

MASTER PLAN REPORT

LAKE CARNICO

NICHOLAS COUNTY
DEVELOPMENT CORPORATION
CARLISLE, KENTUCKY



MASTER PLAN REPORT

L A K E C A R N I C O

Prepared for

THE NICHOLAS COUNTY
DEVELOPMENT CORPORATION
NICHOLAS COUNTY, KENTUCKY

SCRUGGS and HAMMOND
Landscape Architects - Planning Consultants
Lexington, Kentucky - Peoria, Illinois

September 1964

NICHOLAS COUNTY DEVELOPMENT CORPORATION

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September 14, 1964

The Nicholas County Development Corporation
Carlisle, Kentucky

Gentlemen:

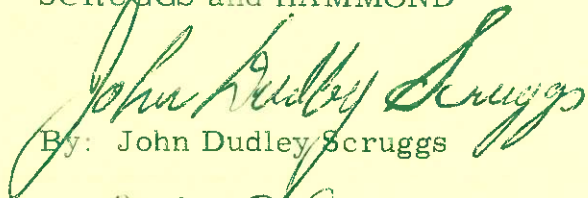
We are pleased to present our report on the Master Plan of the Lake Carnico area.

The need for a great number of smaller public lake developments provided to supplement the large widely-spaced state and national lake recreational areas has long been realized. Invariably, past attempts by any city or county to build a lake recreational area have been blocked by financial problems. The Nicholas County Development Corporation with its Lake Carnico project has demonstrated a unique method of overcoming this financial problem.

The development of the plan for this project has been both interesting and rewarding. Our sincere appreciation is expressed for the able assistance and guidance of your directors, the staff of the State Department of Parks, and the many others who were helpful in furnishing material and information.

Respectfully submitted,

SCRUGGS and HAMMOND



By: John Dudley Scruggs



John C. Lawrence

JDS/JCL/es

CONTENTS

The Introduction	1
The Region and the Need	3
The Site Resources	6
The Plan and Recommendations	9
The Planning Objectives	21
The Addendum	23

MASTER PLAN REPORT LAKE CARNICO

* * * * *

THE INTRODUCTION

The Lake Carnico development is a demonstration of cooperative endeavor between the people of Nicholas County and their State of Kentucky, working together to create a water-centered recreational community on the county level.

The objective of this report is to present in brief the planning and implementation that has taken place, the problems still to be solved and the recommendations for further development and operation of the area.

In 1961 the Lake Carnico community originated as a project of the Nicholas County Development Corporation, a non-profit organization created to develop recreational, wild life, industrial and other improvements in Nicholas County. Advisory groups from the Extension Service, University of Kentucky, the Kentucky Departments of Highways, Conservation, Parks and Health assisted in site selection and preliminary planning.

The site selected included two adjoining drainage areas favorable for lake construction having a total of approximately 750 acres. The master plan for the entire site provided for two separate community developments, (1) the Lake Carnico residential-recreational area, and (2) a regional 4-H Club camp.

The purchase of the land, initial surveys and planning was undertaken by the Nicholas County Planning Corporation. Funds were secured from an advance sale of 55 lots in the community to be located on the shore of Lake Carnico and from donations.

A unique joint construction program was devised in which the State Departments of Highways and Conservation played major roles in creating the two lakes and major access roads. Through

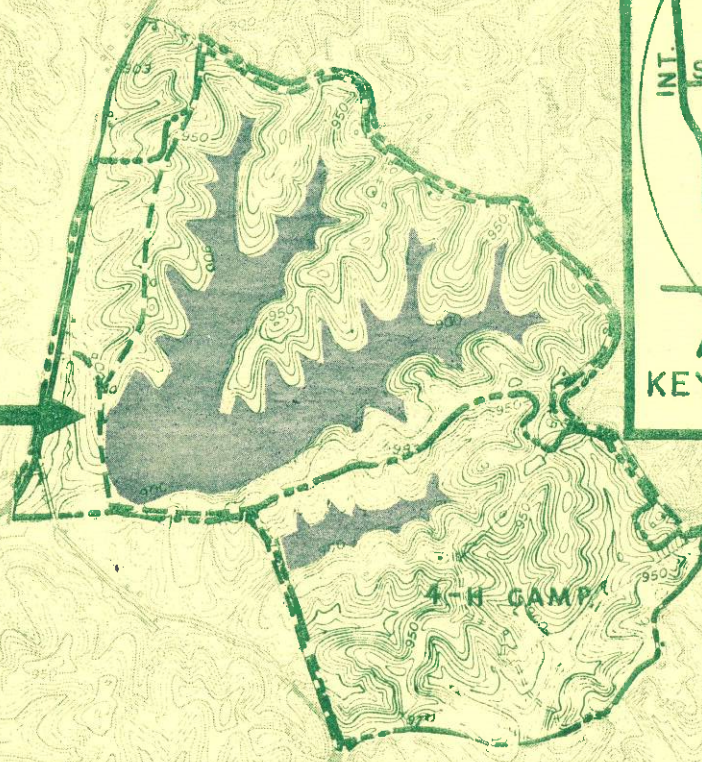
careful site planning, the two lake dams were located within the alignment of the county road connecting the City of Carlisle with U.S. Highway 68. This enabled the Highway Department to build dual purpose causeway-dam structures for lake impoundment as well as an excellent access road to both the Lake Carnico and the 4-H Club camp areas. The Conservation Department, from its small lakes allotment, was able to complete the lake construction, including underwater clearing, control structures, etc.

The Highway Department also aided in the reconstruction of the Hickory Ridge road which provides perimeter access on the north side of Lake Carnico.

In 1962, 330 acres of the total site, which included the smaller 18-acre lake, was deeded to the North Central Kentucky 4-H Camp Committee to serve a 27-county area under the auspices of the Extension Service, University of Kentucky. The development of year around facilities at this site, including dining and meeting halls, cottages, caretaker and maintenance buildings, is nearing completion.

Dedication ceremonies for the Lake Carnico project were celebrated on June 4, 1964. The lake is scheduled to be filled by the summer of 1965. The construction of interior access roads, engineering, layout of the residential subdivisions and other site improvements are underway.

