PERMIT#			

VIKING VALLEY ASSOCIATION, INC. BUILDING PERMIT APPLICATION LAKE VIKING BUILDING COMMITTEE

Please direct questions and inquiries to vva@grundyec.net

Applicant to complete and sign forms

1)	Lot Number:	- P.P	Date	Estimated Time of Construction Start Date:	
	Street Address:			Exterior Finish Date:	
2)	Owner(s)	Mailing Address City/State/Zip Phone		 //State/Zip	
3)	Email address				
4)	Contractor (if applicable)	Contact phone n	umber Em	ail	
F.\	Class of Wards				
5)	Class of Work:	L CUELTED			
	HOUSE	SHELTER		LANDSCAPE	
	MANUFACTURED HOME	SCREENED	SHELTER :	SHORELINE	
	GARAGE	STORAGE S	HED	OTHER - describe	
	DOCK	HANGAR			
		I I			
6) Septic tank and absorption systems shall meet Missouri Department of Health requirements. A Copy of the approved permit is required to be submitted with the completed building permit application. Septic tank plans must show the exact location on the lot where the septic system, filter bed or laterals will be located. Please refer to paragraphs 4 & 5 under Building Restrictions in the Viking Valley Association handbook available at the office. Approved septic tank, filter bed or laterals and discharge pipe cannot be installed closer than 50 feet from the normal shoreline of the lake.					
Applica	tion Accepted By:	Building Perm		Date:	
	The Building Permit fee mus	st be paid at the time	e of application. T	his fee is non-refundable!	
Approv	red For Issuance By:		Contaiı	ner Required:YesNO	
Type of Construction: Total Square Feet of Building: # of Stories:					
After approval by the Building Committee, a permit will be issued and placed on the property. Periodic inspections will be					
made during the construction process by a committee representative.					
 All exterior work, including the final grade must be completed within six (6) months. This form must be completed in its entirety before action can be taken by the Lake Viking Building Committee. 					
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Signature of Owner(s) OR Authorized Agent Date				Date	

BUILDING COMMITTEE COMMENTS:

INSTRUCTIONS TO APPLICANT

Show location of proposed construction and existing improvements. Show improvements and setback dimensions, location of water, sewer, gas and electrical service lines. Refer to the current Viking Valley Association Handbook for minimum building requirements. **Measurements from the property line to the proposed construction must be shown.**

Indicate North (In reference to your lot)		
I/We certify that the proposed construction will conform to the dimension & uses show above and that no changes will be made without first obtaining approval.		
Signature of Owner(s) or Authorized Agent	Date	

EASEMENTS As per Restrictions of Viking Valley Association Effective 8/25/97

SELLER, for itself and licensees, reserves a perpetual easement twenty {20} feet in width along the entire shoreline of Lake Viking, together with an easement fifteen {15} in width along both sides of all road right of ways and an easement ten {10} feet in width along the side and rear lines of each and every lot, with the right of ingress and egress thereon for the purpose of installing, operating, maintaining and servicing all types of utilities and drainage ditches and appurtenances thereto, together with the right to trim, cut or remove any trees or brush necessary for the above purposes. Except, where an owner of two or more adjoining lots constructs a building which will cross over or through a common lot line, said consolidated lot shall not be subject to the aforementioned 10 feet easements along the line common to both lots, except in cases where adjoining lots are back to back. The owners of lots within the subdivision shall have no cause of action against SELLER, or its licensees either a law or in equity by reason of any damage caused said lots in the installation, operation or maintenance of above mentioned utilities except in cases of gross negligence.

It's the responsibility of the property owner to clearly and accurately define {stake} and maintain during construction the property boundaries, so the Building Committee can assure compliance to the building regulations.

The corner shore boundaries must be marked when putting in docks, and side property lines for shelters and sheds are necessary.

A legal survey must be included with all building application for residential houses on residential lots and structures on commercial lots.

