP's can be found in the Protecting Water Quality - A Construction Site Water Quality Field Guide available at the MO DNR website.

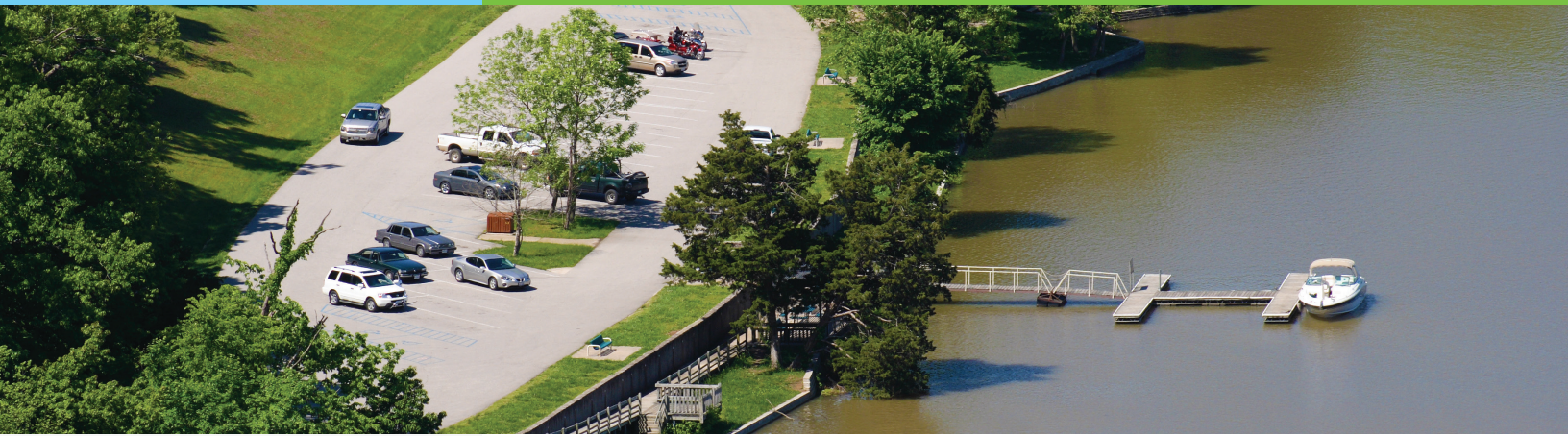
### Contact information:

Missouri Department of Natural Resources  
 Central Field Operations  
 1101 Riverside Drive, Jefferson City, MO 65101  
 PO Box 176, Jefferson City, MO 65102  
 573.533.3322 • 573.522.3522 fax  
[DNRCFO.WPC@dnr.mo.gov](mailto:DNRCFO.WPC@dnr.mo.gov)

### Shoreline Vegetation

As properties develop and urbanize, the underlying land is transformed into a series of impervious surfaces such as roofs, streets and parking lots. Impervious surfaces increase the amount of stormwater runoff. This runoff often contains pollutants that can impair water quality. A vegetative buffer along the Lake's shoreline is effective to eliminate some of the pollutants in this runoff. Ecologists, environmental agencies and Lake managers all agree that a naturally vegetated, undisturbed buffer strip around a lake is the best type of buffer zone.

Unfortunately, past development at the Lake has destroyed or removed much of the natural vegetation in many places. It is important to minimize the removal of the remaining shoreline vegetation and to restore the buffer strip where practical. Vegetation within the project boundary must be preserved, or replaced if disturbed, in accordance with Ameren Missouri's Shoreline Management Plan as outlined in our brochure titled, "Lake of the Ozarks Shoreline Vegetation Cover Policy."



### Accessory Structures No Longer Permitted

Many past shoreline projects have included the installation of a deck, patio, gazebo or walkway either resting directly on top of a seawall or cantilevered lakeward of the natural shoreline.

Unfortunately, such placement of those structures is no longer allowed under our current guidelines. Pre-existing structures can remain in place provided they are properly permitted and met the guidelines in place at the time of construction.

It is imperative that the construction and placement of future structures is completed following the current guidelines which can be found at [AmerenMissouri.com/Lake](http://AmerenMissouri.com/Lake) under the Shoreline Management tab.

### Non-Conforming Structures

Many structures at the Lake are located within the project boundary and would not be permitted under today's permitting guidelines. These structures are referred to as non-conforming structures. Examples of non-conforming structures include, but are not limited to, floating habitable enclosures, decks, and other accessory structures. Ameren Missouri requires registration of each of these structures.

