



**COMMON ELEMENT AMENITIES  
OWNER / REGISTERED RESIDENT  
HANDBOOK**

**OBJECTIVE**

Ensure a common understanding of the guidelines, policies and rules governing the amenities of Island Lake of Novi and to provide all residents with information regarding the use of common element amenities within the community.

*Modifications or revisions may be made to this Handbook without notice*

**JANUARY 28 2026 - Approved**



# Island Lake of Novi Community Association

## Table of Contents

<b>Description</b>	<b>Page</b>
<i>General Information</i> .....	3 & 4
<i>Boathouse &amp; Island Rules &amp; Guidelines</i> .....	5
<i>Boathouse Rental Policy</i> .....	6
<i>Fitness Center</i> .....	7
<i>Swimming Pool Rules &amp; Guidelines</i> .....	8
<i>Tennis Court Rules &amp; Guidelines</i> .....	9
<i>Volleyball Court Rules &amp; Guidelines</i> .....	10
<i>Pickleball Court Rules &amp; Guidelines</i> .....	11
<i>Beach, Community Parks &amp; Gazebo</i> .....	12
<i>Nature Trails and Shoreline Footpaths</i> .....	13
<i>Watercraft Rules and Guidelines</i> .....	14
<i>Assessment of Fines</i> .....	15



# Island Lake of Novi Community Association

## GENERAL INFORMATION

- Use of all Island Lake amenities, including but not limited to the Lake, Trails, Footpaths, Parks, Boathouse, Tennis Courts, Volleyball Courts, Fitness Center and Pool must conform to the terms and conditions of the Island Lake of Novi Residential Unit Development (RUD) Agreement, Conservation Easements, Island Lake of Novi Community Association Declaration of Covenants, Conditions and Restrictions (CC&R), and the Island Lake of Novi Community Association Rules, Regulations and Guidelines.
- All persons using any amenity within the Island Lake Community, including but not limited to the Lake, Trails, Footpaths, Parks, Boathouse, Tennis Courts, Volleyball Courts, Fitness Center and Pool, do so at their own risk and sole responsibility.
- Island Lake Community Association accepts no responsibility for any accident or injury in connection with any use of any Island Lake amenity, and accepts no responsibility for lost, stolen or damaged items.
- If an Owner leases their residence in Island Lake, the Owner MUST notify the association management company and designate which person(s), Owner or lessee, will have access to the parks, trails, pool, boathouse and other community amenities.
- Children of Owners or Registered Residents under the age of thirteen (13) must be accompanied by a parent (Owner or Registered Resident). Owners or Registered Residents must supervise and are responsible for their children's actions.
- Island Lake of Novi is a "**CATCH & RELEASE**" Lake.
- Snowmobiles, ORVs (off-road vehicles), any/all Gas Powered Engines, Ice Shanties, Huts or any temporary structures are strictly prohibited on any of the Island Lake Common Elements, including the lake.
- Loud music or parties which infringe on other's use and enjoyment of the Island Lake amenities, or that disturbs other residents, will not be permitted.
- Overnight parking is not permitted in any of the association parking lots unless a permit is issued by the staff.
- Fireworks, in association parks and common areas, are ONLY allowed on the Independence Day holiday (Board will announce approved days) and other dates approved by the Board. Fireworks can ONLY be discharged at the beaches (in the sand) pointed straight up or away from people. Legal commercial fireworks ONLY and you must pick up and dispose of any fireworks debris you create.



# Island Lake of Novi Community Association

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## GENERAL INFORMATION...continued

- Pets SHALL NOT be left unattended, and SHALL be under control of the co-owner at all times. Co-Owners are responsible for any damage caused by their pet(s) and SHALL immediately remove all excrement caused by the pet(s), from the common elements, limited or general.
- Guests MUST be accompanied by an Owner or Registered Resident at all times when using any association amenities. Allowing non-owners or non-registered residents the use of association key-fobs is strictly prohibited (key-fob(s) will be confiscated and fines can be assessed).
- Owners or Registered Residents giving access to another Owner, Registered Resident or Guest to the Boat Ramp for lake use is strictly prohibited. The Owner or Register Resident giving the unauthorized access could lose lake privileges and fines can be assessed.
- Owners and registered residents are expected to have their ILON membership-issued identification available or accessible for verification by ILON staff or Board members when and if the need arises. This ensures fair and consistent access for owners/registered residences while eliminating the unauthorized usage of our amenities.
- Boathouse kitchen is a “Catering Kitchen” per the Oakland County Health Department. Food preparation is prohibited in the kitchen.
- The President of an Island Lake sub-association may request the use of the Boathouse for a community event or meeting at no charge (schedule permitting).
- The Boathouse and North Park are monitored by Video surveillance equipment (No audio).
- Smoking or use of recreational drugs is prohibited on any of the association amenities.
- If, in the opinion of the Management Company or any member of the Board of Directors, an Owner, registered resident or their guest’s have violated any of the deed restrictions, including any provision contained within this document, or have exhibited behavior that has become excessively noisy, disruptive, disorderly or destructive, or has become bothersome to other Owners or the Association in general, said individual(s) will be asked to immediately exit the premises. Furthermore, the management company will issue a violation notice and appropriate penalty as outlined in the “Assessment of Fines” provision of this document, including the immediate revocation of all amenity privileges until further notice.



