

(Space above reserved for Recorder of Deeds Certification)

Dogwood Lake Campground
Rules and Regulations

Revision Date: November 26, 2024

These Rules and Regulations are established to enhance the safety, welfare and enjoyment of our members and their guests. Your adherence is greatly appreciated, and by following these rules, you contribute to making Dogwood Lake Campground a better place for all.

Authority Reference:

1. Declaration of Covenants Dogwood Lake
2. By-Laws of Dogwood Lake Lot Owners Association Addendum, Assessment of Fines & Violation Fine Schedule
3. Guest Policy of Dogwood Lake Lot Owners Association

Quiet Hours:

1. Quiet hours shall be observed from 11:00 p.m. until 7:00 a.m.

Lots:

1. Lots shall not be re-subdivided unless approved by the Board of Directors. "Re-subdivided" means combining multiple Lots into one Lot, or one Lot into multiple Lots.
2. Lot improvements shall be in accordance with the "Lot Improvement Policy" and must be approved by the Environmental Committee.
3. Only one storage shed is allowed per lot and its size shall not exceed 192 square feet. Effective August 2020, metal shipping containers shall not be placed on any lot.
4. Derelict motor vehicles shall not be stored in Dogwood Lake Campground. A motor vehicle is considered "derelict" when it has no license plates, or the attached license plates have expired. (NOTE: This does not apply to motor homes and other recreational vehicles.)
5. RVs and sheds shall be kept clean and orderly and without broken components hanging off, including but not limited to doors, roofs, windows or awnings. Tarps and covers used on the lot must be in good condition and securely fastened.

Traffic:

1. The speed limit throughout the park is 10 miles per hour. This includes all motorized vehicles, e.g. automobiles, trucks, vans, motorcycles, ebikes (electric bikes), scooters, RVs, and golf carts.
2. Motorized vehicles, including golf carts shall not be driven across private property or dams of any small lakes.

3. Motorized vehicles, including golf carts shall have illumination when being driven at night.
4. Motorized vehicles, including golf carts shall be driven in a safe manner at all times.

Golf Carts (a.k.a. Golf Cars):

1. The terms “golf cart” and “golf car” shall apply to vehicles specifically manufactured as golf cars under brands such as E-Z-GO, Club Car, etc., as well as other side-by-side seating vehicles such as utility vehicles. NOTE: As used herein, the terms “golf car,” “golf cart,” and “utility vehicle” are synonymous. Golf carts and utility vehicles are not required to be licensed and are allowed to be used within the campground. Such vehicles must meet the following standards:
 - a. Must have four wheels
 - b. Must have forward and reverse
 - c. May be two or four-wheel drive
 - d. Must have side-by-side seating – may have two or more side-by-side seats
 - e. Must have a steering wheel
 - f. Must obey established speed limits
 - g. Must have lot number displayed in numbers at least three inches (3”) tall
2. Golf cars are to be operated only by persons 16 years of age or older unless accompanied by an adult eighteen (18) years of age or older.
3. Lot owners shall be held responsible for their guests’ use of golf cars.

Lakes:

1. Swimming is allowed in the large lake only.
 - a. Swimming is at your own risk. There is no lifeguard on duty.
 - b. Dogwood Lakes Lot Owners Association is not responsible for water quality. Be advised there is a risk to anyone swimming in the lake, especially children and those with compromised immune systems. Lakes can contain a variety of bacteria and parasites, including E. coli, giardia, and cryptosporidium, which can cause gastrointestinal illness, fever and fatigue.
 - c. Beware of hazards such as wildlife, fishing lures, trees, underwater obstacles, rocks and debris, vegetation and drop-offs that can unexpectedly change water depth.
 - d. Children under 16 must be accompanied by an adult.
 - e. All trash should be contained and properly disposed of.
 - f. Swimmers shall give priority to fisherman while on the lake.
2. Specific rules posted for size and limits of fish shall be observed at all times.
3. Fishing rods/poles shall not be left unattended, i.e., they must be within sight of the owner when the fishing line is in the water.
4. Fishing by means of jugs, trotlines, limb lines, gigging and seining is prohibited.
5. Boats shall have the lot number of the owner displayed in numbers at least 3” tall.
6. Boats with gasoline motors may be used providing the motor is not started, is in the raised position and is wrapped in plastic sheeting or a plastic trash bag to avoid gasoline or oil leaking into the water.
7. Boats shall be stored as to not collect water.
8. Boats shall not be left in the lake overnight, on common ground or on the bank adjacent to the water unless that bank area is part of the owner’s lot.
9. Aquatic vegetation shall not be put in any lake. This includes, but is not limited to water lilies, water milfoil, American lotus, or American longleaf pondweed.
10. Fish cover (a.k.a. structure) shall not be put in any lake without prior approval from the Board of Directors. This includes artificial cover, as well as naturally grown items such as trees.
11. Wastewater or other liquids shall not be put into any lake.

Swimming Pool:

1. Posted pool hours shall be obeyed.
2. Lot owners are responsible for their guests and must accompany them when they are at the pool.
3. No food or smoking allowed inside the pool fence. Beverages are allowed in the pool area, but not in or on the edge of the pool. No glass containers allowed in pool area.
4. Children under the age of 14 must be accompanied by an adult at all times when inside the fenced area by the pool. Children not potty trained must wear swim diapers.
5. Cutoffs can cause problems with the pool's filtering system and shall not be worn as swimwear.

Pets:

1. Pets shall be kept on a leash or confined to the owner's lot.
2. Owners shall clean up after pets when on roadways, other owners' lots and common ground.

Dumpsters:

1. Dumpsters shall not be used for disposal of trash and waste from outside the campground.
2. The small dumpster shall be used for household trash only.
3. Boxes shall be broken down and put into the roll off.
4. Any large items that will not decompose should be placed in the roll off.
5. Construction debris shall be placed in the roll off.
6. The following shall not be placed in either dumpster:
 - a. Large appliances, including water heaters
 - b. Yard waste
 - c. Concrete
 - d. Paint or oil
 - e. Hazardous liquids or waste (Hazardous waste is defined as all radioactive, volatile, flammable, corrosive, explosive, regulated medical, infectious, biomedical, biohazardous, pollutant contaminants, or hazardous waste, toxic substances or materials)
 - f. Tires
 - g. Electronics
 - h. Mattresses
 - i. Propane Tanks

Vandalism:

1. Vandalism of Association property will not be tolerated.
2. The lot owner committing vandalism, or the lot owner to whom the vandal is associated, shall be fined as well as having to pay for any repairs.
3. At the Board's discretion, law enforcement may also be called and criminal charges filed.

Common Ground:

1. No structure of any kind shall be placed on or extended onto common ground. This includes, but is not limited to, retaining walls, sheds, fences, pavilions, etc.
2. No RV shall be allowed to extend onto common ground.
3. Common ground shall not be used for parking or any other kind of personal use without approval from the Board of Directors, and if left overnight, should be communicated to the Board or Caretaker. Any exceptions to a single overnight must be approved by the Board.
4. No overnight camping is allowed on the beach or on any other common ground.

Easements:

1. No structure of any kind shall be placed on or extended onto any easement.
2. No RV shall be allowed to extend onto any easement.

3. No easement shall be used for long-term or unattended parking of any vehicle, or other type equipment such as utility trailers, etc.

Roads:

1. Performing, or contracting to have performed, grading and/or snow removal on roads owned by the Association without prior approval from the Board of Directors is prohibited.
2. Roads are typically maintained only during the camping season, April 1st through October 31st.
3. Intentionally destroying speed bumps or speed dips is a fineable offense.
4. Leaves shall not be left in roads, or in easement ditches or swales when cleaning lots. If temporarily using them for leaf burning, leaves must be burned the same day with no refuse remaining to block drainage. Leaves should be responsibly burned in these areas, on your lot or removed from the park, (Reference Burning section below)

Guest RVs:

Lot owners in good standing are allowed to invite guests to place their recreational vehicles in Dogwood Lake Campground on a temporary basis. The following regulations shall be adhered to when exercising this privilege:

1. A lot owner is allowed a maximum of three (3) Guest RV permits per year. (NOTE: For the purpose of this policy, the term "Lot Owner" means all persons named on a lot's deed combined as one owner.)
2. Permits shall only be issued from April 1st through October 31st. Guest RVs are not allowed in the campground between November 1st of one year through March 31st of the following year.
3. Guest RVs shall not be placed on the same lot where an RV already exists. The lot owner must have an empty lot on which the Guest RV can be placed.
4. Each permit is good for up to 14 days. Failure to remove an RV after the 14th day will result in a fine against the lot owner.
5. The lot owner and guests shall always adhere to the ***Guest Policy of Dogwood Lake Lot Owners Association***.
6. When a permit request is approved, the lot owner will receive a ***Guest RV Placard*** that must be displayed at all times while the Guest RV is in the campground.
7. Wastewater shall be disposed of through use of a sewer plant hookup, an in-ground holding tank or by dumping it in one of the campground's dump stations.

Firearms and Fireworks:

1. No firearms shall be discharged in Dogwood Lake Campground unless authorized by the Board, and only for the control of pests such as snakes and muskrats.
2. Fireworks shall be discharged over water from the large dam, or from the beach area.
 - a. Fireworks are allowed to be discharged only during the Independence Day (July 4th) weekend.
Exception: A Board-sanctioned fireworks display can be held at a time other than the Independence Day weekend if inclement weather, or other reason acceptable to the Board, prevents it from being held during that weekend.
 - b. Fireworks shall not be discharged during quiet hours.

Firewood

1. Firewood stored in the firewood lot is available for lot owners' use. Firewood is limited to enough for a few fires. This firewood is for the enjoyment of lot owners in the park, it shall not be removed from the park.
2. Per Missouri DNR firewood quarantine guidelines, firewood shall not be brought into the park from a location further than 50 miles from DWL.

Burning

1. No fires or burning when a red flag warning is issued.
2. Use extreme caution when burning leaves. Avoid burning on a windy day, and never leave a fire unattended, even if it appears to be only smoldering. This also applies to your campfires.

Respectful Conduct

1. All residents, owners, guests, and visitors of the Dogwood Lake Campground shall treat caretakers with courtesy and respect. Disrespectful conduct toward caretakers is prohibited and includes, but is not limited to:
 - a. Verbal abuse, harassment, or intimidation
 - b. Physical violence or threats of violence
 - c. Discrimination based on race, religion, sex, age, disability, or other protected characteristics
 - d. Interference with the caretaker's ability to perform their duties
 - e. Violation of the caretaker's privacy
2. Any lot owner, guest or visitor who is showing disrespect towards a caretaker will be reported to the Board. The Board shall investigate the complaint promptly and confidentially. If the investigation confirms a violation the Dogwood Lake Campground may impose disciplinary action, including but not limited to written warnings and/or fines.

The *Dogwood Lake Campground Violation Fine Schedule* forms an Addendum to these Rules & Regulations and is hereby duly adopted and incorporated. The Association may be entitled to its reasonable expenses associated with the collection of said fines and late association membership dues, including, but not limited to, reasonable attorney's fees and court costs.

*Revision bars indicate significant changes made with this revision. **The Dogwood Lake Violation Fine Schedule was moved from the By-Laws to this document on this revision***

These rules and regulations may be changed at any time at the discretion of the Board of Directors.

Board of Directors
Dogwood Lake Lot Owners Association

ADDENDUM
ASSESSMENT OF FINES & VIOLATION FINE SCHEDULE
Date: November 27, 2024

No.	Reference	Description	Fines			Notes
			1st	2nd	3rd	
1	Rules & Regulations	Putting trash from outside park in dumpster	\$300	\$500	\$700	1
2	Rules & Regulations	Putting prohibited materials in dumpster	\$300	\$500	\$700	2
3	Covenants: Article IV, Para a. Rules & Regulations	Illegal lot improvement	\$50	\$100	\$200	3 & 5
4	Covenants: Article IV, Para b.	Improper maintenance of lot	\$50	\$100	\$200	4 & 5
5	Covenants: Article IV, Para c.	Improper RV waste disposal	\$500	\$1,000	\$1,500	10
6	Covenants: Article IV, Para e.	Nuisances: Obnoxious/offensive activities; excessive noise: violation of quiet hours	\$25	\$50	\$100\$	
7	Covenants: Article IV, Para g. Rules & Regulations	Pets not on leash or in pen. Not cleaning up after pet	\$50	\$100	\$200	
8	Covenants: Article IV, Para l.	Tree removal without a permit	\$100	\$200	\$300	
9	Covenants: Article IV, Para n.	Blocked ditches & swales	\$50	\$100	\$150	
10	Covenants: Article IV, Para t.	Operating illegal vehicles (mini bikes, ATV, etc.)	\$50	\$170	\$250	
11	Rules & Regulations	Speeding	\$85	\$170	\$250	6
12	Rules & Regulations	Inadequate markings, or improper use of golf car	\$25	\$50	\$100	
13	Universally Accepted Restriction	Illegal parking in handicapped spaces	\$135	\$270	\$400	
14	Rules & Regulations	Derelict vehicle on lot	\$85	\$170	\$250	7
15	Rules & Regulations	Lakes: Putting aquatic vegetation in lake	\$1,000	\$2,000	\$3,000	
16	Rules & Regulations	Lakes: Illegal fishing methods	\$85	\$170	\$250	
17	Rules & Regulations	Lakes: Violation of boat use regulations including leaving boats in lake	\$85	\$170	\$250	
18	Rules & Regulations	Lakes: Putting fish cover in lake without approval	\$100	\$200	\$250	
19	Rules & Regulations	Lakes: Putting wastewater or other liquids in lake	\$1,000	\$1,500	\$2,000	10
20	Rules & Regulations	Pool: Violation of pool regulations	\$25	\$50	\$100	
21	Rules & Regulations	Careless and reckless driving	\$85	\$170	\$250	
22	Covenants: Article III, Para a. Rules & Regulations	Performing or contracting to have performed, grading and/or snow removal on roads owned by the Association without prior approval from the Board of Directors	\$1,000	\$2,000	\$3,000	7