Because these structures are incompatible with current permitting requirements, Ameren Missouri encourages removal of the structures as site improvements are made. Therefore, Ameren Missouri will not permit non-conforming structures to be enlarged or extended. Non-conforming structures that have not been maintained, are physically unsafe, or previously abandoned must be removed.

For information about a non-conforming structure, please contact the Shoreline Management Office.

### Permitting Fees

A non-refundable processing fee must be submitted along with the completed application packet. The submittal of a permit application fee or the depositing of those fees does not constitute approval for the proposed activity, nor guarantee the issuance of a permit. Failure to provide any of the required information may result in denial of the application or delay the processing of the application.

The current fee schedule is available at [AmerenMissouri.com/Lake](http://AmerenMissouri.com/Lake).

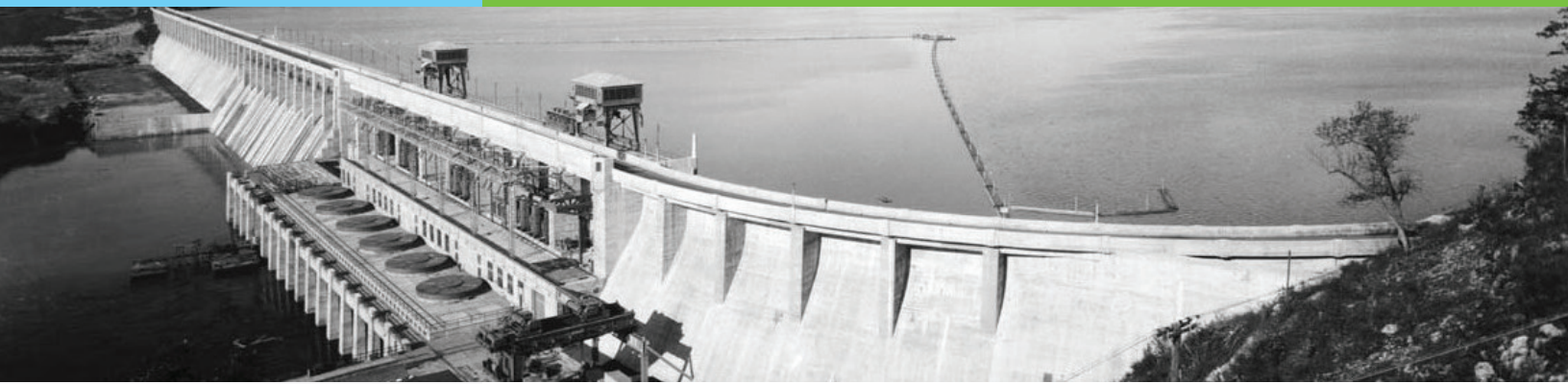
Construction may not begin until a permit has been issued. Ameren Missouri has the right to direct the removal of docks or other structures and evoke enforcement fees if construction begins without a permit.

### Use Fees

In addition to permit processing fees, owners of docks or breakwaters smaller than 3,000-square feet are charged a one-time use fee when a new dock is installed or when an existing dock is modified.

Docks and breakwaters that use and occupy over 3,000-square feet must pay an annual use fee equal to 6 cents per square foot of total structure area. The total square footage of all of the individual docks on the property is used to calculate the annual use fee.





### Permitting Policies

- **Rare, Threatened, and Endangered Species**

Limitations may be imposed upon shoreline development in the vicinity of known locations of rare, threatened, and endangered species. Prior to issuing a permit in these areas, the owner or Ameren Missouri must solicit input and recommendation from the Missouri Department of Conservation and the U.S. Fish and Wildlife Service (USFWS).

- **Historic Properties**

There are areas around the Lake where historic sites have been identified. Ameren Missouri has the responsibility to preserve these sites. In these areas a permit will be issued only after the Missouri State Historic Preservation Office has reviewed the plans and approves. Other agencies may be consulted as appropriate.

However, if after receiving a permit, when site work uncovers any human remains or historical artifact, the developer must immediately stop all activity and contact the Ameren Shoreline Management Office.

- **Lake Fluctuation Policy**

Ameren Missouri operates Bagnell Dam under the operating license granted by FERC. The operating license permits fluctuations down to 654 feet under normal operating conditions. Under emergency conditions the level may be drawn down to 645 feet.

The developer should factor into the facility design annual Lake-level fluctuations down to 654 feet. The annual draw down period is February 1 to April 1. All construction within the Lake should be completed within this period.