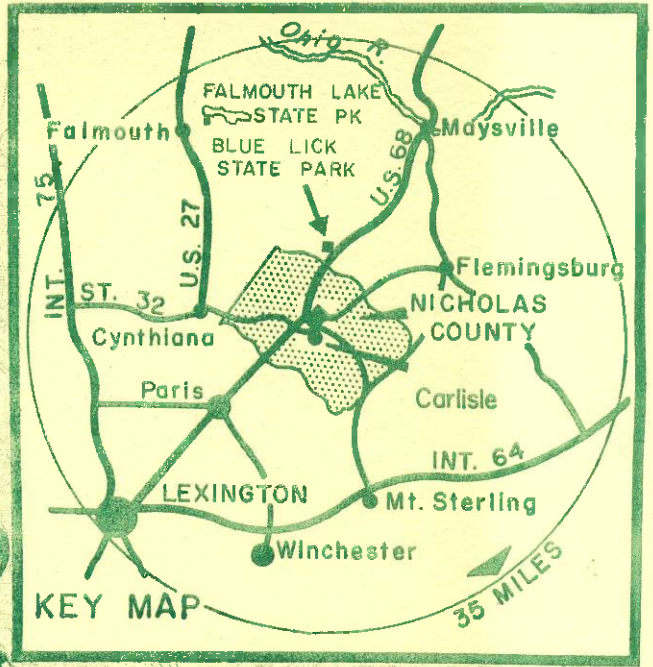
**LAKE
CARNICO**



4-H CAMP

CARLISLE

VICINITY MAP



KEY MAP

35 MILES

THE REGION AND THE NEED

The Lake Carnico Development is centrally located in Nicholas County midway between Lexington and Maysville. The general region has a picturesque rural character. Its rolling countryside is typical of the central Kentucky bluegrass belt. Winding roads lead past neat farms, through wooded glades and small villages.

The Lexington-Maysville turnpike, historic U. S. Route 68, passes the lake area on the west. At one time it was a buffalo trace, then an Indian trail. Later it was an important route of Daniel Boone and other early pioneers from Boonesborough on their way to Blue Lick Springs for salt or to Maysville and the Ohio River. Near Blue Lick Springs, which lies close to the northern boundary of Nicholas County, the last battle of the revolution in the west was fought. This battlefield has been preserved as a state park. The Blue Lick area became a popular stagecoach stop and watering place in the late 1800's. Today the turnpike is a favorite route for tourists.

Nicholas County is relatively small in size with a total area of 204 square miles. Being predominantly rural it also has a small population. One-half of its 6,670 residents live on farms.

Carlisle, the county seat for Nicholas County, lies two and one-half miles south of Lake Carnico. It is a community of 1,601 residents. Since early days it has been a shopping center for a large rural area. The downtown center is dominated by a fine old courthouse located in the central square with flanking business houses on the four adjoining streets. Many well preserved colonial homes are located throughout the surrounding residential district.

Mechanization and increase in size of the farm unit has resulted in a gradual loss in rural population in the county. The promise of better job opportunities and incomes, and a more interesting life has lured many of the county's young people to the larger urban centers.

Nicholas County lies within the north central area of Kentucky. It is a general region noted for its scenic beauty, history, horse farms and hospitality. It has the greatest concentration of cities and thus the highest regional population in the state. With its many attractions and an excellent road net, the region attracts great numbers of tourists. Based on the 1960 Census, the approximate population within a 35-mile radius of Lake Carnico is 278,000 persons. The larger centers with their driving distance from the lake include:

Paris	17 miles
Cynthiana	17 miles
Flemingsburg	25 miles
Mt. Sterling	28 miles
Maysville	32 miles
Winchester	33 miles
Lexington	34 miles

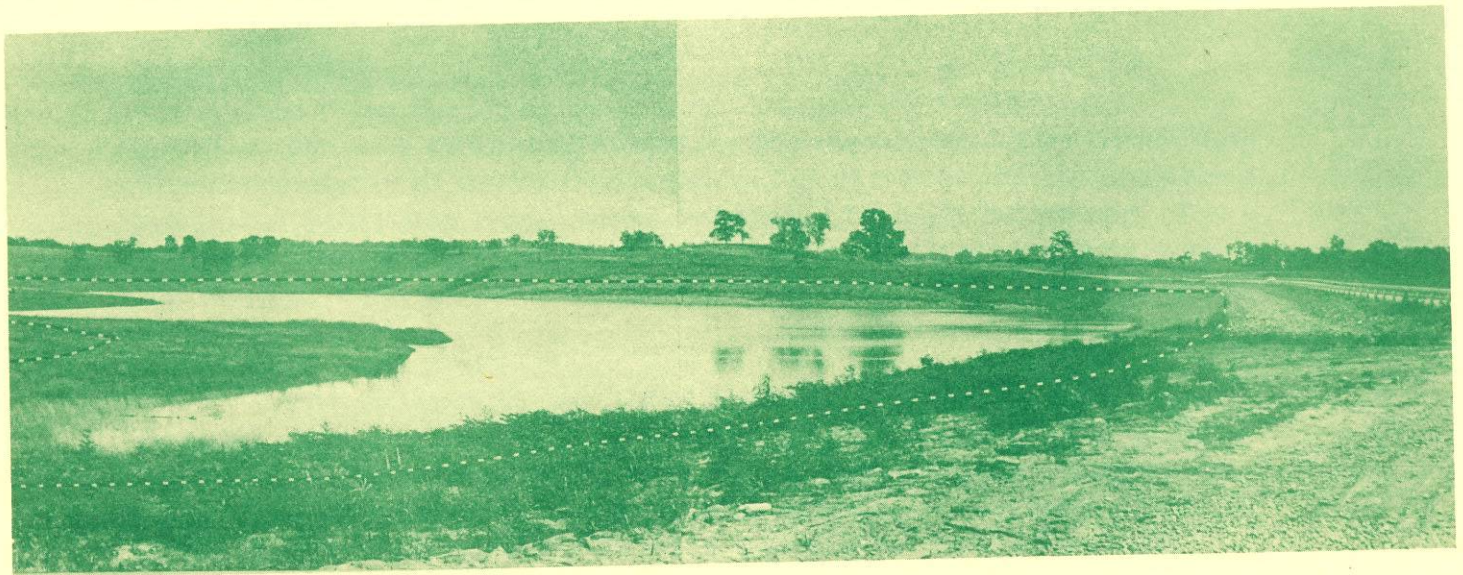
Existing public recreational facilities within the region when related to this large residential and tourist population are found to be somewhat inadequate. One of the more serious needs is for water-oriented facilities. The ORRRC* Report, "Outdoor Recreation for America", emphasizes WATER as a KEY ELEMENT stating:

"As the population grows and interest in water-based recreation increases, the already heavy recreation pressures on water resources will reach critical proportions. The problems stemming from this pressure are among the most difficult in the entire recreation field. "

With the trend toward increased leisure time, greater mobility and income, the average family will be demanding even more opportunities for recreation. An accelerated regional development program at city, county and state levels is necessary if the future demands for recreation are to be satisfied. Lake Carnico is definitely a step in the direction of alleviating this need at the local county level.

