WHEREAS, Article V of the bylaws gives the board of directors the authority to adopt, publish and enforce rules and regulations governing permitted and prohibited uses and restrictions within the association, and

WHEREAS there is a need for regular review of LOWA Regulations for completeness, clarity and enforceability and

WHEREAS there is a need for clear, concise and distinct regulations governing the use of individually owned and LOWA owned property

NOW THEREFORE, BE IT RESOLVED that the board will delete Section V, Individually Owned Property Use of, except for subsection B., and insert Regulation V.A., and V.C., through V.L., Use of Individually Owned and LOWA Owned Property, as written below:

V. USE OF PROPERTY--INDIVIDUALLY OWNED AND LOWA OWNED PROPERTY

A. GENERAL

Each dwelling unit within LOW shall provide a residence for only one household, i.e., one or two persons and their immediate families (father, mother, grandmother, grandfather, sisters, brothers, children, grandchildren and persons married to same) living together as a single housekeeping unit.

B. (Remains unchanged from the current approved regulation)

C. TRUCKS, COMMERCIAL VEHICLES, FARM AND LANDSCAPE EQUIPMENT

A truck is any vehicle used for transporting materials, moving products or otherwise used for business/commercial purposes having a gross vehicle weight of 7,500 pounds or more or which is titled/licensed and tagged as a truck.

1. The below listed vehicles and equipment shall not be parked on any LOW residential lot overnight or longer except during approved construction projects on that lot.

   a. Trucks or vehicles with commercial marking or used for construction, materials delivery or business.

   b. Farm-licensed vehicles, farm and landscape equipment or trailers.
At the completion of the residential lot project, all vehicles and equipment must be removed from the site within four days.

2. Official government vehicles are exempt from this regulation.

D. PERSONAL PROPERTY/INOPERABLE VEHICLES

1. Personal property, such as lawn and garden tractors (20 hp or less), equipment, ladders, receptacles for trash, accumulations of building supplies, lumber, toys, etc., shall not be stored in the front or side yards or in an unsightly manner in back yards. It is recommended these items be stored in a basement, garage, or approved shed. Installation of any building in which to store personal property requires ECC approval.

2. Inoperable vehicles, vehicles in a visible state of disrepair, or vehicles lacking proper registration or license plates, shall not be parked or stored on any residential lot unless parked in a completely enclosed garage.

E. INSTALLATION AND MAINTENANCE OF IMPROVEMENTS

Residential lot owners in LOW who propose new or expanded improvements in LOWA road rights-of-way, drainage easement or any other LOWA properties are required to obtain a permit. A completed application and plans for the improvement shall be submitted by the property owner or builder to the General Manager or his/her designee for approval.

1. Prior to any vehicular access to an undeveloped residential lot from LOWA roads, a culvert and/or entrance driveway shall be installed and approved.

2. New or expansion of existing improvements include, but are not limited to:

   a. Bulkheads, driveway culverts, road right-of-way improvements, paved driveways, and drainage easement improvements.

   b. Planting trees, shrubs, flower beds, installing rip-rap, rock gardens, walls, fences, bulkheads, abutment at the end of culverts, statuary, name signs, and night lights.

3. The proposed improvement(s) must be designed, installed and maintained in such a manner that does not:

   a. Impede any maintenance, installation or construction, which must be done on LOWA property by LOWA Maintenance or utility companies.

   b. Obstruct or aggravate runoff in drainage easements and roadside ditch lines or detract from the general attractiveness of LOW.

   c. Obstruct a vehicle operator’s sight lines to oncoming traffic near intersections.

4. Maintenance: From the time an approved permit for a new, expanded or improved installation has been issued, the lot owner is wholly responsible for its construction and
maintenance. If the approved installation is damaged in any way, whether by natural causes or otherwise, the restoration or removal is the responsibility of the property owner and must be done in a timely manner.

5. **Road Rights-of-Way, Roadside Ditches and Culverts:**

a. During construction of any improvements or installations, all materials or equipment shall be stored on private property and not in the road right-of-way or on any LOWA property.

b. Any improvement installed within 10 feet of the edge of the road pavement may not constitute a hazard to any vehicle attempting to utilize the shoulder in an emergency.

c. Abutment walls installed over entrance culvert ends may not extend higher than the surface of the driveway.

d. Should a lot owner remove any existing improvement which does not conform to this rule, it shall not be replaced.

e. The property owner shall not dispose of any materials (particularly yard debris/waste such as tree debris, leaves, grass clippings, litter, animal waste, etc.) in the LOWA road rights-of-way (i.e., ditches and roads).

