

**Bell Harbor Homeowners Association**  
**Rules & Regulations**  
**Approved - 6-22-08**  
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**I. General**

- A. No open burning within the Bell Harbor community. Outdoor recreational fires are allowed only when in a contained fire pit, 36 "in diameter or less.
- B. All pets shall be leashed and under the control of the owner whenever outside of the owner's residence. Pet owners are responsible for clean-up of droppings from the animal.
- C. Excessive or prolonged noise and disruption by pets is not permitted. Pet owners that do not immediately remedy a specific complaint or situation will be fined.
- D. All persons within the Bell Harbor community shall respect their surrounding neighbors and the association membership by maintaining quiet after 11 p.m. each evening. Specific complaints of noise will be dealt with on a case by case basis by the association board of directors for further action.
- E. Individuals and/or corporations are prohibited from owning or controlling more than five lots as originally platted within Bell Harbor community after September 1, 1993 unless express written permission is obtained from the Bell Harbor Homeowners Association board of directors.
- F. Voting members of the Bell Harbor Homeowners Association, in good standing at any Annual or Special Homeowners Association meeting may from time to time via simple majority vote to authorize selected improvements in the common areas including Knoer Lodge and the lakefront. Improvements authorized by a majority of the voting members at such meeting may be financed by the Bell Harbor Homeowners Association which may assess each property owner within the community a pro-rated share of the total expenditure through special assessments as equitably predetermined by the Bell Harbor Homeowners Association board of directors. Other financing options may be considered.
- G. Individual property owners are responsible for making their visitors, guests and others using their property aware of these rules and regulations. Property owners will be notified of any visitor, guest or other user of private property concerning violation of any of these rules and regulations.(They will also be held personally responsible for those violations.
- H. All rules and regulations are subject to Cerro Gordo county ordinances and codes, Iowa state statutes and administrative rules. The Cerro Gordo county sheriff's department has law enforcement jurisdiction along with Iowa DNR officials. Either or both will be notified in case of problems.
- I. Property owners and their guests are welcome to use Bell Harbor community recreation areas and common facilities in accordance with the rules and regulations of the Bell Harbor Homeowners Association.

**II. Garbage**

- A. All household garbage shall be put in a tied plastic bag and placed in the dumpsters located directly behind the association office building. No garbage shall be left outside of dumpsters. If you cannot place bags inside the dumpsters, please find someone who will. Dumpsters will not be used for corrugated cardboard materials and a special corrugated container is provided for this material.
  - a. **Additional restrictions are POSTED At Dumpsters and Office**
- B. Unauthorized dumping—Bell Harbor dumpsters are monitored by video surveillance. Non-association members shall not dump any refuse in Bell Harbor dumpsters and can be prosecuted under Iowa Statutes 714.1 (3) for theft of services; 716.7 trespassing; 716B.2 unlawful disposal of hazardous waste; 727.3 abandoned/unattended refrigerator or 455B.363 litter.
  - a. **Additional information is POSTED AT OFFICE**

### III. Lakefront

The following rules and regulations apply to conduct at the common waterfront area of the Bell Harbor community, adjacent to and including Knoer Lodge and the association's privately constructed and maintained swimming beach docks and water platform:

- A. Swimming will be confined to the area between the two designated docks and inside the buoy lines and continuing out to the water platform. Swimming under docks is prohibited
- B. Running on or diving from any dock is prohibited.
- C. Fishing is prohibited in the swimming area. Those fishing from dock areas will use caution and be aware of boat traffic.
- D. Docks located in the lakefront area are the private property of the boat owners with slips located within the boat docks. These are not public docks and should be treated accordingly. The association reserves the right to remove any and all boats found tied to the docks. Short term tie-ups for loading and unloading passengers and short visits are permitted at the immediate ends of the docks. (Boat owners who tie their boats to the docks are responsible for any damage the boat makes to the dock. Boats and personal watercraft are not permitted in the swimming area.
- E. Garbage or refuse should be placed in lakefront containers or removed from the area by those using the lakefront. Please remember to leave this area in better condition than you found it.
- F. No glass containers are permitted in the lakefront area.
- G. Organization and management of the boat docks, swimming docks and water platform are the responsibility of the Bell Harbor Homeowners Association. Guests and visitors are reminded these are private docks and not a public access to the lake.
- H. Safety is the responsibility of all property owners, visitors and guests. The Bell Harbor Homeowners Association takes no responsibility and will not be held liable for accidents, losses or thefts that happen within the Bell Harbor community, including streets, parking areas, Knoer Lodge, common areas, docks or lakefront area.