Date	- -	Lot Owner/or Applicant

BUILDING REGULATIONS

All building plans must be approved by the Building Committee prior to the start of construction and must comply with the Covenants and Restrictions as well as the existing building regulations in effect at time of the building permit submission. IF CONSTRUCTION IS STARTED BEFORE THE BUILDING COMMITTEE HAS APPROVED THE REQUEST AND ISSUED A PERMIT THE JOB IN QUESTION WILL BE STOPPED AND A TICKET WILL BE ISSUED BY SAFETY PATROL. ANY UNAPPROVED CHANGE OF A BUILDING PERMIT WILL BE SUBJECT TO A TICKET AND A FINE. This is the responsibility of the property owner as well as the contractor. Contractors that fail to comply with the Covenants and Restrictions as well as the building regulations in effect at the time will subject themselves to possible loss of contracting privileges and/or additional fines as determined by the Building Committee. Structures of Fines for Contractors: 1st Violation: Ticket will be issued; 2nd Violation: Loss of privileges for 1 year; 3rd Violation: Loss of Privileges within the Valkyrie Valley Subdivision permanently. Fines for permit violations shall be a minimum of twice the permit fee and if for any reason the project in question is not approved appropriate adjustments must be made immediately to bring the project into compliance to avoid any additional fees and/or penalties. The building permit fee must be paid at the time of the request submission using the current fee schedule. Building permit fees are non-refundable. Projects not completed within 6 months of the date the permit was issued (as stated in Restriction #3) will be given a 90 day extension at no charge, but after the first extension you will be required to pay an additional fee equal to 50% of the original permit. Exceptions may be allowed at the Building Committee's discretion. Permit request submission requires the first page of the application completely filled out, signed, the permit fee and complete set of drawings.

A COMPLETE SET OF DRAWINGS TO SCALE CONSIST OF:

- *Site Plan with all dimensions and distances to lot lines clearly defined.
- *Exterior elevations showing finish grade lines
- *Foundation Plan
- *Cross Section
- *Floor plan
- *Building Specifications
- *Legal Survey
- *Septic Permit and plan

Any applications for any structure must include a legal survey if one is not on file. This includes, but is not limited to, residential and commercial structures; hard surface patios or driveways, decks, garages, sheds and shelters. It is the responsibility of the property owner to clearly and accurately define (stake) and maintain the property boundaries and new structure perimeter during any and all construction to assist the Building Committee in assuring compliance to the building regulations. All easement and setback restrictions will be strictly enforced.

Portable toilets on construction sites shall be allowed at no charge due to OSHA Regulations.

Dumpsters and/or a portable receptacles capable of containing construction debris will be required for onsite construction, garages, hangers and home additions. Other projects that may require the use of a dumpster or receptacle will be determined at the time a permit is approved. Both the permit and the job site placard will identify the container requirement. A dumpster or receptacle on new homes, garages, hangers or home addition construction is not required until the foundation is completed.

Only scrap lumber may be piled outside of the container and burned on the job site in accordance with burning rules and guidelines.

Material waste where no permit or dumpster/receptacle was required may be placed in the appropriate receptacle in the maintenance yard, by the owner, in accordance with refuse disposal restrictions and yard disposal rules. Failure to secure and maintain a debris receptacle will result in a minimum \$250.00 fine. (Rev. 2/2018)

BUILDING PERMIT FEE STRUCTURE:

- On-site house construction \$2000.00
- Manufactured/Mobile home Construction \$650.00
- Garages and hangars \$750.00
- Home additions \$500.00
- Concrete projects, multiple axle trucks and trailers that would transport heavy equipment, such as bulldozers, track hoes, track loaders or similar heavy equipment; including landscape projects requiring the same type of heavy equipment — \$500.00
- Sand based projects, shelters, sheds, docks, shore line work, bobcat work \$200.00
- Concrete projects requiring a truck with less than 4 cubic yards of concrete \$200.00
- Stack Stone Projects—\$1500.00

(Building Fees revised July 2018)

Septic system repair/replacement No charge *requires State permit & approval*

Building permits are required for but not limited to the following:

On-site built homes
Manufactured/Modular/mobile homes
Prefabricated structures
Shoreline work with the exception of rip-rap

Hard surface driveways: A homeowner may encroach with a permanent driveway in the 10' side easement if it is necessary. The owner would agree to signing a document that would make him/her liable for any damages caused to existing utilities and be responsible for repairing his/her own driveway should it have to be disturbed because of utility work and that document would be recorded with Daviess County at the owners expense. Each permit submitted for a driveway in the easement will be scrutinized as to the necessity of the encroachment. Driveway tubes must be a minimum of 12" diameter.

Any project, whether using a contractor or not, that requires large equipment such as bulldozers, track hoes, concrete trucks or other equipment or supply deliveries that require moving by a multiple axle truck.

