

TOWN OF LAKE LURE

Board of Adjustment Regular Meeting

Tuesday, September 22, 2026 at 1:00 PM

Community Development Dept, 920 Buffalo Creek Rd.



Agenda

I. Roll Call

II. Approval of Agenda

III. Approval of August 25 Meeting Minutes

IV. Public comments (*if any*)

V. Old Business

VI. New Business

A. Variance request: ZV2026014 – David Etherige, contractor, on behalf of Garrett Humphries, owner, is requesting a variance of the yard setbacks to allow addition to legal non-conforming lake structure residential dwelling onto land. Property is addressed as 2100 Memorial Hwy (PIN #225778). Parcel is zoned R-4.

B. Special Use permit: SUP2026014 – The Town is applying to build 880 sq ft marina office to replace office destroyed by Helene. Property is addressed as 1230 Memorial Hwy (PIN #1648621). Parcel is zoned GU.

VII. Adjournment



**MINUTES OF THE REGULAR MEETING OF THE
TOWN OF LAKE LURE BOARD OF ADJUSTMENT REGULAR
MEETING**

Tuesday, August 25, 2026 at 1:00 p.m.

THIS MEETING WAS HELD AT THE LANDINGS.

CALL TO ORDER

Melvin Owensby called to order The Board of Adjustments Regular Meeting at 1:06pm. At this time, Melvin Owensby, Vice Chair asked to be excused from the meeting due to medical issues. Kimberly Sayles made a motion to excuse Melvin Owensby Vice Chair and appoint Mark Windfeldt to acting chair. Kathleen Hatfield seconded the motion and all were in favor.

It was noted that, due to the number of members present, any decisions made by the Board of Adjustments would require unanimous approval.

I. ROLL CALL

Board Members Present:

Melvin Owensby, Vice Chair
David Lusk
Kimberly Sayles
Mark Windfeldt
Kathleen Hatfield, Alternate
David DiOrio, Council Liaison

Absent:

Andrew Knowles, Alternate
Anthony Steffel, Alternate
Al Joyner, Chair

Town Hall Staff Members Representative Present:

Michael Williams, Community Development Director
Richard Carpenter, Development and Environmental Review Specialist
Kimberly Martin, CDD Administrative Specialist/Town Clerk

II. Approval of Agenda

Kimberly Sayles made a motion to approve agenda as presented. David Lusk seconded the motion and all were in favor.

III. Approval of July 28, 2026 Meeting Minutes

Kathleen Hatfield made a motion to approve the minutes from the July 28, 2026 meeting. David Lusk seconded the motion and all were in favor.

IV. PUBLIC COMMENTS

No comments were made.

V. OLD BUSINESS

Once case was up for discussion but prior to meeting, the case was withdrawn.

VI. NEW BUSINESS

A. Variance request: ZV2026011- Daniel Boeck on behalf of owner MJ Low Country Properties, LLC is requesting a variance of Section 36-295 of the Ordinance to allow stairs that were built larger than allowed in the lakefront yard setback to remain. Property is addressed as 110 Gentle Winds Lane (Pin#221792). Parcel is zoned R-1.

Mark Windfeldt swore in all parties related to the above variance.

Rick Carpenter explained that the homeowners' project had been permitted but was not completed or given final approval. During a subsequent inspection related to permitting another boathouse repair, staff discovered that the existing access structures were not compliant with Town requirements. Measurements indicated that portions of the walkway exceeded the permitted 48-inch width. Staff advised the property owner of the noncompliance, and discussions have taken place over the past several months regarding potential remedies. Staff noted that bringing the structure into compliance may require demolition and reconstruction of the nonconforming portion due to the way it was constructed.

Staff stated that the referenced engineering documentation would have been helpful during the permitting process but was not received at that time. Staff noted that the engineer and building inspector's notes referenced engineering requirements at various stages, but the documentation was not submitted until later. The Town did receive a hand-drawn plan and a cross-sectional drawing prepared by Daniel showing the proposed framing, but no additional engineering documentation was provided. Staff concluded the report and invited questions from the Board.

The applicant explained that the project was originally designed by the prior property owner and that the existing posts were reused. The walkway itself measures approximately 48 inches between the interior posts; however, the six-by-six posts add approximately 11 inches to the overall width, resulting in the structure exceeding the Town's maximum permitted width.

The applicant stated that the contractor, Daniel Beck, had relied on previous conversations with building inspectors regarding the applicable requirements and believed the construction was compliant. The applicant acknowledged that the contractor and inspector had differing interpretations of the requirements during the inspection process.

The applicant further explained that the design was intended to minimize soil disturbance and remain compliant with applicable lakefront and environmental requirements. Modifying the structure would require relocating posts and potentially removing portions of the existing construction, resulting in additional construction activity, soil disturbance, erosion, and impacts to the surrounding area and neighbors.

The applicant stated that the existing construction represents a hardship because significant work and concrete have already been completed. They indicated that the structure could potentially be modified by relocating posts and adjusting the railing, although doing so would result in additional material and construction costs. The applicant also argued that granting the variance would not provide an advantage that neighboring property owners could not receive and that the proposed structure would remain a 48-inch walkway between the railings.

The applicant concluded by stating that granting the variance would allow the existing, well-constructed walkway to remain in place while avoiding additional disturbance, erosion, construction activity, and impacts to the surrounding area. The applicant expressed the opinion that granting the variance would be in the public interest.

Mark Windfeldt at this time closed the Public comment.

The Board discussed a variance request for a walkway that exceeded the permitted 48-inch width in certain sections, particularly near the lake. Staff noted that no concrete hardship, such as topography or setback requirements, was identified to justify the variance. The contractor indicated that there had

been a misunderstanding regarding the applicable code requirements based on conversations with building inspectors; however, no official documentation supported the interpretation.

The Board also considered the potential soil disturbance and erosion concerns that could result from removing or modifying the walkway to bring it into compliance, which would require demolition and reconstruction. Board members emphasized the importance of consistency with prior rulings and expressed concern that granting the variance could create an exception that would not be available to similarly situated neighboring properties.

Kathleen Hatfield made a motion to deny ZV2026011 Daniel Boeck on behalf of owner MJ Low Country Properties, LLC is requesting a variance of Section 36-295 of the Ordinance to allow stairs that were built larger than allowed in the lakefront yard setback to remain. Property is addressed as 110 Gentle Winds Lane (Pin#221792). David Lusk seconded the motion and all was in favor.

B. Variance Request: ZV2026012- Jay Freeman on behalf of owner Melton Living Trust is applying for a variance of side and lakefront yard setbacks to re-build a concrete patio as residential outdoor living space. Property is addressed as 126 Edwards Point (PIN#221920)

All parties were sworn in.

Rick Carpenter explained that the request involves removing an existing patio and constructing an enclosed, habitable space with new retaining walls. The property consists of three adjoining lots owned by the applicant, with the existing structure crossing multiple setback lines. Staff noted that, under the Town's nonconforming lot provisions, the three lots must be recombined to bring the property into compliance to the greatest extent possible. Recombination would eliminate the need for the side-yard setback variances. Rick further advised that the lakefront setback would remain nonconforming. The proposed footprint would maintain the existing approximately 29.3-foot lakefront setback, compared to the required 35 feet, with no additional encroachment beyond the existing footprint.

Applicant was unavailable for comment. The public hearing was closed for deliberation.

Board members discussed the property's existing nonconformities, the proposed improvements, the requirement to recombine the three lots, and the applicable setback requirements. Staff confirmed that the lot recombination would be required regardless of whether the variance was approved.

Kathleen Hatfield made a motion to approve ZV2026012- Jay Freeman on behalf of owner Melton Living Trust is applying for a variance of side and lakefront yard setbacks to re-build a concrete patio as residential outdoor living space. Property is addressed as 126 Edwards Point (PIN#221920) with the conditions to combine 3 parcels and allow lakefront setback to be reduced to 29.3 ft. Kimberly Sayles seconded the motion and all were in favor.

C. Report of current status of SUP2025031- Update on inspections and status of Lake Life, LLC's Special Use Permit for the 14 slip commercial marina with boat fueling station and small office/retail store.

Staff provided an update on the Special Use Permit for the property at Tryon Bay Circle and Memorial Highway. Staff noted that the project has received positive feedback and that construction is progressing. Several modifications to the approved conceptual plans were discussed, including changes to the stair configuration due to site conditions and clearance requirements, an increase in the proposed fuel tank capacity, additional drainage improvements, modifications to the parking area and retaining wall, and the proposed addition of a deck and hot tub.

