MERAMEC VALLEY
OWNERS ASSOCIATION

Rules & Policies

Member & Public Camper Handbook

Consolidated edition
October 1, 2026

For public guests, prospective and current members, and the Board of Directors.

This handbook brings the revised rules, policies, rates, offense consequences, and adopted votes into one reference. Each entry identifies its classification and records the supplied vote or approval date.

Select a heading in the contents or use the PDF bookmarks to go to a topic. To find a keyword, use your PDF viewer's search function (Ctrl+F on Windows or Command+F on Mac).

Rule identifies a campground requirement. **Policy** identifies an operating or administrative provision. **Rates** identifies charges or included occupancy. **Reference** explains enforcement or reporting.

Contents

Select a section or topic to go directly to its page.

1. Using This Handbook & Enforcement **5**
1.1 Board Determinations . . . 5
1.2 Meaning of Penalties . . . 5
1.3 Formal Complaints . . . 5

2. Membership, Deeds & Payments **5**
2.1 Membership Application Process . . . 5
2.2 Membership Application Requirements . . . 5
2.3 Minimum Age for Deed Ownership . . . 6
2.4 Deed Transfers & Upgrades . . . 6
2.5 Quitclaim & MVOA Deed Procedures . . . 6
2.6 Annual Membership Dues . . . 6
2.7 Membership Payments . . . 7
2.8 45 Free Nights per Deed . . . 7
2.9 30 for 30 Volunteer Incentive . . . 7
2.10 Member Camping Usage & Payments . . . 7
2.11 Member Camping Rates & Included Occupancy . . . 8

3. Reservations, Registration & Gate Access **8**
3.1 Reservations - Booking Dates . . . 8
3.2 Membership Class & Site Eligibility . . . 8
3.3 Campsite Types & Camping Units . . . 8
3.4 Reservations - Member Limits . . . 8
3.5 Reservations - Member Holiday Weekends . . . 9
3.6 Reservations - Member Cancellations . . . 9
3.7 Reservations - Public Cancellations . . . 9
3.8 Reservations - Public Rates . . . 9
3.9 Registration - Check-In . . . 10
3.10 Registration - Check-Out . . . 10
3.11 Registration - Guest Access . . . 10
3.12 Gate Cards . . . 10
3.13 Gate Entry & Exit . . . 10
3.14 Off-Season Camping . . . 11
3.15 Camper Spotting . . . 11

4. Campsite Care & Use **11**
4.1 Clotheslines . . . 11
4.2 Electric Space Heaters . . . 11
4.3 S2S Grass Maintenance . . . 11
4.4 Tree Removal . . . 12
4.5 Parking . . . 12
4.6 Tarps . . . 12
4.7 Trash, Debris & Clutter . . . 12
4.8 Trespassing on Other Campsites . . . 12
4.9 Pools & Water Structures . . . 12
4.10 Winterizing Water Lines . . . 13

5. Exclusive A Sites: Upgrades & Responsibilities **13**
5.1 Site Upgrade Approval & Installation . . . 13
5.2 Awnings . . . 13
5.3 Concrete Pads . . . 14
5.4 Decks / Platforms . . . 14
5.5 Deck / Platform Railings . . . 14
5.6 Deck Enclosures . . . 14
5.7 Deck Modifications - Windbreaks, Privacy Panels & Additions . . . 15
5.8 Fences . . . 15
5.9 Gazebos . . . 16
5.10 Park Models . . . 16
5.11 Park Model / Camper Placement . . . 16
5.12 Sheds . . . 16
5.13 Skirting / Underpinning . . . 17
5.14 Site Numbers . . . 17
5.15 Electric Service . . . 17
5.16 Gravel & Structures . . . 17
5.17 Leaves, Weeds & Lawn Waste . . . 17
5.18 Length of Stay . . . 17
5.19 Unauthorized Modifications . . . 18
5.20 Mold . . . 18
5.21 Site Release & Deed Membership . . . 18
5.22 Exclusive-Site Transfers . . . 18
5.23 Water Lines . . . 18
5.24 Unkempt Sites . . . 18

6. Conduct, Safety & Complaints **19**
6.1 Smoking / Vaping . . . 19
6.2 Underage Drinking in Public Areas . . . 19
6.3 Drug Use in Public Areas . . . 19
6.4 Flags & Decorations . . . 19
6.5 Member Conduct & Complaints . . . 19
6.6 Conduct on Official MVOA Social Media . . . 19
6.7 Noise After Curfew . . . 20
6.8 Noise Before Curfew . . . 20
6.9 Verbal Aggression & Slander . . . 20
6.10 Physical Aggression Toward Staff or Board Members . . . 20
6.11 Physical Aggression Toward Members, Guests & Visitors . . . 20
6.12 Damage to Member or Public Property . . . 21
6.13 Damage to MVOA Property . . . 21
6.14 Sexual Harassment . . . 21
6.15 Theft . . . 21
6.16 Unruly or Disruptive Behavior . . . 21

7. Children & Supervision **21**
7.1 Children in Swimming Areas . . . 21
7.2 Theft by Children . . . 22
7.3 Unruly Behavior by Children . . . 22
7.4 Children at the Lake . . . 22

8. Vehicles, Golf Carts & Drones **22**

8.1 Permitted & Prohibited Vehicles . . . 22
8.2 Electric Bicycles & Electric Scooters . . . 22
8.3 Children Operating Golf Carts . . . 23
8.4 Golf Cart Registration & Insurance . . . 23
8.5 Golf Cart Speed & Safe Operation . . . 23
8.6 Golf Cart Headlights & Taillights . . . 23
8.7 Drone Operating Hours & Privacy . . . 23

9. Amenities, Lake & Swimming Areas 24

9.1 Adult Center . . . 24
9.2 Pavilion . . . 24
9.3 Fishing . . . 24
9.4 Lake Pollution . . . 24
9.5 Lake Swimming . . . 24
9.6 Member Use of Park Equipment . . . 24
9.7 Glass in Swimming Areas . . . 25
9.8 Pop-Up Tents at Pools & the Beach . . . 25
9.9 Styrofoam in Swimming Areas . . . 25
9.10 Trash in Swimming Areas . . . 25
9.11 Swimming Wristbands . . . 25

10. Pets 25

10.1 Pet Aggression . . . 25
10.2 Pet Containment & Leashes . . . 26
10.3 Pet Noise . . . 26
10.4 Pet Waste . . . 26
10.5 Pets in Swimming Pool Areas . . . 26

11. Fire Safety & Firearms 26

11.1 Burn Bans . . . 26
11.2 Burning Leaves & Weeds . . . 27
11.3 Firearms . . . 27

12. Storage, Property & Waste Disposal 27

12.1 Annual Storage Agreement & Payment . . . 27
12.2 Past-Due Balances - Property on MVOA Grounds . . . 27
12.3 Lifetime Storage - Past-Due Accounts . . . 27
12.4 Unauthorized Dumping . . . 28
12.5 Improper Dumpster Disposal . . . 28

13. Board & Business Policies 28

13.1 Attendance . . . 28
13.2 Confidentiality . . . 28
13.3 Consultants . . . 28
13.4 Duties . . . 28
13.5 Transition . . . 29
13.6 Accountability . . . 29
13.7 Eligibility to Run for the Board . . . 29
13.8 Campground Name on Merchandise . . . 29

1. Using This Handbook & Enforcement

1.1 Board Determinations | Reference

Asterisk (*): Indicates a consequence to be determined by the Board of Directors.

Fines: Unless a specific fine is listed, the Board of Directors will determine the fine.

The Board of Directors determines orders to vacate, bans, and removal based on the severity of the offense.

1.2 Meaning of Penalties | Reference

Order to vacate: The person must leave MVOA property immediately.