No.	Reference	Description	Fines			Notes
			1st	2nd	3rd	
23	Rules and Regulations	Vandalism of Association property, Including destroying or modifying speed dips or bumps - fine plus cost of repairs	\$300	\$600	\$900	9
24	Covenants Article IV, Para m., Rules and Regulations	Docks or piers on lake. Encroaching on easements or common ground. Penalty can include fine and/or order to remove the offending item	\$300 to \$600	\$700 to \$900	\$1,000 to \$3,000	
25	Covenants Article IV, Para h.	Multiple RVs on one lot	\$100	\$200	\$300	
26	Covenants Article IV, Para i.	Burning of trash/garbage	\$100	\$200	\$300	
27	Covenants Article IV, Para k.	Tents left during off season	\$50	\$75	\$100	
28	Covenants Article IV, Para o.	Drilling of wells	\$2000	\$3000	\$4000	
29	Covenants Article IV, Para p.	Vehicle parking on streets or roadways or common ground where not authorized	\$50	\$75	\$100	
30	Covenants Article IV, Para r., Rules & Regulations	Dangerous burning (wind advisory, burn warning, leaving fire unattended)	\$50	\$75	\$100	
31	Covenants Article IV, Para u., Rules & Regulations	Unapproved Discharging Firearms/Fireworks	\$100	\$200	\$300	
32	Covenants Article IV, Para w.	Unapproved use of pesticides	\$50	\$75	\$100	
33	Rules & Regulations	Lakes – Violation of Lake Swimming rules	\$25	\$50	\$75	
34	Rules & Regulation	Leaving poles & gear unattended	\$50	\$75	\$100	
35	Rules & Regulations	Guest RV parking violation (no permit, longer than 14 days)	\$50	\$75	\$100	11
36	Guest Policy 1.	Guest in possession of entry device	\$50	\$100	\$150	
37	Guest Policy 3.	Lot owner not present with guest	\$50	\$100	\$150	
38	Guest Policy 4.	Allowing access to a lot owner not in good standing	\$75	\$100	\$150	
39	Rules & Regulations	Leaving leaves in roads or ditches	\$50	\$75	\$100	
40	Rules & Regulations	Disrespectful Conduct	\$50	\$75	\$100	9

NOTES:

1. Fine plus cost of emptying dumpster.
2. Fine plus penalty charged by the dumpster provider.
3. Fine plus removal of permanent structure.
4. Fine plus cost for cleanup and removal of debris.
5. Fine will not be imposed if condition is corrected within 30 days.
6. Applies to golf cars and street vehicles (cars, trucks, ebikes, scooters and motorcycles)
7. The derelict vehicle must be removed from the park.

8. Roads are typically maintained only during the camping season, April 1st through October 31st.
9. At the Board's discretion, law enforcement may also be contacted, and criminal charges filed.
10. Incidents of improper waste disposal or disposal of waste in lake will be reported to the Warren County Sanitarian and/or to the Missouri Department of Natural Resources.
11. Fine for leaving guest RV longer than 14 days is \$25 per day.

At the discretion of the Board of Directors, the "Fines" columns can be defined as either repeat occurrence or repeat notice to correct. After the third offense or notice to correct, fines will progressively increase at the discretion of the Board of Directors.

All fines attached to lots must be paid within (30) calendar days of the date shown on the fine notification letter or brought to the Board with notice of intent to schedule a hearing as defined below. If not paid within that time frame, automatic gate access to the campground may be suspended.

Lot owners have the right to a hearing before the Board regarding any alleged violations charged against a lot. The hearing must be requested in writing within 30 days of notification of the violation. The written request must state in detail the reason for requesting the fine to be set aside. Failure to request a hearing and/or failure to set forth the reason for requesting the fine be set aside, avoided, or otherwise waived by the Association, as set forth above, will be deemed as the lot owner's waiver of right to be heard and the fine may be assessed at the Board's sole discretion, by default. After hearing the evidence, the Board's decision is final and any fines assessed accordingly. The Board reserves the right to conduct the hearing as it sees fit and may terminate same in its sole discretion.

All lot owners have a responsibility to report violations using complaint forms to help enforce the rules of Dogwood Lake Campground.

Revision bars indicate changes made with this revision.

This fine schedule may be changed at any time at the discretion of the Board of Directors.

IN WITNESS WHEREOF, the Board of Directors has signed these Rules and Regulations on this _____ day of _____

Dogwood Lake Lot Owners Association

Dana Walker, President

Eadie Schillinger, Secretary

State of Missouri

County of _____

On this _____ before me personally appeared Dana Walker and Eadie Schillinger officers of the Board of Directors, Dogwood Lake Lot Owners Association, to me known to be the persons described in and who executed the foregoing instrument and acknowledged that they executed the same as their free act and deed.

WITNESS my hand and official seal.

Signature of Notary Public

Notary Seal

Printed Name of Notary