Staff discussed the distinction between minor modifications to a Special Use Permit and changes that would require additional Board review. It was noted that the current ordinance does not clearly define minor modifications, and staff expressed differing interpretations regarding when changes would cause a permit to become void. Staff referenced state law allowing municipalities to establish provisions for certain minor modifications to be reviewed and approved administratively.

The applicant, James Chandra, clarified that the proposed deck and hot tub had not been constructed and were presented for discussion as a potential modification. He explained that many of the other changes resulted from necessary safety, drainage, engineering, and construction considerations and did not alter the fundamental use approved under the Special Use Permit. He also expressed concern that requiring every minor construction change to return through the full approval process could create unnecessary delays and costs.

Board members discussed whether the proposed hot tub represented a significant change to the approved use and raised questions regarding public access, supervision, safety, changing areas, showers, bathrooms, and potential liability. The Board generally agreed that the hot tub warranted additional consideration before being incorporated into the project.

The applicant also provided an update on the project's construction phases. Phase One, the waterfront portion, is open and operational. Phase Two involves the fuel facility, with final electrical and fire inspections pending. Phase Three will involve construction of the main building, with ADA access requirements still being finalized.

No formal action was taken on the proposed modifications. Staff indicated that further review of the Special Use Permit ordinance may be appropriate to establish clearer standards for distinguishing minor, major, and administrative modifications in the future.

VIII. ADJOURNMENT

With no other business, Kathleen Hatfield made a motion to adjourn the Board of Adjustments meeting. David Lusk seconded the motion, and all were in favor. Meeting adjourned at 2:47pm.

ATTEST:

Kimberly Martin, Town Clerk

Mark Windfeldt, Acting Chair



TOWN OF LAKE LURE *Community Development Department*

MEMORANDUM

TO: Board of Adjustments
FROM: Rick Carpenter, Development & Environmental Review Specialist/Trails Planner
DATE: September 22, 2026
RE: ZV-2026014

David Etheridge is applying for a variance on behalf of Garrett & Jordan Humphries to construct a home addition within the street front, lake front and side setbacks. The property is addressed as 2100 Memorial HWY, Lake Lure, NC (Parcel #225778) and is in the Residential 1 (R-1) Zoning District.

Additional Information for the Board:

1. Existing dwelling is also a boathouse and has an enclosed heated area of 240sqft.
2. Sec. 36-216 (b) Nonconforming lots of record. This category of nonconformance consists of lots for which plats or deeds have been recorded in the county register of deeds, which at the time of the adoption of the ordinance from which this chapter is derived, or any amendment thereto, fail to comply with the minimum area or width requirements of the districts in which they are located. Any such nonconforming lot may be used for any of the uses permitted in the district in which it is located provided the owner of the subject lot does not own sufficient contiguous land to enable conformity to the minimum area or lot width requirements through recombination, and all other dimensional requirements can be met. The zoning administrator is authorized to issue a certificate of zoning compliance after having received an attorney's certificate of title on a form obtainable from the town.
3. Sec. 36-70. Building site minimum dimensional requirements, (c) For primary streets, the front yard setback shall be 40 feet from the centerline, but not closer than ten feet from any right-of-way line where such line exists. For secondary streets, the front yard setback shall be 35 feet from the centerline, but not closer than ten feet from any right-of-way line where such line exists. In all commercial districts, setbacks shall be measured from the right-of-way line, or where no right-of-way exists, from a point 15 feet from the centerline of the street. In most situations, the front yard lies between the building and the street. However, for lots which abut a lake, the lake side is also considered a front yard. In any zoning district, minimum setback from the lake is 35 feet measured from the shoreline.
4. Sec. 36-221. Required yards not to be used by another building. The minimum yards or other open spaces required by this chapter for each and every building hereafter erected, moved or structurally altered shall not be encroached upon or considered to meet the yard or open space requirements of any other building except as provided in section 36-104.

5. Sec. 36-216. Nonconforming uses. (d)(1) Enlargement, alteration. No such nonconforming structure may be enlarged or altered in a way which increases its nonconformity. Enlargements, additions, or alterations under an existing roofline or within the existing building footprint shall not be considered an increase in a structure's nonconformity. Further, a nonconforming structure may be enlarged or altered if the part of the structure to be enlarged or altered and the area of the lot into which such changes are proposed pre-exist in conformance with the requirements of these regulations.
6. Sec. 36-293. Front yard setbacks for dwellings. The front yard setback requirements of this chapter for dwellings shall not apply to any lot where the average setback of existing buildings located wholly or partially within 100 feet on either side of the proposed dwelling and on the same side of the same block and use district and fronting on the same street as such lot is less than the minimum required front yard depth. In such cases, the setback on such lots may be less than the required setback, but not less than the average of the existing setbacks on the aforementioned lots, or a distance of ten feet from the street right-of-way line, whichever is greater.

7. Applicant is requesting the following:

Setback type	Code Requirement	Applicant Request
Side Yard	10 Feet	25 inches
Lake Front Yard	35 Feet	0 Feet
Street Front Yard	40 Feet	

Staff Analysis:

Staff reviewed the applicant's submittal packet and have formed the following determination. The applicant/owner(s) have the legal right to construct a home addition within the existing footprint on land. This footprint includes what is now a small deck. However, the applicant/owner(s) would like to extend this home addition along the entire frontage of the existing boathouse/dwelling. There is an existing parking lot retaining wall that would limit development, and the applicant would like to build between the existing structure and wall. The distance from this lot and the next adjacent non-conforming structure is 101ft. Per section 36-293, if the distance were 100 feet, they would not need a street front setback variance. (This exception pertains only to the street front setback, not the side or lake front setbacks.) The lot abutting the side setback encroachment contains no dwelling and is a cluster mooring facility.