# **Island Lake of Novi Community Association**

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## **BOATHOUSE / ISLAND - RULES & GUIDELINES**

The Boathouse and Island facilities are for the exclusive use of Owners and registered residents of Island Lake of Novi Community Associations. Owners and registered residents are limited to four (4) guests per household, per visit. This applies to the Boathouse, Pool, and all Island amenities. Owners and registered residents must accompany their guests, are responsible for their guests' behavior and must have a key FOB or proof of residency with them whenever on the Island. Owners and registered residents must provide this required identification whenever requested by authorized staff and are not permitted to give their key FOB to non-residents.

- (1) Owners and registered residents and guests utilizing the Boathouse and Island facilities are responsible for restoring the building and grounds to a neat and orderly condition prior to departing. Owners and registered residents are liable for any damage to property, furnishings and equipment that they or their guests cause.
- (2) Boathouse and Island hours of operation are from 5:00 AM to 10:00 PM daily. The Boathouse will be locked promptly at 10:00 PM each night. Closing times later than 10:00 PM can be requested by a reservation request (form available at the Boathouse).
- (3) Loitering is strictly prohibited after the Island and Boathouse facilities are closed. Owners and registered residents are encouraged to contact Novi Police @ (248) 348-7100 if any such behavior is observed.
- (4) The Boathouse barbecue grill may be used on a first come first serve basis. However, it must be shut off, cleaned and covered after use.
- (5) No fires or open flames are permitted on any of the grounds.
- (6) Children under the age of thirteen (13) are not permitted use of the Boathouse or pool unless accompanied by an Owner, registered resident parent / guardian eighteen (18) years of age or older.
- (7) Bicycles, scooters, roller blades / skates or any other recreational type vehicles are prohibited on patio surfaces, lawns, landscaping and tennis courts.
- (8) Glass containers for liquid consumption are prohibited from both the Boathouse and Island. Use of glass containers can be approved for association functions if requested in advance.
- (9) Pets are not permitted anywhere on the Island.
- (10) Smoking and recreational drugs use are prohibited anywhere on the island, including inside the Boathouse and the parking lot.
- (11) Wet swim attire is not permitted inside the Boathouse, except in the restroom / locker room areas. Owners and registered residents in wet swim attire are required to access the Boathouse through the exterior doors to the rest rooms.



# Island Lake of Novi Community Association

## **BOATHOUSE RENTAL POLICY**

The Boathouse is one of the premier assets within the community located on the Island with sweeping views of the lake. The amenity is for the enjoyment and pleasure of all owners and registered residents. As such, the board of directors recognizes the need to place certain limitations upon inquires for private use. To fulfill this objective, the following private rental policies are established:

1. No Owner or registered resident shall reserve the Boathouse for use on behalf any outside individual(s), organization(s) or for any use where a fee is charged for attendance or for any commercial use. As such, rentals are limited to Owners / registered residents only.
2. Only the great room, lounge, library and kitchen areas can be reserved. The kitchen may not be used for food preparation by order of the Oakland County Health Department. The veranda, fitness center, children's play room, swimming pool, beach, playground, volley ball and tennis courts may not be reserved for private functions. The patio is available for use during rentals OFF SEASON ONLY (when pool is closed), the patio area ONLY includes the tables ON the patio, and it does not permit use of the grill.
3. Rentals are limited to one (1) event per day. No Owner / registered resident may make reservations for use of the Boathouse on a weekend (Friday, Saturday, or Sunday\_ more than one (1) time during the year.
4. Rental hours are between 6:00am and 11:00pm, Monday through Sunday.
5. Rentals are prohibited on the following holidays:
  - o Memorial Day – no rental Friday through Monday
  - o 4<sup>th</sup> of July – no rental Friday through Monday
  - o Labor Day – no rental Friday through Monday

**The maximum number of guests is 75. If the patio is reserved (OFF SEASON ONLY), the maximum is 100 people.**

*A Reservation Form must be completed and submitted to the Boathouse office along with a reservation fee paid in advance. Please contact the office @ (248) 349-2770 for further information and a copy of the Reservation Form and Rental Agreement. Please also visit the website, [www.islandlakeofnovi.org](http://www.islandlakeofnovi.org), and view the community calendar at the bottom of the page to see if the date you would like to reserve is available. Reservations are on a "first come, first served" basis. Association functions hold priority over all other events. Management will attempt to staff the event with a boathouse attendant; staffing is subject to availability.*

### Summary of Rental Fees:

- \$600.00 for the MINIMUM of four (4) hours and \$200.00 for each additional hour, due at contract signing.
- A \$500 security deposit is required to secure the rental date, due at date of reservation. The deposit is conditionally refundable if no damage or excessive cleaning is required nor any violations to the Boathouse rules and rental policy are incurred. The deposit will be forfeited if the event is cancelled, the forfeited deposit can be applied to future rentals for up to 12 months from the reservation date.
- HOA sanctioned events are permitted at no charge.



