Cedar Lake Owners Association Policies & Procedures

November 2026

THE RULES CONTAINED IN THE POLICY AND PROCEDURE MANUAL SHALL GOVERN THE CEDAR LAKE OWNERS ASSOCIATION INCORPORATED IN ALL CASES TO WHICH THEY ARE APPLICABLE AND IN WHICH THEY ARE NOT INCONSISTENT WITH THE BY-LAWS OF THIS CORPORATION.

I. DUTIES OF OFFICERS, DIRECTORS AND COMMITTEES

President: Supervises the conduct of the organization's business and activities; presides at and chairs all Board of Director and Annual/Special Meetings; is ex-officio member of all committees except Nominating Committee; replaces committee chairmen as necessary under the direction of the Board of Directors. Shall automatically serve on the Board of Directors upon expiration of term. Term of office shall be one year, to be installed at Annual Meeting.

Vice-President: Acts temporarily in place of the President when necessary; chairs meetings when President is absent; shall be installed as interim President upon death or resignation of President to fill rest of term and assume all Presidential duties and requirements. Chairs Legal Committee, Chairs By-Laws Committee, Term of office shall be one year, to be installed at Annual Meeting.

Secretary: Shall attend all Board of Director meetings and Annual/Special Meetings; takes notes on all motions voted upon; reviews and disseminates minutes of each meeting; handles all correspondence at direction of President and Board of Directors. Has copy of By-Laws available at all meetings; maintains a list of all unfinished business of previous meeting; presents copies of previous meeting minutes to Board of Directors. Term of office shall be one year, to be installed at Annual Meeting.

Treasurer: Shall attend all Board of Director meetings and Annual/Special Meetings; reviews all bills and bank statements: pays all Association bills at direction of Board of Directors; prepares and presents monthly report to Board of Directors; has the responsibility to manage and deposit non-essential funds in high interest yielding accounts, as directed by the Board of Directors; bills and collects annual membership dues and fines; maintains a list of past due members and keeps President informed of same. Term of office shall be one year, to be installed at Annual Meeting.

Committee Chairperson: The Chairperson shall be responsible for his or her committee. He/she shall report all progress or problems to the President. He/she shall notify proper authorities with the Board of Directors' or President's permission for the safety and quality of the lake in accordance with the Association's By-Laws and Policies & Procedures.

Boat Launch Committee: Shall be responsible for the maintenance of the boat launch and the related parcel of land and shed. Shall ensure that the property is mowed and surrounding vegetation/trees are trimmed, as needed. Shall perform a periodic inspection of the shed and launch to determine if any repairs are needed. Shall perform periodic checks to ensure the gate is properly closed and locked. Committee shall report monthly to the Board of Directors.

Buoy Committee: Shall meet as needed or at direction of Board of Directors to coordinate placement of the safety and no wake buoys. Shall also coordinate the maintenance, removal and storage of said buoys at the end of boating season.

By-Laws Committee: Shall meet as needed or at direction of President or Board of Directors; shall draft proposed amendments to By-Laws and Rules & Regulations. Committee shall report as needed to Board of Directors.

Dam Committee: Shall be responsible for monitoring and/or regulating the water level of the lake. Shall be responsible for coordinating the opening and closing of the water gate. Shall be responsible for the safety of the dam and surrounding areas, including maintenance of the vegetation on the downside of the dam. Shall meet as needed or at the direction of the President or Board of Directors for the purpose of examining and scrutinizing any possible violation of Municipal, State, Association or environmental rules, regulations or hazards including dam or dam repairs occurring on the lake and shall report any findings to the proper authorities. Shall ensure compliance with the Emergency Action Plan. Committee shall report monthly to the Board of Directors.

Docks and Walls Committee: Shall be responsible for monitoring of the construction and/or placement in Cedar Lake, including, but not limited to: docks of any type; shoreline retaining wall structures; step and stairs needed to enter/exit the lake; boat lifts: and swimming rafts. The Chairperson shall be responsible for reviewing of Docks and Wall applications submitted by the membership, including, but not limited to: making site visits as necessary to review proposed projects; presenting proposed applications to the Board; and making recommendations for the approval, modification or denial thereof.

