

Iron Horse Homeowners Association Iron Horse Lake Rules

Preamble

Iron Horse Lake is owned by Iron Horse Development, L.L.C. and is leased by Iron Horse Homeowners Association for the benefit of its members. Members as used herein are the lot owners and immediate family members. The terms and conditions of the lake lease, insofar as it pertains to usage of the lake, apply to all members.

When using Iron Horse Lake, watercraft and their occupants also must comply with these Iron Horse Homeowners Association's Lake Rules and with any Regulations established by the State of Nebraska for boating, and must not be in violation of the provisions in any policy of insurance of either Iron Horse Development, L.L.C. or Iron Horse Homeowners Association relating to use of the lake.

The Iron Horse marina is owned by the Iron Horse Homeowners Association and the boat slips are leased to members under annual leases. The terms and conditions of the boat slip lease agreement, insofar as it pertains to a lessee's usage of the lake, apply to lessees but not to Iron Horse members generally. When in conflict with these Rules, the lease agreement shall be applied first.

If a member's guests, a term that includes visitors, extended family members, and persons that rent a member's home, use of Lake Iron Horse **Iron Horse Lake**, it is the member's responsibility to monitor the guests' use and to make such guests aware of all pertinent rules and regulations applicable to such use at Lake Iron Horse **Iron Horse Lake** and to ensure compliance therewith.

Violations

Any member, or member's guest, who is convicted in Nebraska of a crime of operating a boat under the influence of alcohol or other controlled substance, shall not be permitted to operate any watercraft on Lake Iron Horse **Iron Horse Lake** for one year from the date of the conviction.

Otherwise, the Board of the Association adopts and will enforce the following progressive discipline for violations of the HOA's Lake Rules.

- First offense: written warning
- Second offense: \$100.00 fine
- Third offense: \$500 fine and the suspension of boating privileges for the rest of the season. Reinstatement will only be after written application is made to and approved by the Association's Board.

Note: any fine not paid to the Association within 30 days of being assessed against a member is chargeable as a lien against the Iron Horse lot owner by the member.

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Rules

Operation on the Lake

- A. Watercraft using Lake Iron Horse **Iron Horse Lake** must be owned or leased by members. No watercraft may exceed 26 feet in length. Non-motorized watercrafts are kayaks, canoes,

rowboats, paddle boards, sailboats, parasails and float devices. ¹ Motorized watercrafts are pontoon and outboard fishing vessels and such are referred to as “boats” herein. No in-board motor, ski boat, Jet Ski, wave runner, house boat, deck boat, air boat , or a boat with above water exhaust systems is permitted on the lake. Boat motors must have a 4-stroke engine.

- B. All boats on the Lake must be owned or leased by members and be registered with the association annually. Boats must display current Association logo decals appropriately, i.e. on both the port and starboard sides of the boat.
- C. Non-motorized watercraft must be registered with the association, pay a \$10 fee and display a current Association logo decal. Owners of slips may store their non-motorized crafts and other accessories on or under their boat. Other non-motorized craft or other accessories may not be stored on the dock, in the dock area or shoreline.
- D. Boats and boat trailers shall not be parked on the common area of, or on vacant home sites in, Iron Horse. Members parking boats and boat trailers on their respective lots shall abide by all applicable HOA covenants.
- E. Lake Iron Horse Iron Horse Lake is a no-wake lake and the maximum speed limit for boats is 5 MPH.
- F. No one under the age of 14 years shall operate a boat at any time.
- G. Any operator of a boat between the ages of 14 and 18 must complete a Boating Safety Course and be in possession of a course certificate when operating a boat. The only acceptable course for those under 18 is Nebraska’s 6-hour classroom course with a proctored exam. The passing score is 75%.
- H. A child under 13 years of age aboard any watercraft must wear a U.S. Coast Guard approved life preserver.
- I. It is prohibited to sit on the side edge of a boat while it is moving.
- J. All boats must have an audible whistle, horn or other mechanical sound producing device, which shall be used to warn of danger.
- K. All boats operating later than sunset or earlier than sunrise must have the proper fore (bow) and aft (stern) running lights in use.
- L. Any watercraft not operating under motorized power, any anchored watercraft, and swimmers ALWAYS have the right of way.