Any alteration to the roof line or the original footprint of any existing structure including the design, size or type of materials used.

Building Permits are not required for the following: dump trucks to deliver gravel, riprap and equipment required to spread the same and any Viking Valley Association equipment. Repairs/replacement of materials to existing structures due to deterioration, wear and tear, damage due to fire, lightning or flooding do not require a permit UNLESS there is a change to the size or use of product of lesser quality than previously used. Anyone unsure if the project will require a permit may

E-mail the building committee at VVA@GRUNDYEC.NET with ATTN BUILDING COMMITTEE in the subject box or contact the association office at 1-660-663-2131. A quick call will help you avoid unnecessary delays and fines. Remember these rules and regulations are put in place to protect the beauty of our lake.

No porch or projection of any building or septic system shall extend nearer than twenty-five (25) feet from any road right-of-way, nor nearer than then (10) feet from the side property line; nor nearer than

^{*}Building permit fees are non-refundable.

twenty (20) feet from the rear line of any lot; nor within fifty (50) feet from the normal water line as indicated on Plat for the Subdivision without written permission of the Association. All conditions of the Zoning Regulations of Daviess County, Missouri, if any, must be complied with, provided that when and/if such Zoning Regulations impose different restrictions than this Declaration, whichever imposes the more restrictive or imposes the higher standards shall control.

All septic and sewer systems whether it be a new system or repair/replace must be approved by the State of Missouri authorities prior to installation. A copy of the Missouri State Permit must be submitted to Viking Valley Association before installation occurs. All easements and set back requirements apply, so a site plan of all systems must also be submitted to Viking Valley Association. If any changes are made to the design or placement of septic systems, an "As-Built" plan must be submitted to the Association Office before installation. The Association does not charge for septic permits.(4/2017)

Open pier and beam foundations shall not be permitted on any dwelling.

HOMES; ON-SITE BUILT – The size must meet or exceed living space requirement size in accordance with letter designation exclusive of porch and garage on the main level with the letter symbol on each lot as set forth on the plat or plats of Valkyrie Valley Subdivision; and meet the minimum building specifications as outlined:

"A" shall be 1,200 square feet

"B" shall be 1,020 square feet

"C" shall be 840 square feet

"D" shall be 680 square feet

"E" or bearing no classified symbol shall be subject to individual determination by the Building Committee's recommendation to the Board of Directors who will make the final decision for this classification.

"MH" shall be 400 square feet.

"X" shall be 1020 square feet and are not for commercial use

"Z" shall be for commercial use only as designated; any change in this designation must be approved by the Board of Directors. Size and materials shall be subject to individual determination by the Building Committee's recommendation.

Manufactured/Prefabricated structures /modular/mobile homes – may be placed only on lots with a 'MH' designation; must be a minimum of 400 square feet. Application must include proof of age (no units over 5 years old), site plan, foundation plan, floor plan, picture of the unit, exterior elevation showing finish grade line or type of skirting (skirting must be in place within 90 days).

No basement homes allowed. Earth contact homes are not basement homes. Unfinished basements below the ground level areas are not considered living spaces.

Prefabricated dwellings are not allowed.

Post or Pole type structures, pole garages and post or pole structure homes shall not be allowed on A, B, C, D, E lots and may only be allowed on commercial, S lots and MH lots. Existing Pole Type Home Structures already approved and built as of 3-1-16 shall be grandfathered.

Hangers shall not be allowed on A, B, C, D and E lots and may only be allowed on S lots.

MINIMUM BUILDING SPECIFICATIONS

The following apply to lots designated A, B, C, D, E and X frame construction only. They are to be considered minimum specifications. They do not apply to existing structures or homes currently

under construction before 1/2019.. They do, however, apply to new additions to existing structures It is highly recommended that the International Building Code (IBC) be followed during the design and construction stages of the structure. The following requirements are "minimum standards" and may not be sufficient for your site conditions. Therefore, it is recommended that an engineer be consulted to review your site conditions.

Footings: Must be a minimum of 8X16 inches in size and poured with a minimum of 4000PSI concrete mix with 2-1/2 continuous rebar. Top of footings must be at least 3" below finished grade.