*Outdoor Recreation Resource Review Commission

Looking ahead, Nicholas County is well located geographically and has a natural environment suited to form a progressive farm-urban center. The Nicholas County Development Corporation, in sponsoring the Lake Carnico and 4-H Club developments, has taken a major stride toward improving the living environment for future county families. Providing these recreational facilities may bring about valuable economic as well as social benefits for the region. The market value for surrounding lands will undoubtedly rise. In competition for industries, outdoor recreational opportunities such as will be offered at Lake Carnico will have a positive, and possibly deciding, influence.



Lake Carnico - View of South Shore from North End of Dam. Normal Lake Level Shown by Dashed Line

THE SITE RESOURCES

The Nicholas County Development Corporation conceived 140-acre Lake Carnico as a recreation-lake community primarily developed to give its county families the opportunity for outdoor living in natural surroundings, and to provide facilities for many forms of recreational activity including boating, fishing, swimming, hiking, nature study and to provide a lodge for social gatherings, eating and relaxing.

The initial phase of the planning included a thorough study of the resources - topography, soils, bedrock, drainage, ground water, cover, and roads.

TOPOGRAPHY

The site was found adaptable for the planned lake community. The irregularity of the two-pronged valley has provided an attractive shoreline with many small coves separated by high peninsulas. The gradient along the 5.8 miles of shoreline varies from the gently rolling terrain found on the western shore to the abrupt slopes typical of the eastern side.

The underwater profile of the lake will be equally varied. Gradual slopes are to be found at a few of the upstream ends of the bays and the outer ends of the peninsulas. The steeper underwater slopes are concentrated along the southern side of the lake. Adequate depths of from 10 to 50 feet of water over most of the lake should result in a cool, favorable environment for the better game fish. The lack of large areas of shallow water should reduce the aquatic plant problem to a minimum.

Seventy percent of the corporation-owned lands surrounding the lake were found to have slopes with less than 30 percent gradient making them topographically suited for selected types of intensive development.

SOILS AND DRAINAGE

The soil of the area is a forest-clay type with scattered beds of shale and limestone outcropping. The topsoil is shallow, varying from 3 to 10 inches. Generally, it is lacking in humus. Severe rapid erosion occurs on steeper slopes where the surface binder of sod or plant roots has been removed. Fortunately, adequate cover has been maintained in the past. As a result, minimum gullying has taken place, and streams draining into the lake area are relatively free of silt.

Possible existing sources of pollution in the drainage area are limited to one residence and a sportsman club. The control of lake water pollution and siltation from planned residential and public sanitary and other facilities will be a vital problem to be considered in the lake development program.

Bedrock is believed to be below any depth that would interfere with installations of underground structures or utilities.

GROUND WATER SUPPLY

Hydrologic investigations made by the United States and the Kentucky Geological Surveys place the site in the Eden group of the Ordovician Period.

This group is known as a poor source for domestic water supply. Wells and springs in the general area have been found to be limited both in quantity and quality. The water is hard and may contain salt or hydrogen sulfide, especially at depths greater than 100 feet. Drilled well yields of 100 to 500 gallons per day can be realized in valley bottoms. Almost no water can be anticipated from wells located on hillsides or ridges.

This report indicates a definite need for an outside source to adequately supply water for the Lake Carnico community.

COVER

The entire property above the lake is covered by forest, pasture and farmed fields. The Natural Cover Map overlay shows the general location of the various classes indicated in the following breakdown.

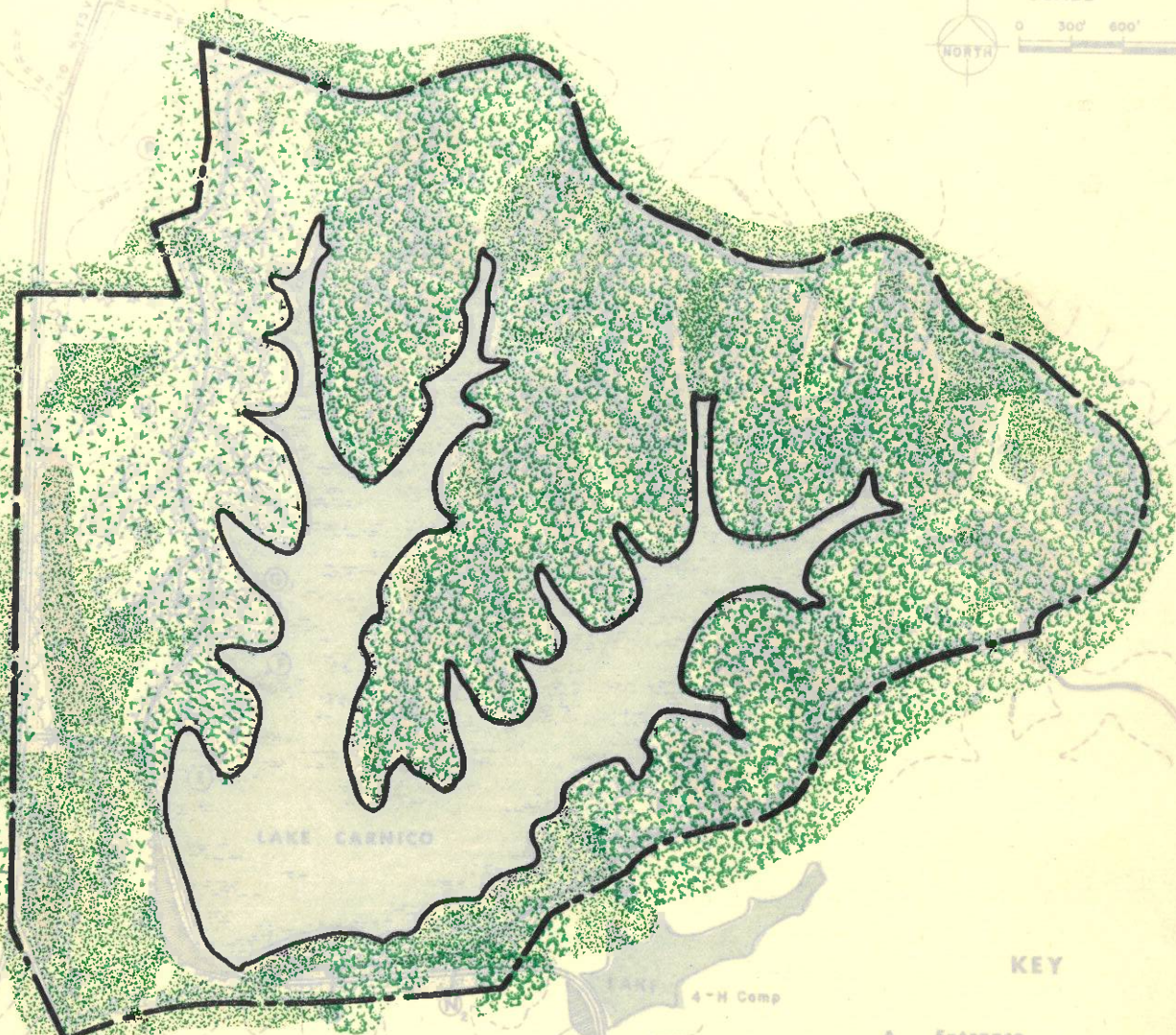
Hardwood forests cover 30 percent of the area. The main species are Red and White Oak, Hickory and Ash. Occasional Red, and Sugar Maples, Black Walnut, Cherry, Hackberry, and Locust are scattered through these wooded areas. On the fringes are Hawthorn, Redbud, Sumac, Cedar, and Viburnum.