Environmental Committee: Shall be responsible for monitoring of aquatic plant growth and coordinating treatment as necessary. Shall be responsible for water quality testing and reporting. Shall maintain contact as needed with appropriate Health Districts. Shall also be responsible for regulating and stocking of fish. Committee shall report monthly to the Board of Directors.

Finance Committee: Shall meet as needed and be Co-Chaired with Treasurer. Shall be responsible for assessing and identifying the financial needs of the Association for the upcoming year and project future financial needs for the next three years. With the approval of the Board of Directors, shall prepare and set a budget, present same at the Annual Meeting, recommend the amount of annual maintenance dues to be submitted for the approval of the general membership to be presented at the Annual Meeting. Shall present the final budget to be voted upon at the Annual Meeting.

Fireworks Committee: Shall be responsible to negotiate and coordinate execution of contract with fireworks company; apply for necessary permits and submit to local and state authorities for approval; arrange and coordinate safety patrol for day of fireworks; arrange for placement of buoys around fireworks barge and designate restricted boating area; coordinate with fireworks company and local authorities on day of show; remove all buoys the morning after the show; ensure all related bills are paid.

Insurance Committee: Shall be responsible to ensure that adequate liability insurance and any other needed insurance protection in an amount deemed adequate by the Board of Directors is obtained for coverage sufficient to protect the interests of said Association. Shall assure proper coverage is obtained for Officers and Directors of said Association. Committee shall report monthly to the Board of Directors.

Shall have available, at least three months in advance of the Annual Meeting, a packet indicating amount and kind of insurance in effect so that insurance coverage may be bid on by other association members involved in the insurance business.

Legal Committee: Shall meet as needed or at direction of Board of Directors to structure a presentation of legal questions to be presented to counsel; will represent Association at legal consultations with attorneys; shall report monthly to Board of Directors.

Membership Committee: Shall meet on a regular basis to formulate a plan of social interaction with prospective new association members; encourage non-association eligible waterfront owners to consider membership; monitor current certificate of ownership and membership changes via newspaper transfers and/or realty transfers recorded at City or Town halls. Shall be knowledgeable of Association By-Laws, Policies & Procedures and be able to discuss and explain same to prospective new members. Shall be knowledgeable of current membership fees and current certificate of ownership and shall facilitate certificate of membership process and issue certificates under approval of the Board. Committee shall report monthly to the Board of Directors.

Newsletter Committee: Shall be responsible for drafting and e-mailing the newsletter at least three times per year: prior to the start of the boating season, mid- to late summer and late fall/early winter. The newsletter will highlight important information and announcements aimed at keeping members informed and engaged.

Nominating Committee: Shall be appointed annually, by the President, consisting of not less than three (3) Directors. The nominating committee shall develop a slate of officers and directors for the ensuing year, to be presented to the membership and voted upon at the Annual Meeting.

Registration Committee: Shall be responsible to maintain a list of all CLOA members owning boats/ATVs. Shall issue boat stickers and grant launch access for powerboats and non-powered boats meeting eligibility criteria. Shall issue boat stickers after receipt of proof of Connecticut or applicable state boat registration, Safe Boating Certificate, copy of insurance policy/declaration page (boat and/or homeowners as applicable) showing current liability coverage for said watercraft and assuring that the boat owner is a member of the Association and has made full payment of current year Association dues. Shall perform periodic boat audits as needed to ensure that all watercraft used upon the waters of Cedar Lake are registered and identified with a numbered CLOA boat sticker. Shall issue ATV stickers in conformity with applicable By-Law requirements. Committee shall report monthly to the Board of Directors.

Safety Committee: The Committee shall consist of at least one member of the Board of Directors. The Chairman of the Committee will be a member of the Board of Directors and can request other Board members and/or CLOA members to assist in his/her duties. The Committee shall be responsible for addressing safety concerns and violations. If a safety issue needs to be urgently addressed, the Committee shall draft a letter or directly contact the member(s) involved about the safety concern, and timely report same to the Board of Directors. The Board of Directors will be additionally consulted as needed. Committee shall report monthly to the Board of Directors.

