

GARRISON LOTS 1 AND 2 OVERVIEW



Please see www.r4land.com for additional pictures and for directions.

DESCRIPTION: The Garrison Lots are located 6 miles off of Good Hope Exit #304 of I-65. Near as I can tell, this land division occurred in the early 70's.

- **Price:** \$180,000
- **Subdivision:** There are 2 lots, but you need them both to build a house. Lot 1 does not have enough depth between the mountain and the road to build a structure. The lots are basically carved out of a mountainside, so they have just enough room to build a nice house, but with little yard.
- **Power:** There is no power to the lots, although Cullman Electric Cooperative will bring service once a structure is being built for the cost of about \$22,000. The cost for overhead is first 600' is free, the next 600' is \$2.75 per ft. and then remaining estimated 3,800 ft. is at \$5.33 per ft. There are 2 other lot owners nearby (with road access) that may be interested in splitting this cost of bringing power.
- **Water:** There is no water, but a waterline would cost roughly \$30k to bring into the property. There are 2 other lot owners nearby (with road access) that may be interested in splitting this cost of bringing power. A well or a lake water filtering system will run about \$6k.
- **Septic:** The lots are not perk tested, however, the old septic system in place works – the ground seems to perk well.
- **Restrictions:** The lots are metes and bounds descriptions and there are no covenants or restrictions. The lots are in Cullman County and I don't think there are many if any restrictions on building.

- **Neighbors:** There are two lots roughly 1000' to the east and there is a camper on one of them. These are the only two lots within a mile with legal road access. There are 7 lots adjacent to my lots and there is no legal road access, with the only access being from the water. It is possible these lots could be purchased and you could have up to 750 ft. of shoreline with a great deal of privacy.
- **Slope:** The nice thing is that there is virtually no walk to the swim platform bridge – it is right on the water.

The dirt road leading to the property is marked as a county road on the tax plat. It does have a 911 address, but I don't know what it is. The road is gated during deer season, and is approximately 1 mile and winds through a 500 acre property. They are developers and could plan to build a golf course community on the plateau there, which would give spectacular views of the lake. The only way off the mountain to the water is the road that leads to the two lots. The lots could become very valuable if one day the waterfront area turns into a high end commercial marina for any development on Kinney Mountain. But that is speculation. For the mean time, the two lots are part of a 9 lot land division. The current use for me has been to put a 32' ft. travel trailer on the lots and enjoy the spectacular view and the privacy these lots afford.



ACCESS TO LOTS

Please refer to the attached plat obtained from the Cullman County Courthouse. The road marked on the tax map as a County road comes off the top of the Mountain and down to the lake. At which time, a hard left is taken, and the road leads up to Lots 1 and 2 which I have for sale.

THOUGHTS:

I bought a high end 32' Layton Lakeview by Skyline travel trailer (with slide) onto the lot, and bring super-quiet Honda Generators to run power. Water for the sink, shower and toilet is pumped up from the lake and into the holding tank of the trailer. We are hooked up to the existing septic system. I built a retaining wall this Fall to prevent shoreline erosion. There is a boat ramp on the adjacent property and we have permission to use it. The swim platform is permitted by AL Power and is in decent shape. The set up is inexpensive and low, low maintenance. I am happy to sell this entire set-up with the lot for an additional \$15k.

I own or have owned in Partnership more than 2 miles of Smith Lake shoreline, (see www.hiddenfallssmithlake.com) and have more than 2 additional miles under contract. I know Smith Lake as well as anyone and have chosen these two lots as my personal retreat. The view is spectacular, the water is deep, we have total privacy and are only 6 easy miles off of I-65. My kids love the fishing, walking on the shoreline and shooting guns and fireworks – and building bonfires. We take motorcycles and ride all over the adjacent property, and we take night walks in the woods. You will not find this set up anywhere on the Lake.

DIRECTIONS:

I-65 to Good Hope exit #304. Go 6.2 miles and R on CR282 (sign for Catalina Pt.) and go 0.5 miles and bear right at "Y" onto CR291. (there will be a sign for Lakeshore Estates) Go 0.2 miles and go Left onto CR294. Go 0.3 miles and dirt road will be on the Right. Open red gate and go through. After about a mile on this dirt road, the road will fork - straight is grown over, so go right, and head down the hill. Do not attempt this hill if it has been raining or it is wet. At bottom, you will see lake. Go left and on around is the lot. You will see the swim platform in the water.