Grassland - pastures - cover 40 percent of the area. This cover type is predominantly bluegrass, relatively free of weeds, and shaded by occasional large shade trees.

Old fields cover 25 percent of the area; pastureland that is being reclaimed by a variety of tree and other plant species. Black and Honey Locust are the predominant tree types with occasional Hackberry, Hawthorn, wild Apple, Redbud, and Cedar scattered through the area. Masses of brambles, perennial weeds, Coralberry shrub are found in the understory and along old fence rows.

Farmed cropland covers 5 percent of the area. This type, recently cultivated, is raw earth and weeds. It is the one classification that requires a binding cover crop of grass or legume to prevent erosion, gullyng, and lake siltation.





GENERAL DEVELOPMENT PLAN LAKE CARNICO



KEY






- A Entrance
- B Headquarters
- C Commercial
- D Maintenance
- E Beach
- F Boat concession
- G Picnic area
- H Campground
- I Rental cottages
- J Nature area
- K Residential
- L Fish & Game club
- M Lodge - Restaurant
- N Parking overlook
- O Dam
- P Private Ownership

Existing Cover

- Hardwoods 
- Old Fields 
- Pasture 
- Farm 

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NICHOLAS COUNTY DEVELOPMENT CORPORATION

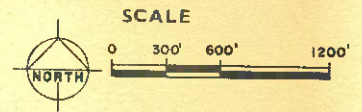
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SCRUGGS AND HAMMOND
LANDSCAPE ARCHITECTS/PLANNING CONSULTANTS

ROADS  EXISTING  UNDER CONSTRUCTION
 PARKING AREA  PROPOSED
 BOAT DOCK 
 TRAILS 



GENERAL DEVELOPMENT PLAN

LAKE CARNICO



KEY

- A Entrance
- B Headquarters
- C Commercial
- D Maintenance
- E Beach
- F Boat concession
- G Picnic area
- H Campground
- I Rental cottages
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PREPARED FOR:
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SCRUGGS AND HAMMOND
LANDSCAPE ARCHITECTS/PLANNING CONSULTANTS

	EXISTING	UNDER CONSTRUCTION
ROADS	=====	=====
PARKING AREA		=====
BOAT DOCK		⊛
TRAILS	

THE PLAN AND RECOMMENDATIONS

The General Development Plan is a graphic method of defining zones of use and locating proposed facilities in relation to natural and man-made features.

The Lake Carnico plan shows seven general zones of use: the lake; the residential subdivisions; the public areas (beach, picnic, camping, parking overlooks, lodges); the commercial-areas; the open space reservations (shore easement, nature areas); headquarters and maintenance; semi-public (Fish and Game Club).

General Recommendations

Acquisition

There is a limited number of areas that still should be acquired by the corporation in order to gain better physical and administrative control and allow for needed expansion of facilities. A separate acquisition plan has been presented to the Commission.

Roads

All of the access and spur roads in the project should be blacktopped to reduce maintenance and dust problems. Cut and fill slopes and construction scars should be naturalized with sod or legumes (Crown Vetch, Lespidiza). Ditches in steep sections should be lined with stone or concrete. Speed, stop, directional and informational signs should be erected. Wide shoulders should be provided for pedestrian and cyclist use. All road intersections should be inspected by the County Highway Engineer for alignment, approach visibility, cautionary signing and any other safety factors.

Trails

The 100-foot wide reservation along the lake shore together with the other open space reservations scattered throughout the project should be made accessible by a network of self-guiding hiking trails.

These trails should be 4 to 6 feet wide depending on the volume of use. They should be located on the ground in order to fit the topography and present outstanding vistas and natural features.

Sewers

The designed use of the lake for swimming is dependent upon the control of pollution which primarily would be caused by the inflow of raw sewage. Preliminary investigations by an engineering firm show that a single central sewer system would be very costly. Further study is recommended to ascertain the feasibility of utilizing a number of the smaller prefabricated sewer systems similar to those now being installed at the state parks. Top priority should be given to solving the sewer problem before any extensive residential or park facilities are constructed.

Water Supply

The provision of a safe, adequate central water supply is an immediate and controlling factor in the development of the Lake Carnico project. As previously stated, there is no adequate ground water source from deep wells in the region. The use of the lake as a source is not recommended because of the effect of draw-down during dry weather and the possible pollution factor.

Preliminary engineering investigations indicate that the City of Carlisle water supply offers the best and closest source. Top priority should be given to securing finances and the building of the water system. A Water District established to include the Carlisle-Lake Carnico area would be a primary step toward solving the problem.

Fire Protection

Adequate fire protection for the homes and other improvements in the area should be provided. This will necessitate the installation of fire hydrants throughout

the developed portions of the site. An agreement with the City of Carlisle for the use of its fire department's equipment and personnel should be made. Individual home owners should be urged to provide their own fire extinguishers.

Utilities

Telephone and electric lines within the Lake Carnico area should be laid underground if possible. If overhead lines have to be used, location and minimum clearance of right-of-way should be carefully planned so that the resulting unsightliness is reduced to a minimum.

Boating

This 140-acre lake is considered large enough for limited power boating according to standards established by many states. However, due to its fingered characteristics, there are no large open water areas. This factor makes it unsuitable for speed boating and water skiing. Nor is it large enough to accommodate both fishing and power boating at the same time without conflict.

To justify this reasoning a rule of thumb checklist of lake capacities for different types of boating use is included. The total lake surface area used in these calculations includes that part which is navigable and available, deducting swimming, dock, and shallow water areas.

1. Rowboats, canoes, sailing skiffs and paddle boats - 100 acres of usable lake - 1/2 acre of water surface required per boat - total lake capacity, 300 boats.
2. Limited power (5 h. p.), 16 foot, "no wake" speed, 100 acres of usable lake - 3 acres required per boat - total lake capacity, 40 boats.

3. Unlimited power and speed - 90 acres of usable lake - 6 acres required per boat - total lake capacity, 15 boats.
4. Water ski unit; i. e. , boat and skier - 80 acres of usable lake - 20 acres required per boat - total lake capacity, 4 boat-skier units.

The lake is being developed primarily for residential and family-type recreational use. Definite limitations should be placed on power boating with control on speed, power and hours of use. Wave action on shoreline slopes and beaches, danger to non-power boaters, and disturbing effect on fishing are factors requiring speed and power control. Hours of use should be regulated: (1) to eliminate disturbing noise factor at night and early morning; (2) to eliminate competition with fishing use; (3) to reduce danger and congestion on week-ends when non-power boating will be heaviest. Power boating on this lake should be limited to 40 units selected from the corporation members by annual permit.

Because the maximum usable surface of the lake is needed for boating the boat piers should be located in side inlets wherever possible.

Landscape Planting

A planting and forest improvement program should be included in the general development of the area. Groves of permanent tree species, arranged in naturalistic groupings, should be planted in the open pasture, farmed and old field areas. Shade trees indigenous to the region should form the bulk of the planting. Red and Sugar Maples, Ash, Hackberry, Red and Pin Oak, Tulip, Poplar and Thornless Locust are recommended.

At the overlooks and other areas where shade is not of prime importance, masses of pines or other evergreens should be used for contrast and winter effect. Flowering trees such as Dogwood should be included in the planting for floral display. Yellow and River Birches, Sycamores and Willows should be used along the lake shore.

Steep slopes located along the roads and lake shore where it would be difficult to establish and maintain grass sod, should be naturalized with shrubs or legumes that have bank-binding qualities.

Landscape improvement thinning under experienced supervision should be practiced in the wooded areas. This improvement would include removal of diseased and dying trees, release of permanent species from competition by removal of Black Locust or other less desirable types, and removal of infringing growth crowding large specimen trees.

Coordinated Planning

The landscape architect, architect and engineer should combine their talents on each new project undertaken to insure a harmonious and functional result.

Operation

The development should be made self-supporting when completed. A system of charges for materials, areas and services should be established. The Oglebay Park in Wheeling, West Virginia developed to be self-supporting has detailed records that could be a guide.

A superintendent of operation and maintenance and an assisting work crew should be employed to maintain and protect the development.

Publicity should be limited until necessary facilities have been completed. In this way the problems of uncontrolled use and the resulting human erosion can be kept to a minimum.

Detailed Recommendations

The following recommended facilities are presented in the alphabetical order listed on the General Development Plan.

A. Area Entrance

The main visitor approach to Lake Carnico and the 4-H Camp will be at the U. S. Route 68 entrance. This

approach should be given special emphasis with an appropriate gate, signs and attractive planting. It should have night lighting. The other two approaches, via county roads, should have more simple but attractive gate-sign treatment.

B. Headquarters

The headquarters and information center are conveniently located close to the main entrance. Here the public relations and area management personnel will dispense information and carry on the area business. It is also convenient to the maintenance buildings permitting maximum coordination in the overall operation program. Initially a parking area of 15 cars should be provided.

C. Commercial

Two areas with a total of 12 acres located adjacent to U. S. Route 68 have been designated for future business sites. The proper development of these areas will be safeguarded by the protective covenants included in the addendum of this report. Service roads from the highway to the business parking lot should be located at least 600 feet from the main entrance and designed to meet state highway safety regulations. Careful selection of clients to assure harmonious structural and site development will be necessary. The location makes it the showcase of the Lake Carnico project.

D. Maintenance

The project maintenance and supply buildings have been located close to the main entrance for convenience yet sufficiently isolated to allow adequate tree screening.

E. Beach Area

Swimming will be the most popular recreational use by both day and overnight visitors.

Favorable slopes above and below water, natural current water circulation, adequate adjoining area for structures and parking, and convenient access were influencing factors in the selection of this area for a swimming beach and boat dock concession.

A natural sand beach development is recommended if a central or group sewer system is constructed for homes or other facilities in the lake drainage area. The beach would be approximately 600 feet long. Construction would include grading, securing and spreading sand, placing safety lines and buoys. The beach would be approximately 500 feet long.

A swimming pool similar in size to the one at Blue Lick State Park is recommended if the central sewer system is not built. It could be located in the general beach area close to the lake. Filtered and chlorinated lake water would be used.

A bathhouse with toilets, showers, and a snack bar should be provided.

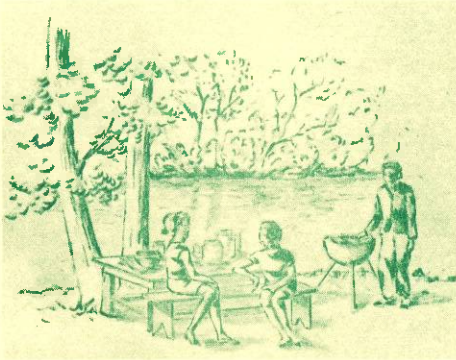
Approximately 20 graded picnic table sites can be located along the parking areas.

The entire site was farmed (corn) and subject to erosion. It should be planted to shade trees and sod as soon as the site construction is completed. Capacity, 150 cars, 1200 people per day.

F. Boat Concession

A boat concession including a storage building, a 30-unit dock for rental rowboats and cycle boats, and a single lane launching ramp should be provided.

G. Picnic Areas



The demand for picnic facilities at Lake Carnico is anticipated to be heavy. Two lakeside areas have been planned. Both areas have rolling topography necessitating graded sites. Existing tree cover is predominantly the short-lived Black Locust which will have to be renewed by planting permanent species (Maple, Oak, Sycamore). Facilities for each area should include one shelter, toilets, water outlets and parking.

Capacity:

Area G-1, parking 30 cars, 30 families

Area G-2, parking 45 cars, 45 families

H. Camping



The demand by regional and tourist visitors for overnight or week-end camping is expected to be quite heavy. Three ridges have been selected for camp site development. They are surfaced with pasture sod. The open tree cover is predominantly Black Locust.

Facilities for each tent or camping trailer unit include an individual parking spur, tent space, table and fireplace, site number sign, and garbage can. Many of the tent sites will have to be graded or floors provided where the ground is sloping. Fifty percent of the sites should have double parking capacity to accommodate the car and camping trailer combination.