- **Heads of Coves**

Heads of coves (where a natural stream enters the Lake) provide vegetative cover and shallow water habitat. These transitional areas impact water quality, vegetative cover and fish populations. Therefore, Ameren Missouri has special permitting requirements for development in these areas along with the responsibility to protect the natural resources. For more information on the permitting requirements, refer to Ameren Missouri's Permitting Guidelines.

- **Wetlands**

Wetland areas occur at the Lake around shallow waters, heads of coves, and low marshy places. Wetlands are typically identified by the presence of certain species of vegetation. Disturbance of defined wetland areas may be limited or prohibited without the review and approval of the U.S. Army Corps of Engineers and, in some cases, the MDNR.



### Permitting Policies Continued

- **Woody Debris**

Ameren Missouri prohibits the removal of existing submerged woody debris from the Lake, unless it constitutes a navigational or public safety hazard. Ameren Missouri must approve in advance the removal of any significant woody debris.

Woody debris that falls into the Lake as a result of storms or natural occurrence should be left in place.

Woody debris floating in the Lake that creates a safety hazard can be removed.

For the placement of docks, removal of woody debris should be minimized. For removal of large amounts of woody debris, owners may be required to mitigate their removal at a 2:1 ratio to improve fish habitat.

- **Dredging, Excavation and Fill Guidelines**

Dredging is the removal of any earthen material below elevation 658.5 feet. Excavation is the removal of any earthen material within the project boundary above 658.5 feet. Fill is placing earthen material within the project boundary.

All of these activities require a permit. Developers planning one of these activities must refer to Ameren Missouri's Dredging, Excavation and Fill Permitting Requirements brochure and obtain the necessary permits prior to doing any work.

- **Bank Stabilization**

Bank stabilization projects are permitted to stop or reduce the effects of erosion on the shoreline. The placement of riprap is the preferred method for bank stabilization in all settings. All bank stabilization must be contained within the applicant's property lines extended into the lake and not to exceed three feet from the eroded bank following the contour of the shoreline. Proposed seawalls, which are not deemed necessary for bank stabilization purposes, will not be permitted within the project boundary. Landowners are free to place retaining walls outside of Ameren Missouri's project boundary. A minimum of 24 inches of vertical erosion must be evident before a seawall will be considered for bank stabilization. Where a seawall is permitted, the applicant will be required to place five horizontal feet of riprap at the toe of the seawall to protect the footing and provide habitat. Seawalls cannot be constructed to gain or reclaim usable property.

- **Pier Guidelines**

All piers must be located within the owner's property lines extended lakeward. Piers must have a minimum setback of five feet from the extended property line and must be constructed with environmentally safe materials. Wood treated with creosote or penta is prohibited. Piers may have a roof but cannot be enclosed.

Piers must be six feet or less in width, must not extend more than 30-feet lakeward from the water line at Lake elevation 658.5 feet, and the bottom surface of the structure must be constructed above 660 feet elevation.

Piers cannot be constructed from March 15 to June 15 if construction requires excavation below the waterline at the time of construction. This is to minimize the disruption of fish spawning.



### Permitting Policies Continued

- **Individual Breakwater Structures**

In 2006 the Missouri State Highway Patrol Water Division recommended a residential breakwater policy. Ameren Missouri has accepted their policy which sets certain limits on location, size, and setback of individual breakwater structures. Individual non-commercial breakwater structure standards are outlined in Ameren Missouri's Lake of the Ozarks Permit Requirements.

- **Water Withdrawals and Private Irrigation Systems**

Installation of water pumps in the lake requires a permit. Ameren Missouri may grant a permit for a pump that withdraws one million gallons per day or less. A pump two horsepower or less meets this criterion. To obtain a permit for these pumps, a completed application, a system drawing, and permit fee are required.

Pumps greater than two horsepower could exceed the withdrawal limit, so in addition to the application, system drawing, and permit fee, Ameren Missouri also requires supporting documentation prepared by a Missouri-licensed professional engineer.

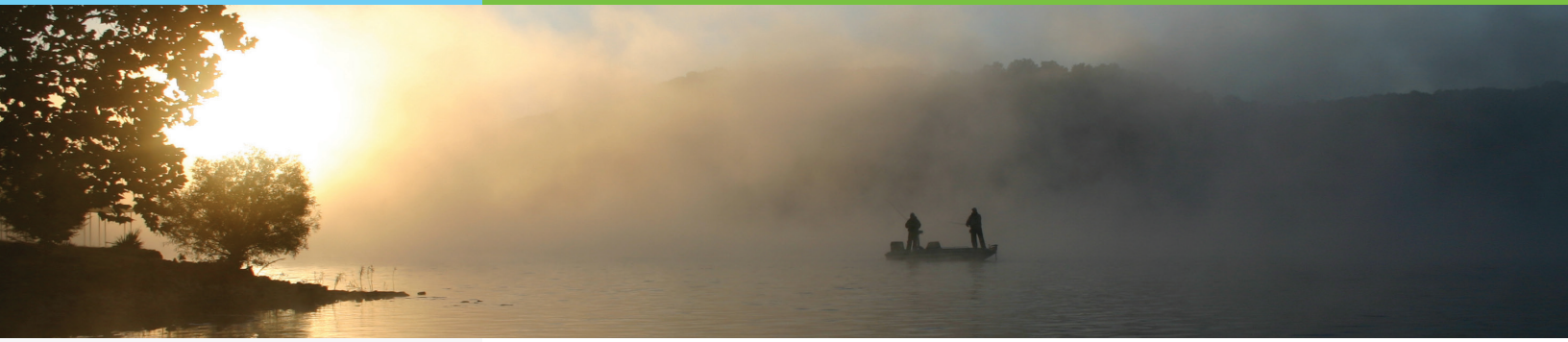
If it is determined that the system will exceed the one million gallon per day limit, the request must be approved by the FERC before Ameren Missouri can issue a permit. Owners with approved systems greater than one million gallons per day must also pay an annual fee and have the system inspected on an annual basis to ensure the system is performing as approved. Systems found not to be adhering to flow limits or permit conditions are subject to enforcement fees, permit revocation, and ordered removal of the system.

- **Fish Attractors (Habitat)**

Ameren Missouri allows the placing of fish attractors and habitat made of natural woody debris (brush, natural evergreen trees, etc.) that are securely tied together and properly anchored so to not float away. No materials that are environmentally unacceptable, as determined by the Missouri Department of Conservation, may be used in the placing of attractors.

- **Heat Exchange Coils for Heat Pumps**

Ameren Missouri permits heat exchange coils for heat pumps provided they are located not to cause a navigation hazard. Coils must be securely anchored below elevation 649 feet within the Lake area immediately adjacent to the applicant's property. In addition to Ameren Missouri approval, the U.S. Army Corps of Engineers must provide approval.



### Permitting Policies Continued

- **Expiration of Permits**

Construction of docks and breakwaters or approved modifications to existing permitted docks must be completed within one year from the date the permit is issued.

If the work is not completed, the owner may apply for a single six-month extension. The extension will be granted provided there have not been any changes in the information that was submitted with the original application and the dock complies with current permitting guidelines.

All other activities such as bank stabilization, excavation, etc. must be completed within two years from the date the permit is issued.

If the permit expires, the permit is null and void. Prior to any construction, a new application must be submitted and a new permit issued.

- **Transfer of Ownership**

New property owners are responsible to apply for permit transfers. Existing permit numbers stay with the property and do not move once assigned. To transfer a permit, Ameren Missouri requires a copy of the warranty deed, a processing fee (check or money order), and a signed and completed application. For more information, contact the Shoreline Management Office or visit [AmerenMissouri.com/Lake](http://AmerenMissouri.com/Lake).

- **Buoy Permits**

Navigation buoys are permitted by the Missouri State Highway Patrol Water Division. Their phone number is 1.573.751.3313, extension 1036.

### Certified Dock Builders Program

Ameren Missouri implemented a Certified Dock Builder Program in 2004 to encourage that all docks constructed meet a standard of craftsmanship that prevents substandard docks from appearing on the Lake. The program's goal is to minimize poor construction techniques and use of materials that could fall apart, float away and become hazardous.

Ameren Missouri also prohibits the use of all non-encapsulated foam in dock construction.

### Shoreline Management Plan Enforcement

Under its FERC license, Ameren Missouri has the authority to permit and ensure compliance for permitted activities around the shoreline. Ameren Missouri performs annual shoreline inspections and random permit audits to enforce proper development and permitted activities within the project boundary. Unauthorized improvements will not be tolerated and may evoke enforcement fees, legal action and permanent revocation of permits.

For more information regarding any of the information or policies contained in this booklet, please contact the Ameren Missouri Shoreline Management Office at [Lake@Ameren.com](mailto:Lake@Ameren.com), or by phone at 573.365.9203.