Foundation wall: Must be concrete 4000 psi 8" thick with continuous $\frac{1}{2}$ " rebar for each 2' of vertical wall, and one continuous running $\frac{1}{2}$ " rebar for each 4' of horizontal run. All wood foundation walls to be #2 or better 2 x 6 16" OC. Block foundations are not allowed.

Floor framing: Bottom plate must be attached to concrete foundations with a minimum of $\frac{1}{2}$ " bolts every 4 feet.

Ceiling framing: Minimum #3 fir 16" OC spans not to exceed specified limits.

Roof framing: Engineered truss frame requires a 2 x 4 24" OC with 5/8 plywood or equivalent. If built on site, you may use 2 x 6 16" OC with minimum 7/16 OSB or blandex. Exceptions will be made for A-frame construction.

Roofing: Sheathing shall be a minimum of ½ inch exterior rated plywood or equal. Asphalt shingles, class C 12 x 36 self-sealing with 15# underlay. Exceptions will be made for A-frame construction. Wood shakes are acceptable but must be treated and fire resistant. High quality steel roofing for residential use will be approved if it will enhance the beauty of the home.

Exterior or Load Bearing Walls: Must be a minimum of #2 or better 2 x 4 16" OC.

Exterior siding: Sheeting or siding must be minimum thickness of 7/16. Shingles, stucco or masonry siding may be used over 4' x 8' ½" fir or equal.

MINIMUM BUILDING SPECIFICATIONS COMMERCIAL

It is recommended Commercial Structures be built using the "International Building Code."

The following requirements apply to lots with 'Z' commercial designation.

State approved septic system for type building.

Enclosed framed construction.

Building sites are for business use only.

Any change in type of business, other than original designation must have the written approval of the Board of Directors and should be recorded.

The following are to be considered minimum specifications for pole barn or steel frame building construction:

BUILDING SIZE: All buildings must conform to all easements and setbacks provided in the Covenants and Restrictions.

FOUNDATIONS: It is recommended that the "International Building Code" be used while building any structure, but it is the responsibility of the owner/builder to follow these minimum guidelines.

Floor: Must be at least 4" thick, 3000 psi with 2 1/2' continuous rebar.

Footings: Must be at least with 8' x 16' strength 4000 psi with 2 $\frac{1}{2}$ ' continuous rebar. Top of footings must be at least 28" below finished grade with 18" diameter piers.

Wall Framing: All wall girths must be a minimum of 2×6 (#2) @ 26" O.C.

Roof Framing: 2×6 Rafters (#2) @ 26" O.C. The roof pitch must be a minimum 4/12 pitch. Corner columns, Truss bearing columns, and end wall columns must be a minimum of 6×4 (#2). If using metal roofing and/or siding, it must be a minimum of 29 gauges.

OTHER STRUCTURES

Hangars: May be sized to need as long as all easements and setbacks are met. Hangars shall be allowed on "S" lots only.

Pole type structures or garages shall be allowed on commercial lots, "S" lots and "MH' lots only.

Garages – attached and detached. Detached garages or outbuilding space may not exceed 720 square feet as measured from the outside dimensions and may only be built on an improved lot. Garages are governed by the minimum building specifications, easement and setback requirements.

Fences – opaque fencing of property boundary lines will not be permitted; opaque fencing for pet enclosures may be permitted depending on size and location at the discretion of the building committee. All fence material must be placed a minimum of 6" inside of the property line and may not be placed any closer than 25' of the waterline as measured at full reservoir. A legal survey will be required if there is not one on file. The property owner will be required to make all four lot corners visible for the building committee to insure proper compliance.

Shelters – screened or not. Shelters are intended to be open structures not large enclosed sheds or cabins. Lots may have one shelter that is no larger than 288 square feet which may contain in its dimensions a 120 square foot enclosure/storage shed as measured from the outside dimension of the structure. Roof overhangs may not exceed 2'. Roof pitches shall be a minimum of 4/12, not to exceed 6/12. Total height of the structure shall not exceed 14 feet as measured from the top of roof ridge to the lowest point of its foundation or footing. Shelters may be screened in. Screened areas are considered open area. All shelters must be at least 60% open area. Window openings may be screened or left open. Open area is calculated by measuring the actual open (screen) area and dividing it by the total wall area. Any framing and support members for the open (screened) area are not considered open areas. Screening material must be a non-corrosive material such as aluminum, fiberglass or copper – no metal type screening that will rust can be allowed. Shelters may not have glass windows, shutters or any other opaque material that would cause the open area to be reduced to less than 60%. Shelters may not be placed closer than 25' to the waterline as measured from the overhang and at full reservoir.

