2026 LAKESMART PROPERTY EVALUATION

Date:_____

Property Owner Name(s):_____

Evaluator Name:_____

Coordinator Name:_____

Organization/Lake Association Name:_____

Waterbody Name:_____

ATTACH HOMEOWNER QUESTIONNAIRE TO THIS SURVEY

PROPERTY OVERVIEW

Estimated ***total*** shoreland frontage: _____ feet
(*See Question 6 of the Homeowner Questionnaire*):

Estimated shoreland frontage in front of ***development footprint***: _____ feet

PHOTOS:

Seven representative photos must be submitted in Survey123 with the scored evaluation. Please keep the camera setting at a 1:1 ratio and do not use wide angle or zoom out. Pictures are worth a thousand words. Please give the reviewer the best opportunity to understand what you are seeing. If you FLAG the evaluation for additional review, be sure to include photos of the issue.

- Photo 1 – Shoreline from the end of the dock, looking left
- Photo 2 – Shoreline from the end of the dock, looking right
- Photos 3 and 4 – Representative buffer photos, including one from house to shoreline
- Photos 5, 6, and 7 – Issues or other photos to justify scores

Please include a brief description of photos 5, 6, and 7 in Survey123.

SECTION 1: DRIVEWAY AND PARKING AREAS

Within the development footprint

Standard and Score	Points
a. Is the driveway defined? 0 Undefined 1 Somewhat defined 2 Well defined or no driveway	
b. Is the parking area defined? 0 Undefined 1 Somewhat defined 2 Well defined or no parking area	
c. Do shoulders and ditches around the driveway and parking area show signs of erosion? 0 Many major signs 1 Many signs, mix of major and minor 2 A few minor signs 3 No signs or N/A	
d. Do the driving surfaces show signs of erosion? 0 Many major rills (0.5" deep or more) 1 Some major rills 2 A few minor rills (less than 0.5" deep) 3 No signs of erosion	
e. If there is identified erosion (questions 1c and 1d), how much of the runoff is directed to an effective BMP? 0 None 1 Some 2 Most 3 All or no BMP needed *Loon Smart requires at least 2*	
f. Are there signs of grease or motor oil on the driveway or parking area? 0 Many or large signs 1 Some or small signs 2 No signs	
Total Available Points =15 **(11 to qualify) Total =**	

Homeowner Talking Points:

✓Impermeable Surfaces ✓Surface Materials ✓Best Management Practices

Comments:

SECTION 2: OUTDOOR STRUCTURES

Within the development footprint (Structures within the buffer are evaluated in Section 5)

Standard and Score	Points
a. Do you see signs of erosion from driplines of the main structure (camp/house)? 0 Many major signs 1 Many signs, mix of major and minor 2 A few signs but all minor 3 No signs	
b. Are there signs of erosion around any unattached structures (sheds, garages, patios, open decks, boardwalks) in the outdoor living area? 0 Many major signs 1 Many signs, mix of major and minor 2 A few signs but all minor 3 No signs or N/A	
c. If there is erosion, how much is directed to an effective BMP? 0 None 1 Some 2 Most 3 All or N/A *Loon Smart requires at least 2*	
d. Does the homeowner follow a recommended septic pumping schedule? *(see Question 13 of the Homeowner Questionnaire)* 0 No 1 Yes	
If location of the leach field is unknown, score zero for questions e and f; skip to question g.	
e. How much woody vegetation is growing over the leach field? 0 A lot 1 Some 2 None	
f. Does the leach field show any signs of malfunction? 0 Significant signs (strong odor, soft/wet ground, seepage of effluent) 1 Moderate signs (noticeably greener vegetation nearby) 3 No signs	
g. If there is an outside heating oil tank, is it in good condition? 0 No, signs of rust/damage visible 1 Yes, good condition or N/A	
h. If there is an outside heating oil tank, is it protected from falling ice and snow? 0 No, not protected 1 No, but valve cover protected 2 Yes, entire tank and valve cover protected or N/A	
i. Are chemicals stored under cover where they do not pose a threat to water? 0 No, chemicals out in open 1 Yes or N/A	
Total Available Points =19 **(13 to qualify) Total =**	

Homeowner Talking Points:

✓Water Conservation ✓Septic Management ✓Erosion Control

Comments:

SECTION 3: OUTDOOR LIVING AREAS

Within the development footprint (paths/walkways through the buffer are evaluated in Section 5)