**F. LOT MAINTENANCE**

1. Improved and unimproved property will be maintained in a neat and orderly condition.

   a. Dead trees (whether standing, leaning or lying on the ground), tree cuttings, piles of underbrush, , unstacked rotting or decayed logs, or any debris or items other than natural growth, must be removed.

   b. The application of fertilizer containing phosphorus shall be prohibited, except when a soil test deems it to be necessary and a permit is obtained from the General Manager or his/her designee.

   c. All lots, open decks, porches, docks and carports shall be maintained in a neat and orderly condition (e.g., no debris, rubbish, appliances or interior furnishings).

   d. Play equipment, including swings, sandboxes, playhouses, climbing structures, trampolines, etc., shall not be placed in the setback area. All equipment and location must be maintained in a neat and orderly condition.

   e. Pet runs, dog runs and animal shelters require approval (refer to VI.K.1 for guidelines on size and placement). They must be placed in the rear yard, not in the setback area of the owner's property, and maintained in a neat and orderly condition.

2. **House Numbers.** All house numbers shall be displayed on a post or similar structure at the street property line using reflective numbers of contrasting colors at least three inches high.
The numbers must be placed so that they may be read from either direction. The numbers must be displayed so that they are readable from the street at night when illuminated with vehicle headlights.

3. **Tree Cutting and Preservation:**
   
a. Removal of trees six inches or greater in diameter (measured no higher than 12 inches above the ground) from any lot or parcel of land without the written approval by ECC is prohibited.

b. When tree stumps are not removed from the property, they shall not be left higher than 12 inches above the ground.

4. **Bulk Storage of Gasoline.** There shall be no bulk storage of gasoline above or below ground on any residential lot.

5. **Snow Removal.** Snow removal from private driveways is the responsibility of individual residents. During snow or ice conditions, no vehicle shall park in a private driveway forward of the lot's front boundary. Violators are subject to penalties and/or towing at the owner's expense.

6. **Outdoor Lighting.** Outdoor lighting by individual lot owners or tenants will be shielded downward so as to avoid interference with the vision of motorists or the invasion of the privacy of the residents. This will apply to lighting on LOWA properties such as roads, parking areas, and exterior building lighting

G. **SHORELINE STABILIZATION**

1. Shorelines must be stabilized before construction. Permits for shoreline stabilization on the lakes must be obtained from the General Manager or his/her designee before construction is started. The specifications for the construction of shoreline stabilization are attached as Exhibit A to this Section. Building permits will not be issued for construction on lots fronting on the lakes unless such plans include shoreline protection as prescribed in Exhibit A and location of actual shoreline stabilization is approved as stated in paragraph 2 below. The Orange County Building Inspector will insure shoreline stabilization is completed at the time of the footing inspection.

2. Shoreline stabilization accomplished at any time must conform to the existing shoreline (where the water meets the land) unless a waiver in writing is granted by the General Manager or his/her designee. Waivers will not be granted under any circumstances when such waiver would interfere with adjoining property, be a hazard to navigation or because a property owner desires to reclaim property lost through erosion or wave action.

3. Silt at the lake shore line of a lot owner's property may be removed from the lake with the approval of the General Manager or his/her designee.
H. SIGNS

1. Signs on LOWA Property: The placing of any sign on LOWA property is prohibited except in designated areas on the day of an election or with the written permission of the General Manager.

2. For Sale Signs: Must be a painted (tan is suggested) wooden stake, approximately two inches by four inches, five and a half feet high, driven approximately two feet into the ground, with the lot number and contact phone number displayed. Sellers are also permitted to place one black and white electronically readable barcode or tag on each side of the sign post, not exceeding 3 1/4 by 3 1/4 inches in size, solely for the purpose of providing electronic access to real estate information regarding sale of the property. The stake should be driven within the lot line but not in the ditch between the pavement line of the street and the lot line. Stakes are available from the LOWA Maintenance Department by application. For sale signs on LOWA property are prohibited.