Lots may have one shelter.

Storage sheds – site built or pre-manufactured units; no molded plastic type units will be approved. Storage shed roof overhangs may not exceed 6" and must meet the minimum building requirements but will not be required to have a foundation or footing. Storage sheds may not be placed any closer than 25' of the waterline as measured from the roof overhang and at full reservoir. Sidewalls will not exceed 10' in height. Roof pitch shall be a minimum of 4/12, not to exceed 6/12. Total height of the structure shall not exceed 14 feet as measured from the top of roof ridge to the lowest point of its foundation or footing.

Improved lots may have a storage shed that does not exceed 288 square feet as measured on the outside dimensions of the enclosure; any larger will be considered a detached garage or outbuilding. Unimproved lots may have one storage shed that is no larger than 120 square feet as measured on the outside dimensions of the enclosure.

Decks – a structure of any height which is anchored to the ground and/or another structure. Decks attached to a structure shall be secured with thru bolts or structural lag bolts. Decks can be placed no closer than 25' to the waterline as measured from the overhang and at full reservoir. Decks constructed on piers and unattached to any dwelling require skirting if the finish grade falls more than 2' below the finished floor.

Unimproved lots may have one deck that is no larger than 288 square feet.

Patios – concrete or sand based.

Patios that are made of concrete or any other hard surface material must be kept at least 25' from the waterline as measured at full reservoir.

Sand based patios must be placed a minimum of 6' from the waterline as measured at full reservoir. Unimproved lots may have one patio that is no larger than 288 square feet.

Boathouses — permits for new boathouses are no longer available. Existing boathouses may be repaired. The type of material used at the time may be changed upon approval of the committee. The existing footprint may not be changed, altered, expanded or added on to in any fashion. A planned teardown and replacement of an existing boathouse is not allowed. If a boathouse is in such disrepair that it must be torn down it cannot be replaced. Permits for any boathouse repair or fill must be submitted for approval before construction can begin. Boathouses are to store watercraft and are not intended to be used as a shelter.

Floating platforms – docks, swim platforms and PWC lifts. Encapsulated regulation foam floats will be required for new or replacement on all docks, swim platforms or PWC lifts. Steel, foam or plastic barrels for floatation and pier type docks are not allowed. Boat docks or platforms with their ramps will not exceed the overall length of 38 feet in combined length measured from the shoreline at full reservoir. However, where safety, traffic or accessibility is in question, docks and ramps must be sized accordingly. When these conditions exist and exceed the overall length of 38 feet (ramp and dock combined); the combined length can be as long as needed for a boat lift that requires 52 inches of water depth to operate properly – a special building permit will need to be requested and issued. Replacement boat docks can be the same length as the previous boat dock when procured by the same owner; a new owner must abide by the 38' overall requirement or apply for a Special Permit. No two-tiered docks will be allowed. Survey markers/rebar must be clearly visible when setting docks, platforms, lifts, boat ramps or walkways to insure easement compliance. When electrical power is supplied to boat docks the owner is responsible for ensuring all wiring and protective devices are installed and in working order.

Boat ramps and walkways: Boat ramps shall be no wider than 12 feet. Concrete, if used, shall not extend more than 8 feet into the lake.

Walkways shall be no wider than 48 inches and may extend all the way to the water's edge.

Room additions and porches – open or enclosed. All easement and setback restrictions must be met as measured from the roof overhangs as well as all of the minimum building guidelines. Screening material must be a non-corrosive material such as aluminum, fiberglass or copper – no metal type screening that will rust can be allowed.

BUILDING ON UNIMPROVED LOTS

No building may be erected on any lot prior to the erections of a dwelling (developed lots) with the exception of hangars on "S" lots, storage sheds, shelters, decks, boat docks, fences, patios or business structures zoned for business or commercial use. All structures must conform and meet the current specifications and requirements at the time of Building Permit submission. Property owner(s) of unimproved lots may have a total of three structures on their lots, which may include one shed, one shelter and either a deck or patio. Multiple structures of the same kind are not allowed. If a property has both a shed and a shelter they must be 10' apart.

MISCELLANEOUS BUILDING RULES

Aluminum carports are not allowed.