Standard and Score	Points
Paths and Walkways in the Development Footprint:	
a. Are the walking paths well-defined? 0 No 1 Yes (all or most)	
b. Are there any signs of erosion along the walking paths? 0 Many major signs 1 Many signs, mix of major and minor 2 A few signs but all minor 3 No signs or N/A	
c. Are walking paths that lead to the buffer mostly curved/winding? 0 No 1 Yes (all or most)	
Lawns:	
d. Is there a lawn that is being maintained (mowed, fertilized, etc.)? 0 Yes, large area of lawn, lots of maintenance 1 Some lawn, minimal maintenance 2 No lawn	
e. Is stormwater flow over the lawn directed to a BMP? 0 None 1 Some 2 Most 3 All or no lawn	
General Use:	
f. Do you see pet waste in any outdoor areas? 0 Lots of waste 1 Some waste 2 No waste	
g. Are boats stored in a designated area? 0 No 1 Some are and some aren't 2 Yes or N/A	
h. Are areas of bare soil covered with duff or mulch? 0 No, all or almost all areas not covered 1 Mixed, but bare areas > covered areas 2 Mixed, but covered areas > bare areas 3 Yes, all/most areas covered	
i. Are there visible signs of erosion from the areas described in questions g and h? 0 Many major signs 1 Many signs, mix of major and minor 2 A few signs but all minor 3 No signs or N/A	
j. If there is erosion, how much is directed to an effective BMP? 0 None 1 Some 2 Most 3 All or no BMPs needed *Loon Smart requires at least 2*	
Total Available Points =23 **(16 to qualify) Total =**	

Homeowner Talking Points:

✓Soil Compaction ✓Lake Friendly Lawn Care ✓Pet Waste

Comments:

SECTION 4: SHORELINE

Along the entire owned shorefront (the interface between the water and the land).

Standard and Score	Points
a. Is the shoreline stable? 0 Mostly unstable, significant erosion 1 Moderately unstable, some signs of erosion 2 Mostly stable, minor signs of erosion 3 Completely stable, no signs of erosion	
b. If people have placed rocks or riprap along the shoreline, is there vegetation covering/shading the stones most of the day? 0 No vegetation 1 Some vegetation and shading 2 Mostly vegetated/shaded 3 All vegetated/shaded or N/A	
c. Are there signs of erosion where the dock joins the shoreline/path? 0 Many major signs or a mix of major and minor signs 1 A few signs but all minor 2 No signs or N/A	
d. If there are seasonal and/or year-round streams on the property, is there a vegetative buffer that protects seasonal and/or year-round streams? 0 No stream buffer or buffer is <10 ft deep 1 Stream buffer is 10-20 ft deep 2 Stream buffer is >20 ft deep or N/A	
Total Available Points = 10 **(7 to qualify) Total =**	

Homeowner Talking Points:

✓Shoreland Zoning and Permits ✓Living Shorelines ✓Stream Buffers

Comments:

SECTION 5: SHORELINE BUFFER

Applies to the vegetative buffer between the development footprint and the lake

Standard and Score	Points
a. Depth: What is the average depth of vegetation along the shoreline buffer? 0 < 10 feet 2 10-20 feet 3 20-30 feet 4 30-50 feet 5 50+ feet	
b. Slope: How steep is the average slope from the edge of the buffer to the lake? *Steeper slopes require deeper buffers to be effective.* -3 Very steep (difficult/impossible to walk up) -1 Steep (similar incline as a staircase) 0 Flat/Gradual	
c. Layers: An ideal buffer is made up of 5 layers: canopy trees, midstory trees, shrubs, groundcover, and duff. Looking across the buffer, are there: 0 Two or fewer layers throughout most of the buffer 2 A mix of 3 or more layers throughout most of the buffer, tree layer not robust 3 A mix of 3 or more layers throughout most of the buffer, robust tree layer 4 Five layers present throughout most of the buffer	
d. Breaks: Does the buffer extend across the entire development footprint with no major breaks? 0 Buffer has one or more major breaks (>6' wide) of lawn, bare soil, fire pit, etc. or there are signs of erosion in the buffer that are not effectively managed. 1 Buffer is mostly continuous but has 3 or more smaller breaks (<6' wide) and any erosion is effectively managed. 2 Buffer is continuous or has 1-2 winding/well-placed paths (<6' wide) and any erosion is effectively managed.	
e. Ground: Is the ground surface uneven and conducive to infiltration of stormwater in low places? A robust ground cover serves a protective function similar to hummocks (mounds) and depressions (pits). 0 Ground surface is smooth 1 A few low/uneven places that capture water 2 Many low/uneven places that capture water 3 Ground is uneven, with hummocks and depressions throughout	
f. Erosion: Do you see any signs of erosion around structures, paths, or stairs in the buffer? 0 Many major signs 1 Many signs, mix of major and/or minor 2 A few minor signs 3 No signs or N/A	
Total Available Points = 17 *Loon Smart requires at least 14* **(12 to qualify) Total =**	

Homeowner Talking Points:

