

STILWATER RULES AND REGULATIONS (2025)

Stilwater Property Owners Association, Inc.
c/o Tripco Property Management Company

If you have a problem in the Stilwater Development any time day or night, please call the Property Manager at (office) 240-488-4168 or (cell) 304-216-5713, or if renting, call your rental agency.

The Stilwater Development is an area of 59 home sites on a beautiful quiet cove of Deep Creek Lake. Most of these homes are private residences where owners come to rest, relax, and enjoy friends and family. Please respect the rights of all residents, their property, the shared common areas, and these rules and regulations.

Per the Stilwater Covenants: “8.10 Rules: In order to assure the peaceful and orderly use and enjoyment of the property, the Board of the Association may from time to time adopt, modify, and revoke in whole or in part, such reasonable Rules and regulations, to apply equally to all similarly situated Lots and Members governing the conduct of persons on or use of a Lot and the Common Areas, as the Association may deem necessary. All such rules shall be binding upon all Members of the Association, occupants, and visitors to the Property.

Per the Stilwater By-Laws: ARTICLE VII Section 1 Powers and Duties of the Board of Directors.

“The Board of Directors shall have the power to:

- adopt and publish rules and regulations governing the use of the Common Areas and facilities, and the personal conduct of the members and their guests (renters) thereon, and to establish penalties (fines) for the infraction thereof consistent with the Declaration;
- Suspend the voting right and right to use the Common Area of any member or members during any period in which such member or members shall be in default in any payment levied by the Association. Such rights may also be suspended after notice and a hearing before the Board, for a period not to exceed sixty (60) days for infraction of published rules and regulations;”

The **enforcement** of the rules and regulations shall be in accordance with the Maryland Homeowners Association Act and the Association’s Declaration of Covenants, Conditions and Restrictions (the “Declaration”) and Bylaws, which are recorded among the land records for Garrett County, Maryland.

The enforcement procedure in summary shall be:

- Written notice of violation and 15-days to abate the infraction without further sanction.

- Should the violation continue beyond the 15-day corrective period or if the same violation occurs within a 12-month period, a written notice will be provided of the proposed sanction to be imposed and advising you of your right to request a hearing to be held by the board in executive session.
 - If a hearing is requested, the board will provide written notice of the time and place of the hearing, which will not be less than 10-days after the request.
 - At the hearing you will have the right to present evidence and cross-examine witnesses.
 - You will be afforded a reasonable opportunity to be heard.
 - Following the hearing (or if no hearing is requested), the board will deliberate in a closed session as to whether the violation occurred and decide if a sanction is appropriate for the violation.

A final written notice will be issued with the verdict.

The Association may impose a fine, suspend voting or infringe upon any other rights of an Owner or other occupant for violation of the rules upon compliance with applicable law, and this Declaration.

As such, the Board of Directors has developed the following clarifications of the *most common* Rules and Regulations. This document is not to be considered inclusive of all possible infractions. Each identified infraction will be evaluated and enforced in accordance with the Covenants and By-Laws. All Owners have been provided a copy of the Covenant and By-Laws which serve as a “warning” for all Rules and Regulations.

A.	GENERAL
A1	Waterfront Greens Development lies to the east and is contiguous with Stilwater property. It is a separate private community and its shoreline, docks, and other amenities are NOT to be used by Stilwater owners or guests.
A2	Absolutely no illegal fireworks are permitted in Stilwater Development.
A3	To preserve the residential ambiance of Stilwater Development, party event equipment, such as inflatables (including but not limited to bounce houses, slides, etc.); dunker tanks, laser tag courses, tents and the like are prohibited to be set up on any lot or common area.

B.	VEHICLE RESTRICTIONS AND PARKING

B1	Boats, Campers, Trailers, Jet Skis, RV's, and all similar vehicles may not be parked on the exterior of any property. Any such vehicle that does not fit in a garage must be stored outside of the Stilwater Development.
B2	All vehicles must be parked within the parking area of the house, and not on grass, lawns, or common areas. Overnight street parking (between the hours of 10pm-8am) is prohibited. Violators may be towed, without notice and at the vehicle owner's expense and risk.
B3	ATV's, RV's, UTV's Snowmobiles, Dirt Bikes, and other loud motorized vehicles may not be operated on Stilwater roads or in Common Areas.
B4	Golf carts that display a valid Stilwater ID sticker are permitted to operate on Stilwater roadways and are the only type of motorized vehicle permitted on the lake access foot/cart paths.
B5	There is NO vehicular access permitted to the lake front or dock areas. A parking area is provided in the eastern cul-de-sac for Stilwater owners and guests only.
	The Department of Natural Resources prohibits vehicles on lakefront shoreline areas. Fines may be assessed by the Maryland Department of Natural Resources and is in addition to any violations assessed by Stilwater.

C.	LAKE ACCESS
C1	Use only the designated foot/cart path. Do not walk or trespass across private property of other residents / home owners.
C2	There are no motorized boat launch sites in the Stilwater Development. The State Park does provide a public boat launch.

D.	NOISE / BEHAVIOR
	<i>Report all disorderly conduct to the property manager immediately. The police will be contacted and, if necessary, criminal charges can be filed. Any owner, resident, guest, or visitor feeling threatened or otherwise unsafe should contact the police immediately and follow-up with the Property Manager once safety is assured.</i>
D1	Between the hours of 11:00 pm and 8:00 am is considered quiet time. There shall be no loud or unusual noises during this time period.
D2	At all times, sound systems, radios, televisions, boom boxes, etc. shall only be used so as to not disturb persons elsewhere in the Stilwater Development.

E.	PETS
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E1	Pets must be kept under control and on leash at all times. <i>Garrett County leash laws are applicable to Stilwater. Violation of a state or county leash law may be subject to appropriate additional fines.</i>
E2	Please clean up after pets and respect private property.
E3	Incessant barking is a violation of the noise restriction.
E4	Pets are not permitted in the sand boxes.

F.	CANOES / KAYAK RACKS
F1	All Canoes / Kayaks must be placed on the racks at the end of each day or stored inside each house. Canoes / Kayaks left laying on common grounds may be removed without notice.
F2	Stacking on top of other Canoes / Kayaks or vertical storage is prohibited. Illegally stacked or vertical stored Canoes / Kayaks may be removed including cutting of locks.
F3	Canoes / Kayaks must be launched without damage to the shoreline or docks. Do NOT drag across grass or docks. Do not store or launch from the dock platforms.
F4	Only non-motorized small craft are permitted to be launched from the shoreline in accordance with Maryland Department of Natural Resources regulations.

G.	PRIVATE DOCKS / BOATS / PERSONAL WATERCRAFT / RECREATIONAL FLOTATION DEVICES
	<i>If you are a renter or guest of a house with a private dock slip, please refer to the signage at each dock entrance for the specific dock slip house/lot assignment.</i> <i>Unauthorized watercraft moored in unauthorized locations or without a valid Stilwater ID tag displayed will be towed without notice and at the Owner's expense. The watercraft owner will be required to pay the towing company to retrieve the vessel and assumes all related risks.</i> <i>Non-motorized watercraft and recreational floatation devise in unauthorized locations may be removed. There may be a charge assessed to retrieve them at the Owner's expense.</i>
G1	Dock slips MAY ONLY be leased, rented, or loaned to other Stilwater lot owners. Boat slip stickers and/or tags are issued to identify Stilwater slip owners. Boats not bearing stickers or tagged are subject to towing. Guest boats slipped at a Stilwater dock MUST display lot owner tag/sticker or be subject to towing.

G2	Boats or personal water craft must be moored within the assigned dock slip. At NO time can a boat or personal water craft be tied outside of a slip, beached, be anchored in the cove unoccupied, or tied off to the shore line. <i>The Department of Natural Resources prohibits the beaching of any watercraft on the shoreline of Deep Creek Lake.</i>
G3	Recreational Flotation Devices, water trampolines, water slides, inflatable water toys, and the like may not be attached to the stilwater docks unoccupied. These devices may not interfere with any boat or access to a dock slip.

H.	COMMUNICATION
	• <i>All Owner's are required to provide contract information to Property Management.</i> • <i>Rental properties must also designate a representative (self or agent) as a primary point of contact and provide all required information to Property Management.</i>
H1	In case of violations/concerns, Property Management will contact the designated primary person in attempt to mitigate the issues. For a rental property this is typically a rental agent. Property Owner's, who are ultimately responsible for concerns associated with the property, will also be notified. An infraction will be levied should Property Management be unable to reach the Owner or their Agent within a 24-hour period, in addition to any specific rule violations.
H2	In cases of county ordinance violations or dangerous situations, the Garrett County police will be called first, then the agent <u>and</u> the property owner. In any instance where Property Management finds it necessary to contact the police to resolve a situation an infraction be assessed on the Owner in addition to specific rule violations.
H3	Some community decisions require a response from ALL Owners in accordance with our Covenants and By-Laws. This type of a response will be clearly communicated by the POA and will include a (received by the POA) response deadline. Failure to provide a timely response may be considered an infraction.

I.	ARC

I1	Generally speaking, ALL modifications to a property must be submitted and approved by the Arc prior to completing. This includes, but is not limited to, exterior modifications such as paint, landscaping, lot improvements, driveways, retaining walls, roofing, decks, patios, fire pits, lighting, décor (signs, flags, boulders, etc.), structures of any type, laundry lines, visible placement changes for exterior equipment/utilities/systems (conduits, heat pumps, generators, vents), hot tubs, etc. An infraction may be assessed for violations without prior approval at the Board's discretion. Additionally, the POA is not liable for correction of any unapproved infractions.
I2	Generally speaking, the Arc should be notified of any modifications that will require exterior storage of materials, portable facilities, trailers, equipment, etc. which may violate other rules and regulations. Failure to notify the Arc may result in appropriate infractions.
I3	All new construction requires an arc submission, approval and payment of any associated fees. The requirements are outlined in the Covenants and By-Laws and if requested, the Arc will provide a check list. Review time requirements are defined. It is the responsibility of the Owner to not only provide the required information, but to do so accounting for allowable review time. Expedited review requests cannot be accommodated. Failure to obtain the required approvals and payments prior to commencement will result in an infraction. Stilwater POA is not liable for impacts associated with resolution.
I4	Property modifications must also adhere to the community Rules and Regulations, such as noise, parking, trailers, etc. Failure to obtain the required approval to prior to commencement may result in associated infractions.

- *Failure to comply with these rules and regulations, Garrett County Ordinances or Maryland State Laws may result in fines and other penalties, up to and including eviction from a rental property and or a lien against the property.*
- *Stilwater POA, it's agents and officers shall have no liability for lost, stolen, damage, or vandalism of any stored items, watercraft, recreational paraphernalia, or personal items.*
- *Violations subject to towing/removal may be done so without notice and at the vehicle owner's expense and risk. Stilwater POA, it's agents and officers shall have no liability associated with this enforcement.*