Ban: Permanent exclusion from MVOA property; the person may not return.

Loss of privileges: Temporary suspension of the specified activity or facility privileges.

Exclusion for a stated period: The person may not enter or remain on MVOA property during that period.

1.3 Formal Complaints | Reference

Safety concerns: If an incident presents an apparent risk to people or property, report it immediately to MVOA staff or the Board, then submit an incident report.
Other concerns: Submit a formal complaint using the Formal Complaint Submission form in the MVOA Members App. The Board may discuss a complaint for up to 48 hours after receiving it.

Board email: mvoaboardofdirectors@gmail.com

2. Membership, Deeds & Payments

2.1 Membership Application Process | Policy

Anyone acquiring a deed from another member or directly from MVOA must submit a membership application for approval.

Reapplication: An applicant whose application is denied must wait one year before reapplying, subject to the permanent-denial provisions below.

Denial criteria within the prior 10 years:
• Filing for bankruptcy.
• Conviction for theft.
• Default on rent payments.
• Vandalism.

Permanent-denial criteria: Prior MVOA balances referred to collections or a history of child endangerment are grounds for permanent denial, regardless of when they occurred. A prior MVOA balance paid in full before referral to collections does not disqualify an applicant under the collections criterion. All other application requirements still apply.

Vote / approval: May 18, 2024

2.2 Membership Application Requirements | Rule

Prior approval: The Board must approve a proposed transfer to a new deed owner before the transfer occurs.

Documentation: Submit a membership application and provide a valid government-issued identification document to the Board for consideration.

Review: The Board will check the applicant's MVOA history before approving the deed transfer.

Vote / approval: May 5, 2024

2.3 Minimum Age for Deed Ownership | Policy

A person must be at least 21 years old to hold a deed.

Vote / approval: April 18, 2026

2.4 Deed Transfers & Upgrades | Policy

MVOA-owned deed: When a member upgrades to a deed owned by MVOA, MVOA will assume the existing deed if the member has no outstanding account balance on the transfer date. Examples include C to B, B to A, or A to an exclusive site.

Member-owned deed: For a member-to-member transfer, both the seller (grantor) and buyer (grantee) must have no outstanding account balance on the sale date.

Buyer documentation: Submit a Member Application, Acknowledgment of Deed Ownership, Non-Occupancy Agreement, and Acknowledgment of MVOA Rules & Policies.

Multiple deeds: The buyer is responsible for dues on both the original and newly acquired deeds. MVOA will assume the original deed only in the event of the member's death, a documented medical illness, or prior Board approval.

Final approval: A transfer or upgrade remains pending until all required documents are submitted and signed, documents requiring notarization are notarized, applicable payments are received, and Board approval is granted.

Document fee: $75 per deed for every transfer.

Vote / approval: August 16, 2025

2.5 Quitclaim & MVOA Deed Procedures | Policy

Deeds may not be quitclaimed to MVOA. Deed transfers must be processed through MVOA.

Members remain responsible for dues until all outstanding balances are paid in full and the deed transfer is completed under MVOA procedures.

Personal attorney-prepared deed-transfer documents are not permitted under this policy.

Vote / approval: October 18, 2025

2.6 Annual Membership Dues | Policy / Rates

Approved schedule: Members approved a $300 initial dues increase effective in 2025, followed by annual 3% increases from 2026 through 2030. The amounts below follow the approved dues ballot.

Year	Class A	Class B	Class C
2025	$1,500	$1,440	$725
2026	$1,545	$1,483	$747
2027	$1,591	$1,527	$770
2028	$1,639	$1,572	$793
2029	$1,688	$1,619	$816
2030	$1,738	$1,667	$840

After 2030: A member vote will determine whether annual increases continue.

Vote / approval: Members vote: October 19, 2024

2.7 Membership Payments | Policy

Payment methods: Membership dues may be paid in person or online. ACH payments are accepted effective January 1, 2026.

Invoices: Dues are invoiced electronically on the first of each month. Members may pay the monthly minimum or any amount above that minimum.

Due date: The monthly minimum payment is due on the 15th. A two-week grace period is allowed after that date.
Late fee: A $25 late fee is assessed at the end of the month if the balance remains unpaid. An additional $25 late fee is assessed at the end of each subsequent month until the balance is paid in full.

> **Delinquency:** Gate-card access is deactivated at the end of the month when the $25 late fee is first assessed. Unpaid balances are also subject to the collection process under MVOA delinquency procedures.

Vote / approval: January 1, 2024

2.8 45 Free Nights per Deed | Policy

Annual benefit: Each deed includes 45 free nights of usage per year. Unused nights do not carry over to the following year.

Past-due balances: Free nights may not be used until the past-due balance is paid in full.

Non-transferable: Free nights may not be transferred or shared with friends, family, or other individuals who are not deeded members.

> **Misuse:** The Board may revoke free-night privileges or impose additional disciplinary action.

Vote / approval: October 18, 2025

2.9 30 for 30 Volunteer Incentive | Policy

Benefit: Each completed and approved 30-hour time card earns 30 nights of free usage. Members may accumulate hours throughout the calendar year and complete as many 30-hour time cards as they wish.

Approval: Board approval is required for participation and credit for volunteer hours. Only approved tasks qualify.

Documentation: Complete and submit a time card identifying approved tasks and hours worked. Each time card must document 30 hours. Log hours accurately and submit them in a timely manner.
Applying credits: Credited nights may be applied beginning the following month after the 30-hour time card is completed and approved.
Year-end: Uncompleted volunteer hours do not carry over to the following calendar year. A completed and approved 30-hour time card from December earns 30 nights of usage credit that may be applied in January of the following year.

Vote / approval: October 18, 2025

2.10 Member Camping Usage & Payments | Policy

Annual allowance: Each deed provides 45 free camping nights per calendar year for Site-to-Site or Exclusive Site members. Additional nights cost $7 per night, subject to approved usage credits or waivers. See 45 Free Nights per Deed for conditions.

Tracking: Office staff record camping usage. Members remain responsible for tracking their own usage.

Payments: Payments for additional nights are accepted in the office and are due at the end of each month.

> **Non-payment:** Gate-card access is deactivated when the late fee is first assessed. Continued non-payment results in late fees and may lead to collections under MVOA policies.

Vote / approval: October 18, 2025

2.11 Member Camping Rates & Included Occupancy | Rates

Camping rate: Additional camping nights cost $7 per night after the annual allowance is used, subject to approved usage credits or waivers. See 45 Free Nights per Deed and 30 for 30 Volunteer Incentive.

Included occupancy: The member camping rate includes up to eight people per site. Each additional person costs $5 per night.

Vote / approval: October 2020; included April 2024

3. Reservations, Registration & Gate Access

3.1 Reservations - Booking Dates | Policy

Member reservations for the upcoming camping season open January 5th each year due to the office closure. Public reservations open February 15th each year.

Payment: Campsite reservations must be paid in full at the time of booking.

Vote / approval: October 18, 2025

3.2 Membership Class & Site Eligibility | Policy

Members may camp only on available campsites authorized for their membership classification.

Class A: Class A, Class B, or Class C campsites.

Class B: Class B or Class C campsites; Class A campsites are not permitted.

Class C: Designated Class C / Wilderness Camping areas only.

Exclusive sites: These privileges do not include Exclusive Area sites unless the member has approved exclusive occupancy rights to that site.

Vote / approval: Per Bylaws voted October 16, 2021

3.3 Campsite Types & Camping Units | Rates

Class A: Full hook-up with water, electric, and sewer.

Class B: Water and electric. Tent campers renting an electric site should bring a 30-amp to 110V adapter.

Class C: Primitive tent sites without electricity.