Feel free to contact me and ask me questions.

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ADDENDUM – Smith Lake Facts in a Q and A written by my realtor friend Justin Dyar

Here are some common questions I am asked on a daily basis about Smith Lake that you might not know but NEED to understand when searching for lake property:

1) Does the water level on this lake stay the same ?

My answer: NO ! The water level of Smith Lake fluctuates a great deal. The normal pool for this lake is 510 feet ASL (Above Sea Level). This lake will usually go up and down a minimum of 14 feet from the normal pool ! The winter pool for the lake is 496 feet ASL (Above Sea Level). When searching for a home, you should consider this fluctuation. To see the water level history, click [HERE](#) or the link to the left of this page.

So, for example, if you look at a piece of property in June with 10 feet of water under the dock, in September, odds are, the dock will be sitting on the ground !

My advice: Purchase a handheld depthfinder or use a tape measure with a weight on the end!

2) What kind of dock/boathouse can I place on my property?

My answer: All structures below the 522 elevation must be approved by Alabama Power (APCO). All applications for dock permits are examined on a situational basis. An APCO representative will make the final call on what your property will allow.

Most docks on this lake float due to the water fluctuation. A dock is usually placed at the 510 elevation to maximize the usage of the structure on the lake. Alabama Power (APCO) requires 100 feet of waterfrontage to be applicable for a dock. They will permit a 60 foot walkway attached to a boathouse of no more than 32 feet in depth. This totals a

maximum of 92 feet from the 510 elevation. The maximum boathouse size is 32 feet x 32 feet which would accommodate 2 boats. However, if your property is in a narrow part of the lake, APCO will only allow a dock and boathouse to reach one-third the total width of the channel.

I have contact information for boathouse builders as well as all the contact information for Alabama Power regarding the rules and regulations on the lake.

3) When I see a property that is advertised as "seasonal water", what does that mean?

My answer: "Seasonal water" is a term meaning that the water on the property will recede completely during the off season rather than having "year round" water. Since this lake fluctuates a great deal, many properties will loose water when the water level drops during the winter months. Usually, properties such as these will have water from late Spring until early September depending on a number of factors. Some properties could be completely dry in August while others may keep water until late September. This varies tremendously throughout the whole lake.

When you are in question about a property having seasonal water, check the depth and compare it with the current water level at the dam.

This picture was taken in mid September when the water level was at 499 feet ASL

The swim pier in the above picture is sitting on the ground. However, in the spring, the water will be at normal pool and this particular property will have water under the pier until around early September.

4) Do all areas of the lake have a public water supply and sewer system?

My answer: NO.

As for a water supply, some areas of the lake have public water and others must have a well drilled to obtain water. You should ask this question before you purchase any type of property on this lake. There are local companies who do well drilling and could give you an estimate on this type of water system.

As for a sewer system, all properties on this lake will require an onsite septic tank system to accommodate wastewater. When purchasing property with an existing septic tank, I would suggest a septic system inspection performed by a professional septic tank company.

As an experienced lake professional, I have all the information on these topics as well as contact information for all types of companies specializing in water and septic systems.

5) How are taxes assessed on my property on the lake?

My answer: Depending on the county in which your property is located, a certified county appraiser will usually assess your property and determine the value and you will be taxed on that amount per the appraisal.

6) Is there any charge for placing a dock on the lake?

My answer: YES. There is a \$250 fee required by Alabama Power to obtain a new permit for a dock or boathouse. A representative from APCO will meet with you to inform you of the type of structure your property will allow per their regulations.

7) Is the water ok for swimming?

My answer: Of Course. Smith Lake is rated as one of the cleanest lakes in America, so don't think twice about taking a swim ! The waters are crystal clear and run very deep ! Some depths reach over 300 feet !

8) How is the fishing on the lake?

My answer: The fishing on the lake is great. Several tournaments are held on the lake each year. It is not uncommon to see fishermen cruising the lake all year long whether it be rain or shine.

9) Can I buy gas/oil on the lake for my boat?

My answer: Yes. Smith Lake has plenty of marinas with gas pumps located directly on the water for easy access when it is time to fill up. Some marinas are open year round with fishing/tackle items for sale as well.

10) Is there a speed limit on the water?

My answer: At this time, there is no speed limit on the water. However, several "no wake" zones are posted throughout the lake meaning that your boat/watercraft must be driven only at idle speeds in these zones. Just remember that state law requires all people operating a vessel to obtain a boater's license.