3. Political Signs: Only one political sign per issue or candidate, no larger than 4 square feet may be displayed on any residential lot. Political signs may be displayed no earlier than six weeks prior to an election and must be removed the day after the election. Political signs on Association property are not allowed except for two exceptions. The first exception is on Election Day. The second exception is on the day of a political event at which the candidates will appear. For both of these exceptions the signs must be in an area designated by the General Manager.

4. Yard Sale Signs: Only one sign, no larger than 2 feet by 2 feet on any residential lot on the day(s) of the yard sale. Signs are limited to two consecutive days, three times per year per lot. Yard sale signs on LOWA property are prohibited.

5. Nonprofit, Fund Raising, Informational, Organizational Signs: These signs may be temporarily placed in designated areas with written permission from the General Manager.

6. Business Signs: All business signs are prohibited.

I. YARD SALES

Yard sales are limited to two consecutive days, three times per year per lot. Yard sales are not open to the general public and must be coordinated with the ECC and Security (for parking and safe road conditions). The display of sale items is limited to the resident’s driveway and garage. Hanging items from trees is prohibited.

J. BOAT/RV LOT STORAGE

1. Storage fees, set forth in the approved fee structure, are payable on or before May 1 of each fiscal year. These fees may vary depending on the size and type of vehicle. Failure to pay the established fee by May 1 shall be deemed a breach of contract and will result in the loss of the right to use the space.
2. In the event of nonpayment when due, any property remaining in the space shall be conclusively deemed to have been abandoned and may be disposed of in such a manner as LOWA may see fit. In such case the member or registered tenant shall be responsible to LOWA for the cost of removal and disposal of such property.

3. All boats or vehicles stored in LOWA's Lakeview or campground storage sites shall prominently display a current LOWA ID and current vehicle registration. The General Manager will be responsible for the inspection and record keeping of the storage lots for compliance with regulations. Inspections will be performed at least twice annually. Violators of rental conditions will be cited and subject to the loss of the space if the condition is not corrected upon notification.

4. Only one vehicle is permitted in each storage space with the exception of a boat on a trailer, which is considered one vehicle.

5. Only a registered vehicle will be permitted on the member or registered tenant's storage space. The registered party is responsible for maintaining the assigned space at all times. If the space is not cleaned to correct the violation/s specified in a written notification, LOWA Maintenance may clean the space at the expense of the registered party.

6. Only LOWA members or registered tenants in good standing shall be eligible to use the storage sites. No subletting, sub renting or loaning of an assigned space is allowed. The rights of the rental space do not transfer with the sale of a residence.

7. If a member or registered tenant loses his status as a member or registered tenant in good standing, the user agrees to remove all items from the storage space immediately upon notification.

8. Commercial vehicles, RVs, boats, trailers or camper trailers may be stored in the Lakeview storage site when an appropriate space is available.

9. When a commercial vehicle is removed from the storage lot for daily business needs, the space renter's vehicle may be temporarily parked in the rental space provided the vehicle displays a current LOWA ID.

K. COVERS

Covers used for covering wood piles, parked cars, lumber piles, boats, lawn equipment, etc., must be in muted tones of dark green, browns, khaki, or camouflage and must be maintained in a neat and orderly condition.

L. BUSINESS USE OF RESIDENTIAL PROPERTY

A resident may use his/her residence to engage in any occupation conducted within the dwelling unit or approved accessory structure with the following stipulations:
1. No business activity which causes increased traffic or parking over normal residential use is permitted.

2. No noxious odor, offensive sound or illegal activities shall be carried out on any lot nor shall anything be done on any lot that shall be or become an unreasonable annoyance or nuisance to the neighborhood.

3. No mechanical equipment which is not customarily incidental to a resident or utility structure is permitted.

4. No materials delivered for business purposes or left for customer pickup may be stored outside the residence or accessory structure.

5. No signage or visual evidence that would indicate a business is conducted within or from the residence or accessory structure is permitted.
Use of Clubhouse Point, Regulation VIII.
Policy Resolution 2012-2

WHEREAS, Article V of the bylaws gives the Board of Directors the authority to adopt, publish and enforce rules and regulations governing permitted and prohibited uses and restrictions within the association; and

WHEREAS there is a need for regular review of LOWA Regulations for completeness, clarity and enforceability; and

WHEREAS there is a need for clear, concise and consistent regulations governing the use of Clubhouse Point.