Class A and B sites: One (1) camper and one (1) tent permitted per campsite. **Class C sites:** One (1) tent per site.

Vote / approval: October 2020; included April 2024

3.4 Reservations - Member Limits | Policy

Reservation limit: Site-to-Site (S2S) Members may hold up to six active reservations at one time. Each reservation may cover up to 21 days.

Length of stay: Members may stay on a campsite for up to 21 consecutive days.

Return to the same site: At least 17 days must pass between departure from a campsite and the next stay on that same campsite. This restriction applies to returning to the site, not to when a future reservation may be booked.

New reservations: Once a member checks in to a reserved campsite, they may immediately make an additional reservation, subject to the reservation limit and the 17-day return requirement.

Vote / approval: October 18, 2025

3.5 Reservations - Member Holiday Weekends | Policy

Site-to-Site Members may reserve the same campsite for no more than two (2) designated holiday weekends per calendar year. This limit applies separately to each campsite; it does not limit members to two holiday weekends of camping overall.

Reservations are first come, first served, subject to this limit, so desirable sites can be shared fairly among members.

Designated holiday weekends: Memorial Day weekend, July 4th weekend, Labor Day weekend, and any Halloween celebration weekends.

Vote / approval: October 18, 2025

3.6 Reservations - Member Cancellations | Policy

Members must cancel reservations they are unable to use.

Nonrefundable cancellations: If a reservation is canceled within the nonrefundable period specified in the applicable cancellation policy, the entire reservation payment is forfeited and no refund is issued.

- **First offense:** Forfeiture of the full reservation payment for cancellation within the nonrefundable period.
- **Second offense:** Loss of future reservations for the year.

Vote / approval: October 18, 2025

3.7 Reservations - Public Cancellations | Policy

Payment: Credit card payment is required when the reservation is made.

Non-holiday reservations: Cancel at least 48 hours before the scheduled 2:00 PM check-in time to receive a refund minus a $20 cancellation fee. Cancellations less than 48 hours before check-in receive no refund.

Holiday reservations: Cancel at least 10 days before the scheduled 2:00 PM check-in time to receive a refund minus a $20 cancellation fee. Cancellations less than 10 days before check-in receive no refund.

Holiday weekends: Memorial Day weekend, July 4th weekend, Labor Day weekend, and any Halloween celebration weekends.

No-shows: Failure to check in without canceling results in no refund.

Weather: Refunds are not issued due to weather conditions.

Vote / approval: October 18, 2025

3.8 Reservations - Public Rates | Rates

All public campsite rates include swimming wristbands and use of campground amenities, including lake access.

Site class	Electric service	Rate / night	People included	Extra person / night
A - full hook-up	30-amp	$45	6	$10
A - full hook-up	50-amp	$47	6	$10
B - water & electric	30-amp	$43	6	$10
B - water & electric	50-amp	$47	6	$10
C - primitive	No electricity	$30	2	$10

Tent campers on electric sites: Bring a 30-amp to 110V adapter. See Campsite Types & Camping Units for permitted camping units.

Holiday minimum stay: A minimum two-night stay is required on Memorial Day weekend, July 4th weekend, Labor Day weekend, and any Halloween celebration weekends.

Vote / approval: October 2020; 50-amp included April 2024

3.9 Registration - Check-In | Policy

Site-to-Site Members: Must check in through the reservation system before arrival.

Exclusive A (EA) Members: Must check in before arrival by submitting the Check-In/Check-Out form through the MVOA Members App.

Public campers: Must complete check-in through Campspot before arrival.

Vote / approval: August 16, 2025

3.10 Registration - Check-Out | Policy

Site-to-Site Members: Must check out through the reservation system.

Exclusive A (EA) Members: Must check out before departure by submitting the Check-In/Check-Out form through the MVOA Members App.

Public campers: Must complete check-out through Campspot.

Departure time: Site-to-Site Members and public campers must vacate their campsite by 12:00 PM on their scheduled departure day. On Sundays and holiday Mondays, departure by 2:00 PM is permitted only if the site is not reserved for that same day.

Late check-out - Public campers: Charged an additional day.

Late check-out - Members: One additional night deducted from the 45 free nights, or charged an additional night at the member rate.

Vote / approval: October 18, 2025

3.11 Registration - Guest Access | Policy

Members and public campers must meet their arriving and departing guests at the gate to provide access. The office is not responsible for providing gate access to their guests.

Vote / approval: October 18, 2025

3.12 Gate Cards | Policy

Members: One gate card at no charge; a second card costs $5. Each additional card costs $10.

Public campers: One gate card is provided upon arrival. Return it at check-out by placing it in the mailbox at the exit gate. Failure to return it results in a $25 replacement charge.

Vote / approval: October 18, 2025

3.13 Gate Entry & Exit | Policy

Only one vehicle may pass through the gate at a time. Tailgating or passing multiple vehicles through the gate on a single entry is prohibited.

Gate damage: A $100 fine is assessed to the responsible member or guest for gate damage caused while entering or exiting. This fine covers the gate repair cost.

Vote / approval: September 16, 2023

3.14 Off-Season Camping | Policy

Season: November 1 through March 1.

Stay limit: Members may stay up to 46 nights during the off-season without additional approval. Off-season nights remain subject to applicable usage fees; this allowance does not provide 46 additional free nights.

Site assignments: Site-to-Site (S2S) members must camp on sites assigned by the MVOA office. With prior Board approval, an S2S member may remain on the same campsite for the full duration of an off-season stay.

Extended stays: A stay exceeding 46 off-season nights requires Board approval before the member stays beyond that limit. The Board reviews the following criteria:

- Active membership for at least 12 consecutive months.
- All dues and usage fees paid on time during the prior 12 months.
- A valid USPS mailing address outside MVOA.
- No formal complaints against the member during the prior 12 months.

Unapproved extended stay: Staying beyond the permitted limit without approval may result in restricted access, including gate card deactivation, and further Board action.

Vote / approval: September 25, 2023; revisited and edited June 21, 2025

3.15 Camper Spotting | Policy

Request timing: Submit spotting requests at least 72 hours in advance. Shorter-notice requests may incur a higher fee, depending on staff availability. Service is subject to staff availability and is not guaranteed.

Fees: $20 to move a camper onto a site; $15 to move it from a site. Pay when the reservation is made.

Readiness: Campers must be ready for hook-and-go. Before spotting onto a site, tires must be aired and the electric battery operational, if applicable. Before spotting from a site, tires must be aired, the camper fully disconnected, and jacks raised. Campers that are not ready will not be spotted.

Vote / approval: August 16, 2025

4. Campsite Care & Use

4.1 Clotheslines | Rule

Only retractable clotheslines are permitted. Clotheslines must be fully retracted each night and before checking out.

First offense: $100 fine if a clothesline remains extended overnight or after checking out.

Vote / approval: August 16, 2025

4.2 Electric Space Heaters | Rule

Space heaters connected to MVOA-provided park electric are prohibited. This restriction does not apply to individually metered sites.

Vote / approval: October 18, 2025

4.3 S2S Grass Maintenance | Rule

S2S members staying on the same campsite for more than 10 consecutive nights must maintain the grass and keep the site neat and visually appealing. Members may instead submit a grass-cutting waiver authorizing campground staff to mow the site.

Vote / approval: July 18, 2026

4.4 Tree Removal | Rule

Unauthorized tree removal is prohibited. Submit a request form to remove a tree. Board approval is not required for completely dead trees, branch trimming, or trees with a trunk diameter of 3 inches or less, measured at the base.

First offense: $500 fine and exclusion from MVOA property for 10 days.

Second offense: $750 fine and exclusion from MVOA property for 15 days.

Third offense: $1,000 fine and exclusion from MVOA property, with possible permanent removal (*).