Other site facilities needed include water outlets spaced at 200 feet maximum walking distance, toilets at 400 feet

maximum walking distance, a bulletin board, and directional signs. Permanent tree species should be planted to gradually replace the Black Locust.

Development recommended by areas:

H-1	27 family units
H-2	35 family units
H-3	<u>35</u> family units
Total	97 family units

I. Rental Cottages

Rental cottages will be popular with the many Nicholas County residents and others in the region who are not interested in owning a summer home.

The site selected includes three short finger ridges overlooking the dam. Open shade is provided by Black Locust and the surface is in pasture sod.

Cottages should be similar in type to those built at the Kentucky State Parks.

The area should accommodate approximately 25 single family (2 to 3-bedroom) units. By using 25% duplex units, the area capacity could be increased to 30 family units.

J. Nature Areas



The nature area is becoming increasingly important as an outdoor classroom for the entire family. In it they become acquainted with the wonders of nature, gain appreciation and greater enjoyment of our natural resources. This increased appreciation helps to reduce vandalism and misuse of the park areas.

Two relatively large valley areas at Lake Carnico extending from the lake to the ridge crest offer the opportunity to establish nature areas presenting different plant colonies, (waterside, meadow, woodlands), conservation practices, (tree plantation, erosion control, wildlife habitat), and geological formation.

Self-guided, labeled nature trails located throughout the areas with convenient rest stops (log, bench), are recommended for initial development. A small nature center located in the J-1 area with exhibit displays of plants, wildlife and geology could be a later addition.

K. Residential Area



The area selected for the residential development is made up of a series of finger ridges extending into the lake from the main encircling Hickory Ridge. Except for isolated small fields, the entire area is covered by a hardwood forest. Most of the home sites will be 40 to 80 feet in elevation above the lake water level.

Standards for the design of the residential area included:

Each site should be accessible by an all-weather road. The average site should have a 100-foot frontage and a 125-foot depth. The minimum lot size recommended is 75 by 100 feet. Each site should have access to the lake via Nicholas County Development Corporation's reservation land. The lot lines terminate at the Nicholas County Development Corporation's reservation 100 feet back of the water line. Each owner should have the opportunity of securing dockage space at one of the community docks closest to his lot.

A total of 340 home sites has been laid out mostly along the north side of the lake. The varied finger ridge type of topography has made it possible to develop over 125 shore front lots and give the remaining lots a great variety of scenic outlooks, views of the lake, ravines or hillsides.

Protective covenants have been provided to maintain the natural beauty of the areas, the value of the property, and high quality of the general development. A copy of the covenants is included in the addendum of this report.

Inasmuch as the ground water source for domestic use is very poor, the success of this residential community is wholly dependent upon the establishment of a central water system.

Due to the conformation of the ground, the development of one central sewer system would be too costly and difficult to operate. It is recommended that several smaller group, prefabricated plants using the three-way treatment (septic-filter-chlorination of effluent) system be used.

L. Fish and Game Club

This area is owned by a Fish and Game Club composed of local residents many of whom are stockholders in the Nicholas County Development Corporation and who are vitally interested in the Lake Carnico program. Their development includes a clubhouse and large picnic shelter.

M. Lodge-Restaurant

The lodge-restaurant will be primarily developed for eating and social occasions of the Lake Carnico residential colony and the area's visitors. However, following the pattern of many of the state park lodges, it may develop a reputation as an eating place, and attract visitors from a wide area.

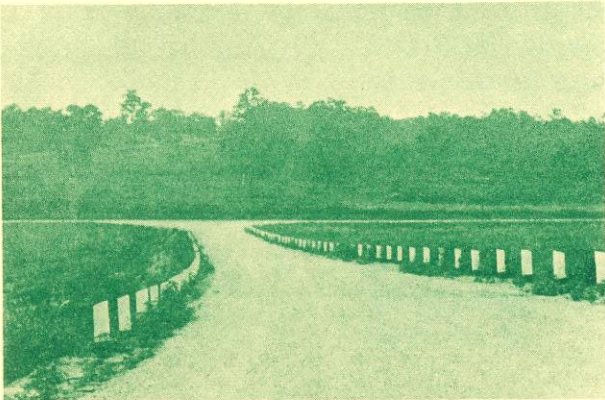
The site selected, a high point on the south ridge, provides an outstanding panorama of the entire lake area. Provisions for gradual expansion should be included in the structural and site design. Ultimate addition to the restaurant development could include sleeping accommodations, a swimming pool, court games, and a practice golf area.

Capacity	100 persons initial to 200 future
Parking	50 cars initial to 100 future

N. Parking Overlooks

Lake Carnico, located on a tourist route, will undoubtedly be an objective for the motoring sightseer. Parking on the circuit road especially near the dam should be discouraged.

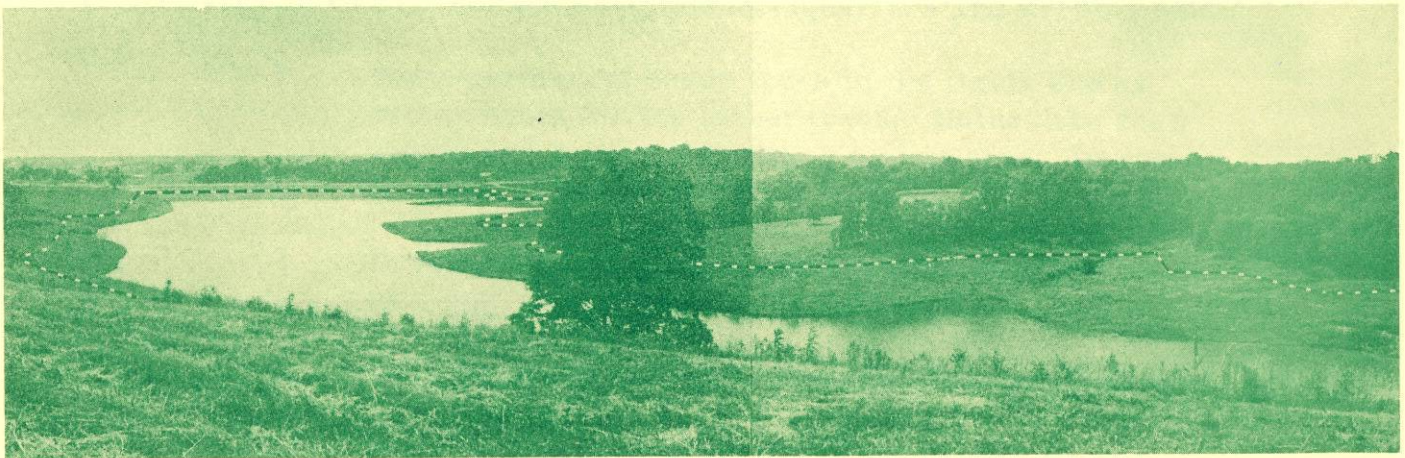
The usable land between the circuit road and the lake east of the dam is too narrow for residential or other uses. Excellent views from this high grassy ridge recommends it for the development of parking overlooks. Two 15-car parking areas are designated, or a total capacity of 30 cars.