Attachments

- 1) Application
- 2) Submitted Evidence

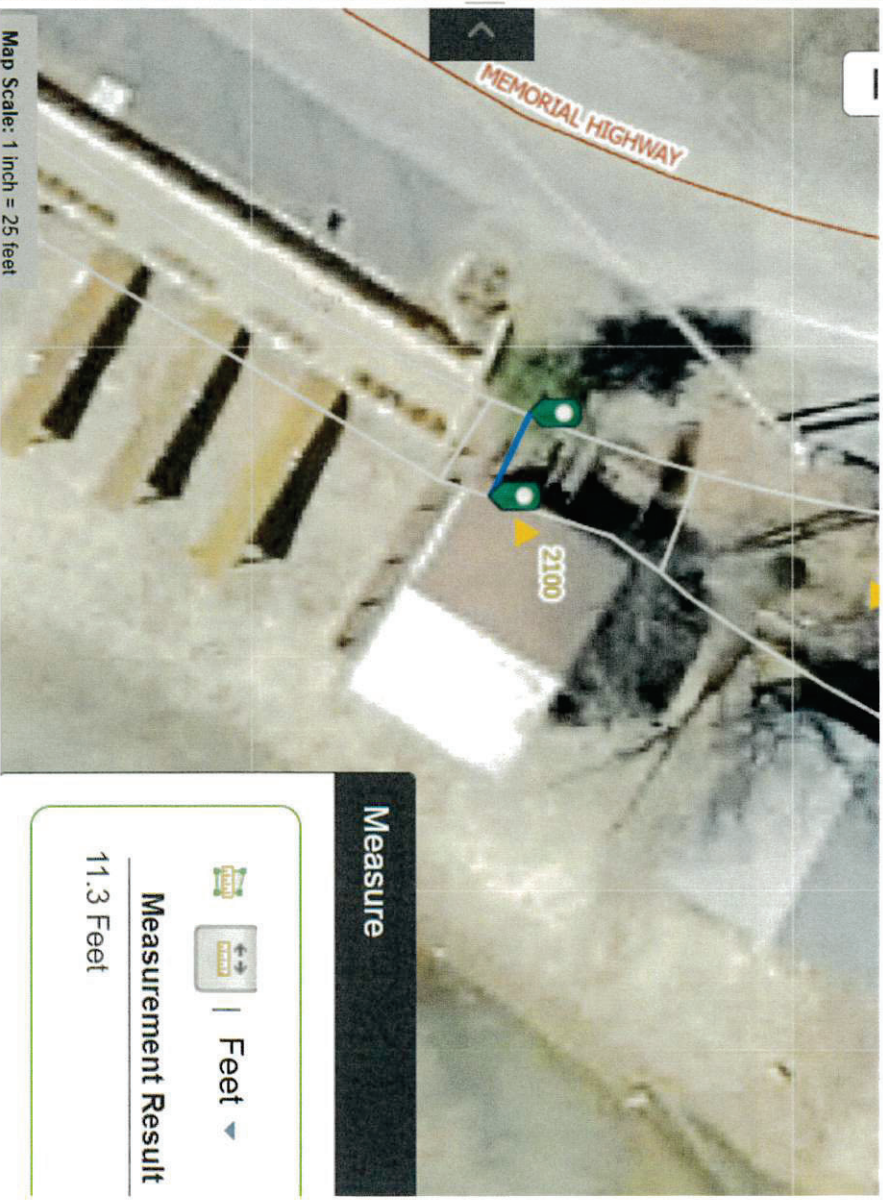
Staff Contact

Rick Carpenter, CZO
828-625-9983 ext. 107; rcarpenter@townoflakelure.com

Details

Parcel Number:	225778
PIN:	0642462940
Property Address:	2100 MEMORIAL HWY
Acreage:	0.01
MBL:	511 1 57
Fire District:	
Owner:	HUMPHRIES, GARRETT HAWLEY; HUMPHRIES, JORDAN HAWLEY 10 COTTON HOPE LN COLUMBIA, SC
Book/Page:	2093/2698
Sale Date:	07/16/2025
Sale Price:	\$260,000
Plat Book/Page	/
Land Value:	\$180,000
Building Value:	\$39,200
Other Value:	\$3,100

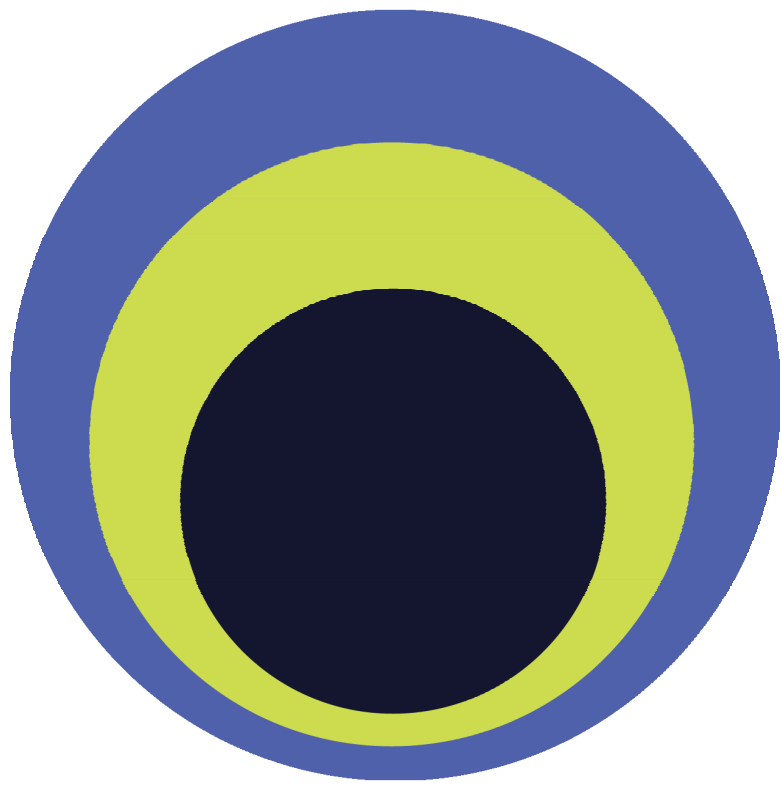
Buffer



2023 Rutherford County GIS photo and current information from county property card



2/18/25 CONNECTExplorer photo



PEACOCK ARCHITECTS

2930 MEMORIAL HWY LAKE LURE, NC LAKE LURE MARINA BUILDING



PEACOCK
ARCHITECTS



129 3rd Ave W., Hendersonville, NC
28792
P: 828.696.4000

project design team:

PEACOCK ARCHITECTS
129 3rd Ave W.,
Hendersonville, NC 28792
PH: 828.696.4000

owner:

LAKE LURE

project name:

LAKE LURE MARINA
BUILDING

2930 MEMORIAL HIGHWAY,
LAKE LURE, NC

Tamara Peacock, R.A.
License No. 12289

issued for:

date:

sheet name:

COVER SHEET

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revised by: Checker

Proj Mngr.: Designer

Capt.: Approver

sheet no.:

CS-1

OWNER

TOWN OF LAKE LURE
DEAN LINDSEY
dlindsey@townoflakelure.com
828.772.6134

ARCHITECT

PEACOCK ARCHITECTS
129 3RD AVE W, HENDERSONVILLE, NC 28792
(828) 696-4000
TAMARA PEACOCK, ARCHITECT
TAMARA@TAMARAPEACOCK.COM

NICOLLE REBOLLEDO, PROJECT MANAGER

STRUCTURAL

DUNN STRUCTURAL ENGINEERING
dunnstructural@gmail.com
125 S Lexington Ave Unit 308, Asheville, NC 28801
(828) 775-5110

