Attention All Elk River Chain of Lakes Watershed Property Owners:

If you have plans to build, drill or fill there are some things you should know before you begin. Many home improvement activities are regulated by local, state or federal agencies. As a result, a review process and permits are often required before work begins. This process can be confusing for the homeowner seeking answers. To help you navigate through the right channels, we offer this resource to set you on your course toward achieving your property goals.

If any of the following activities are included in your future plans for your property, learn now what steps you will need to take.

Regulated activities on private property include:

- Building a new home
- Modifying an existing home (expanding or building an addition)
- Installing a new septic system
- Repairing an existing septic system
- Excavating earth within 500 feet of a lake or stream or if an earth change will disturb an acre or more of land (regardless of distance to lake or stream)
- Filling, excavating or draining a wetland
- Locating structures in a wetland
- Doing anything along the shoreline below the Ordinary High-Water Mark (OHWM)*

As a Northern Michigan resident, you are surrounded by our beautiful natural resources every day. The decision you make about your property can help preserve the character and quality of the land and water. Regulations are intended to protect water resources, as well as neighboring properties. Activities inconsistent with permitted uses threaten the immediate and future health of these resources. By observing standards established in local ordinances, you can do your part to protect the waters of the Elk River Chain of Lakes Watershed.

A healthy watershed depends on sound and responsible land use. The presence of pollutants anywhere within the Watershed can threaten the water quality of all its lakes and streams. Land directly adjacent to a body of water, as well as land several miles away, can contribute nonpoint source pollution in the form of excess sediment, nutrients, toxic chemicals, and/or bacteria. Bit by bit, nonpoint source pollution can not only harm fish and wildlife habitat but also degrade the recreational quality of the Elk River Chain of Lakes Watershed.

Construction activities within the Watershed can have a significant impact on water quality. The removal of vegetation, excavation of earth, and alteration of waterways can have harmful effects if conducted without the benefit of a professional review and permitting process.

*“Ordinary High-Water Mark” means the line between upland and bottomland that persists through successive changes in water levels, below which the presence and action of the water is so common or recurrent that the character of the land is marked distinctly from the upland and is apparent in the soil itself, the configuration of the surface of the soil, and the vegetation. On an inland lake that has a level established by law, it means the high established level. The OHWM is oftentimes higher than lake levels. Inland Lakes and Streams Act, Part 301 of the Natural Resources and Environmental Protection Act (Act 451 of 1994)
If you plan to build a new building or modify an existing structure, you will need one or more of the following:

1. **Health Department Permit**
The Northwest Michigan Community Health Agency (Charlevoix and Antrim Counties) and the Grand Traverse and Kalkaska Counties Health Departments issue permits for wells and on-site sewage disposal systems such as septic systems. Permits are issued when requirements of the County Sanitary Codes are met. Code provisions concerning isolation distances from the water table, streams and lakes, and water supply wells are particularly important for water quality protection.

   - **Northwest Michigan Community Health Agency** - 231-533-8670
   - **Grand Traverse County Health Department** - 231-922-4831
   - **Kalkaska County Health Department** - 231-258-8669

2. **Soil Erosion and Sedimentation Control Permit (Act 451, Part 91)**
The County Soil Erosion Offices issue permits for any earth changes which disturb one or more acres of land and changes which are within 500 feet of any lake or stream. Provisions concerning soil erosion are particularly important for water quality protection.

   - **Antrim County Soil Erosion Office** - 231-533-8363
   - **Charlevoix County Soil Erosion, Sedimentation, and Stormwater Office** - 231-547-7236
   - **Grand Traverse County Soil Erosion Office** - 231-995-6042
   - **Kalkaska County Soil Erosion Office** - 231-258-3307

3. **Zoning Permit**
Townships and municipalities require a zoning permit to verify proposed construction activities are consistent with their zoning ordinance. With the exception of Antrim County’s Central Lake, Chestonia, Custer, Echo and Star Townships, and Kalkaska County’s Rapid River Township, all of the counties’ townships within the Elk River Chain of Lakes Watershed have their own ordinances. Greenbelts and building setbacks, which dictate the restrictions on activities within a specified distance of the lake, are particularly important for water quality protection. See listing for your township and township zoning administrator.

4. **Building Permit**
The County Building Departments issue permits to construct, utilize or occupy new or modified structures.

   - **Antrim County Building Department** - 231-533-8373
   - **Charlevoix County Department of Building Safety** - 231-547-7236
   - **Grand Traverse County Building Department** - 231-995-6044
   - **Kalkaska County Building Department** - 231-258-3365
   - **State of Michigan Bureau of Construction Codes & Fire Safety** - 517-241-9317

If you plan to install, repair or enlarge a septic system, you will need the following:

1. **Health Department Permit**
The Northwest Michigan Community Health Agency (Charlevoix and Antrim Counties) and the Grand Traverse and Kalkaska County Health Departments issue permits for on-site sewage disposal systems when requirements of the County Sanitary Codes are met. Code provisions concerning isolation distances from the water table, streams and lakes, and water supply wells are particularly important for water quality protection.