Swimming/Diving in the Lake

- M. Swimming in Lake Iron Horse Iron Horse Lake is allowed from a watercraft only, and is permissible just in the central section of the lake, meaning 30 yards away from any shoreline. Swimming is at the sole risk of members and their guests.
- N. A child under 13 years of age must wear an approved flotation device while swimming.
- O. Swimming from the shore, swimming across the lake from shore to shore, swimming at or around the marina, or swimming in the vicinity of golf activities, is prohibited.
- P. Entry to the lake or any activity from any shoreline is prohibited including diving/jumping into the lake from the marina, or from the cliffs adjacent to the lake. is prohibited

¹ It is suggested that during holidays and high traffic times on the lake, operators of non-motorized watercraft should exercise discretion against operating such craft then, or to operate in areas where boat traffic is lighter.

- Q. Scuba diving is allowed only by special permit from the Association's Board. All Scuba divers must use a flag while diving. All watercraft must stay 75 feet from this flag. No Scuba diving is allowed on holidays or weekends.

Towing on the Lake

- R. No one under the age of 16 can operate a boat with a tow.
- S. All boats with a tow must have a mandatory spotter 13 years or older, or a wide angled mirror.
- T. Boats are limited to one tow, and tow lines must not exceed 50 feet.
- U. When engaged in a tow, boats must be 30 yards away from a shoreline.
- V. All boats towing any device must have an orange warning flag on board and shall display it when a person is being towed in the water.
- W. Watercraft of any kind must not operate between a towing boat and the device being towed, nor may watercraft follow a boat closer than 20 yards.
- X. All persons being towed by a boat must wear life jackets. **approved flotation devices.**

Other Activities on the Lake

- Y. When supervised, member's pets are permitted to use the lake.
- Z. Fishing on the lake is permitted from watercraft or off the boat dock, but not from any other locations, including any of the shoreline.
- AA. Fishing with the use of live bait **minnows** is not allowed on the lake. **Worms and night crawlers are allowed.**
- BB. Bow fishing is not permitted on the lake.
- CC. Hunting of any kind is not permitted on the lake.
- DD. Boat racing, chasing or like activities, and chasing waterfowl on the lake with a boat, are prohibited.
- EE. Ice fishing on the lake is permitted, but shall be at one's own risk. There is no such thing as 'safe ice' and Iron Horse Development, L.L.C. and Iron Horse Homeowners Association are not responsible for individuals who travel onto ice. Not permitted on the ice are motorized vehicle, including snowmobiles or ATVs, and permanent ice houses or ice shanty structures.
- FF. Depositing trees to create fish structure in the lake can be performed by the Association's lake committee only.
- GG. Discharging waste into Lake Iron Horse **Iron Horse Lake** is prohibited.
- HH. No boat may be launched on Iron Horse Lake except from a designated launch area adjacent to the Iron Horse Golf Club. Boats launches can occur only during times that are approved by the Iron Horse Golf Club. Non-motorized watercraft shall be launched from the marina. **A launching ramp is across from slip #24.** No watercraft may be launched from shore. No motor vehicles are allowed access to Lake Iron Horse **Iron Horse Lake** except in conjunction with a boat launch approved by the Iron Horse Golf Club.
- II. All watercraft and floating devices (including their content, motors, anchors, wells, trailers and other associated equipment) must follow a Zebra mussel protocol, which is a standard inspection and decontamination procedure, before being introduced onto Iron Horse lake. Such protocol is available from the Association's Board or the HOA lake committee.

Fishing Daily Bag Limits

Bass-5. Fish longer than 18" must be returned to the water unharmed

Bluegill-5

Walleye-2

Crappie-2

Wiper-2

Shad- no limit

Tiger Muskie - Must be returned to water unharmed

Revised 7/22/2020