Social Committee: Shall handle mailings of sympathy cards, flowers, etc., along with handling all social functions of the Association including the Annual Meeting.

Website and Email Account Committee: Shall be responsible for creating and/or maintaining the Association website, including, but not limited to, the posting of information for the membership regarding: news and announcements, Bylaws, policy documents, environmental information, docks and wall applications, boat registration applications and meeting minutes. The website shall be updated on at least a monthly basis. Shall also be responsible for maintaining and monitoring the Association website account. The email account shall be used to receive emails from the membership and to notify the membership of important events or issues. The email account should be monitored on a daily basis if possible.

Recording and Retention of Association Documents: The President shall designate an officer or member of the Board of Directors to maintain an electronic file of all official Association documents and make them available to the Board of Directors as needed. A backup of the document files should be maintained to prevent any loss of data. Document files can be stored in a cloud-based file storage and synchronization service to make them available to authorized persons.

The recommended record retention schedule for Association documents, based on standard HOA record retention schedules, shall be as follows:

- Permanent Retention: Governing documents (Bylaws, policy documents), Board of Directors and Annual/Special Meeting minutes
- 7 Years: Financial records, tax returns, bank statements, reconciliations, invoices, paid bills, audits, and budgets (aligned with IRS audit windows and debt collection statutes).
- 7 Years After Expiration: Contracts, vendor agreements, and active litigation or legal dispute files.
- 5 Years: Routine homeowner/member correspondence, violation notices, and enforcement records.
- 1 to 3 Years: Election ballots, proxy forms, meeting agendas, and general administrative bid sheets (ballots are typically kept for 1 year after certification).

II. SAFETY BOAT

A powerboat shall be provided to the Safety Committee, which shall be docked at the CLOA boat launch property. The Safety Committee Chairperson may assign said boat to any other Safety Committee member to patrol Cedar Lake periodically. It shall be the responsibility of the Safety Committee to ensure that the patrol boat is kept in good repair and ready and available at all times. Fuel and any other maintenance expenses for the safety boat shall be paid for by CLOA. It shall also be the responsibility of the Safety Committee to winterize, cover and appropriately store the safety boat for the winter season.

While patrolling Cedar Lake, the Safety Committee shall have the following responsibilities:

1. Checking to see that each boat powered by a motor of any type, has a current State of Connecticut registration sticker, or that of another state, affixed to it.
2. Ensuring that each watercraft upon the waters of Cedar Lake has a current CLOA boating sticker affixed to it.
3. Ensuring that all swimmers are within 75 feet of shore unless accompanied by a boat. This requirement also applies to swimmers using any type of floatation device (i.e. tube, rubber raft, etc.).
4. Ensuring that all powerboats and other watercraft are operated in a safe manner, as required by the State Boating Regulations and CLOA.

The Safety Committee is authorized to request that any violator of State Boating Regulations or CLOA rules / regulations leave Cedar Lake. If the violator refuses to leave the lake, then the Safety Committee shall:

1. Request that other members of the Safety Committee or CLOA assist him.
2. Call for assistance from the appropriate police department of the Town of Wolcott or City of Bristol.

All complaints regarding member activities upon the lake must be made in writing, with photos if available, and should be directed to the Safety Committee or Board of Directors. All complaints must be signed; anonymous complaints will not be accepted. Verbal reports can be made if immediate action or intervention is required, such as reports of trespassers or potentially dangerous incidents.

The Safety Committee shall keep a log of all offenders stopped upon the lake. The log shall include but be not limited to:

1. Date and time of the occurrence.
2. Name of the individual(s) involved including the name of the boat owner if appropriate.
3. Nature of the offense.
4. Outcome of the offense.
5. Any appropriate comments such as non-cooperation etc.
6. Any need to contact municipal police authorities.