✓Native Plants ✓Reducing Impact of Rain ✓Significance of Slope

Comments:

SCORING *(Note: Awards must be reviewed **BEFORE** signs are distributed!)*

Section	Name	Standard	Score	Qualify? (y/n)
1	Driveway and Parking Areas	11/15		
2	Outdoor Structures	13/19		
3	Outdoor Living Areas	16/23		
4	Shoreline	7/10		
5	Shoreline Buffer*	12/17		

☐ 🚩 **FLAG:** This property needs additional review. The scoring does not accurately reflect the status of the property regarding award eligibility. *(Please elaborate below.)*

NOTES:

SECTION 6: LOON SMART MERIT AWARD

Loon Smart Standards	Yes/No
a. Did homeowner answer "yes" to the two Loon Smart questions on the Homeowner Questionnaire?	
b. Did homeowner score at least a 2 on Standard 1.e?	
c. Did homeowner score at least a 2 on Standard 2.c?	
d. Did homeowner score at least a 2 on Standard 3.j?	
e. Did homeowner score at least a 14 for Section 5: Shoreline Buffers?	
Does homeowner qualify for Loon Smart Award?	

EVALUATOR DATA: Use decimals for time (e.g. 90 minutes = 1.5, 75 minutes = 1.25, etc.) For mileage, round off to nearest whole number.

Hours spent on Survey, including speaking with homeowner prior to survey:	
Hours spent travelling to and from the site:	
Hours spent writing to homeowner and reporting to your Coordinator:	
Total Time Spent Completing This LakeSmart Visit:	
Mileage to and from survey site:	

LAKESMART STANDARDS *and* BEST MANAGEMENT PRACTICES (BMPs)

Circle any standards of concern along with BMP recommendations for homeowners.

BMP technical fact sheets can be found at lakes.me/BMPs. Refer to Evaluator Training Manual or email lake coordinators or lakesmart@lakes.me for other resources or recommendations.

1. DRIVEWAYS & PARKING AREAS

Standards

- Driveways and parking areas defined
- No signs of erosion *or*
- Erosion directed to effective BMPs
- No signs of grease or motor oil

BMPs

A. Resurface with gravel and crown/slant to shed water
B. Divert runoff with a rubber razor, open-topped culvert, turnout, waterbar, or berm/swale
C. Install culvert for large flows to deliver water under driveway to catch basins
D. Add gravel/vegetation to ditches
E. Direct runoff to vegetated areas or catch basins where it can be absorbed.
F. OTHER:

2. OUTDOOR STRUCTURES

Standards

- Roof runoff captured and infiltrated
- Any erosion directed to effective BMPs
- Septic tank regularly pumped
- Leach field functional, no woody vegetation
- Outside oil tanks in good condition/protected
- Chemicals stored safely

BMPs

A. Install infiltration trench
B. Add crushed stone, mulch, plantings at dripline
C. Install gutters, downspouts, rain barrel, drywell, rain garden to capture water
D. Install vegetated swale to divert runoff
E. Pump septic tank per septic service recommendations
F. Clear woody vegetation from on/around leach field
G. OTHER:

3. OUTDOOR LIVING AREAS

Standards

- Paths well defined, winding, no erosion
- Lawn minimized/low maintenance
- No pet waste
- Boats stored in designated area
- Bare soil areas covered with mulch/duff
- No signs of erosion *or*
- Erosion to effective BMPs

BMPs

A. Wind paths, cover with ECM, crushed rock, etc.
B. Install infiltration steps, rain garden, waterbar, vegetated swale to manage runoff
C. Define recreation and boat storage areas.
D. Plant vegetation in bare areas
E. Minimize lawn, mow high, leave cuttings
F. Use fertilizer only after soil test or with new lawn but not within 25' of lake
G. Use herbicides/pesticides sparingly, if at all
H. Cover soil with mulch in cultivated areas
I. Eliminate water channels by infiltrating/diverting at source
J. OTHER:

4 & 5. SHORELINE & BUFFER

Standards

- Stable shoreline, bank not undercut by waves/ice
- Shaded riprap (if present)
- No erosion at dock
- Deep, multi-layered vegetative buffers
- Minimal breaks; healthy canopy
- Ground uneven
- No signs of erosion

BMPs

A. Enlarge buffer with native plants, live stakes, ECM over bare soil
B. Plant different layers for future growth
C. Reduce breaks, wind paths, install BMPs for erosion
D. Reinforce where dock meets path with stones, water bar, crushed rock, plants
E. Let duff accumulate
F. Treat slumping shore with plants/live stakes, with woody shrubs behind to stabilize. Use riprap as last resort (riprap always needs a permit)
G. Leave plants, stones and rocks in the shallow near-shore area
H. OTHER: