

Rules & Regulations
Thomas Lakes Owners Association

ALL Thomas Lakes property owners, their family members and their guests shall comply with all of the rules as are duly adopted by the members of the Thomas Lakes Owners Association (TLOA). Every resident, their family members and their guests are responsible for knowing the current Rules and Regulations of Thomas Lakes. Violations of these Rules and Regulations may result in the loss of lake privileges. Residents are responsible for their own guests' actions. It is the responsibility of all members of the Thomas Lakes Owners Association to promote safety and to help enforce these Rules and Regulations.

A. Trespassing

Trespassing through a private owned lot to gain access to the lake/beach areas without the lot owners consent is prohibited. Use of items stored/parked on another owner's property is prohibited.

B. Land

B.1	Each TLOA Member shall keep their lots free of trash, debris, unsightly objects and mowed. The placement of such materials onto common areas, roads, beaches, other TLOA member's lot or in/along the Platte River is prohibited. Equipment, materials, supplies, etc. stored outside will be neatly stacked or placed in an area so as not to look cluttered. Where possible, items will be shielded from public view by a building, enclosure or decorative fence. If lots are not picked up, mowed, or free from clutter, the TLOA Member shall be notified and given 10 days to comply. Failure to comply will result in the Member being responsible for all expenses incurred by the TLOA in cleaning up the lot.
B.2	TLOA Members are forbidden to trespass upon the non-subdivision areas adjacent to the cabin area.
B.3	The use of firearms in or adjacent to the Thomas Lakes platted property is forbidden.
B.4	Abuse of the roads, beaches <u>or trails</u> will be assessed a fine according to the fine schedule. Abuse shall mean any behavior that degrades the average condition of the roads, beaches or trails such as splashing through puddles, donuts, throwing gravel by tires, leaving deep ruts, etc.
B.5	Noxious and/or offensive trade or activity shall not be carried on upon any lot, nor shall any other activity be conducted which is or may become a nuisance to the neighborhood.
B.6	No travel trailer, mobile home or recreational vehicles shall be permitted as a permanent residence, or parked permanently on a homeowner's lot. Effective January 1, 2022 no enclosed trailers, shipping containers, or storage containers are allowed to be permanently stored on a lot without an active building permit or board approval. No permanently set-up campers are allowed except for use while construction of a permanent living structure is underway.
B.7	All camping must be on the TLOA Member's own lot. Any guest who camps in an illegal manner will be charged with trespassing. The host of any illegal camper will be fined \$100.
B.8	Beaches shall be kept clean and picked up at all times.
B.9	Personal property (i.e. vehicles, campers, boats, trailers, wood, etc.) must be stored on owner's lot. Storage of such items on Common Areas is prohibited. Common Areas may be used for temporary overflow parking of vehicles on holidays or special events; however, those vehicles must be removed within a reasonable amount of time.
B.10	In order to assist emergency responders in identifying residential dwellings, all homes shall be marked with the address in conspicuous location near the entrance to the property.
B.11	Any major modifications to property within and/or adjacent to the Common Areas within the Thomas Lake Subdivision must first be approved by the TLOA Board of Directors and the Thomas family Trust. This includes changes to the grade of the land, removal of any vegetation (trees, bushes, grasses) or the removal/addition of materials such as dirt, sand and/or retaining walls that may have the potential to cause erosion or similar damage to the lake, common area and/or adjacent property. A scope of the project must be presented to show that the modifications are within the lot owner's property line and that they will not cause adverse effects to the common areas and/or adjacent properties. Prior to making any modifications and/or improvements to their lot, Lot Owners are advised to have their lot lines surveyed so as to ensure that the modifications and/or improvements do not encroach onto adjacent lots or common areas.

B.12	<p>The costs for the removal/trimming of trees that are located within the common areas or road right-away of the Thomas Lakes Subdivision are the responsibility of the TLOA. The costs for removal/trimming of trees on a homeowner's lot are the responsibility of the lot owner. The following guidelines will be used in determining responsibility where property lines may be in question.</p> <ol style="list-style-type: none"> 1. It is the responsibility of the lot owner to have the lot surveyed. 2. If the survey shows that the tree is on common property, the TLOA will pay the costs to remove/trim the tree and reimburse the lot owner for the cost of the survey. 3. If the survey shows that the tree is on the "lot line" the TLOA will have the tree removed/trimmed and the cost of the removal will be split 50/50 by the TLOA and the lot owner. The TLOA will also reimburse the lot owner for 50% of the cost of the survey. 4. If the survey shows that the tree is on the lot owners' property, it will be the responsibility of the lot owner to have the tree trimmed/removed. <p>*The TLOA will only reimburse the lot owner for the cost of the survey for the lot line on which the tree/trees in question are located.</p>
B.13	<p style="text-align: center;">Fireworks Noise Curfew</p> <p>TLOA has adopted the following dates and hours fireworks are allowed. Only fireworks deemed legal in the State of Nebraska may be discharged.</p> <p>Dates: June 27th. through July 11th</p> <p style="padding-left: 40px;">Hours: 11 am. - 11 pm. with the exception of the July 4th. when hours are extended to midnight. In the event the joint HOA's fireworks display is moved from July 4th. to an alternate date that date shall also have hours extended to midnight.</p> <p>Dates: Dec. 31st. through Jan. 1st.</p> <p style="padding-left: 40px;">Hours: Midnight Dec. 31st. - 1:00 am. Jan. 1st</p> <p>Special Events: Any TLOA member in good standing may apply in writing to the TLOA Board for a one-time exemption to the dates listed above for events such as onsite weddings. The decision of the TLOA Board is final in approving or rejecting exemption requests.</p> <p>Fines: Any member not adhering to the dates and hours listed will be subject to fines by TLOA in accordance with fine amounts set by the Board of Directors.</p>
B.14	<p>Each Lot Owner is responsible for all sediment and erosion control on their lot. Material (dirt or sand) shall not be allowed to wash into the lake. Each Lot Owner shall direct all drainage from their lot into the lake and not onto adjacent lots or road ditches.</p>
B.15	<p>The wooded area on the east side of North River Road is private property. The cutting of or removal of firewood from that area is strictly PROHIBITED.</p>
B.16	<p>Each Owner shall grant a non-exclusive easement to all other Lot Owners and guests allowing said persons to pass across and within the first twenty (20) feet of the beachfront back from the waterline. The purpose of this easement is to allow for pedestrian traffic similar to a sidewalk in a residential neighborhood.</p>
B.17	<p>TLOA grants each Lot Owner a revocable easement to install a dock/lift in the lake in front of their Lot (lot lines extended to water). Watercraft and other personal items must also be placed in front of Owner's Lot and not in front of another Owner's Lot, unless written permission has been received. In which case, the following criteria must be met: both parties must be members in good standing and in the event either property changes ownership, the agreement is immediately null and void. Owners whose Lots do not have direct beach access (which means their lot doesn't touch the lake or the pedestal easement referenced in B.16 or their lot is separated from the lake by a road or dike), wishing to install a dock, must get written approval from the TLOA Board, on the location and placement of the dock.</p>
B.18	<p>Homes/Cabins cannot be rented out at any time (weekdays, weekends, seasons).</p>

C. Water

C.1	<p>Swimming and related activities MUST be done within 25 feet from the shoreline. This includes activities such as jumping/diving from docks, floating on inflatable's (including, but not limited to air mattresses, floating chairs, water mats, etc.). Swimming across the lake in any area is NOT allowed. Swimming is not allowed in the channel on either side of the bridge, the boat launching area or through any drainage tubes.</p>
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C.2	All swimming and/or diving shall be at the swimmers and/or divers own risk.
C.3	No jumping or diving from bridges.
C.4	Boat docks and shore stations shall be anchored at the shoreline in a safe location that does not obstruct boat traffic and extend no more than 24 feet from the shoreline (water's edge). Boat docks and shore stations must be clearly marked with solar lights and property lot numbers.
C.5	Because of the danger inherent in deep water, ice-skating, ice boating and similar ice sports are not authorized on the lake or river.
C.6	Because of the fluctuation of water levels, it is the responsibility of the owner to move boat docks and shore stations in order to ensure that they are anchored at the shoreline.

D. Gate

The gate is to be closed at all times, except during peak periods of 6:00-8:00 a.m. and 4:00-6:00 p.m. on weekdays (Monday through Friday). Any tampering with the gate will result in a fine. During periods of heavy use, a TLOA Member may request the gate be kept open for an extended period of time. Such request requires approval of the Board of Directors prior to the requested date. Requests may be sent in writing, emailed to TLOAboard@gmail.com, or made in person by attending a board meeting.

E. Watercraft

E.1	Only boats or powered watercraft registered to TLOA Members and displaying current year boat stickers shall be allowed on Thomas Lakes.																				
E.2	All Nebraska boating rules and regulations shall be strictly enforced. It is the responsibility of all watercraft owners to keep current on state boating rules and regulations. Refer to "Boating Guide" published by NE Game & Parks.																				
E.3	There shall be no water skiing or fast boating (speeds in excess of 5 mph) before 10:00 AM. Before 10:00 a.m. and after sunset, all boating shall be under five (5) miles per hour; towing inflatables during this period of time is prohibited. Operation of jet skis after sunset is prohibited. It is the responsibility of all watercraft operators to know sunset times.																				
E.4	All watercraft must have liability insurance and satisfactory proof of such insurance must be furnished to TLOA prior to the operation of any boat on the lake.																				
E.5	Watercraft coming to or from shore will give right of way to swimmers.																				
E.6	Extreme caution must be applied when powered watercraft are pulling towables (inflatables or other devices that are fastened to the watercraft). Towing watercraft must have complete control at all times. Deliberate whipping or spinning of the towables in continuous circles is prohibited. Watercraft are allowed to pull only ONE INFLATABLE towable at a time.																				
E.7	All watercraft, when under power, shall keep a safe distance of at least 30 ft from the shoreline and operated at a safe speed and in a manner as to not endanger other boats, skiers and/or swimmers.																				
E.8	<p>Powered watercraft maximum sizes, horsepower and engine specifications:</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th></th> <th>Max. Length</th> <th>2-Stroke</th> <th>4-Stroke</th> </tr> </thead> <tbody> <tr> <td>Ski Boats (I/O motor)</td> <td>19 ft</td> <td>190 HP</td> <td>190 HP</td> </tr> <tr> <td>Ski Boats (outboard motor)</td> <td>19 ft</td> <td>190 HP</td> <td>190 HP</td> </tr> <tr> <td>Pontoon Boats</td> <td>26 ft*</td> <td>115 HP**</td> <td></td> </tr> <tr> <td>Jet Skis</td> <td></td> <td>135 HP</td> <td>155 HP</td> </tr> </tbody> </table> <p>Deck boats and Wake Board Boats are not allowed due to potential beach erosion. Watercraft with above water line or through hull exhaust systems are not allowed. *When docked on the beach, pontoon boats that are more than 24' in length, must be docked so that they do not extend more than 24' from the shoreline. **Current Pontoon boats that exceed the 115 HP limit will be grand-fathered in; however, the 115 HP limit requirement must be met when upgrading or purchasing a different boat.</p>		Max. Length	2-Stroke	4-Stroke	Ski Boats (I/O motor)	19 ft	190 HP	190 HP	Ski Boats (outboard motor)	19 ft	190 HP	190 HP	Pontoon Boats	26 ft*	115 HP**		Jet Skis		135 HP	155 HP
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E.9	TLOA Residents shall not be allowed to have more than three (3) powered watercraft. No more than two powered watercraft registered to the same resident shall be on the lake at any one time.																				
E.10	A no-wake zone (5 mph or less) shall be enforced in the channel.																				
E.11	All watercraft traffic (including watercraft pulling towables) must travel counter-clockwise around the lake at safe speeds (reasonable and conducive to the prevailing conditions).																				

E.12	State Watercraft Registration must be in the TLOA Members name as listed under Saunders County property records. In the event that the property is in "LLC" or any other joint partnership, "ownership" on all state watercraft registrations must be reflected as shown on the Saunders County property records website.
E.13	Proof of liability insurance must be in TLOA members name and must show effective and expiration dates.
E.14	Requirements for watercraft with motor over 10 hp: <ul style="list-style-type: none"> a. Copy of State Boat Registration – Must be current b. Copy of proof of liability insurance

F. Vehicles

F.1	All vehicles operated within the Thomas Lakes Subdivision must comply with existing state and/or county motor vehicle regulations as well as with posted lake speed limits, stop and yield signs.
F.2	The speed limit on all roads within the Thomas Lakes Subdivision is 15 mph and will be strictly enforced.
F.3	Offensive noise from vehicles shall not be tolerated.
F.4	Within the Thomas Lakes subdivision, no vehicles or boats shall be stored outside that do not have a current State of Nebraska license or have not been used within the last year.
F.5	The use of motorized vehicles of any kind, including ATV's/UTV's on the beach area is strictly prohibited, unless engaged in beach maintenance. However, members may use legally stickered ATV's/UTV's to transport items to waterfront.

G. All Terrain (ATV/UTV) and Non-Conventional Vehicles

G.1	Only recreational vehicles owned by a TLOA Member and displaying current year TLOA sticker may be brought into and used in the Thomas Lakes Subdivision. All non-conventional vehicles (golf carts, ATV's/UTV's, etc.) must display a 9x12 Safety Yellow Flag with TL logo printed on it. The flag must be positioned no lower than five feet from the ground and have a Vehicle Identification <u>appropriately</u> affixed to the vehicle. All non-conventional vehicles without an appropriate flag will be fined. Flags can be purchased at cost.
G.2	ATV's/UTV's and Golf carts must always be operated in a safe manner. Golf carts and ATV's/UTV's are allowed to be operated on the roads within the Thomas Lakes community after dark if properly lighted on front and back, and if operated by a licensed driver age 16 and over. No one under the age of 12 will be allowed to operate an ATV/UTV or Golf Cart within the Thomas Lakes community unless accompanied by an adult, either on the same ATV/UTV or golf cart or in a vehicle adjacent them.
G.3	Go-carts and other non-conventional, non-licensed vehicles, including mini-bikes, dirt bikes and ATV's that are lower than 26 inches in height are not allowed to be operated on Thomas Lake roads nor TLOA common property.
G.4	TLOA Residents shall not be allowed to have more than five (5) land vehicles (ATV/UTV/Golf Cart). The first three (3) land vehicles will be charged a normal rate for stickers (\$15 prior to Memorial Day, \$50 after Memorial Day). Land vehicles four (4) and five (5) (not to exceed five) will be at an increased sticker rate (\$50 prior to Memorial Day, \$100 after Memorial Day).

H. Fishing

H.1	Anglers are to practice catch and release of walleye and bass.
H.2	No one may remove any fish from the Thomas Lakes area for the purpose of stocking another body of water.
H.3	Fishing in Thomas Lakes is restricted to TLOA members in good standing and their guests. Guests who are fishing, must be accompanied by a TLOA member unless they are fishing on the beach area directly in front of the member's lot.
H.4	Fishing on Thomas Lakes is governed by all Nebraska state laws and regulations.
H.5	Fishermen shall respect any TLOA members request not to fish in swimming or activity areas when TLOA members or their guests are present.

I. Pets/Animals

I.1	All animals/dogs must be on a leash or visibly under control of the owner (electronically controlled) at all times when off of the TLOA member's property. TLOA members will be fined for uncontrolled animals/dogs whether owned by guests or TLOA member. It is the animal owner's responsibility to clean up animal/dog waste.
I.2	No animals, livestock or poultry of any kind shall be raised or kept on any lot except for dogs and cats as household pets only.

J. Guests

J.1	The conduct of all guests and members of the TLOA member's family is the direct responsibility of the TLOA member.
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J.2	Guests are not allowed to bring boats, jet skis, ATV's/UTV's, dirt bikes or other such recreational vehicles into the Thomas Lakes subdivision.
J.3	Guest dogs must be leashed at all times.

K. Enforcement

K.1	If any TLOA member, family member or guest violates any of the Rules and Regulations, the Board of Directors may suspend the rights of these individuals to use the lakes and the common areas until such time as there is compliance with the Rules and Regulations.
K.2	TLOA members, who have had their rights to use the lakes and common areas suspended, but continue to use these areas, are subject to being ticketed for trespassing. A \$25 fine will be assessed for failure to identify.
K.3	The cost of enforcement of Rules and Regulations of the TLOA shall be assessed against the violator, including legal fees and court costs.
K.4	If TLOA members, their family members or their guests fail to comply with regulations, speed limits or signs, the TLOA member is subject to receiving a citation and fine as provided for in the current Thomas Lakes Fine Schedule. TLOA members are responsible for the actions of their family members and guests. Fines must be paid within 30 days of the violation. Payment is made to: Thomas Lakes Owners Association, P.O. Box 83, Ashland, NE 68003.
K.5	TLOA members can appeal a citation and/or fine in writing or by attending the next scheduled Board Meeting. The Board's decision is final. Failure to pay the fine may result in loss of lake privileges and/or legal action.

