

## **NORMANOCH ASSOCIATION, INC.**

### **RULES AND REGULATIONS (Blue Book) update 7/2018**

#### **A. MEMBERSHIP**

1. Eligibility for membership in the Normanoch Association, Inc. (hereinafter "Normanoch" or "Association") is restricted to owners of property, only one membership per lot, unless in current membership as of December 31, 2007, within the area defined on the official boundary map of the Association.
  - a. An owner of property shall be defined as:
    - i. An owner of a lot within the Association boundaries with a residential dwelling situated thereon, or
    - ii. An owner of a conforming building lot within the Association boundaries as defined by the Frankford Zoning Ordinances at such time as said owner has obtained a building permit for the construction of a single family dwelling, or
    - iii. An owner of a non-conforming building lot within the Association boundaries at such time as said owner obtains all necessary bulk variances and a building permit from the Township of Frankford for the construction of a single family dwelling.
  - b. Owners of property—part of which is inside and part outside the Association boundaries—must have existing or proposed single family residential dwellings located on the portion of their property that is within the Association boundaries in order to qualify as owners of property as defined above.
2. Membership in the Association is restricted to those who own stock in the Normanoch Association, Inc. and
  - a. Are approved by the board of directors,
  - b. Pay the Initiation fee,
  - c. Pay all required dues, fees, assessments and charges, and
  - d. Adhere to all Normanoch Association rules and regulations.
3. Membership is available only to residents and private family use. Business memberships are not allowed.
4. A membership cannot be transferred from one property owner to another. On sale and purchase of property, the new owner must submit an application for membership to the secretary of the Association for consideration by the board of directors.
5. The membership year and privileges shall be from February 1 through January 31.
6. Members must submit annual membership applications/agreements (hereinafter "application"). Each annual membership shall require a properly and completely signed annual application by the member, acceptance of the annual application by the board of directors, and the payment of all membership dues, fees, assessments, and charges by the member. The board of directors shall reject an annual application that is not properly and completely signed by member.

Membership privileges shall cease and be suspended until the board of directors receives both a properly and completely signed annual application and payment of membership dues, fees, assessments, and charges. A failure to properly and completely sign an annual application or to make payment shall be deemed a violation of these rules and regulations.

7. Any former member who has not paid continuous annual dues and who has allowed his/her membership to lapse for two or more consecutive years will be required to:
  - a. Apply for membership,
  - b. Pay the current initiation fee and all unpaid back dues, fees, assessments and charges for the most recent five years, and
  - c. Pay the annual dues, fees, assessments and charges for the current year.
  
8. Membership privileges
  - a. Swimming
  - b. Boating
  - c. Fishing
  - d. Water Skiing
  - e. Aquaplaning
  - f. Tubing
  - g. Wake Boarding
  - h. Wake Surfing
  - i. Knee boarding
  - j. Scuba diving
  - k. Ice fishing
  - l. Ice skating
  - m. Ice boating
  - n. Snowmobiling
  - o. Use of clubhouse and clubhouse grounds
  - p. Participation in club activities
  - q. Normanoch News
  - r. Placement of items (e.g., docks, floats, boats) in the water at the end of ROWs at the discretion of the Board of Directors
  
9. Membership privileges extend to the member, his/her immediate residing family, and bona fide guests. If a member rents a dwelling unit to another family, only one family, usually the renting family may exercise membership privileges during the rental period. The member will be responsible for the tenants' proper exercising of membership privileges and responsibilities. Boat registration is limited to the member only, as stated in item I.4, Normanoch Boat Registration. A rental agreement obtained from the Association must be completed by all parties and returned to the office on a yearly basis. After the first rental of the year a fee will apply for each rental agreement processed thereafter.
  
10. If membership privileges are desired for occupants of any dwelling unit, the owner must maintain membership for that dwelling unit.
  
11. Members are responsible for making sure that all family members, guests, and tenants are informed of and abide by the Association's rules and regulations.
  