NOW THEREFORE, BE IT RESOLVED that the board will delete Item F., Section VIII in the LOWA Regulations as currently written and insert F., Section VIII as written below:

1. Groups of more than 20 must reserve the use of the Clubhouse Point with Clubhouse Management, and must notify Security prior to the event.

2. The use of outside catering must be coordinated with Clubhouse Management prior to the event.

3. Vehicles are not allowed to park in the Clubhouse Point area.

4. The access road to Clubhouse Point may only be used to drop off large items with advance approval of Management.

5. Members/registered tenants and their guests using Clubhouse Point are responsible for clean-up of the area used.
WHEREAS, Article V of the bylaws gives the Board of Directors the authority to adopt, publish and enforce rules and regulations governing permitted and prohibited uses and restrictions within the association; and

WHEREAS there is a need for regular review of LOWA Regulations for completeness, clarity and enforceability; and

WHEREAS there is a need for clear, concise and consistent regulations governing the use of the Lakes.

NOW THEREFORE, BE IT RESOLVED that the board will delete Items B.2., B.2.a. and B.2.b., of Section X in the LOWA Regulations as currently written and insert B.2., Section X as written below:

2. The registrant shall be the owner of the watercraft to be registered. Except for small watercraft as defined in article A.1., the registrant shall carry watercraft liability insurance on the watercraft in the amount of no less than $500,000 per accident. In lieu of meeting the watercraft liability insurance requirement, a registrant with a watercraft of less than 10 horsepower may show proof of homeowner’s liability insurance coverage on the watercraft of no less than $300,000 per accident.
Use of Lakes, Regulation X,
Policy Resolution 2012-4

WHEREAS, Article V of the bylaws gives the Board of Directors the authority to adopt, publish and enforce rules and regulations governing permitted and prohibited uses and restrictions within the association; and

WHEREAS, there is a need for regular review of LOWA Regulations for completeness, clarity and enforceability; and

WHEREAS there is a need for clear, concise and consistent regulations governing the use of the Lakes.

NOW THEREFORE, BE IT RESOLVED that the board will delete Item E.5.c, of Section X in the LOWA Regulations as currently written and insert E.5.c., Section X as written below:

“No wake speed is defined as the slowest possible speed required to maintain steerage and headway.”
Use of Lakes, Regulation X,
Policy Resolution 2012 – 5

WHEREAS, Article V of the bylaws gives the Board of Directors the authority to adopt, publish and enforce rules and regulations governing permitted and prohibited uses and restrictions within the association; and

WHEREAS there is a need for regular review of LOWA Regulations for completeness, clarity and enforceability; and

WHEREAS there is a need for clear, concise and consistent regulations governing the use of the Lakes.

NOW THEREFORE, BE IT RESOLVED that the board will delete Items B.2., B.2.a. and B.2.b., of Section X in the LOWA Regulations as currently written and insert B.2.a., b. and c. in Section X as written below:

2. The registrant shall be the owner of the watercraft to be registered.

   a. Registrants of motorized watercraft of over 25 horsepower shall carry watercraft liability insurance of no less than $300,000 per accident, or show proof of homeowner or renter personal liability insurance of no less than $300,000 per accident.

   b. Registrants of non-motorized watercraft and motorized watercraft of 25 horsepower or less shall carry homeowner or renter personal liability insurance of at least $100,000 per accident.
Policy Resolution 2012 – 6
Resolution to Amend Regulation VI.J., Use of LOW Roads and Parking Lots

WHEREAS, Article V of the bylaws gives the board of directors the authority to adopt, publish and enforce rules and regulations governing permitted and prohibited uses and restrictions within the association; and

WHEREAS, there is a need for regular review of LOWA Regulations for completeness, clarity and enforceability; and

WHEREAS, there is a need for clear, concise and distinct regulations governing the use of LOW roads and parking lots; and

WHEREAS, the proposed amendments were published in Lake Currents on May 18, 2012 for member comments.

NOW THEREFORE, BE IT RESOLVED that the board amends Section VI.J., Use of LOW Roads and Parking Lots by inserting the phrase, “or with the permission of the General Manager.”

J. Vehicle parking is prohibited at all Mail Stations except in marked spaces adjacent to the “Small Marina”, “Golf Course”, and “Spotswood Park” locations or with the permission of the General Manager. Overnight and Commuter parking is prohibited at, or adjacent to all Mail Stations.