Main Entrance Road Approaching
U.S. Route 68



Typical View - Lake Area Circuit
Road Through Wooded Area



View From Proposed Lodge Site Looking Northwest. Normal Lake Level
Shown by Dashed Line

THE PLANNING OBJECTIVES

There are many extenuating circumstances which might have a definite effect upon the overall development during the initial five-year period. It is necessary that the program be quite flexible and adjusted annually to fit changing conditions. The following are recommended objectives listed in order of priority.

Short-range Objectives (5-year program)

1. Complete the road system to provide all-weather, dust-free roads to and through the residential and various recreational use areas. Install entrance, directional and cautionary signs.
2. Provide adequate central water and sewer, electric, and telephone service lines. Install fire hydrants.
3. Develop the residential subdivision with all necessary improvements including roads, utilities, boat docks.
4. Develop the commercial areas.
5. Provide an area manager and maintenance personnel.
6. Provide and equip the headquarters and service units.
7. Plant permanent shade trees in the fields and as replacement for the locust trees. Naturalize road slopes and gullies with grass or legumes. Improve forested areas by selective thinning.
8. Develop the beach, minimum bathhouse facilities, parking, picnic tables, and boat dock.
9. Develop one picnic (G-2) and one camping (H-2) area.
10. Build one (N-1) parking overlook.
11. Build the shoreline trail around the lake and one nature trail. Provide trail signs.

Long-range Objectives

1. Develop a lodge-restaurant facility complete with driveways and parking. Possible further additions would include: sleeping accommodations, a swimming pool, and areas for tennis, practice golf, and shuffleboard courts.
2. Develop the rental cottage area.
3. Develop the remaining picnic (G-1) and camping (H-1 and H-3) areas.
4. Develop the second (J-2) nature area and complete the trail system.
5. Complete the planting program of trees and shrubs for shade and landscape effect.
6. Build the second (N-2) parking overlook.

ADDENDUM
(Protective Covenants)

PROTECTIVE COVENANTS

The Nicholas County Development Corporation has made Protective Covenants for the Lake Carnico residential and business areas. The text of the Covenants which established the development policy for these areas is included in this report as follows.

PART A. PREAMBLE

This declaration of conditions; covenants; restrictions; and easements affecting property of the Nicholas County Development Corporation, a Kentucky Corporation with its principal office and place of business in Nicholas County, Kentucky, made this 4th day of June, 1964, by the Nicholas County Development Corporation:

Witnesseth:

Whereas, declarant is the owner of five hundred twelve and 83/100 (512.83) Acres of land lying in Nicholas County, Kentucky, more particularly described as follows:

(Detailed legal description of parcels omitted for brevity)

Whereas, Declarant states it is necessary to subject the foregoing real property to the conditions; covenants; restrictions; easements, liens, and charges hereinafter set forth; each and all of which is and are for the benefit of said property, and for each and every parcel thereof; and shall apply to and bind the successors in interest and any owner thereof;

Now therefore, the Nicholas County Development Corporation hereby declares that the foregoing described real property, is and shall be held, transferred, sold and conveyed subject to the conditions, covenants, restrictions, easements, liens and charges hereinafter set forth.

Clause I

General Purposes of Conditions

The real property described heretofore is subjected to the covenants, restrictions, conditions, reservations, liens and charges hereby declared to insure the best use and the most appropriate development and improvement of each building site thereof; to protect the owners of building sites against such improper use of surrounding building sites, as will depreciate the value of their property; to preserve, so far as practicable, the natural beauty of said property; to guard against the erection thereon of poorly designed or proportioned structures, and structures built of improper or unsuitable materials; to obtain harmonious color schemes; to insure the highest and best development of said property; to encourage and secure the erection of attractive homes thereon, with appropriate locations thereof on building sites; to prevent haphazard and inharmonious improvement of building sites; to secure and maintain proper setbacks from streets and adequate for a high type and quality of improvement in said property, and thereby to enhance the values of investments made by purchasers of building sites therein.

PART B. AREA OF APPLICATION

- B-1. Fully Protected Residential Area. The residential area covenants in Part C in their entirety shall apply to the entire subdivision with the exception of the areas described in Part B-2 and Part B-3.
- B-2. Park Area and Common Areas. The park area covenants in Part D shall apply to the Park Area and Common Area which are reserved for the Nicholas County Development Corporation.
- B-3. Business Area. The business area covenants in Part E shall apply to these areas which are reserved for the Nicholas County Development Corporation.
- B-4. Entire Area. The owners of lots in Lake Carnico shall not apply for or incorporate any city or other municipal corporation or later annex any properties of Lake Carnico to any existing city or other municipal corporation without the written consent of Nicholas County Development Corporation.

PART C. RESIDENTIAL AREA COVENANTS

- C-1. Land Use and Building Type. No lot shall be used except for residential purposes. No building shall be erected, altered, placed, or permitted to remain on any lot other than one detached single-family dwelling not to exceed two and one-half stories in height and a private garage for not more than two cars.
- C-2. Architectural Control. No building shall be erected, placed or altered on any lot until the construction plans and specifications and a plan showing the location of the structure have been approved by the Board of Architectural Control as to quality of workmanship and materials, harmony of external design with existing structures, and as to location with respect to topography and finish grade elevation. No fence or wall shall be erected, placed or altered on any lot nearer to any street than the minimum building setback line unless similarly approved. Approval shall be as provided in Part F.
- C-3. Easements. Any easements for installation and maintenance of utilities, sewage, and drainage facilities are reserved by Nicholas County Development Corporation on all lots.
- C-4. Nuisances. No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.
- C-5. Temporary Structure. No structure of a temporary character, trailer, basement, tent, shack, garage, barn, or other outbuilding shall be used on any lot at any time as a residence either temporarily or permanently.
- C-6. Signs. No sign of any kind shall be displayed to the public view on any lot except one professional sign of not more than one square foot, one sign of not more than five square feet advertising the property for sale or rent, or signs used by a builder to advertise the property during the construction and sales period.