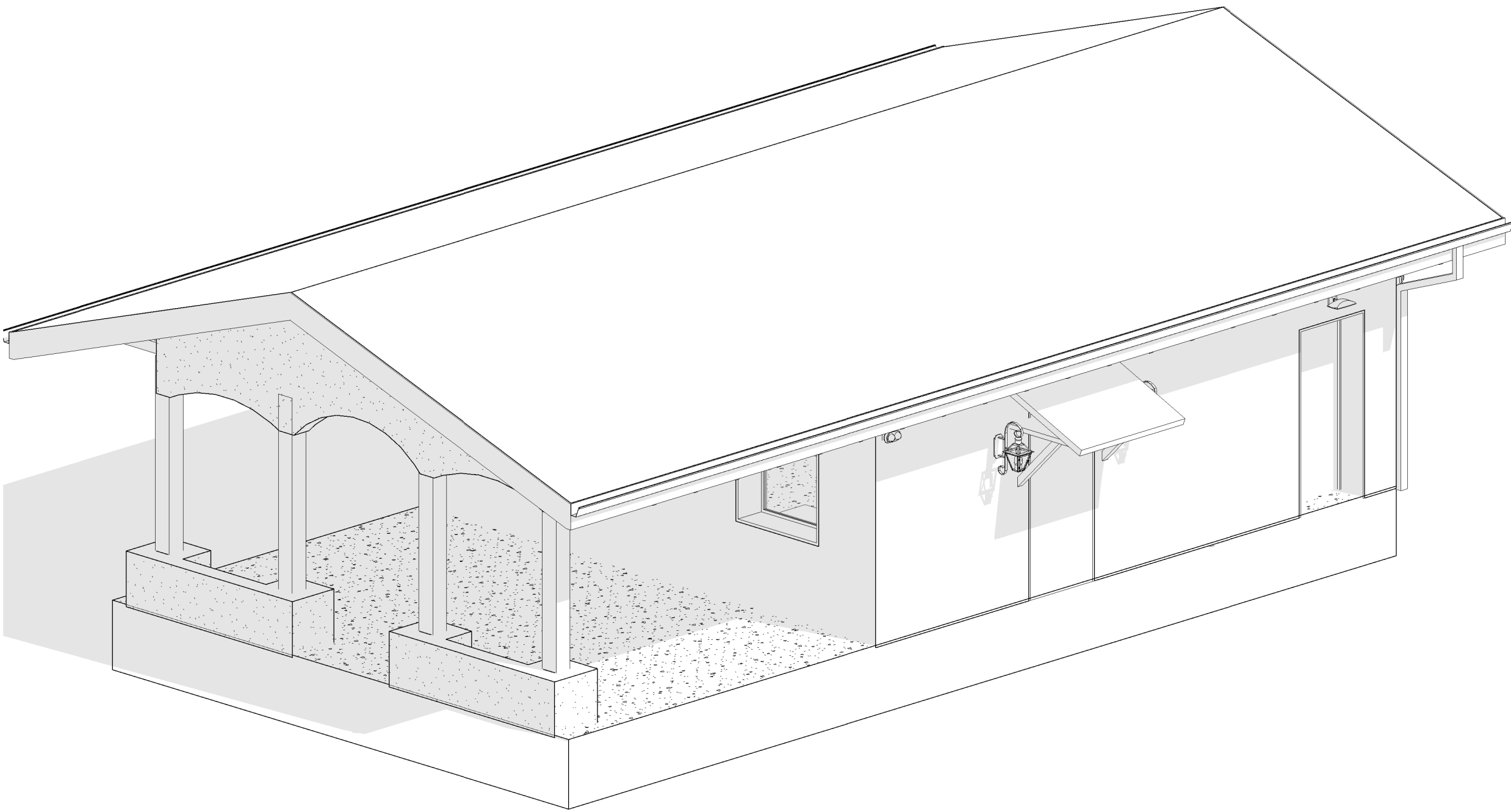
MECHANICAL

SIMS GROUP CONSULTING ENGINEERS, PC
DEREK@SIMSENGINEERS.COM
828.774.3126

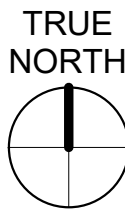
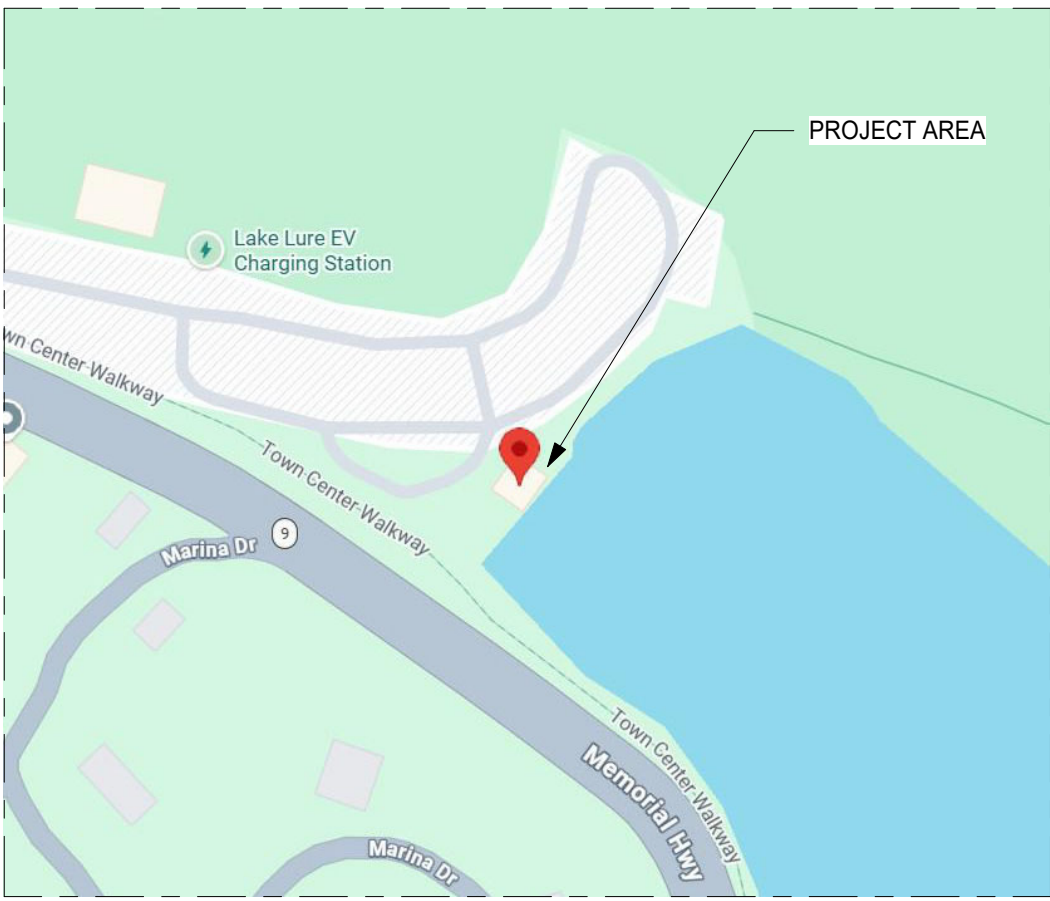
CIVIL ENGINEER

ODOM ENGINEERING
CHRISWATERS@ODOMENGINEERING.COM
169 Oak Street
Forest City, N.C. 28043
828-247-4495

2930 MEMORIAL HWY LAKE LURE, NC
LAKE LURE MARINA BUILDING



VICINITY MAP



SITE MAP



PROJECT DESCRIPTION / SCOPE OF WORK

NEW CONSTRUCTION OF AN APPROXIMATELY 880 SF, ONE-STORY MARINA SUPPORT BUILDING FOR THE TOWN OF LAKE LURE. THE BUILDING INCLUDES TICKETING/CONCESSIONS SPACE, TWO ACCESSIBLE PUBLIC RESTROOMS, A MECHANICAL/UTILITY ROOM, AND A COVERED OUTDOOR WAITING AREA. CONSTRUCTION CONSISTS PRIMARILY OF REINFORCED CMU EXTERIOR WALLS, A CONCRETE SLAB-ON-GRADE FOUNDATION, AND A WOOD-TRUSS ROOF WITH STONE-COATED METAL ROOFING. THE PROJECT ALSO INCLUDES ACCESSIBLE SITE IMPROVEMENTS AND A REMOVABLE FLOOD-BARRIER SYSTEM DESIGNED TO PROTECT THE BUILDING TO THE ESTABLISHED DESIGN FLOOD ELEVATION.

ZONING AND BUILDING CODE NOTES

SEE SHEET G200 OR ZONING INFORMATION

SEE SHEET G200 FOR BUILDING CODE INFORMATION

SEE SHEET G100 FOR DRAWING SHEET LIST

BUILDING DATA - PROPOSED

BUILDING CONSTRUCTION TYPE: TYPE IIIB
BUILDING OCCUPANCY TYPE: B (Business)
BUILDING SQUARE FOOTAGE: 880 SQ FT
ADDRESS: 2930 Memorial Hwy
Lake Lure, NC 28746
PIN : 0632880758

APPLICABLE CODES

See Sheet G200 for Applicable Codes and Building Code Summary.

PEACOCK
ARCHITECTS



129 3rd Ave W, Hendersonville, NC
28792
P: 828.696.4000

project design team:

PEACOCK ARCHITECTS
129 3rd Ave W,
Hendersonville, NC 28792
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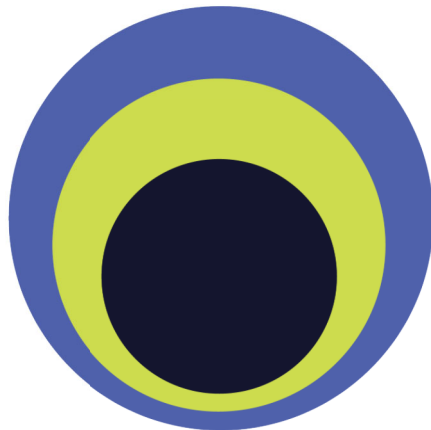
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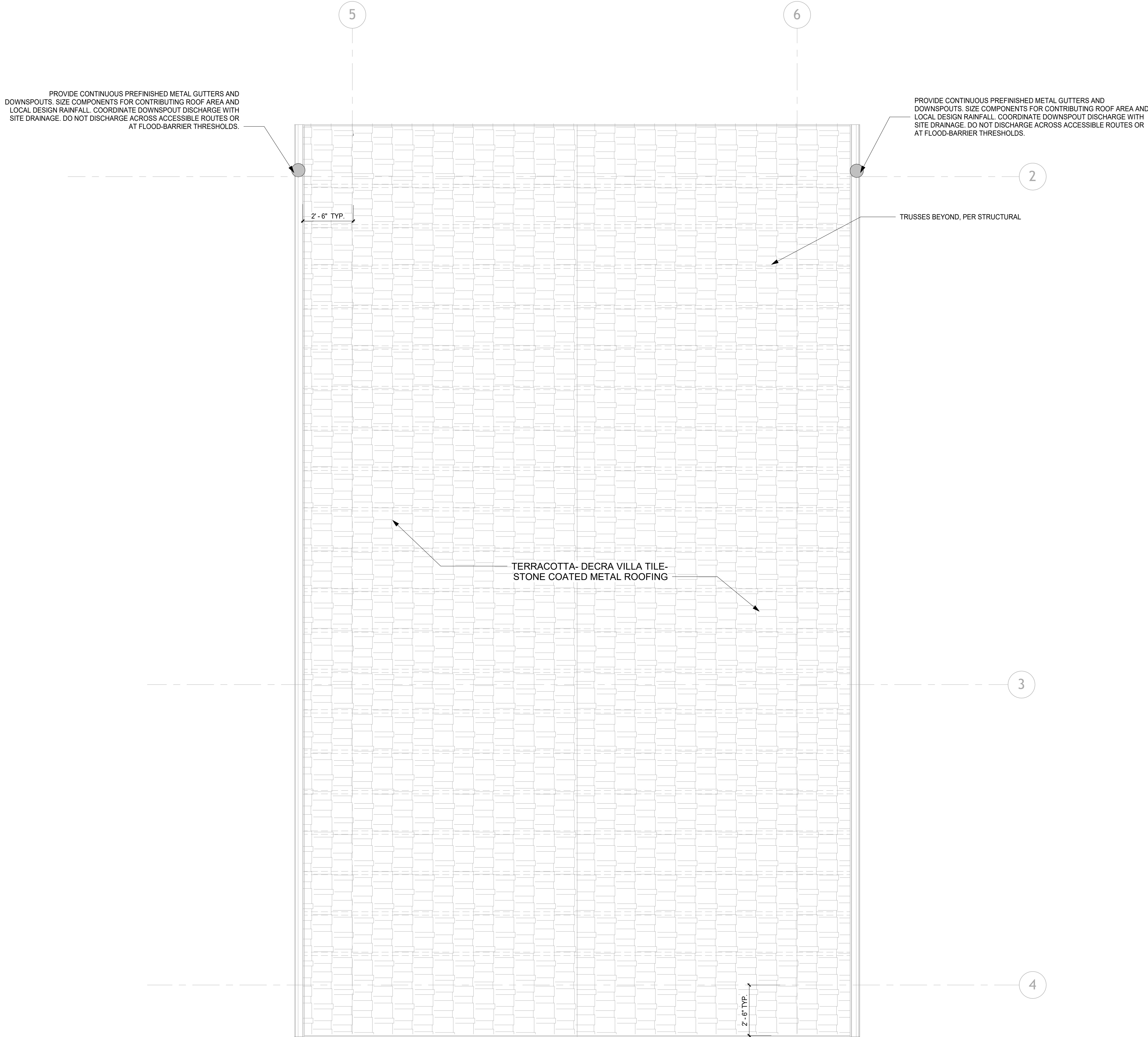
PEACOCK ARCHITECTS