   - **Northwest Michigan Community Health Agency** - 231-533-8670
   - **Grand Traverse County Health Department** - 231-922-4831
   - **Kalkaska County Health Department** - 231-258-8669

2. **Soil Erosion and Sedimentation Control Permit (Act 451, Part 91)**
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   - **Charlevoix County Soil Erosion, Sedimentation, and Stormwater Office** - 231-547-7236
   - **Grand Traverse County Soil Erosion Office** - 231-995-6042
   - **Kalkaska County Soil Erosion Office** - 231-258-3307
If you plan to dig, fill, drain or build in a wetland, you will need the following:

1. **Wetland Protection Permit: A Joint Michigan Department of Environmental Quality (MDEQ) and U.S. Army Corps of Engineers (ACOE) permit**

Wetlands located within 500 feet of a lake or stream or within 1000 feet of the Great Lakes are regulated by the Wetland Protection Act, Part 303 of the Natural Resources and Environmental Protection Act (NREPA) (Act 451 of 1994). Any activity that could compromise the ecological integrity of a wetland must first be carefully evaluated. MDEQ staff stress optimum utilization of upland areas first, and then minimizing wetland impacts if the wetland activity is necessary. Oftentimes, permits are denied if viable alternatives are available. Wetlands are extremely valuable resources. Protecting wetlands helps protect the water quality of the Elk River Chain of Lakes Watershed.

*Michigan Department of Environmental Quality*  
*Geological and Land Management Division (GLMD)*  
*Gaylord Field Office (Charlevoix and Antrim Counties) - 989-705-3442*  
*Cadillac Field Office (Kalkaska and Grand Traverse Counties) - 231-775-3960*

If you plan to move or fill earth within 500 feet of a lake or if the earth change will disturb an acre or more of land you will need the following:

1. **Soil Erosion and Sedimentation Control Permit (Act 451, Part 91)**

The County Soil Erosion Offices issue permits for any earth changes which disturb one or more acres of land and changes which are within 500 feet of any lake or stream. Provisions concerning soil erosion are particularly important for water quality protection.

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*Charlevoix County Soil Erosion, Sedimentation, and Stormwater Office - 231-547-7236*  
*Grand Traverse County Soil Erosion Office - 231-995-6042*  
*Kalkaska County Soil Erosion Office - 231-258-3307*

If you plan to do anything along the shoreline below the Ordinary High Water Mark (OHWM)*you will need the following:

1. **Part 301, Inland Lakes and Streams Permit**

The Michigan Department of Environmental Quality regulates any shoreline activity that occurs below the Ordinary High Water Mark (OHWM) (see definition on page 1) under the authority of Part 301, Inland Lakes and Streams of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended (NREPA). This applies to construction, dredging, or filling of any part of a lake or riverbed, including the deposit or installation of materials along the shoreline, such as sand, rip rap, a breakwater, or a permanent dock. It also applies to the alteration of the natural flow of an inland lake or stream, activities within bottomlands, and connection of any natural or artificially constructed waterway, pond or lake to an existing inland lake or stream. Protection of the shoreline is critical to preserving water quality. Degraded shorelines can result in soil erosion and sedimentation problems.

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**Top 10 Every Day Things You Can Do to Help Water Quality**

1. Avoid using pesticides.  
2. Avoid using fertilizers (and if you do use them, apply the proper amount).  
3. Allow your grass to grow taller (at least 3 inches) and leave grass clippings on the lawn.  
4. Dispose of hazardous household waste at appropriate collection sites.  
5. Cover exposed soil with plants, seed or mulch.  
6. Repair fluid leaks in cars and other vehicles.  
7. Compost your yard waste.  
8. Dispose of pet waste regularly.  
9. Wash your vehicle on a grassy lawn instead of a driveway.  
10. Don’t hose off your driveway, sweep dirt and debris back onto your yard.
A watershed is the land area surrounding a body of water that when it rains or the snow melts, it all drains to that waterbody. The Elk River Chain of Lakes Watershed is truly one of Michigan’s premier watersheds, covering five hundred square miles of land in Antrim, Charlevoix, Grand Traverse, and Kalkaska Counties. All of the water within this area is draining to the mouth of the Elk River in Elk Rapids. At the centerpiece of the watershed is the Chain of Lakes, a series of 14 lakes and interconnecting rivers. From the uppermost lake in the Chain, the waters flow 55 miles (via the most direct route) and drop 40 feet in elevation on their way to Grand Traverse Bay. The Chain of Lakes has over 200 miles of shoreline and almost 60 square miles of water. From the stained waters and marshy shores of Beals Lake (smallest and uppermost in the Chain) to the wave-swept, rocky shores of Elk Lake and the large (but short) Elk River, the water resources of the Chain of Lakes are very diverse and generally of high quality. Additionally, more than 200 high quality ground water-fed tributaries (many of which are trout streams, such as the Cedar and Rapid Rivers) flow into the Chain. Another 40 lakes lie within the watershed of the Chain.