12. A failure by a member, his/her family member, tenant or guest to follow the rules and regulations of the Association may be grounds for the member's

membership or privileges being suspended or revoked. The Association shall provide written notice to the member setting forth the alleged specific violation of the rules and regulations. The board of directors (or its designated committee) shall then, upon due written notice to the member, hold a hearing concerning the alleged violation, and thereafter render a decision in writing. The decision, which may include suspension, revocation or other action, shall be determined in the sole and absolute discretion of the board of directors (or its designated committee), and shall be deemed final.

13. Maximum Association membership shall be limited to 500 memberships. When the membership reaches the maximum, applications for membership will be handled in accordance with board adopted policies prescribing the procedures for obtaining membership.
14. Members are responsible for limiting access to the lake through their property by anyone other than a family member, guest or tenant.
15. All activities on the lake and on Association property are undertaken at the individual's own risk. The Normanoch Association, Inc. assumes no liability for these activities.
16. In the event that the Association becomes involved in any lawsuit or other legal proceeding with a member (the "litigating member") concerning either (a) the use and enjoyment by the Association or its members of any right-of-way leading to Culver Lake, or (b) the terms and provisions of these rules and regulations, or the association's by-laws, or (c) any decision made by the board of directors of the Association, and the Association is determined to be the prevailing party in the lawsuit or other legal proceeding, the Association shall be entitled to collect the reasonable attorney's fees and costs incurred by it in the lawsuit or other legal proceeding from the litigating member. The Association shall be entitled to cause the attorney's fees and costs to be set forth in the judgment or order entered in the lawsuit or other legal proceeding and to collect the same as if they were an assessment owed to the Association by the litigating member.
17. Members are responsible for any and all damage (including but not limited to vandalism and theft) to Association property caused by them, their family members, tenants and guests, which may result in their membership or privileges being revoked or suspended in accordance with item A.12 above.

## **B. NEW MEMBERSHIP FEES**

1. A new owner of property in good membership standing (for which dues, fees, assessments and charges are paid to date) shall pay an initiation fee as established by the Association. A new owner of property not in good membership standing shall pay an initiation fee as established by the association and the dues, fees, assessments and charges noted in item B.6 below.
2. A member in good standing shall not be required to pay another initiation fee because of purchase of another property or dwelling unit, whether it is in addition to or replaces his/her previous property/dwelling.

3. A membership may be transferred to another member of the immediate family without payment of a new initiation fee, provided the family member becomes the owner of the property.
4. Multiple dwellings are defined as either one (1) dwelling structure housing multiple families or more than one livable dwelling structure per lot.
5. Owners of property for which annual membership dues, fees, assessments and charges have not been paid on a continuous basis for two (2) years will be required to pay all such outstanding amounts up to a maximum of the most recent five years in addition to the initiation fee.
6. New members shall pay annual dues, fees, assessments, and charges for the current year, and any prior years not to exceed five (5) years if the former owner of the property did not do so or from the date the building permit was issued.
7. Effective December 31, 2007, membership will be available only to one (1) single family residential unit per lot. Existing multiple dwelling unit memberships in good standing shall be grandfathered.

### **C. DUES**

1. A member property owner shall pay annual dues, fees, assessments, and special charges as set by the board of directors in order for the member to be good standing to use and enjoy his or her membership privileges.
2. Dues are not refunded or prorated by the Association.
3. Dues are payable by February 1 and are late if not paid before March 1. Membership privileges shall cease until payment is received.
4. Dues paid after the last day of February must be accompanied by a late fee. On the first of March and each succeeding month, the late fee increases. The dollar amounts of current late fees are stipulated each year in the instructions for filling out the annual membership application.
5. It is intended that dues be paid on a continuous and uninterrupted basis. Owners of property and/or dwelling units for which dues have not been paid for a year or more will be required to pay all outstanding dues and assessments plus a late fee, as explained above. This shall be limited to a maximum of five years. Dues for future years will not be accepted until these payments are made in full.
6. Dues, assessments, charges, and late fees for each unit of a multiple dwelling shall be the same as they are for single family dwellings.
7. All past dues, fees, assessments, and charges must be fully paid before current membership will be granted. In certain special cases, the board of directors may authorize past amounts due to be paid on an installment basis.
8. Special assessments and charges, in addition to dues, may be authorized by the board of directors. Any member which has lapsed by two (2) years or more will

pay the new initiation fee in addition to five (5) years back dues, assessments and fees.