L. Thomas Lakes Stickers

L.1	Stickers are required on all watercraft with motors over 10 hp and non-conventional, non-licensed vehicles (ATV's, golf carts). Non-gas/diesel powered vessels, (sail boats, canoes, paddle boats, row boats, etc.) are not required to have a Sticker but must have property owner identification (See G.2) affixed to the vessel and must meet all State boating regulations.
L.2	Current year stickers will be available for purchase for \$15 after May 1st of each year or sooner, depending on weather and the availability of the Board of Directors. All watercraft and non-conventional vehicles must have a current year sticker purchased and affixed to the designated vehicle by the Friday before Memorial Day weekend. TLOA members are required to fill out a "Watercraft/Non-Conventional Vehicle Identification Form" when purchasing stickers. The fee for stickers purchased after that date will be \$50. Exceptions: The \$15 fee will apply to watercraft or non-conventional vehicle purchased by new property owners and/or newly purchased watercraft or non-conventional vehicles by current property owners after the deadline.
L.3	Stickers will NOT be issued until all currently due bills, fines and assessments are paid in full.
L.4	Requirements for ATV's/UTV's a. Copy of proof of liability insurance
L.5	Golf carts do not require proof of liability insurance; however, they must have a current year Thomas Lake Sticker. Stickers and property owner vehicle identification (Veh.ID) (as defined in G.2) must be placed in designated locations as shown in diagrams on TLOA website (thomaslakes.org) under "Stickers." Anyone found operating a watercraft or non-conventional, non-licensed vehicle WITHOUT a current appropriately placed sticker will be issued a citation as provided for in these Rules and Regulations. Golf carts do not require proof of liability insurance; however, they must have a current year Thomas Lake Sticker.
L.6	Nebraska State Boat License numbers must be placed in designated locations as defined in Nebraska Game & Parks Boating Guide (http://outdoornebraska.ne.gov/boating.asp) and in diagrams on TLOA website (thomaslakes.org) under "Stickers".
L.7	Nebraska Boating Regulations require watercraft owners to register watercraft with the state within 30 days after purchase. For newly purchased watercraft, stickers may be issued prior to the owner registering the vessel with the state, by providing a copy of Bill of Sale and proof of insurance. It is the responsibility of the TLOA Member to provide the Association with a copy of the State Registration immediately following the 30-day grace period.
L.8	All TLOA members must have a signature on file stating you understand and will abide all rules and regulations to receive stickers.
L.9	All sticker rules will be applied to the TL address, not the individual owner.

M. Channel

M.1	The purpose of the channel that connects the east and south lakes is to allow for the navigation of watercraft from the south lake to the east lake and vice versa.
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M.2	Channel on the South side of bridge: Shoreline to shoreline, which will fluctuate with water levels, from the bridge extending south approximately 250 ft to the mouth of the channel (buoy).
M.3	Channel on the North side of bridge: Shoreline to shoreline, which will fluctuate with water levels, from the bridge extending north approximately 70 ft. (buoy).
M.4	The channel area is marked by signs posted on the shoreline. Buoys placed in the water on both the north and south sides of the bridge mark the beginning of the channel. Anyone tampering with or moving the buoys on the north or south side of the channel will be fined.
M.5	The channel that connects the East and South lakes must be kept free of all obstacles, including but not limited to swimmers, parked watercraft, docks, shore stations, inflatables, rafts, etc. at ALL times so as not to impede boat traffic going in both directions under the bridge.

Proposed by the Thomas Lakes Board of Directors – Annual Meeting, March 20, 2021

Approved by Written Ballot – April 13, 2021

Those changes have been incorporated herein and are hereby ratified and approved by the Board of Directors.

_____ Secretary