III. CONSTRUCTION AND PLACEMENT OF DOCKS AND RAFTS.

1. All construction of docks or placement of rafts must be approved by CLOA.
2. CLOA members in good standing must submit an application to CLOA for the construction a new permanent dock, the installation of a portable dock or for the replacement/repair of an existing dock.
3. All Proposed Docks shall:
   a. Not exceed 40 ft. in length
   b. Not exceed 320 square feet in surface area
   c. It is recommended that docks not exceed 8 ft. in width
   d. Not interfere with the navigation of watercraft.
   e. Be offset from all adjacent property lines by at least 15 feet. This shall apply for entire length of the dock as measured from a line that is 90 degrees perpendicular extending from the property line at the shoreline. A waiver of this requirement can be granted for replacement of an existing dock in place before 2016 or, for a new dock, only if a letter of consent is provided by the affected adjacent property owner(s).
4. Each proposed dock design will be approved /denied on a case by case basis by the CLOA Board of Directors.
5. All new permanent docks must submit an A-2 survey with the application.
6. There is one dock permitted for each member property (new construction, effective: 2016)
7. Rafts shall not be placed more than 40 ft. from shore and must not interfere with the navigation of watercraft.
8. The use of metal barrels of any kind, or containers that previously contained toxic materials in the construction of rafts or floating docks is prohibited.
9. If a dock or raft is constructed and placed upon CLOA property without the approval of the CLOA Board of Directors the following action will be taken:
   a. The CLOA attorney will contact the violator and insist that the structure be removed at once.
   b. Failure to comply will result in action in civil court.
10. Non-CLOA members are not allowed to construct docks upon Cedar Lake. Existing docks of non-members are allowed to exist as they are. Permission for reconstruction or replacement will not be granted. Routine maintenance will be allowed only for safety purposes.
11. Non-CLOA members are not allowed to place rafts of any kind upon Cedar Lake.
12. Any dock or raft that falls into disrepair and becomes a safety hazard must be removed from the lake. The property owner will be notified in writing by CLOA to remove it. If the property owner fails do so, the dock/raft will be removed by CLOA and the property owner will be responsible for the cost of its removal and disposal.

IV. CONSTRUCTION OF RETAINING WALLS

1. All construction of retaining walls abutting the property of CLOA must be approved by the Board of Directors of CLOA.
2. The construction of retaining walls by members or non- members of CLOA is permitted as long as the wall is not on the property of CLOA.

3. The construction of walls upon the property of CLOA and/or the reclamation of land from Cedar Lake by anyone is not permitted, and such construction is subject to inland wetland regulations.
    a. The Inland Wetlands Commission will act as the determining factor in such matters.
    b. CLOA attorney will contact the violator and court action may be taken against the violator if deemed necessary.

V. TRESPASSING

1. Anyone who is not a CLOA member or guest found on CLOA property will be considered a trespasser.
2. After it has been determined that someone is trespassing the violation should be reported to the CLOA Safety Committee. If a Safety Committee member is not available, the violation should be reported to a CLOA officer or to a member of the Board of Directors, who shall:
    a. Contact the appropriate Police Department and report the violation. Request that a police officer be sent to investigate.
    b. Keep the CLOA President and/or Vice President informed of the situation if possible.
    c. See that the trespasser is charged with civil trespass unless circumstances warrant that a charge of criminal trespass is more appropriate.

    Criminal trespass should be reserved for situations where CLOA property has been damaged or vandalized or where the trespass was motivated by criminal intent.
3. Action will be taken against the trespasser in the appropriate court.

VI. MOORING OF BOATS

No boats should be moored on the Lake unless directly in front of the Association member's own property, within the guidelines of the CLOA.

VII. REMOVAL AND RELAUNCHING OF BOATS

This procedure applies to all powered boats owned by CLOA members that have been launched on Cedar Lake during the current boating season.

Once a powered boat has been launched on Cedar Lake for the season, it must remain on Cedar Lake. If any powered boat is removed from Cedar Lake and the owner's property it may not be relaunched until the owner has demonstrated compliance with this procedure as outlined herein and the Board of Directors has approved the relaunch.

Member Responsibilities:

Prior to relaunching a boat that has been removed from Cedar Lake and the owner's property, the owner shall:

1. Review and complete the CLOA Boat Relaunch Request Form.
2. Perform the Connecticut DEEP Clean, Drain & Dry procedure if the boat was launched in another body of water.
3. If the boat was removed for repair only and was not in any other body of water, include documentation of the repair, such as: Repair Invoice, Service Receipt
4. Sign the owner certification, attesting that all information provided is true and complete.
5. Submit the completed certification to contactus@CLOA.org.

Board Review:

Upon receipt of the certification, the Board or its designated representative shall:

1. Review the completed form and supporting documentation, as applicable.
2. Determine whether the documentation is satisfactory under Article V of the Bylaws.
3. Schedule an inspection, as needed.
4. Notify the owner in writing whether the boat is approved for relaunch
5. Maintain request and approval documentation in Board records.

Violations:

Failure to comply with this procedure constitutes non-compliance with Article V of the Cedar Lake Owners Association Bylaws.

Violations are subject to the fines and sanctions established in the Bylaws, including:

- Minimum fine of $1,000 for a first offense.
- Minimum fine of $2,500 for a second or subsequent offense.
- Additional sanctions, including suspension or termination of membership, after notice and hearing, as determined by the Board.

CLOA Boat Relaunch Request Form

Owner Information

Owner Name: _____

Property Address: _____

Telephone: _____- Email: _____

Boat Information

Boat Make/Model: _____- Motor Type: _____

Trailer Make/Model_____

Removal Information

Date Removed from Cedar Lake: _____

Reason for Removal: ☐ Mechanical Repair/Service ☐ Use on Another Body of Water

☐ Other:
_____

Date Returned to Cedar Lake Property: _____

Requested Relaunch Date: _____

Repair Documentation (Complete if Applicable, then skip to Owner Certification Page if boat was not launched in another body of water)

Repair
Facility:_____

Date of
Repair:_____

Attached Documentation: ☐ Repair Invoice ☐ Receipt ☐ Other: _____

Connecticut DEEP Clean, Drain & Dry Certification

Complete the following Clean, Drain and Dry sections if the boat was launched in another body of water for repair or recreational purposes.

Where was boat taken:

_____

I certify that I completed the following procedures before requesting permission to relaunch my boat on Cedar Lake.

CLEAN

Removed all visible aquatic plants, animals, mud, and debris from:

☐ Hull ☐ Trailer ☐ Motor/Lower Unit ☐ Propeller ☐ Axles and Rollers

☐ Anchor and Anchor Line ☐ Fishing Equipment, if applicable

☐ Other Equipment

DRAIN

I completely drained all water from the following:

☐ Bilge ☐ Live Wells ☐ Ballast Tanks ☐ Engine Cooling Water (where applicable)

☐ Bait Buckets ☐ Portable Containers ☐ Other Compartments Holding Water

DRY

☐ I allowed the boat and equipment to dry in the sun for 5 days before requested relaunch date.

Date of Drying Period: _____

OR

☐ The boat and equipment were cleaned and disinfected using an approved method before requested relaunch date.

Cleaning Method Used :_____

Date Cleaning Completed :_____

Additional Comments: _____

_____

Owner Certification

I certify that:

1. The information provided on this form is true and accurate.
2. I have fully complied with the Connecticut DEEP Clean, Drain & Dry procedures.
3. I understand that the Cedar Lake Owners Association Board of Directors may request additional information or inspect the boat prior to granting permission to relaunch.
4. I understand that submitting false information or relaunching without Board approval may constitute a violation of the Cedar Lake Owners Association Bylaws and may subject me to fines and other sanctions.

Owner Signature: _____

Printed Name: _____

Date: _____

Board of Directors Use Only

Date Received: _____Reviewed By: _____

Repair Documentation Received:

☐ Yes ☐ Not applicable

Inspection Performed:

☐ Yes ☐ No Inspection Date:_____

Board Determination:

☐ Approved for Relaunch ☐ Additional Information Required

☐ Not Approved

Comments:

_____

_____

Board Representative
Signature:_____Date:_____