### IV. Property

- A. Only residential uses of homeowner private property are permitted within Bell Harbor community. All business or commercial uses are prohibited within Bell Harbor community without express written permission from the association board of directors.
- B. Any exterior alterations that alter the original "footprint" of individual living and storage structures must have express written approval of the association board of directors in accordance with regulations as required by Cerro Gordo County building regulations. Property owners are responsible for all required governmental building permits before any construction activity can proceed. Alterations will include, but not be limited to, fences, shrubs, major landscaping, trees, hedges, exterior remodeling and construction.
- C. No structure of any type may be placed inside required minimum set back lines of any platted lot within the Bell Harbor community. Set backs are set as follows: 15 feet from the front property line, six feet from any side lot property line and six feet from the rear property lot line. Property owners should be aware that Cerro Gordo county zoning regulations are more stringent than these set backs. These set backs are ABSOLUTE minimums and no exceptions will be granted by the Bell Harbor Homeowners Association board of directors. Property owners are responsible for obtaining required zoning variances from Cerro Gordo County.
- D. Applications to Cerro Gordo County for land use permits, building permits, zoning modifications, variances or like approvals shall be accompanied by express written approval obtained from the Bell Harbor Homeowners Association board of directors.
- E. Individual property owners are responsible for and shall mow lawns prior to a height of eight inches. The Association reserves the right to have individual properties mowed and accessing the cost to the property owner.
- F. Bell Harbor community offers pick-up of lawn refuse if bagged and tree branches and shrubbery if cut into maximum 36" lengths and tied, when placed at the street edge of a homeowner's property. Pick-up is provided to homeowners within Bell Harbor community as necessary.

- G. No outdoor storage is allowed within Bell Harbor community. Property and materials shall be kept in an aesthetically pleasing manner. Disposal of waste/refuse/junk and/or debris is the responsibility of the individual property owners.

#### **V. Streets & Vehicular Traffic**

- A. Only persons 16 years old and possessing a valid state driver's license are permitted to drive within the Bell Harbor community. Licensed drivers shall follow all Iowa laws. Golf carts are permitted within Bell Harbor. A triangular "slow moving" vehicle sign must be displayed (on the rear along with a bicycle safety flag when operated within Bell Harbor community. Unlighted vehicles shall be operated only from sunrise to sunset.
- B. Motorized vehicles of any kind can only be operated on Bell Harbor community roadways and specified parking areas.
- C. No parking of ANY type is allowed on Bell Harbor community paved roadways. Parking is only permitted on property owner or designated Bell Harbor community parking areas. All trailers needing temporary parking shall only be parked in the grassy area located southeast of the association office building directly beside the dumpster area.
- D. All motorized vehicles of any type are prohibited in the 100 foot lakefront area owned by the association without prior written approval from the Bell Harbor Homeowners Association board of directors. Vehicles used for grounds maintenance or operated by contractors or employees of the association are exempt from this rule.
- E. No motor homes, mobile homes, travel trailers, trailers of any type, boats, boat and PWC lifts or temporary construction materials shall be located on Bell Harbor common property or on private homeowner property within the Bell Harbor community without express written permission from the association board of directors. Personal tents may be placed on private homeowner property for up to 7 consecutive days and cannot be placed on association common areas without expression written permission from the association board of directors.
- F. All motorized vehicles located within Bell Harbor community must be legally licensed and operable at least one block or 100 feet forward and one block or 100 feet in reverse at all times.

The preceding rules and regulations may be reviewed, redeveloped or restated by the Bell Harbor Homeowners Association on an annual basis and presented to the membership for approval during its annual meeting.