Vote / approval: October 18, 2025

4.5 Parking | Rule

Each campsite is limited to two vehicles and one camping unit. Visitors may park near the campsite, but not on grass. Additional vehicles must use designated parking areas: the Main Parking Lot, Comfort Station 2, or Comfort Station 3.

Vote / approval: April 18, 2026

4.6 Tarps | Rule

Off-season: Tarps of any color may be used beginning November 1. Remove tarps and tarp enclosures by May 1, except for the firewood-cover exception below.

Firewood covers: From May 1 through November 1, only black or brown tarps may be used to cover firewood. This exception applies only to firewood covers.

First offense: Verbal warning.

Second offense: Written warning and a $150 fine.

Vote / approval: August 16, 2025

4.7 Trash, Debris & Clutter | Rule

Rented campsites must be kept free of debris and clutter.

First offense: Verbal or written warning, with documentation of the condition, allowing 24 hours to clean the site; $100 fine.

Second offense: Written warning and a $150 fine.

Third offense: $500 fine and exclusion from MVOA property for 30 days.

Vote / approval: October 18, 2025

4.8 Trespassing on Other Campsites | Rule

Trespassing on another campsite is prohibited. This includes parking vehicles or golf carts and allowing children or pets to enter or remain on that campsite. Violations are addressed through a formal complaint.

Enforcement: An order to vacate may be issued (*).

Vote / approval: September 16, 2023

4.9 Pools & Water Structures | Rule

Hot tubs and swimming pools are prohibited. Wading pools are permitted only if their maximum depth is one foot and no chemicals are used.

Store wading pools when not in use and clearly label them with the site number. Storage in MVOA buildings is prohibited.

Enforcement: Notice requiring immediate removal of the prohibited device.

Vote / approval: September 20, 2025

4.10 Winterizing Water Lines | Rule

Campers must properly winterize their units, including removing spigot splitters and other accessories. The camper is responsible for damage to water lines to or from the spigot caused by failure to properly winterize.

Repair costs: The site renter must pay repair costs for damage caused by failure to properly winterize.

Vote / approval: October 18, 2025

5. Exclusive A Sites: Upgrades & Responsibilities

5.1 Site Upgrade Approval & Installation | Rule

Before work begins: Submit the request at least 72 hours before the proposed start date. Submission does not authorize work or guarantee approval within 72 hours. Do not begin until Board approval is received and the required pre-installation site inspection is complete. These requirements apply to upgrades requiring Board approval.

60-day deadline: An approved upgrade must be installed within 60 days of approval. Otherwise, submit a new request and obtain new approval before proceeding.

Request documentation:
• Expected installation start and end dates.
• A clear photo or drawing of the proposed location, with measurements.
• A complete list of materials.
• The installer's name and contact information.
• Written acknowledgment that the Board will inspect each installation phase.

Progress inspections: Coordinate required inspections with the Board so work can be inspected at each phase.

Annual inspections: All exclusive sites are subject to annual Board inspection for safety, structural integrity, and aesthetics.

Removal: Members must remove additions that become unsafe, deteriorate, or are deemed aesthetically unpleasant by the Board.

Enforcement: Additions installed without approval or failing inspection may be subject to removal at the member's expense.

Vote / approval: August 16, 2025

5.2 Awnings | Rule

Approval: Constructed awnings require a request form and Board approval before installation. Fabric awnings do not require prior approval. Constructed awnings must follow the Site Upgrade Approval & Installation requirements.

Request documentation:
• A sketch of the dwelling and proposed awning showing length, depth, and materials.
• The name and contact information of the licensed contractor performing the installation.

Installation and inspections: Constructed awnings must be professionally installed and inspected by a Board member at each phase of construction.

Vote / approval: August 16, 2025

5.3 Concrete Pads | Rule

Size: Concrete pads may not exceed 12 feet by 40 feet.

Request and approval: Submit a request form and follow the Site Upgrade Approval & Installation requirements.

Request documentation:
• A sketch showing the property line, dwelling, and proposed concrete pad.
• Contact information for the installer, if someone other than the member.
• A list of materials to be used.

Utility access: Members should maintain clear access to water, sewer, and electric utilities. Members are encouraged to contact DigRight to have utilities marked before installation.

Inspections: Approved projects must be inspected at each phase of construction through completion to confirm compliance with the guidelines.

> **Enforcement:** Concrete pads installed without approval or in violation of this policy may require modification or removal at the member's expense.

Vote / approval: October 18, 2025

5.4 Decks / Platforms | Rule

Decks and platforms are permitted on exclusive sites when they comply with the following requirements.

Request and approval: New or upgraded construction requires a request form and must follow the Site Upgrade Approval & Installation requirements.

Request documentation:
• A sketch showing the property line, dwelling, and proposed deck or platform.
• Contact information for the installer, if someone other than the member.
• A list of materials to be used.

Setbacks: Decks and platforms must be at least 5 feet from any adjacent street and at least 3 feet from any adjacent property line.

Utility access: Water, sewer, and electric utilities must remain easily accessible for service and repair. Members are encouraged to contact DigRight to have utilities marked before construction.

Inspections: Approved projects must be inspected at each phase of construction through completion to confirm structural soundness and compliance with the guidelines.

> **Enforcement:** Decks or platforms installed without approval or in violation of this policy may require modification or removal at the member's expense.

Vote / approval: August 16, 2025

5.5 Deck / Platform Railings | Rule

Height: Deck and platform railings must be at least 36 inches and no more than 42 inches high.

Approval: Board approval is required before installation. Submit a deck modification request form and follow the Site Upgrade Approval & Installation requirements.

Vote / approval: October 18, 2025

5.6 Deck Enclosures | Rule

Approval and inspections: Deck enclosures require Board approval and an initial inspection. An annual request is required. Year-round enclosures are subject to annual inspection for appearance and structural safety.

Summer requests: Submit the annual request by March 1 to leave an enclosure up through summer.

Removal: Enclosures not approved to remain through summer, or intended for summer removal, must be removed by April 1 unless the Board announces another deadline to all members.

Tarps: Tarps and tarp enclosures may be installed beginning November 1 and must be removed by April 1. From April 1 through November 1, only black or brown tarps covering firewood are permitted. Any tarp color may be used during the off-season.

Site-built requirements:
• Removable window panels; open walls or knee walls no higher than 36 inches.
• No permanent insulation or plumbing.
• Roof rafters no larger than 2 x 6.
• Roofing: shingles, manufactured colored tin, rubber roofing, or manufactured awnings. No barn tin.
• New construction after April 18, 2026: studs up to 2 x 4; corner posts no larger than 4 x 4.
• Electrical installations must meet code requirements.
• Open-rafter ceilings unless a manufactured ceiling system is used.

Manufactured systems: Manufactured roof systems and deck enclosures are permitted.

Request documents: Photo or drawing of the location with measurements; materials list; installer name and contact information; written acknowledgment of Board inspections at each construction phase.

Enforcement: Failure to follow the approval process may require removal of non-compliant enclosures at the member's expense.

Vote / approval: April 18, 2026

5.7 Deck Modifications - Windbreaks, Privacy Panels & Additions | Rule

Approval: Windbreaks, privacy panels, decks, and similar modifications or additions require prior Board approval. Follow the Site Upgrade Approval & Installation requirements. Requests must include the expected start and end dates.

Request documentation:
• A clear photo or drawing of the proposed installation location, with measurements.
• A complete list of materials.
• The installer’s name and contact information.
• Written acknowledgment that the Board will inspect the installation at each phase of construction.

Inspections: The Board inspects modifications during each construction phase. Completed modifications are subject to annual inspection for aesthetic standards and structural safety.

Enforcement: Failure to comply with the approval process may result in removal of non-compliant modifications at the member’s expense.

Vote / approval: August 16, 2025

5.8 Fences | Rule

Height: Fences may not exceed 42 inches.

Approval: All fences require prior Board approval. Submit a request form and follow the Site Upgrade Approval & Installation requirements. Include the fence height, materials, and installation details.

Maintenance and inspections: Owners must keep fences in good condition. Fences are subject to annual Board inspection. Poorly maintained fences may be ordered removed at the owner’s expense.

Utility access: Fences may need to be removed for utility access. Members will receive prior notification when removal is necessary. If staff removes a fence, the member is responsible for reinstalling it.

Enforcement: Unauthorized, non-compliant, or poorly maintained fences may be subject to denial of approval, correction, or removal.

Vote / approval: August 16, 2025

5.9 Gazebos | Rule

Gazebos are permitted on exclusive sites when they comply with the following requirements.

Approval: Submit a request form and follow the Site Upgrade Approval & Installation requirements.

Anchoring: Gazebos must be securely anchored to a platform or ground-level concrete piers.

Construction inspections: The Board or its designee may inspect gazebo construction during any phase of installation.

Annual inspections: All gazebos are subject to annual inspection for structural soundness and compliance with community aesthetic standards.

> **Enforcement:** Gazebos installed without approval, not properly anchored, or failing inspection may require correction or removal at the member's expense.

Vote / approval: August 16, 2025

5.10 Park Models | Rule

Park models are permitted on exclusive sites when they comply with the following requirements.

Approval: Submit a request form and follow the Site Upgrade Approval & Installation requirements.

Request documentation:
• A schematic manufacturer blueprint.
• Documentation showing the structure is titled as a park model.

Setbacks: At least 5 feet from any adjacent street and 3 feet from any adjacent property line.

Utility access: Water, sewer, and electric utilities must remain easily accessible for service and repair.

Concrete pads / runners: Not required unless mandated by the manufacturer. A concrete pad requires a separate request form before installation.

Vote / approval: February 15, 2025

5.11 Park Model / Camper Placement | Rule

Orientation: The tongue of all campers must face the street. A different orientation requires approval from the Board and neighboring deed owners. Follow the Site Upgrade Approval & Installation requirements.

Existing placements: Campers already parked in a different orientation as of August 16, 2025, the date this rule was voted on, are grandfathered in and may remain as placed.

Vote / approval: August 16, 2025

5.12 Sheds | Rule

Limit: One shed per exclusive site, with exterior dimensions no larger than 8 feet by 12 feet.

Approval: Submit a request form and obtain Board approval before installation. Follow the Site Upgrade Approval & Installation requirements.

Existing sheds: Sheds installed before August 15, 2020 are grandfathered in and may remain as installed.

> **Enforcement:** Sheds installed without approval or exceeding the maximum size may be subject to denial, modification, or removal at the member's expense.

Vote / approval: August 16, 2025

5.13 Skirting / Underpinning | Rule

Approval: Skirting and underpinning require Board approval. Submit a request form and follow the Site Upgrade Approval & Installation requirements.

Materials: No exposed Styrofoam or plywood. Hay bales are prohibited.

Accessibility: Skirting must allow easy access to the underside of the dwelling.

Inspections: All skirting is subject to inspection for aesthetic appearance and structural soundness.

Enforcement: Skirting or underpinning installed without approval or in violation of these requirements may require correction or removal at the member's expense.

Vote / approval: August 16, 2025

5.14 Site Numbers | Rule

All exclusive sites must have a site number clearly visible from the street.

First notice: Sites without a visible number receive a written notice allowing 30 days to comply.

Failure to comply: If the number is not properly displayed within 30 days of written notice, a $100 fine is assessed and MVOA numbers the site at the member's expense.

Vote / approval: June 21, 2025

5.15 Electric Service | Policy

Individual meters: All exclusive sites must have individual electric meters.

Membership transfers: The incoming member must place electric service in their name immediately when an exclusive-site membership transfer occurs.

Unmetered sites purchased directly from MVOA: The member has 90 days to install electric service and establish an individual meter in their name.

Member responsibility: Exclusive-site members are responsible for electric service from their camper to the meter and from the meter to the Crawford Electric pole.

Vote / approval: October 18, 2025

5.16 Gravel & Structures | Rule

When MVOA accesses utilities on a member's site, the member is responsible for restoring any gravel, structures, or property disturbed during the work.

Vote / approval: August 16, 2025

5.17 Leaves, Weeds & Lawn Waste | Rule

Members must keep their sites free of leaves, weeds, and lawn waste.

First offense: Written notice allowing 14 days to correct the issue. If unresolved, a fine of up to $250 may apply.

Second offense: Written notice allowing 14 days to correct the issue. If unresolved, a fine of up to $500 may apply, and the site lease termination process may begin.

Third offense / continued non-compliance: An additional $500 fine may apply, along with exclusion from MVOA property for 30 days. Continued non-compliance may result in the site lease termination process beginning.

Vote / approval: August 16, 2025

5.18 Length of Stay | Policy

Members may stay on site up to 364 nights per year with off-season approval. A valid mailing address outside MVOA must be provided.

Vote / approval: October 18, 2025

5.19 Unauthorized Modifications | Rule

Unauthorized modifications to an exclusive campsite are prohibited.

First offense: Written warning allowing up to 10 days to remove the modification; fine of up to $500.

Second stage: If the modification remains after 10 days, a $50 daily fine applies for the next 30 days or until the modification is removed, whichever occurs first.

Third stage: If the modification remains after a total of 40 days, MVOA begins the site lease termination process and issues an exclusion notice to the member.

Vote / approval: August 16, 2025

5.20 Mold | Rule

All visible mold on exclusive sites must be removed by May 1st each year.

First offense: Written notice allowing 14 days to clean the site and bring it into compliance.

Second offense: If unresolved, a second written 14-day notice and a minimum $250 fine.

Continued non-compliance: A minimum $500 fine and exclusion from MVOA property for at least 30 days may apply. Continued non-compliance may result in the site lease termination process beginning.

Vote / approval: August 16, 2025

5.21 Site Release & Deed Membership | Policy

Members may surrender their exclusive site to MVOA with Board approval but remain responsible for all deed ownership obligations. Exclusive-site rights and warranty deed membership are separate.

Vote / approval: October 18, 2025

5.22 Exclusive-Site Transfers | Rule

Prior approval: Transfer of an exclusive site to a new member requires Board approval. The prospective member must apply for membership before purchasing the exclusive site.

Transfer process: Exclusive-site ownership and deed membership are separate. All transfers must follow the official deed transfer process.

Application denial: Purchasing before applying for membership may result in denial. A denied applicant will be refused park entry, will not be recognized as a member, and will receive no member benefits.

Vote / approval: May 5, 2024

5.23 Water Lines | Policy

MVOA responsibility: Maintenance, repair, and replacement of water lines from the spigot to the street connection. MVOA will keep these lines in safe working condition.

Member responsibility: Maintenance, repair, and replacement of water lines from the spigot to the RV or park model. Connections must be secure and comply with park standards.

Vote / approval: October 18, 2025

5.24 Unkempt Sites | Rule

Exclusive sites must be kept clean and free of debris or clutter.

First offense: Written notice allowing 14 days to clean the site.

Second offense: Written 14-day notice and a minimum $250 fine (*).

Third offense: Minimum $500 fine and exclusion from MVOA property for at least 30 days. Continued non-compliance may result in the site lease termination process beginning (*).

Vote / approval: October 18, 2025

6. Conduct, Safety & Complaints

6.1 Smoking / Vaping | Rule

Smoking and vaping are prohibited in all enclosed buildings.

First offense: Verbal warning; $100 fine.

Second offense: Written warning; $150 fine.

Third offense: Order to vacate MVOA.

Vote / approval: October 18, 2025

6.2 Underage Drinking in Public Areas | Rule

Underage drinking in public areas is prohibited. Children may not consume or possess alcohol in any public area.

Enforcement: Police will be called, and removal from the park will be required.

Vote / approval: October 18, 2025

6.3 Drug Use in Public Areas | Rule

Illegal drug use or misuse of controlled substances in any public area of MVOA is prohibited. This rule does not prohibit taking prescribed medication as directed.

Enforcement: Notice to vacate and a permanent ban from MVOA.

Vote / approval: August 16, 2025

6.4 Flags & Decorations | Rule

United States and U.S. military flags may be displayed without prior approval. First Responder flags and all other flags require prior Board approval. Offensive or vulgar decorations are prohibited.

Enforcement: Unapproved flags must be removed from public view.

Vote / approval: June 21, 2025

6.5 Member Conduct & Complaints | Rule

Harassment, threats, intimidation, disruptive behavior, bullying, and spreading false rumors or false information about others are prohibited.
Safety concerns: If an incident presents an apparent risk to people or property, report it immediately to MVOA staff or the Board, then submit an incident report.
Other concerns: Submit a formal complaint using the Formal Complaint Submission form in the MVOA Members App.

First offense: Referral to the Board.

Second offense: Written warning.

Third offense: Notice to vacate, with possible permanent removal (*).

Vote / approval: October 18, 2025

6.6 Conduct on Official MVOA Social Media | Rule

Members must engage respectfully and constructively on official MVOA social media platforms. Harassment, threats, intimidation, disruptive behavior, bullying, and spreading false rumors or false information about others are prohibited.

First offense: Referral to the Board.

Second offense: Written warning and temporary ban from MVOA social media pages and groups.

Third offense: Permanent ban from MVOA social media pages and groups; notice to vacate, with possible permanent removal from MVOA (*).

Vote / approval: October 18, 2025

6.7 Noise After Curfew | Rule

Excessive noise after curfew is subject to enforcement upon a formal complaint.

First offense: Verbal warning.

Second offense: Verbal or written warning and exclusion from MVOA property for 10 days.

Third offense: Exclusion from MVOA property for 30 days.

Vote / approval: October 18, 2025

6.8 Noise Before Curfew | Rule

Excessive noise outside quiet hours is subject to enforcement when multiple complaints are received from more than one source.

First offense: Verbal warning.

Second offense: Exclusion from MVOA property for 10 days.

Third offense: Exclusion from MVOA property for 30 days.

Vote / approval: October 18, 2025

6.9 Verbal Aggression & Slander | Rule

Verbal aggression and slander directed at members, guests, staff, or the Board are prohibited. This includes threats, abusive language, intimidation, hostile remarks, and spreading false spoken statements about others.

Reporting: If there is an apparent risk to people or property, report it immediately, then submit an incident report. Other allegations must be submitted through the Formal Complaint Submission form in the MVOA Members App.

Investigation: The Board will promptly investigate formal complaints.

First offense: Exclusion from MVOA property for up to 10 days (*).

Second offense: Exclusion from MVOA property for up to 30 days (*).

Third offense: Exclusion from MVOA property, with possible permanent removal (*).

Vote / approval: October 18, 2025

6.10 Physical Aggression Toward Staff or Board Members | Rule

Physical aggression, violence, or physical intimidation directed at MVOA staff or Board members is prohibited.

Report incidents immediately to MVOA staff or the Board, then submit an incident report. Include witness statements when possible.

Enforcement: Police will be called. Immediate removal from MVOA property is required. The Board determines the exclusion period, which may include permanent removal.

Vote / approval: October 18, 2025

6.11 Physical Aggression Toward Members, Guests & Visitors | Rule

Physical aggression, violence, and physical intimidation toward members, guests, or visitors are prohibited.

Reporting: Report apparent risks to people or property immediately, then submit an incident report. Claims must be supported by witness accounts, witness statements, camera footage, or other evidence.

Enforcement: The Board may require immediate removal from MVOA property pending investigation. The Board determines who is excluded and the duration of the exclusion.

Vote / approval: October 18, 2025

6.12 Damage to Member or Public Property | Rule

Damaging, destroying, or misusing property belonging to members or the public is prohibited. Members, guests, and visitors are responsible for their actions and the actions of their children, dependents, or guests.

Unintentional damage: The responsible person must pay repair costs.

Intentional damage: Police will be called and a notice to vacate will be issued.

Vote / approval: October 18, 2025

6.13 Damage to MVOA Property | Rule

Damaging, destroying, or misusing MVOA property is prohibited.

First offense: Written warning; the member must pay repair costs.

Second offense: Notice to vacate, with possible permanent removal (*).

Vote / approval: October 18, 2025

6.14 Sexual Harassment | Rule

Sexual harassment, including verbal, physical, or online misconduct, is prohibited.

Reporting: If there is an apparent risk to people or property, report it immediately, then submit an incident report. Other allegations must be submitted through the Formal Complaint Submission form in the MVOA Members App.

Investigation: The Board will immediately investigate formal complaints of sexual harassment.

Enforcement: Exclusion from MVOA property for a period determined by the Board, up to a permanent ban (*).

Vote / approval: October 18, 2025

6.15 Theft | Rule

Theft of property belonging to MVOA, members, guests, staff, or visitors is prohibited. Report suspected theft immediately, then submit an incident report.

Enforcement: Police will be called and removal from the park will be required.

Vote / approval: October 18, 2025

6.16 Unruly or Disruptive Behavior | Rule

Unruly, disruptive, or inappropriate behavior in public-access amenities, including restrooms, pools, playgrounds, and common areas, is prohibited.

First offense: Verbal warning.

Second offense: Removal from public-access areas. The Board may also require the person to remain on their campsite for the remainder of the day.

Third offense: Exclusion from MVOA property for 10 days.

Vote / approval: October 18, 2025

7. Children & Supervision

7.1 Children in Swimming Areas | Rule

Children must be accompanied by an adult in swimming pool and lake areas.

First offense: Verbal warning.

Second offense: Written warning and loss of pool or lake privileges for the remainder of the day.

Third offense: Loss of pool or lake privileges for the remainder of the reservation.

Vote / approval: August 16, 2025

7.2 Theft by Children | Rule

When a child is proven to have committed theft, the parent will be notified and police involvement may occur. The parent is responsible for the full replacement cost of stolen items.

Vote / approval: October 18, 2025

7.3 Unruly Behavior by Children | Rule

Children must not engage in unruly behavior in public-access amenities.

First offense: Verbal warning.

Second offense: Written warning requiring the child to remain on the campsite with a parent.

Third offense: Notice to vacate, with possible permanent removal (*).

Vote / approval: October 18, 2025

7.4 Children at the Lake | Rule

Children under age 16 must wear a properly fitted life vest when in the lake outside designated swimming areas. Within designated swimming areas, a parent or guardian must closely supervise children at all times.

First offense: Verbal warning.

Second offense: Written warning of potential loss of lake privileges.

Third offense: Loss of lake privileges for the remainder of the stay.

Vote / approval: March 21, 2026

8. Vehicles, Golf Carts & Drones

8.1 Permitted & Prohibited Vehicles | Rule

Prohibited: Operating go-carts, ATVs, buggies, or other unlicensed gas-powered vehicles within the campground. MVOA-registered gas-powered golf carts are permitted as an exception.

Permitted: MVOA-registered gas- or electric-powered golf carts, bicycles, electric scooters, wheelchairs, and similar mobility devices. All operators must follow applicable campground rules and the 10 MPH speed limit.

Board authority: The Board may restrict or prohibit any vehicle or device that presents a safety risk or is not specifically included in the permitted-vehicle list. This authority applies even if the vehicle or device is otherwise permitted.

Vote / approval: August 16, 2025

8.2 Electric Bicycles & Electric Scooters | Rule

Speed and yielding: Riders must obey the 10 MPH campground speed limit on roads, sidewalks, and at intersections. Slow down and yield near pedestrians or other campers.

Prohibited areas: No electric bicycles or scooters within pool gates or on playground equipment, including slides, platforms, ramps, and structures not intended for riding.

Busy areas: Use caution and maintain a safe speed near playgrounds, buildings, sidewalks, and other busy areas.

Supervision: Parents and guardians must ensure that minor children follow this rule.

First offense: The child is asked to stop the unsafe or prohibited activity and reminded of the rule.

Second offense: The parent or guardian is notified. Riding privileges may be suspended for the remainder of the day.

Third offense: The child may not operate an electric bicycle or scooter in the campground until management or the Board reinstates permission.

Vote / approval: July 18, 2026

8.3 Children Operating Golf Carts | Rule

A child may operate a golf cart only when a licensed adult accompanies the child in the front seat. The adult must supervise and is fully responsible for the child's operation of the golf cart.

First offense: Verbal warning.

Second offense: Verbal and written warning to the parent.

Third offense: Loss of golf cart privileges for the remainder of the stay.

Vote / approval: October 18, 2025

8.4 Golf Cart Registration & Insurance | Rule

Registration: Every golf cart brought onto MVOA property must be registered annually, including carts belonging to members, public campers, and guests. Carts already on the property must be registered by May 1. Carts brought in at any other time must be registered before operation. One annual registration fee applies per cart; repeat visits during that year do not require another registration fee.

Insurance: Valid insurance must be maintained while the golf cart is on MVOA property. Proof of insurance is not required at registration.

First offense: Verbal warning.

Second offense: Loss of golf cart privileges until registration is obtained.

Third offense: Notice requiring removal of the golf cart from MVOA property.

Vote / approval: October 18, 2025

8.5 Golf Cart Speed & Safe Operation | Rule

All golf cart drivers must obey the 10 MPH speed limit. Speeding, reckless driving, and unsafe operation on MVOA property are prohibited.

First offense: Verbal warning.

Second offense: Loss of golf cart privileges for the remainder of the stay.

Third offense: Loss of golf cart privileges for the remainder of the season.

Vote / approval: October 18, 2025

8.6 Golf Cart Headlights & Taillights | Rule

Golf carts operated after dusk must have functioning headlights and taillights. Golf carts without proper lighting must remain parked during nighttime hours.

Vote / approval: October 18, 2025

8.7 Drone Operating Hours & Privacy | Rule

Hours: Drones may be operated within the campground only between 9:00 a.m. and 7:00 p.m., unless the Board approves operation outside those hours.

Privacy: Operators should refrain from hovering over occupied campsites to respect campers' privacy.

Vote / approval: September 19, 2026 - approved by the entire Board

9. Amenities, Lake & Swimming Areas

9.1 Adult Center | Rule

The individuals or groups using the Adult Center must clean it immediately after use. Remove all trash, return furniture and equipment to their proper places, and leave the facility in good condition for the next users.

First offense: Verbal warning; must clean up; $100 fine.

Second offense: Written warning; must clean up; $150 fine.

Third offense: Loss of Adult Center privileges; $500 fine.

Vote / approval: October 18, 2025

9.2 Pavilion | Rule

The individuals or groups using the Pavilion must clean it immediately after use. Remove all trash, clean tables, chairs, and surfaces, and return the Pavilion to its original condition.

First offense: Verbal warning; must clean up; $100 fine.

Second offense: Written warning; must clean up; $150 fine.

Third offense: Loss of Pavilion privileges; $500 fine.

Vote / approval: October 18, 2025

9.3 Fishing | Rule

Everyone fishing on MVOA property must follow posted fishing rules and regulations.

First offense: Verbal warning and a $100 fine.

Second offense: Written warning of potential loss of lake privileges and a $150 fine.

Third offense: Loss of lake privileges for the remainder of the stay and a $500 fine.

Vote / approval: October 18, 2025

9.4 Lake Pollution | Rule

Polluting the lake, including dumping trash, chemicals, or harmful materials, is prohibited. Violations must be supported by evidence such as witness statements, photos, or staff confirmation.

First offense: Written warning requiring cleanup and a $150 fine.

Second offense: Immediate removal from the park and a $500 fine.

Vote / approval: October 18, 2025

9.5 Lake Swimming | Rule

Swim only in clearly designated areas. Posted swimming pool rules also apply to lake swimming.

Fishing, canoes, kayaks, and other watercraft are prohibited within designated swimming areas. Follow posted signs and staff instructions.

First offense: Verbal warning.

Second offense: Written warning of potential loss of beach privileges.

Third offense: Loss of beach privileges for the remainder of the stay.

Vote / approval: June 21, 2025

9.6 Member Use of Park Equipment | Rule

Members may use park-owned equipment only with prior Board approval. Separate approval is required for each occurrence of equipment use.

First offense: Written warning.

Second offense: The member is no longer permitted to use park equipment.

Vote / approval: August 16, 2025

9.7 Glass in Swimming Areas | Rule

Glass containers, bottles, and other glass objects are prohibited in designated swimming areas.

First offense: Verbal warning requiring removal of the glass; $100 fine.

Second offense: Exclusion from swimming areas for the remainder of the day; $150 fine.

Third offense: Permanent ban from swimming areas; $500 fine.

Vote / approval: October 18, 2025

9.8 Pop-Up Tents at Pools & the Beach | Rule

Remove pop-up tents from the pool area by 10:00 p.m. each night. Pop-up tents on the lake beach must also be removed nightly.

Enforcement: A pop-up tent left in the pool area after 10:00 p.m., or on the lake beach after hours, will be removed and become MVOA property.

Vote / approval: June 21, 2025

9.9 Styrofoam in Swimming Areas | Rule

Styrofoam materials, including coolers, cups, floats, and containers, are prohibited within designated swimming areas.

First offense: Verbal warning and a $100 fine.

Second offense: Written warning requiring cleanup of debris; $150 fine.

Third offense: Order to leave the swimming pool area; $500 fine.

Vote / approval: October 18, 2025

9.10 Trash in Swimming Areas | Rule

Users must not leave trash, debris, or personal waste in designated swimming areas.

First offense: Verbal warning requiring cleanup; $100 fine.

Second offense: Written warning requiring cleanup; $150 fine.

Third offense: Loss of swimming privileges for the remainder of the stay; $500 fine.

Vote / approval: October 18, 2025

9.11 Swimming Wristbands | Rule

Wristbands are required to swim at the campground.

First offense: Verbal warning.

Second offense: Exclusion from the pool and beach for the remainder of the day.

Vote / approval: October 18, 2025

10. Pets

10.1 Pet Aggression | Rule

Aggressive pet behavior is prohibited anywhere on MVOA property except within the pet owner's campsite. Owners are responsible for their pets' actions, including harm or disturbance to members, guests, or other pets.

Reporting: Report apparent risks to people or property immediately, then submit an incident report. Other concerns must be submitted through the Formal Complaint Submission form in the MVOA Members App.

First offense without injury: Verbal warning.

Second offense without injury: The owner will be asked to remove the pet from the campground.

Any incident causing injury: The owner is responsible for resulting damages. A $500 fine applies, and the aggressive pet is subject to immediate and permanent removal from MVOA property.

Vote / approval: August 16, 2025

10.2 Pet Containment & Leashes | Rule

Pets must be securely contained within the campsite or kept on a physical leash outside the campsite. Shock collars and electric fencing do not replace a physical leash or secure containment.