No toilets of any kind are allowed in sheds, shelters, boat docks, boathouses or similar structures.

All structures will have exposed bare metal painted or coated with a surface coating and approved by the Building Committee.

The property owner will be responsible for notifying all utility companies prior to any earth excavation, including placement of a satellite dish.

Silt Fences: Silt fences or their equivalent are required to control erosion/silt around ANY excavated area and must be installed properly. All silt fences or "sock" type silt barriers, except shoreline work, must be installed and maintained prior to excavation. After shoreline work has commenced, straw bales will be required at the end of each work day. Upon completion of the shoreline, a contractor grade silt fence, along with a solid run of staked straw bales shall be installed and maintained until such time that a ground cover has been established. A stop work order will be posted at the job site if these requirements are not met. Failure to meet these requirements and prevent erosion/silt from entering the lake, ditches and other runoff areas or allowing it to infringe on other property will result in a ticket and a fine. (8-2018)

HOW TO INSTALL A SILT FENCE

- 1. Determine the position where you want to put the silt fence, and dig a trench along this line. The trench should be at least six inches wide and six inches deep.
- 2. Hammer the fence stakes in on the other end of the trench away from where the runoff will be originating. The stakes should be anywhere from two feet to ten feet apart, depending upon the expected runoff.
- 3. Attach fence fabric, if you are not using pre-attached fabric. The fabric may have pockets where the fence stakes will fit in, or the fabric may have a tie string attached.
- 4. Fill your trench back in, making sure that at least six inches of fabric underground.
- 5. Pack down the soil in the trench using a compacting machine or at least an iron hand tamper. No community area shall be used for commercial business. This includes but is not limited to the construction of a dock or any other structure by a property owner or their contractor.
- *Violation of any of the stipulations set forth in the Covenants and Restrictions or the Building Rules and Regulations during any part of the permit process, as determined by the Building Committee, will result in the project being stopped until the issue is resolved.

Viking Valley Association, Inc. Safety Patrol

 144 East Main
 Telephone: 660-663-2204

 Gallatin, MO 64640
 FAX: 660-663-3792

Attention Lot Owners

Assn. Office: 660-663-2131

It is your responsibility to let your contractor know what the rules are at Lake Viking about parking on the streets and keeping the lots clean while their crews are working. We try to work with you and them on parking. We know it is difficult to find places to put their trailers while they are doing dirt-work and pouring concrete. If we all work together we can work this out. The important thing to remember is that we have to be able to get emergency vehicles through to help anyone that might need help.

Thank You,

The Security Staff

BUILDING PERMIT INFORMATION FROM PUBLIC WATER SUPPLY DISTRICT NO. 3 OF DAVIESS COUNTY

Locate water service lines

Please have the water district locate water service valves (that are located on every lot) before excavating. Call 660 663-2771

Customer's Duty Regarding Service Lines:

The water user's service pipe and all connections and fixtures attached thereto shall be subject to the inspection of the District before service is commenced, if the District so elects, and all properties receiving a supply of water and all service pipes, meters and fixtures, including any and all fixtures within any improvements or buildings on said properties, shall at all reasonable hours be subject to inspection by the District.

All service pipes shall be laid at all points at least 36 inches below the surface of the ground and shall be placed on firm and continuous earth so as to give unyielding and permanent support. Such pipes shall not be laid in sewer ditches. It shall be installed in the trench at least 18 inches in a horizontal direction, in undisturbed earth, from any other trench wherein are laid gas pipe, sewer pipe, or for other facility public or private. Such service lines shall not pass through premises other than that to be supplied unless the District shall so agree in writing.

Water user shall, at his expense, make all changes in the service pipe required or rendered necessary on account of changes in the street grades, relocation of mains, or other causes.

Any repairs or maintenance necessary to the service pipe or any pipe or fixture in or upon the water user's premises shall be performed by the water user at his sole expense and risk.

Service pipes must be kept and maintained in good condition free from all leaks, and in compliance with all Rules and Regulations of the District or other regulatory agency, and for failure to do so the water supply may be discontinued.

The District shall not be liable for any damage done or inconvenience caused by reason of any break, leak or defect in, or by water escaping from water pipes, or from fixtures on the premises of the owner or water user. The water user shall be billed in the usual manner for the cost of all such water according to the rate schedule of the District as provided in these Rules and Regulations.