#### **D. MEMBERSHIP BADGES**

1. Badges will be issued for the current year after the payment of all dues, fees, assessments and charges. There will be a fee to replace/reissue any badge/sticker.
2. Plainly visible badges must be worn at the following locations:
  - a. The clubhouse, dock, beach, swimming area, and other Association properties,
  - b. Rights-of-way, and
  - c. On the lake when it is frozen.
3. Association Badges
  - a. Upon renewal of membership, an unlimited number of badges, at no additional fee, will be issued to the immediate family members residing at the same permanent address as the member applying for membership. (See Membership above)
    - i. Badges are not interchangeable or transferable. They are issued to individual members.
  - b. In addition, members in good standing may request badges, in person at the Association office only, for the following family members (hereinafter, "badge holder"), at no additional cost:
    - i. Family members in one generation on either side of the member to include mothers, fathers, sons, daughters, sons-in-law, daughters-in-law, step parents and step children, and
    - ii. Members' grandchildren.
4. A member may host up to eight guests at Association properties and events. The member must be present and be responsible for the guests throughout the guests' visit. At some events or times, guests may be required to be registered by their host member or to wear some means of identification. A member wishing to host a larger number of guests must get permission at least three days business in advance from the Clubhouse Manager. A person who is eligible to be a member of the Association, but who is not, may be a guest only once per year."

#### **E. CLUBHOUSE RULES**

1. Alcoholic beverages are not permitted on the clubhouse grounds except at designated functions as approved by the board of directors. Alcoholic beverages and other controlled substances are not permitted on other Association property.
2. Smoking is permitted only in designated areas.
3. Proper attire is required at all times.
4. No alcoholic beverages will be allowed on the clubhouse grounds during any sponsored youth activity.

5. Approval by the board of directors is required for use of the clubhouse and clubhouse grounds during the off-season when the clubhouse is closed. Requests to use or rent the facilities are considered on a case by case basis. Applications shall be made through the Association's office.
6. Adult supervision (18 or over) is required for children under the age of thirteen (13) while at the clubhouse and on its grounds.
7. No dogs or other pets are allowed on clubhouse grounds or in the swimming area.
8. Fishing from the clubhouse dock and within 200 feet of the designated swimming area is prohibited at all times.
9. All swimming, beach and other clubhouse rules are to be followed and good personal conduct maintained at all times on Association property.
10. The clubhouse and its grounds are closed from 11:00 p.m. to 5:00 a.m., except at designated functions as approved by the board of directors.
11. No motorized/unregistered vehicles are allowed on clubhouse properties.

#### **F. RIGHTS-OF-WAY**

1. The public roads or rights-of way ("ROWS") adjoining the waters of Culver Lake were originally established by the developers of the property to provide access to the lake.
2. The official boundary map of the Association posted in the clubhouse indicates existing rights-of-way.
3. Closing off or preventing access to Culver Lake via any of these rights-of-way or otherwise interfering with the use and enjoyment, by the Association or its members, of any right-of-way, including the filing of a lawsuit or other proceeding seeking to terminate, restrict, or otherwise interfere with such access, violates the rights of all Association members. Any member taking such action with respect to any of these rights-of-way shall be deemed to have violated these rules and regulations and jeopardizes his/her membership in the Association.
4. Rights-of-way should be used only by members who do not have deeded rights to lakefront property. Members who do have deeded rights to lakefront property are to use the lake from their property and are not to place docks, boats, etc. at the rights-of-way.
5. The following are guidelines that will be applied by the Association when difficulties due to overcrowding occur:
  - a. Boats, which are tied to docks and boatlifts adjacent to docks, have priority for space at rights-of-way. This applies to water based boats – a boat that cannot be removed manually. This will be up to the ROW Committee discretion. The clubhouse beach is the Association designated swimming area. ROWS are not designated swim areas.

- b. New right-of-way users must coordinate the placement of their docks and boats with those members currently using the right-of-way.
  - c. When the Association determines that a right-of-way is fully utilized, members must use another right-of-way that has available space, as designated by the board of directors.
6. Rights-of-way and any permitted structures on them must be maintained in good condition. They must be kept free of debris, garbage, and hazardous items. Any boat, dock, boatlift, float, or inflatable swim float/water trampoline on or at a right-of-way must have current Association stickers.

#### **G. LAKE RULES**

1. Each watercraft, dock, boatlift, float, and inflatable swim float/water trampoline placed on the lake shall be properly registered with the Association and shall have affixed thereto appropriate registration stickers.
2. Members shall be directly responsible for all items (as noted above) that they have registered with the Association.
3. Swimmers shall stay within 100 feet of the shoreline, unless accompanied by a boat properly registered with the Association, and not a tube or inflatable swim aid.

#### **H. WINTER LAKE RULES**

1. Only ice boats and winter vehicles owned by a member, or someone in his/her immediate family who has the same primary residence as the member, will be permitted on Culver Lake. The following are requirements for the use of ice boats and winter vehicles on the lake:
  - a. Ice boats or winter vehicles shall be registered with the Association.
  - b. Current stickers supplied by the Association shall be properly affixed to both sides of each boat or vehicle.
  - c. The member assumes responsibility for all actions of any operator using the member's boat or vehicle.
2. No person shall drive a motorized winter vehicle at a speed greater than is reasonable and prudent under the conditions, day or night, having regard for the actual and potential hazards there existing. In every event, speed shall be controlled as necessary to avoid collision with any person, vehicle, or any other object.
3. No person shall operate any ice boat or winter vehicle while under the influence of alcoholic beverages, drugs or other controlled substances.
4. Gasoline-powered ice augers are not permitted on the ice before 8:00a.m., and normal operation must cease by 12 midnight. Motorized winter vehicles, including but not limited to snowmobiles, 4 wheelers, ATV;s may operate from sunrise to sunset only on the ice.
5. No motorized winter vehicles with modifications that increase exhaust noise levels will be permitted.

6. Ice boats and winter vehicles being operated at normal speed shall be at least 200 feet from shore.
7. No winter vehicle shall be driven over open water.
8. Non-motorized winter vehicles, or persons traveling on the ice, shall be given the right of way by motorized vehicles.
9. Motor vehicles registered for highway use are prohibited from operating on the ice.
10. No three-wheeled motor vehicles shall be used on Culver Lake.
11. The towing of parasail behind motorized winter vehicles is not permitted on Culver Lake.
12. No child under the age of fourteen (14) shall operate a motorized winter vehicle on Culver Lake.
13. In order to operate a winter vehicle on Culver Lake's ice-covered waters, drivers and all passengers must wear Coast Guard approved Type I, II, III, or V Hybrid Personal Floatation Devices (PFD). Violators will be subject to NJ State penalties. Life pics are also recommended to be worn.
14. Any person or vehicle on the ice at night for any reason must have a noticeable light shining at all times.
15. Since ice and water conditions change rapidly with changes of weather and location, members and their guests are responsible for determining when lake ice and water are safe for the intended use, and for exercising caution in their lake activities.

## **I. ASSOCIATION BOAT REGISTRATION**

1. Application for watercraft registration stickers shall be made annually on the application form provided by the Association. All information requested on the form that pertains to the boat(s) must be supplied by the applying member. The Association will use this information to determine if the boat may be operated on Culver Lake. If this determination is later found to have been based on false or misleading information, the board of directors may, at its sole and absolute discretion, prohibit the boat from being operated on Culver Lake.
2. A powerboat registered on Culver Lake for the first time must be inspected by the Association's lake patrollers before it can be issued stickers. Re-inspection will be required upon any change of ownership or motor. All owners and operators must permit lake patrollers to inspect their boats upon request. It is the responsibility of the boat owner to disclose any new technology or capabilities fitted on their boat at the initial inspection.
3. Fees for each boat to be registered are to be paid in accordance with the fee schedule on the current membership application.



4. Only boats owned by a member, or someone in his/her immediate family who has the same primary residence as the member, will be permitted on Culver Lake.
5. Maximum performance limitations for all power boats shall be 50 mph as measured by manufacturers' charts using length, weight, horsepower and proper propeller size.
6. Item I.5 above applies to all boats new to Culver Lake beginning with the 1988 membership year as well as to all boats on the lake prior to 1988 which do not conform to pre-1988 standards for horsepower.
7. Only two powerboats per member may be registered. Only one of these may have an engine over 15 hp. If the second boat is a pontoon boat over 16 feet in length, a maximum of 25 hp will be permitted.
8. The current year's stickers must be placed near the top of each side of the boat's hull, about halfway between the bow and the stern, before the boat is placed on the lake.
9. All previous years' stickers must be removed or covered.
10. Boat registrations issued to a member are revocable by the Association without refund if, in the sole and absolute judgment of the board of directors, the watercraft is used in violation of the rules herein set forth.
11. The maximum boat length shall be twenty (20) feet.
  - a) Pontoon boats are permitted a pontoon length of twenty (20) feet
  - b) 1999 and later inboard (direct or vee drive) ski, wakeboard or wake surf boat is permitted a length of 20 feet. Factory ballast boats are limited to a ballast weight of no more than 2100 pounds. Inboards with no factory ballast capability, which are fitted with ballast bladders/tanks, are not to exceed their designed Coast Guard rated capacity in the combined weight of persons (average 150 pounds per person) and ballast.

The boat lengths shall be those advertised and specified by the manufacturer. If manufacturer specifications are no longer available, all boats, except pontoon boats, shall be measured from the bow along the centerline to the furthest part of the boat, excluding bolt-on swim platforms, but including platforms molded on as extensions of the hull. No modifications to a boat or engine are permitted.

12. No boat may be operated on Culver Lake if it is powered by an engine that exceeds safe limits as determined by the manufacturer, the Coast Guard, or other recognized rating agency. Also, only pleasure-type and not racing-type hulls are permitted.
13. Boats containing enclosed cabins, sanitation facilities, or cooking equipment may not be used on the lake.
14. Boats driven by air propellers or jets may not be used on the lake.

## **J. BOAT OPERATION**

1. Operators of both gas and electricity driven powerboats must be in compliance with State and Association regulations.
  - a. All boat operators must be in compliance with NJ State Marine law with the NJ Boat Safety certificate or equivalent and a NJ Boat License or a boat endorsement on the NJ License and have taken the Normanoch Association Boat Safety course.
2. All supporting documents must be kept current in the office for members, family and guests.
3. Any person who wishes to operate a powerboat on Culver Lake must conform to the regulations of the New Jersey State Marine Police (copies available at the clubhouse). All first-time operators must complete an Association approved course on boat operation and safety and must demonstrate knowledge of Culver Lake boat operation regulations. The Association will provide such courses as needed. It is the responsibility of the member/boat owner to see that anyone who is given permission to operate their boat is properly licensed and knowledgeable of all lake rules.
4. Boats propelled by paddle, oars, pedal or sail shall be given the right of way by motor-propelled craft.
5. No outboard motor, whether powered by gas or electricity, shall be attached to any watercraft, unless such craft bears current Association powerboat stickers.
6. Gasoline-motor-propelled watercraft may be operated on the lake year round from 6:00 a.m. to midnight. Between the hours of 6:00 a.m. and 8:00 a.m., and from sunset to midnight, boats must operate quietly and go no faster than trolling speed.(no wake)
7. There are no restricted times of operation for electrically powered watercraft, except as specified in paragraph (8), below.
8. No motor-propelled craft shall be operated faster than trolling speed during the Sunday float service. No boat shall operate within 500 feet of the Sunday float service (see Normanoch News for times).
9. All boats, including non-power boats, in use after sunset shall have proper navigation lights shining at all times, while in motion or while stopped.
10. Boats shall be operated safely, with loads suitable to the craft. Speeds shall not exceed safe limits for the conditions. Unsafe operations, loading, speeds, etc. will be determined by Association lake patrollers.
11. At no time shall boat speeds exceed 35 mph.
12. Water-skiing, aquaplaning, tubing, etc. are permitted, except between marker buoys and the shore, from 8:00 a.m. to sunset. Boats and those being towed must keep at least 200 feet from shore. A water-skier may not intentionally drop a ski while the boat pulling him/her is in motion, unless a following boat immediately picks up the ski. Towlines must be not less than 35 feet or more than 75 feet per NJ Boat Safety Manual. Wake surfing will be permitted only with inboard boats. Wake surfing boats must stay at least 400 feet from shore at all times. Wake surfing will be allowed only on the main body of the lake and

not beyond Savage Point (West Shore) and Bakers Points (North Shore). All other lake and state rules apply to wake surfing. Wake surfing will not be permitted behind outboard or I/O powered boats.

13. Power vessels towing water-skiers, etc. shall have a crew of at least two persons: a qualified boat operator and a competent spotter.
14. Boat-towed parasails are not permitted on Culver Lake.
15. Cruising powerboats shall stay at least 200 feet from shore. All boats must remain outside the buoys near the clubhouse.
16. No person shall operate any power or non-power boat while under the influence of alcoholic beverages, drugs or other controlled substances.
17. Each boat operated on Culver Lake shall carry life preservers and other safety gear required by the State of New Jersey or the following, in cases where the requirements below exceed those of the State:
  - a. All boats shall have one Coast Guard-approved personal floatation device aboard for each person carried in the boat.
  - b. All powerboats shall, in addition, have at least one paddle or oar aboard.
  - c. All gasoline-powered boats shall have aboard a fire extinguisher approved for use on wood, oil and electrical fires. It shall be fully charged and in good operating condition.
18. Boats shall not be operated on the lake for commercial purposes, except as specifically authorized by the Association.
19. Audio systems in boats shall be controlled so that volume can be heard only in the immediate vicinity of the boat as a courtesy to lake neighbors.

## **K. FISHING RULES**

1. Any member who wishes to fish in Culver Lake must comply with all pertinent State regulations currently in effect as well as with the Association rules below.
2. Fishing is permitted except:
  - a. From the date in March when the State trout season ends until the State trout season re-opens in April,
  - b. At any other times or places around the lake as posted with the prior approval of the board of directors,
  - c. From the causeway, from which fishing is prohibited by township ordinance, and
  - d. From the clubhouse dock and within 200 feet of the designated swimming area is prohibited at all times.
3. Members and guests are permitted to ice fish provided they wear current badges and the member accompanies guests on the ice, or is on the member's property while the guests fish. Badges must be worn in a conspicuous place on outer clothing while ice fishing. Fishermen must identify themselves to Association patrollers if asked.

4. All fishing laws and regulations of the State of New Jersey shall be obeyed, with the exception that the daily bag limit for trout at Culver Lake is always four (4) fish.
5. It is recommended that, if possible, a daily bag limit of pickerel and sunfish should be taken to reduce their population in the lake.
6. Trout and bass are excellent game fish and costly to stock. If not desired for table use, catch and release the fish carefully. Please note: Hybrid bass are expensive to stock and have been added to the lake in order to reduce the alewife population, thereby helping the water quality effort. Please catch and release these fish. The daily bag limit for hybrid bass above sixteen (16) inches is two (2) fish.
7. Fishermen should be courteous of lakefront residents. Casting close to shore and docks/floats should be avoided in areas where weed carpeting may be present. Hooks in lake front weed carpets and floats are a danger to swimmers. Privacy of residents should be respected.

#### **L. WATER QUALITY**

1. No person shall pollute the lake waters with garbage, leaves, or debris of any kind.
2. Powerboats shall be maintained in good condition and free from gasoline and oil leakage.
3. Property owners shall not deliberately or accidentally cause or allow any harmful substance or material that could adversely affect the water quality—as determined by the board of directors upon the advice of the lake committee—to enter the lake. This includes, but is not limited to, herbicides, algacides, gasoline, wastes from septic systems and dry wells, water from sinks, showers, and washing machines, soapy water from any source, and soil loosened in construction or carried by runoff.
4. No person shall extend his/her shoreline with fill material without first obtaining written permission from the board of directors and any other governmental agency as applicable.
5. Members are permitted to improve up to 50% of their lakefront shoreline via seawall, retaining wall or bulkhead. The balance of the shoreline frontage is to be left in a natural state.
6. No person shall bathe or wash his/her hair in the lake. No person shall wash any pet in the lake.
7. No person shall wash cars, boats or other objects in a way that allows cleansers to enter the lake.
8. Construction materials used in objects to be placed on the lake or its shoreline must not have come into previous contact with water-soluble toxic chemicals. The construction materials themselves must not be toxic.