129 3RD AVE. W
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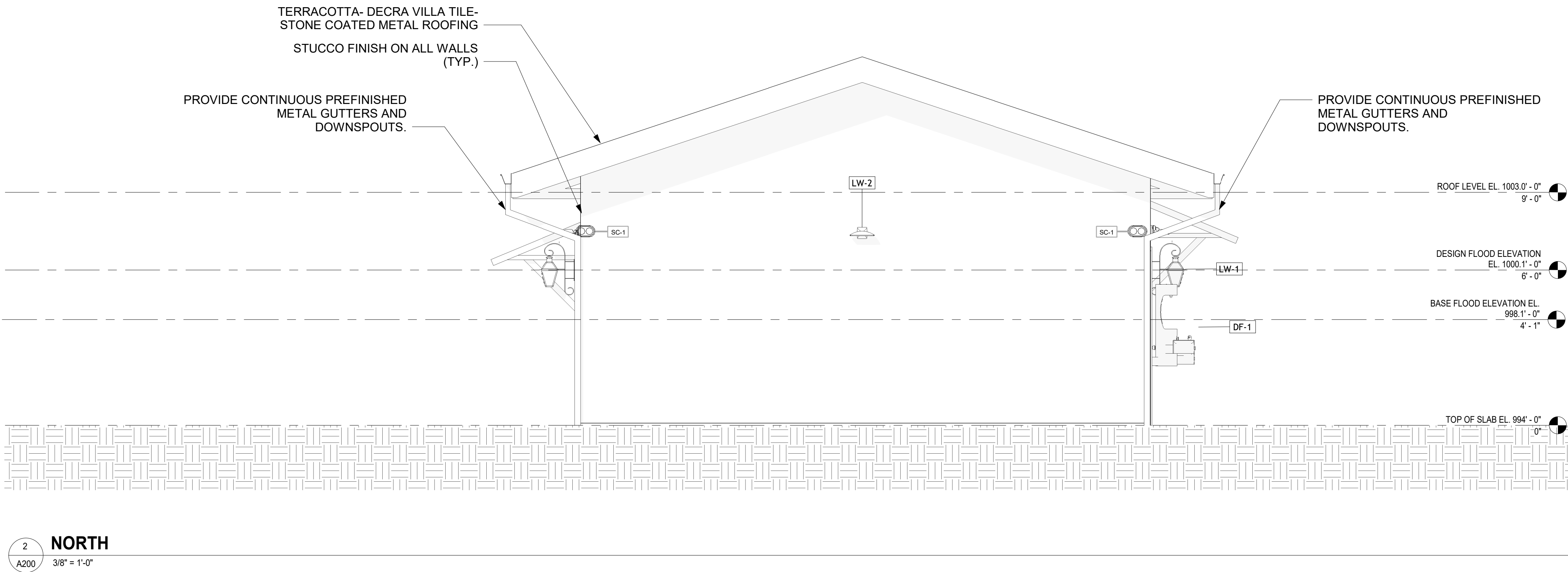
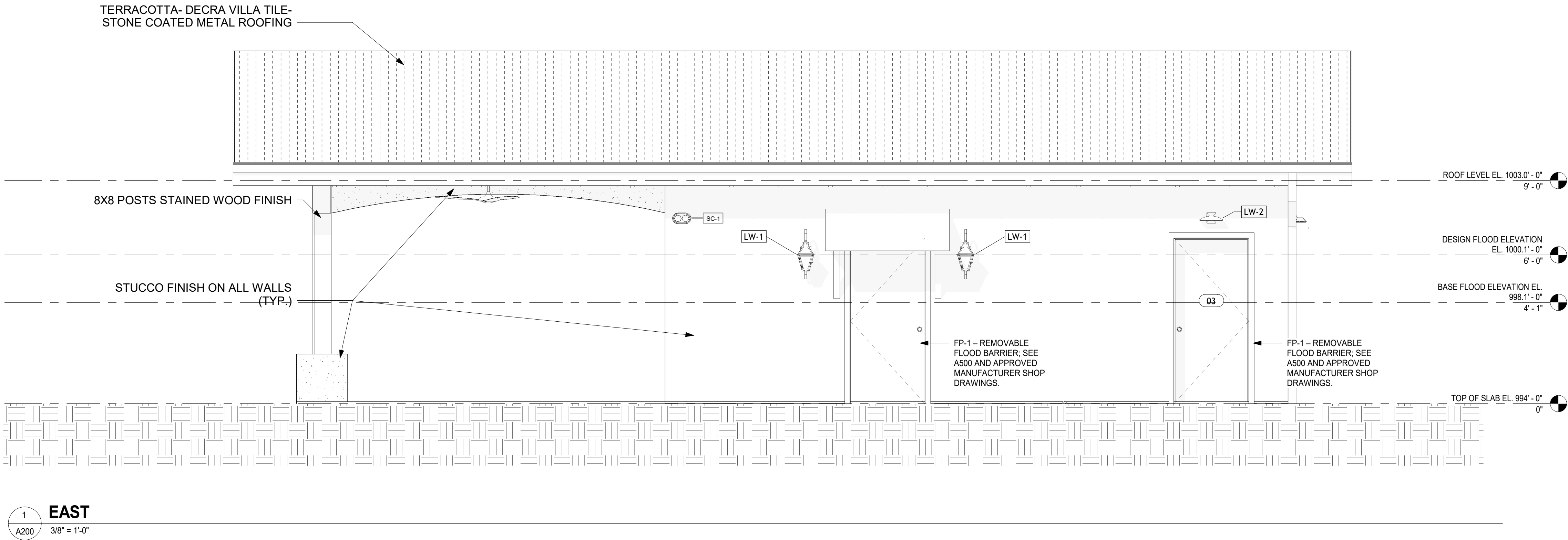
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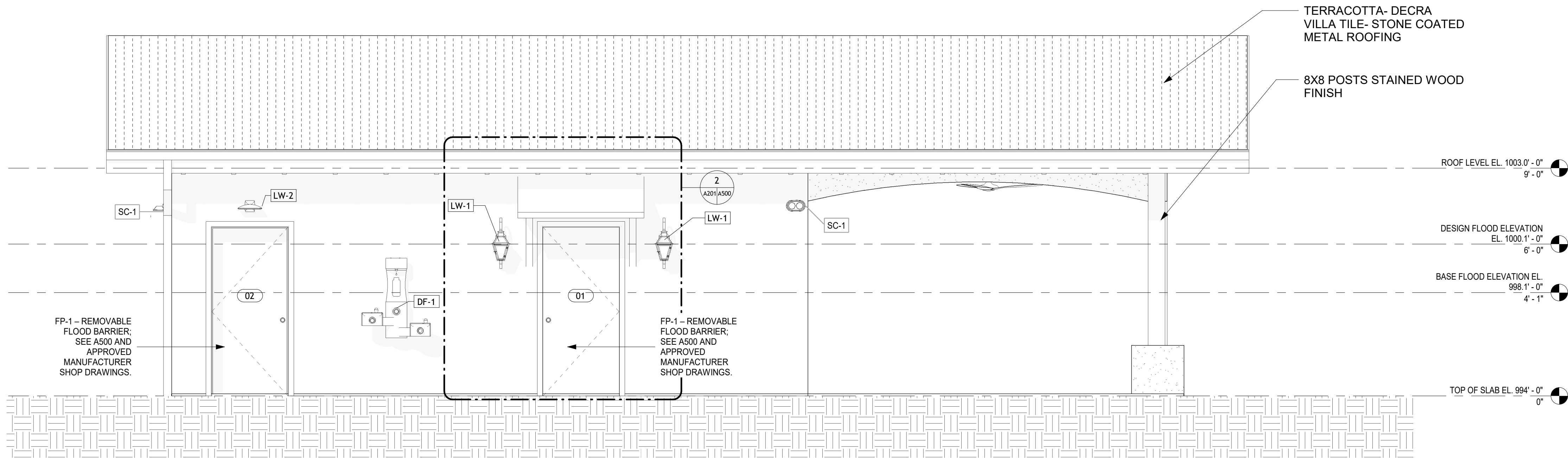
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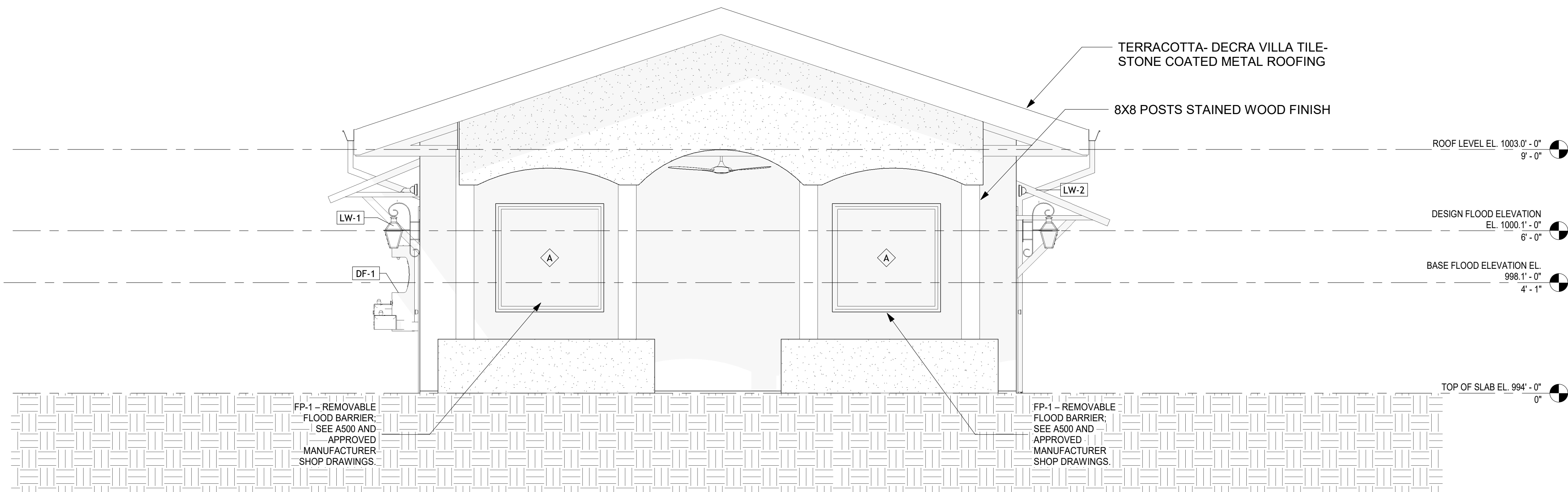
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Capt.:	Approver