First offense: Verbal warning.

Second offense: The pet is excluded from MVOA property for 10 days.

Vote / approval: August 16, 2025

10.3 Pet Noise | Rule

Pets must not create excessive or continuous noise that disturbs members, guests, or the campground environment. Owners must manage their pets to prevent ongoing noise disturbances.

Complaints: Submit noise complaints through the Formal Complaint Submission form in the MVOA Members App for Board review.

First offense: Verbal warning.

Second offense: Written warning and a $50 fine.

Third offense: $100 fine and possible removal of the pet from the campground.

Vote / approval: August 16, 2025

10.4 Pet Waste | Rule

Clean up pet waste immediately throughout MVOA property and dispose of it in designated receptacles. Violations must be supported by evidence before action is taken.

First offense: Verbal warning; the owner must clean up.

Second offense: Written warning and a $50 fine.

Third offense: The pet will be permanently banned from the park.

Vote / approval: October 18, 2025

10.5 Pets in Swimming Pool Areas | Rule

Pets are prohibited within the fenced pool area and may not enter pool water. Service animals are permitted on the pool deck as required by law, but may not enter pool water.

First offense: Remove the animal immediately; the owner receives a verbal reminder.

Second offense: Remove the animal immediately; the responsible member or guest loses pool privileges for the remainder of the day.

Third offense: Remove the animal immediately; the responsible member or guest may lose pool privileges for the remainder of the stay or a period determined by management or the Board.

Vote / approval: July 18, 2026

11. Fire Safety & Firearms

11.1 Burn Bans | Rule

All fires, including leaf burning, campfires, and recreational fires, are prohibited during an official burn ban.

MVOA will announce burn bans through posted notices, digital communications, or direct announcements. Members and guests are responsible for staying informed.

First offense: Verbal warning.

Second offense: $250 fine and exclusion from MVOA property for 10 days.

Vote / approval: October 18, 2025

11.2 Burning Leaves & Weeds | Policy

Disposal: Bagged leaves may be taken to the designated burn pile. Burning leaves in communal areas requires prior management approval.

Restrictions: Do not burn leaves on dry or windy days or during a burn ban. Keep the burn area clear of dry grass and weeds.

Procedure: Begin with a small pile and add leaves gradually as the pile burns down. Keep a water hose, shovel, and rake nearby throughout burning.

Supervision: Never leave a fire unattended.

Vote / approval: October 18, 2025

11.3 Firearms | Rule

The use of firearms within the campground is prohibited.

Enforcement: Police will be called and removal from the park will be required.

Vote / approval: October 18, 2025

12. Storage, Property & Waste Disposal

12.1 Annual Storage Agreement & Payment | Policy

January 15 deadline: Members using the storage lot must submit the annual storage agreement and pay the annual storage fee by January 15 each year.

February 15 daily fee: If either full payment or the annual storage agreement has not been received by February 15, an additional $125 per day is added to the storage fee beginning February 15. Daily charges continue until full payment, including accrued charges, is received.

Fee policy: The daily charge is the $125 storage fee approved August 31, 2026. The January 15, February 15, and March 15 annual-storage deadlines were approved September 19, 2026.

March 15 abandonment process: If full payment has not been received by March 15, MVOA will begin the abandoned property process.

Future eligibility: Members whose property reaches the abandonment stage lose future MVOA storage privileges.

Vote / approval: September 19, 2026 - approved by the entire Board

Golf cart storage: A completed storage agreement and a one-time $150 fee per golf cart are required each year. Storage in the lot is permitted only April 1 through November 1.

12.2 Past-Due Balances - Property on MVOA Grounds | Policy

Effective September 1, 2026: Campers, trailers, park models, boats, cars, and other personal property on MVOA grounds are subject to a $125 daily storage fee when the associated balance remains unpaid 30 days after its due date.

Duration: The daily fee continues until full payment, including accrued charges, is received. The fee is in addition to existing dues, storage charges, fines, collection costs, and other amounts owed.

Annual storage: Apply this same $125 daily fee under the annual-storage schedule approved September 19, 2026: payment and agreement due January 15; daily charges beginning February 15; abandoned property process beginning March 15 if full payment is not received.

Vote / approval: August 31, 2026 - approved by the entire Board (9 yes; 0 no; 0 abstentions)

12.3 Lifetime Storage - Past-Due Accounts | Policy

Lifetime storage is permanently forfeited when the member's account is more than 30 days past due. For this policy, the 30-day period begins on the date the late fee is first assessed. Payment afterward does not restore lifetime storage.

Vote / approval: September 19, 2026 - approved by the entire Board

12.4 Unauthorized Dumping | Rule

Dumping waste or trash in unauthorized areas is prohibited. Use designated receptacles or approved disposal areas provided by MVOA.

First offense: Verbal warning requiring removal of the waste.

Second offense: Written warning and a minimum $50 fine (*).

Third offense: Minimum $100 fine (*).

Vote / approval: October 18, 2025

12.5 Improper Dumpster Disposal | Rule

Only waste accepted for disposal in MVOA dumpsters may be placed in them. Prohibited items include tires, building materials, lawn waste, mattresses, furniture, paint, and other items not accepted for disposal. Violations must be supported by evidence such as witness statements, photos, or staff confirmation.

First offense: Verbal warning requiring removal of the waste.

Second offense: Written warning and a minimum $50 fine (*).

Additional costs: The member is responsible for additional charges on MVOA's trash bill caused by improper disposal.

Vote / approval: October 18, 2025

13. Board & Business Policies

13.1 Attendance | Policy

Missing more than four (4) meetings in one calendar year is a violation of board attendance requirements. The Board Secretary documents attendance.

Absences should be reported in advance to the Board Secretary, with the reason provided.

Exceptions may be granted for illness, family emergencies, or other extenuating circumstances, subject to review by the Board of Directors.

First offense: Removal from the Board.

Vote / approval: October 18, 2025

13.2 Confidentiality | Policy

Board members must maintain the confidentiality of all sensitive, privileged, or proprietary information obtained through their role.

First offense: Removal from the Board and exclusion from MVOA property for 30 days may be imposed following review by the Board of Directors.

Vote / approval: August 16, 2025

13.3 Consultants | Policy

Each board member may appoint one consultant, subject to Board approval. All consultants must be approved annually by the Board and submit a signed confidentiality agreement each year.

Vote / approval: April 18, 2026

13.4 Duties | Policy

Board members are expected to faithfully perform all duties and responsibilities associated with their elected or appointed position.

First offense: Written warning.

Second offense: Removal from the Board.

Vote / approval: August 16, 2025

13.5 Transition | Policy

Newly elected board members officially assume their positions 30 days after the election.

Vote / approval: August 16, 2025

13.6 Accountability | Policy

Each board member must contribute at least 30 volunteer hours per month in service to their assigned position.

First offense: Written warning.

Second offense: Removal from the Board.

Vote / approval: August 16, 2025

13.7 Eligibility to Run for the Board | Policy

Effective November 1, 2026: A member must have been an MVOA member for at least one year before becoming eligible to run for an elected Board position.

Appointments: The one-year requirement does not apply to appointment to a vacant Board position between elections.

Vote / approval: September 19, 2026 - approved by the entire Board

Good standing: To serve on the Board of Directors, a member must remain in good standing, be current on membership dues, and have no past-due balance on their MVOA account.

13.8 Campground Name on Merchandise | Policy

Members and non-members must obtain prior approval from the Board of Directors before using the name “Meramec Valley Campground” on any merchandise intended for resale or profit.

This requirement applies to apparel and other merchandise, regardless of where the items are sold. Approved sales may be conducted through the Camp Store or by members or non-members as authorized by the Board.

Vote / approval: April 18, 2026