9. Members are required to comply with requests for information from the board of directors regarding the sewage disposal and wash-water systems.
10. Anyone planning to install a subsurface drain or any other diversion of water leading directly or indirectly into Culver Lake is required to obtain prior permission from the board of directors. A written request and sketch showing the location of the proposed drain or diversion and other related items, such as nearby septic systems and any other water flows to Culver Lake, must be submitted early enough to allow reasonable time for consideration.

#### **M. SEPTIC SYSTEMS**

1. A program of testing of septic systems has been established to ensure that our excellent lake water quality will continue.
2. Those suspecting a septic system problem must immediately take whatever measures are needed to have the system repaired.
3. A test of a homeowner's septic system may be required if a problem is suspected.
4. The Association will work with township and county health agents and homeowners to see that septic problems are corrected by the homeowner.

#### **N. CONSTRUCTION, PLACEMENT, AND MAINTENANCE OF OBJECTS ON THE LAKE AND ITS SHORELINE**

1. The board of directors reserves the right to approve the size, construction, and location of new, altered, or relocated docks, floats, inflatable swim floats/water trampolines, moorings, boathouses, hoists, seawalls, and other structures on the lake and its shoreline, including fences, walls and other structures that extend pass the shoreline. Accordingly, members must submit their plans for construction, renovation or alteration of any such structures to the Association at least two weeks before work is started. Upon approval, the members may also be required by law to submit the plans to the Frankford Township building inspector and to the New Jersey Department of Environmental Protection.
2. Members are permitted to improve up to 50% of their lakefront shoreline via seawall, retaining wall or bulkhead. The balance of the shoreline frontage is to be left in a natural state.
3. Members must maintain their structures/objects (as noted above) in safe condition.
4. All structures/objects must conform to the following regulations:
  - a. Docks
    - i. A new, altered, or relocated dock must not extend further than twenty-five (25) feet from the shoreline.
    - ii. No new dock may be wider than twenty-five (25) feet, except that the width of docks on rights-of way may not exceed four (4) feet.
    - iii. New or relocated docks may not be put within ten (10) feet of the property line without written agreement from the neighboring member on the adjoining property. If the adjoining property is a

- right-of-way, this rule does not apply to docks erected either on the right-of-way or on private property adjoining the right-of-way.
- b. Boat, float and inflatable swim float/water trampoline moorings
    - i. Boats, floats, and inflatable swim floats/water trampolines may be permanently moored in front of the property or right-of-way used by their owner.
    - ii. Boats, floats, and inflatable swim floats/water trampolines must be moored so as not to interfere with other moorings or with other members' access to Culver Lake.
    - iii. Boats shall be moored alongside members' docks at least ten (10) feet from the property line, unless a written agreement has been obtained from the neighbor on the adjoining property, or at buoys anchored between 50 and 100 feet out from members' shorelines.
    - iv. Floats and inflatable swim floats/trampolines shall be moored between 50 and 100 feet from shoreline.
    - v. Floats and inflatable swim floats/water trampolines shall not exceed fifteen (15) feet in diameter/length.
    - vi. The Association must be notified of ownership of any inflatable swim float/water trampoline intended for the waters of Culver Lake.
  - c. Boathouses
    - i. A new boathouse must not extend, nor shall alterations to an existing boathouse cause it to extend, more than ten (10) feet into the lake from the existing shoreline. The height of the structure shall not exceed eleven (11) feet above the normal water level.
    - ii. Plans showing the location of a proposed new boathouse require the written approval of other members whose shoreline properties are within 200 feet of the intended construction.
  - d. Boat Hoists
    - i. Boat hoists must not extend more than twenty-five (25) feet from the shoreline.
    - ii. Boat hoists may not be placed within ten (10) feet of the property line, unless a written agreement has been obtained from the neighbor on the adjoining property. This rule does not apply if the property or adjoining property is a right-of-way.
5. Winter Aeration - There will be no ice bubblers/ice eaters allowed for use on Culver Lake.