1
A201
WEST
3/8" = 1'-0"



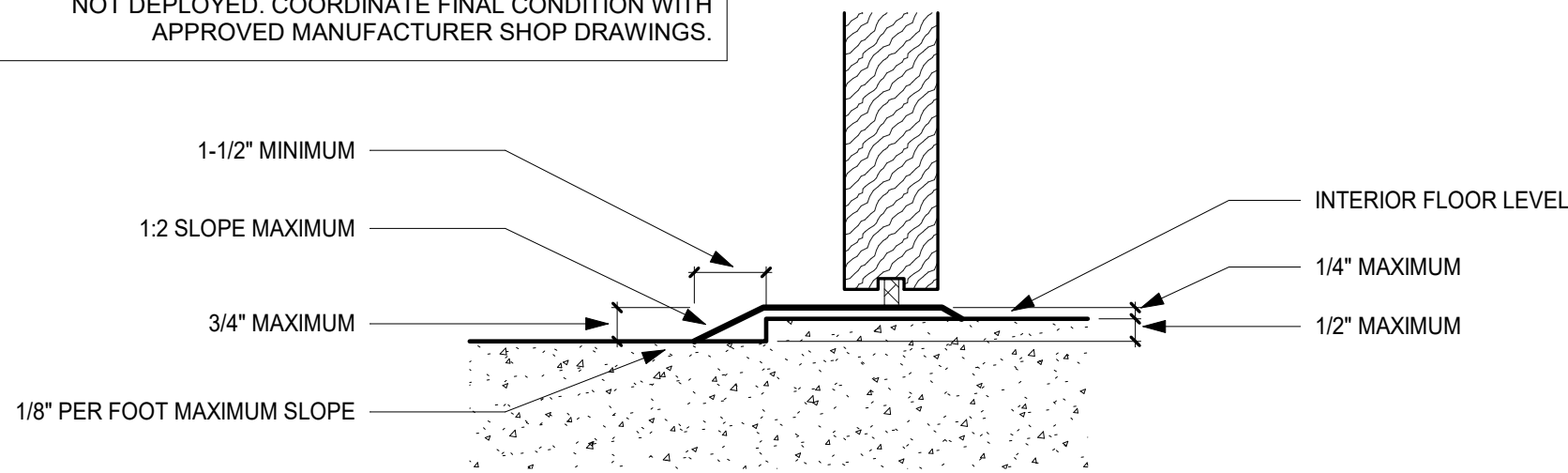
2
A201
SOUTH
3/8" = 1'-0"