- C-7. Oil and Mining Operations. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon or in any lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any lot.
- C-8. Livestock and Poultry. No animals, livestock, or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept provided that they are not kept, bred or maintained for any commercial purposes.
- C-9. Garbage and Refuse Disposal. No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall not be kept except in sanitary containers. All incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition.
- C-10. Water Supply. No individual water supply shall be used or permitted on any lot unless such system is located, constructed and equipped in accordance with the requirements of Nicholas County Development Corporation. Approval of such system as installed shall be obtained from such authority. In the event a public water system becomes available each lot owner is hereby required to use said public water system and to pay a minimum monthly water bill whether he has actually constructed a dwelling thereon or not, and shall discontinue the use of any private system thereon.
- C-11. Sewage Disposal.
- (a) No individual sewage disposal system shall be permitted on any lot unless such system is designed, located and constructed in accordance with the requirements, standards and recommendations of Nicholas County Development Corporation. Approval of such system as installed shall be obtained from such authority.

(b) In the event a public sewage system becomes available each lot owner is hereby required to use said public sewage system and to pay a minimum monthly bill whether he has actually constructed a dwelling thereon or not, and shall discontinue the use of any private system thereon.

- C-12. Protective Screening. Protective screening areas are hereby established to include both existing and new plantings in areas outside of lot areas, along existing and proposed road ways, and around areas of various land uses. Except as otherwise provided by the Nicholas County Development Corporation regarding street intersections, planting fences or walls shall be maintained throughout the entire length of such areas by the owner or owners of the lots at their own expense to form an effective screen for the protection of the residential area. No building or structure except a screen fence or wall or utilities or drainage facilities shall be placed or permitted to remain in such areas. No vehicular access over the areas shall be permitted except for the purpose of installation and maintenance of screening, utilities and drainage facilities.
- C-13. Land Near Parks and Water Courses. No building shall be placed, nor shall any material or refuse be placed or stored on any lot, within twenty feet of the property line of any park or edge of any open water course, except that clean fill may be placed nearer, provided that natural water course is not altered or blocked by such fill.
- C-14. Existing Trees. No existing trees shall be cut within a lot area except where absolutely necessary for construction of structures or driveways. Careful siting of such improvements is stressed in order to preserve large trees and natural clumps or groves.
- C-15. State Owned Land. All lots abutting state owned land shall be subject to the provisions and regulations of such land, by the state or by the Nicholas County Development Corporation under contract with the state.

PART D. PARK AREA AND COMMON AREAS

- D-1. Right of Access. Nicholas County Development Corporation retains the right to use and control the use of Lake Carnico, the water therein, boating, recreational privileges, and any and all commercial or other usages. No deed to any lot shall be deemed to convey any tangible or intangible property rights to said water, the use thereof, or any boating or recreational privileges.
- D-2. Annual Permit Requirements. The owner of each full lot or lots may apply for a permit from Nicholas County Development Corporation to operate a pleasure boat or boats on Lake Carnico, subject to such conditions as Nicholas County Development Corporation imposes upon the granting of such permit. Such conditions will include the maximum of motor horsepower, type of motors and size of boats which may be operated on Lake Carnico. The owners of lots fronting upon Lake Carnico may apply for and obtain an annual permit to construct, operate, and maintain docks or boat houses of a type to be subject to the approval of Nicholas County Development Corporation.

PART E. BUSINESS AREA COVENANTS

- E-1. Building Height. No building shall exceed one story or fifteen feet in height.
- E-2. Parking. All businesses shall provide on-site parking at the ratio of three square feet of parking to one square foot of store area.
- E-3. Service Areas. All service areas shall be located and screened from major views, and shall otherwise provide a neat appearance.
- E-4. Sign Control. Signs shall be designed integrally with the business structure, and shall be subject to the Board of Architectural Control.

PART F. BOARD OF ARCHITECTURAL CONTROL

- F-1. Membership. The architectural control Board is composed of three (3) individuals selected by Nicholas County Development Corporation at the annual meeting of the Officers of said Corporation. A majority of the Board may designate a representative to act for it. In the event of death or resignation of any member of the Board, the remaining members shall have full authority to designate a successor. At any time the then record owners of a majority of the lots shall have the power through a duly recorded written instrument to request a change in the membership of the Board.
- F-2. Procedure. The Board's approval or disapproval as required in these covenants shall be in writing. In the event the Board or its designated representative, fails to approve or disapprove within thirty days after plans and specifications have been submitted to it, or in any event, if no suit to enjoin the construction has been commenced prior to the completion thereof, approval will not be required and the related covenants shall be deemed to have been fully complied with.

PART G. GENERAL PROVISIONS

- G-1. Term. These covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of twenty five years unless changed by a majority of the Stockholders at their annual meeting. After such time, said covenants shall be automatically extended for successive periods of ten years unless an instrument, signed by a majority of the then owners of the lots, has been recorded agreeing to change said covenants in whole or in part.
- G-2. Enforcement. Enforcement shall be proceedings at law or in equity against any person or persons violating or attempting to violate any covenant either to restrain violation or to recover damages.

- G-3. Severability. Invalidation of any one of these covenants by judgment or court order shall in no ways affect any of the provisions which shall remain in full force and effect.
- G-4. Ownership of Realty and Stock. No single person, partnership, corporation, voluntary association, organization, or entity shall own more than two lots (2), nor shall they own more than two (2) shares of stock of the Nicholas County Development Corporation.
- G-5. Sale of Realty and Stock. In the event the owner of any realty purchased from Nicholas County Development Corporation undertakes to sell said realty, the owner agrees to submit the name of the purchaser to said Development Corporation for its approval or disapproval. Said Development Corporation reserves an option to purchase said property offered for sale at the price to be paid by the prospective purchaser for a period of at least thirty (30) days from the time said owner first notifies said Corporation of his intentions to sell to said purchaser. If said Development Corporation does not exercise its option to purchase as granted herein and said Corporation approves the sale as previously provided herein at the end of the thirty-day period, said owner shall be permitted to conclude the sale of his realty. A sale of the realty automatically includes a sale of said owner's stock in said Nicholas County Development Corporation in accordance with the by-laws of said corporation which provide that no person shall own realty of said corporation unless he is a stockholder therein. The same option privileges reserved to the Corporation for the purchase of the realty shall also apply to the purchase of the shares of stock of said person. These covenants shall run with the land and shall be binding upon heirs, devisees, legatees, executors, administrators, trustees, successors or assigns of any owner of realty or stock purchased from Nicholas County Development Corporation.