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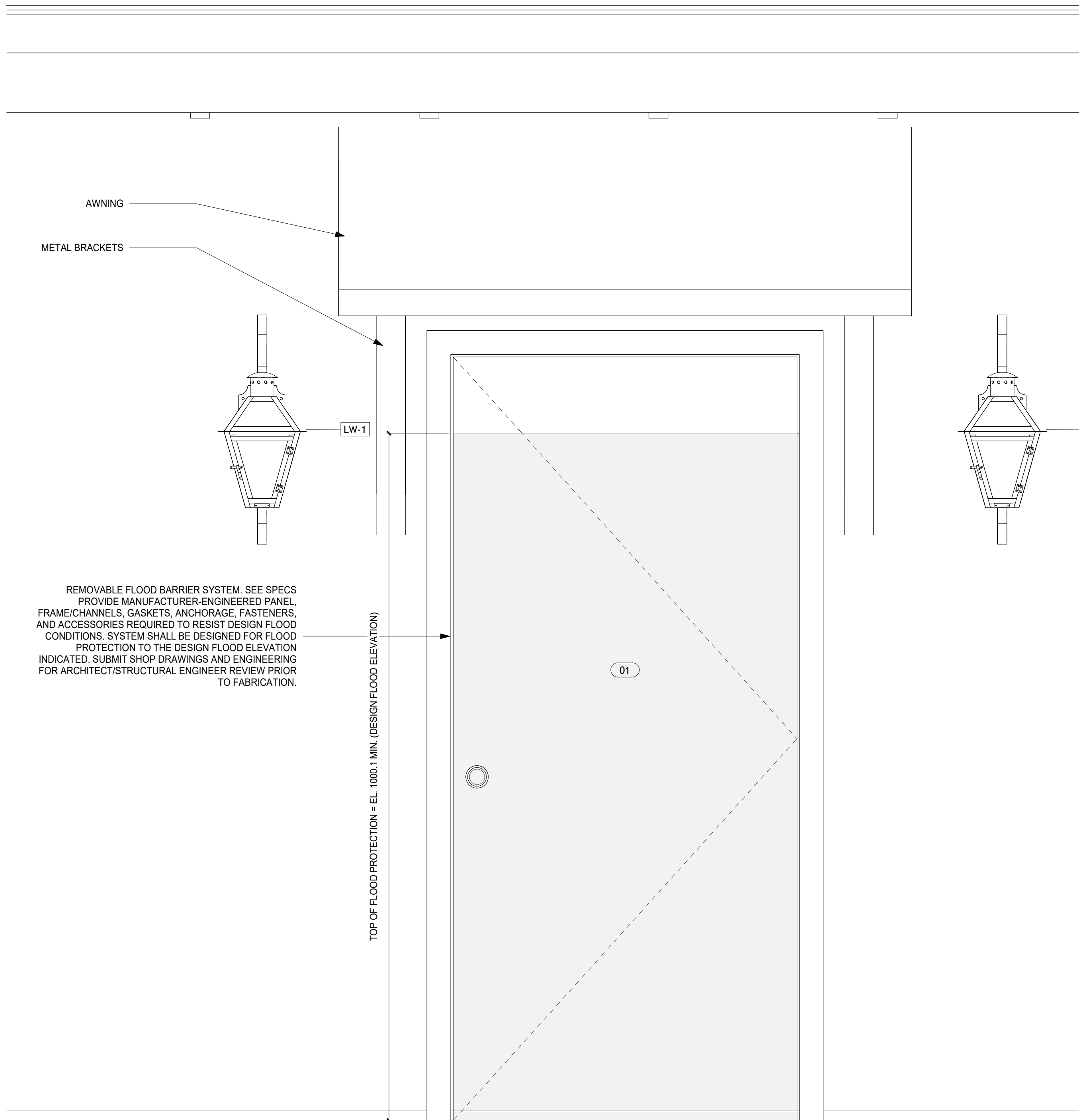
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FLOOD BARRIER SILL, TRACK, ANCHORAGE, AND OTHER PERMANENT COMPONENTS WITHIN THE ACCESSIBLE ROUTE SHALL COMPLY WITH ACCESSIBLE CHANGE-IN-LEVEL AND THRESHOLD REQUIREMENTS WHEN FLOOD PANELS ARE NOT DEPLOYED. COORDINATE FINAL CONDITION WITH APPROVED MANUFACTURER SHOP DRAWINGS.



ADA-COMPLIANT THRESHOLD DETAIL
3" = 1'-0"

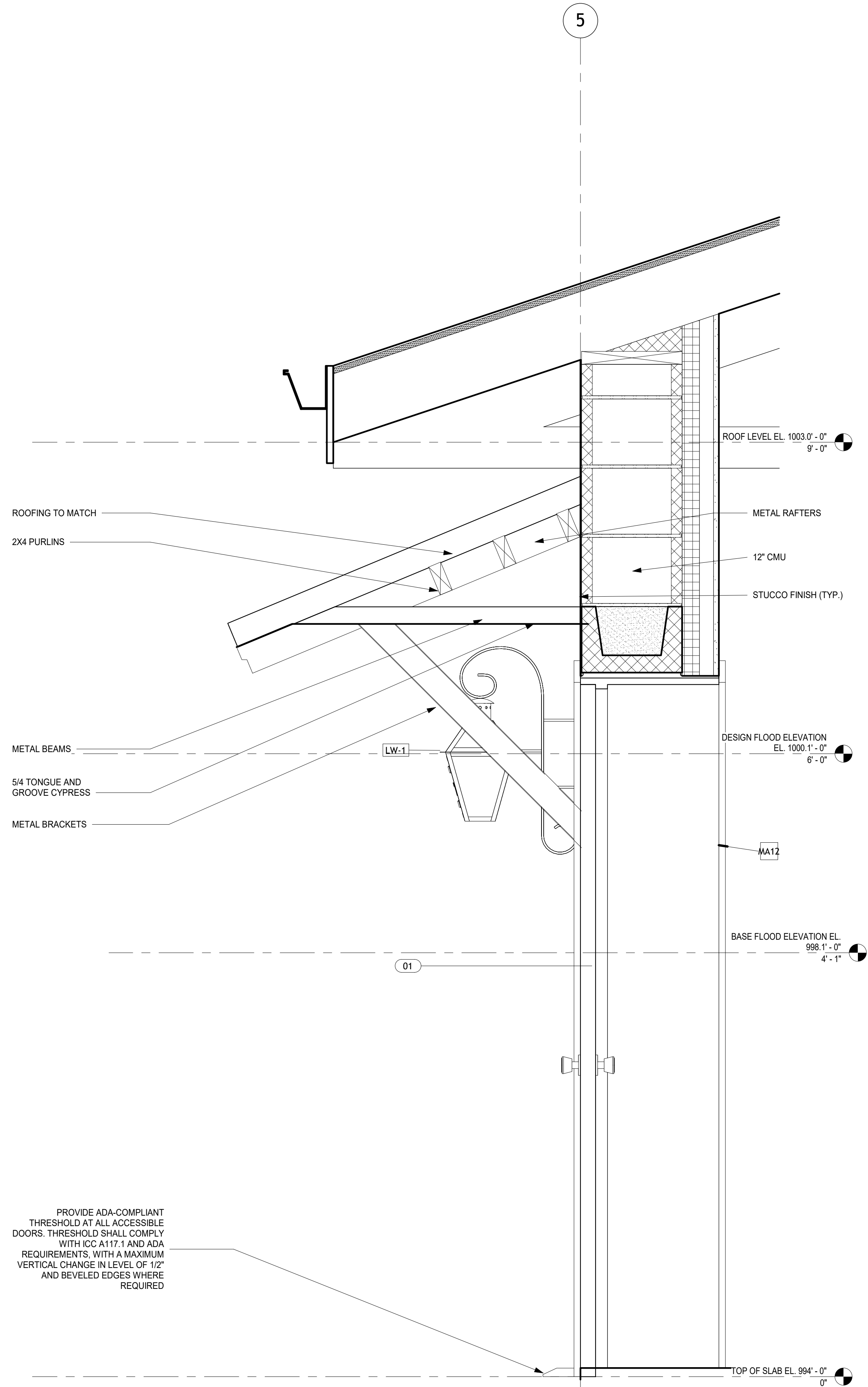
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A500



REMOVABLE FLOOD BARRIER SYSTEM. SEE SPECS PROVIDE MANUFACTURER-ENGINEERED PANEL, FRAME/CHANNELS, GASKETS, ANCHORAGE, FASTENERS, AND ACCESSORIES REQUIRED TO RESIST DESIGN FLOOD CONDITIONS. SYSTEM SHALL BE DESIGNED FOR FLOOD PROTECTION TO THE DESIGN FLOOD ELEVATION INDICATED. SUBMIT SHOP DRAWINGS AND ENGINEERING FOR ARCHITECT/STRUCTURAL ENGINEER REVIEW PRIOR TO FABRICATION.

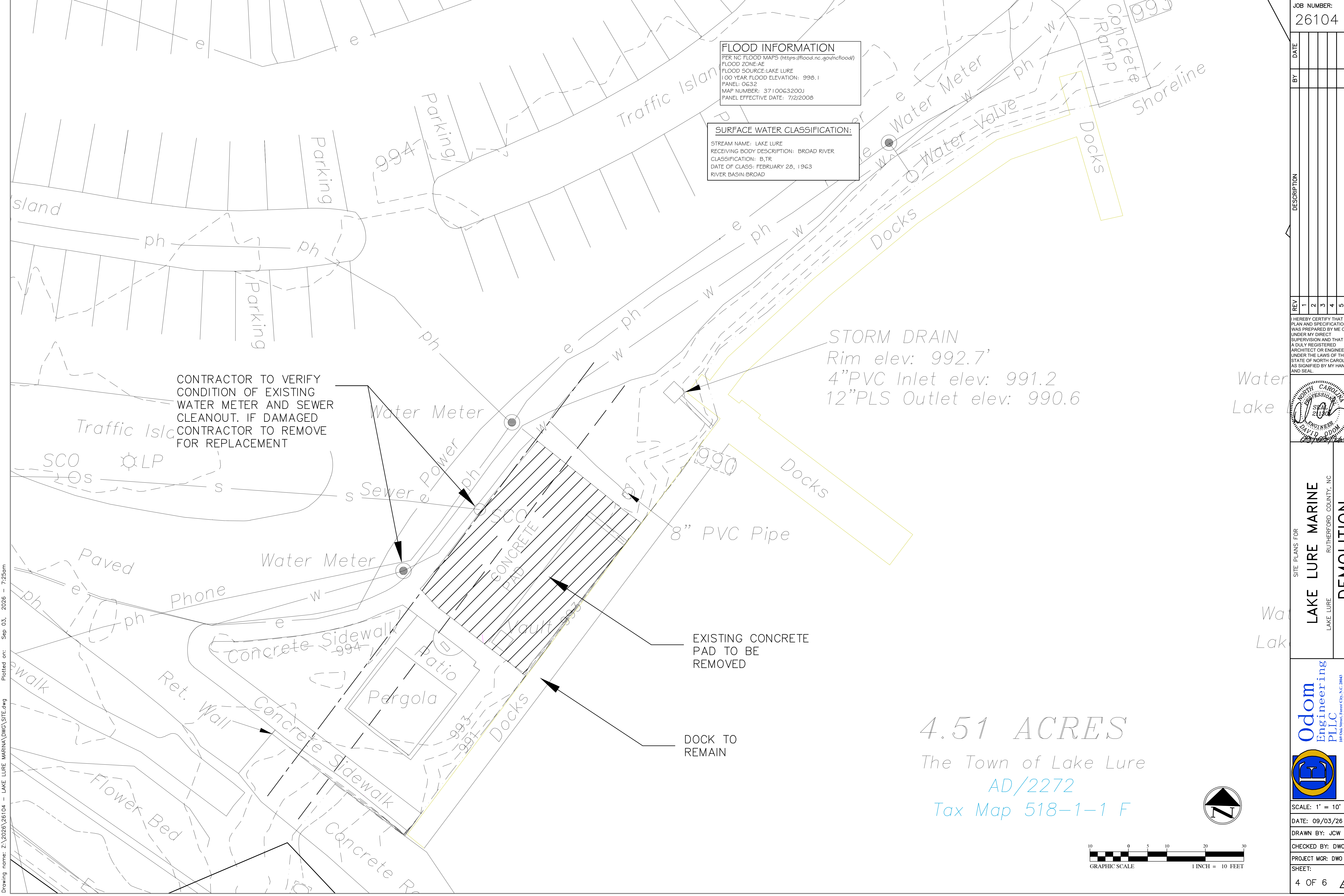
TOP OF FLOOD PROTECTION = EL. 1000.1 MIN. (DESIGN FLOOD ELEVATION)

2
A500
TICKETING DOOR ENTRANCE ELEVATION
1 1/2" = 1'-0"



PROVIDE ADA-COMPLIANT THRESHOLD AT ALL ACCESSIBLE DOORS. THRESHOLD SHALL COMPLY WITH ICC A117.1 AND ADA REQUIREMENTS, WITH A MAXIMUM VERTICAL CHANGE IN LEVEL OF 1/2" AND BEVELED EDGES WHERE REQUIRED

1
A500
TICKETING DOOR ENTRANCE SECTION
1 1/2" = 1'-0"



FLOOD INFORMATION
PER NC FLOOD MAPS (<https://flood.nc.gov/ncflood/>)
FLOOD ZONE: AE
FLOOD SOURCE: LAKE LURE
100 YEAR FLOOD ELEVATION: 998.1
PANEL: 0632
MAP NUMBER: 3710063200J
PANEL EFFECTIVE DATE: 7/2/2008

SURFACE WATER CLASSIFICATION:
STREAM NAME: LAKE LURE
RECEIVING BODY DESCRIPTION: BROAD RIVER
CLASSIFICATION: B,TR
DATE OF CLASS: FEBRUARY 28, 1963
RIVER BASIN: BROAD

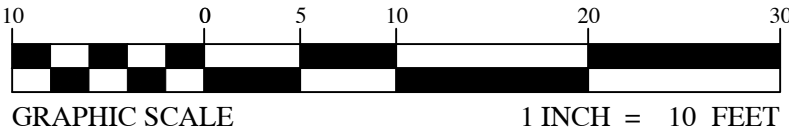
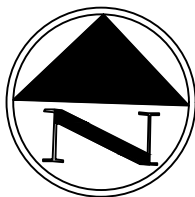
CONTRACTOR TO VERIFY
CONDITION OF EXISTING
WATER METER AND SEWER
CLEANOUT. IF DAMAGED
CONTRACTOR TO REMOVE
FOR REPLACEMENT

STORM DRAIN
Rim elev: 992.7'
4"PVC Inlet elev: 991.2
12"PLS Outlet elev: 990.6

EXISTING CONCRETE
PAD TO BE
REMOVED

DOCK TO
REMAIN

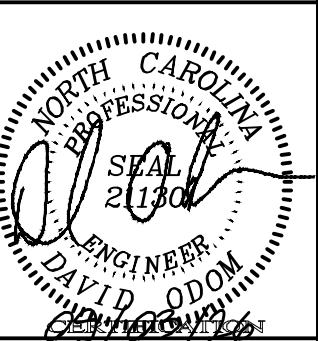
4.51 ACRES
The Town of Lake Lure
AD/2272
Tax Map 518-1-1 F



JOB NUMBER:
26104

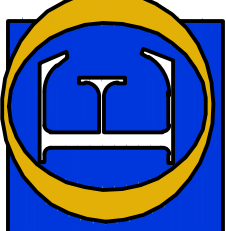
REV	DATE	BY	DESCRIPTION
1			
2			
3			
4			
5			
6			

I HEREBY CERTIFY THAT THIS
PLAN AND SPECIFICATION
WAS PREPARED BY ME OR
UNDER MY DIRECT
SUPERVISION AND THAT I AM
A DULY REGISTERED
ARCHITECT OR ENGINEER
UNDER THE LAWS OF THE
STATE OF NORTH CAROLINA
AS SIGNIFIED BY MY HAND
AND SEAL.



SITE PLANS FOR
LAKE LURE MARINE
LAKE LURE
RUTHERFORD COUNTY, NC
DEMOLITION

Odom
Engineering
PLLC
160 Oak Street, Forest City, N.C. 28043
ph: 828.247.4498 fax: 828.247.4498
N.C. License # 21190



SCALE: 1" = 10'

DATE: 09/03/26

DRAWN BY: JCW

CHECKED BY: DWO

PROJECT MGR: DWO

SHEET:

4 OF 6



Dealing With Consistent Color Using Pantones:

The accuracy of color is critical in design. Because what you see on your monitor is never what will appear on a printed sheet, designers need a standardized color key.

It can be very frustrating to see the logo you worked hard to create look deep blue on the client's letterhead, blue-greenish on his business card, and light blue on his very expensive envelopes.

A way to prevent this is by using a standardized color matching system, such as the PANTONE MATCHING SYSTEM. Though PANTONE is not the only color standardization system, it is the most widely used and the one that most printers understand. Aside from being able to have consistency, PANTONE Colors allow you to use colors that cannot be mixed in CMYK.

Color Palette

Use the primary palette on all branded materials such as logos, corporate identity, Web site, advertising, collateral, and imprintables. The colors printed here are NOT guaranteed to be matches. The use of a Pantone Swatch book is the best way to work with your vendors and assure color correctness. Always proof anything before production runs begin to assure that the colors are satisfactory.

PANTONE 7506 C	PANTONE 460 C	PANTONE 7495 C
PANTONE 7477 C	PANTONE 296 C	



[VIEW DECRA TILE GALLERY](#) →

CHOOSE A COLOR TO MATCH YOUR STYLE



**Please note these colors are MTO (made to order) and production times may be extended.*

Do you live in an area that requires Cool Colors? [See approved options](#)

Terracotta



Due to lighting and the variance in individual digital displays, roof colors and color swatches may vary slightly from the actual product.

[VIEW ADDITIONAL RESOURCES >>>](#)

[Homeowner Resources](#)

[Homeowner Brochure](#)

[Homeowners Manual](#)

Want to see and feel the DECRA difference?