# **Island Lake of Novi Community Association**

## **FITNESS CENTER**

Fitness Center hours of operation are from 5:00 AM to 10:00 PM daily.

Street shoes are not permitted; a separate pair of workout shoes is required for use in the fitness center. This is to prevent salt, sand and grit from getting into the equipment, causing damage and premature wear and tear to the machines. Management will issue a violation notice and appropriate penalty as outlined in the “Assessment of Fines” provision of this document for any resident who fails to comply with these rules & regulations.

- (1) Doors to the fitness center are to remain closed at all times.
- (2) No food or drink allowed in the fitness room except for bottled water.
- (3) Children under the age of thirteen (13) are not permitted to use the fitness room equipment. Children under the age of thirteen (13) must be accompanied by a parent (Owner or Registered Resident). Owners or Registered Residents must supervise and are responsible for Children’s actions.
- (4) Athletic shoes must be worn – no street shoes.
- (5) No wet bathing suits allowed in fitness room.
- (6) Wipe down equipment after each use.
- (7) Thirty (30) minutes time limit per machine.
- (8) Turn off all equipment, fans, lights and TV upon leaving.
- (9) All Owners, Registered Residents and Guests MUST sign a waiver of limited liability before using the fitness equipment. Guests MUST be accompanied by an Owners or Registered Resident at all times.
- (10) Owners or Registered Residents CANNOT bring a Guest (Non-Resident) for the purpose of Training.
- (11) Owners and Registered Residents can bring in a Non-Resident Personal Trainer if the Personal Trainer provides the office with liability insurance with Island Lake of Novi listed as additionally insured.



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# **Island Lake of Novi Community Association**

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## **SWIMMING POOL RULES & GUIDELINES**

The swimming pool will be open Memorial Day weekend through Labor Day weekend. Hours and events will be posted at the Boathouse and on the Island Lake of Novi Website.

The pool is for the use and enjoyment of the residents of Island Lake Communities. Admission to pool and pool facilities is limited to Owners, registered residents and their guests. Owners and registered residents must accompany their guests, are responsible for their guests' behavior.

Persons using the pool are required to check in with the pool attendant to confirm residency. At check in, Owners and registered residents must show ILON issued membership identification. The number of guests are limited to four (4) per family per day during the week and two (2) on the weekends, or up to the staff's discretion.

To ensure your safety, the Board has established the following rules & guidelines:

- (1) Lifeguard must be on duty before you may enter the pool area.
- (2) The swimming pool and pool facilities may not be reserved for private use.
- (3) Children under the age of 13 or under the height of 48" must be accompanied and supervised in the pool and pool area by an adult Owner / registered resident.
- (4) Proper swimming attire required. No shorts, cut-offs or street clothes.
- (5) Anyone with suntan lotion or sunscreen on their skin must shower, with soap, before entering the pool.
- (6) No pets, smoking, food, alcoholic beverages, or glass containers are permitted in the pool area. Litter must be disposed of in the receptacles provided.
- (7) No running, pushing, splashing or horseplay is permitted in the pool area. Diving permitted in 7 foot depth only.
- (8) Pool lounge chairs cannot be reserved by placing towels or belongings on them while leaving the pool area.
- (9) Lap lanes will be restricted for lap swimming only.
- (10) The Board of Directors reserves the rights to close the pool due to mechanical problems, inclement weather or for any other reason as determined by the designated "on-site" representative.

Management will issue a violation notice and appropriate penalty as outlined in the "Assessment of Fines" provision of this document for any resident who fails to comply with these rules & regulations.



# Island Lake of Novi Community Association

## TENNIS COURTS RULES & GUIDELINES

Use of the tennis courts is limited to Owners, registered residents and their guests. Owners / registered residents must accompany their guests and are responsible for the behavior of their guests. If requested, Owners / registered residents must have to show a boathouse key FOB or identification showing an address in the Island Lake of Novi community to any Board member or Management Staff if requested. Tennis courts are to be used for the game of tennis only – no other games and/or activities are permitted on the courts.

### Tennis Courts:

- No food, beverages (only water is allowed), alcoholic beverages, foul language, smoking or paid lessons from professionals are permitted on the courts.
- No inline skates, roller skates, skateboards or street hockey play is allowed on courts. Courts are to be used only for the sport it was intended and designed for.
- Persons not playing are to stay off of the courts. Do not cross-courts while play is in progress.
- Please be courteous and use good sportsmanship.

	<u>Primetime</u>		<u>Non-Primetime</u>
Weekdays:	5:00 PM – 9:30 PM	Weekdays	9:00 AM – 5:00 PM
		Weekends / Holidays	9:00 AM – 9:30 PM

(1) Owner / register resident may play for a maximum of 90 minutes per day; the only exception is if no one is waiting to use the courts. During Non-Primetime both courts will be available on a first come first served basis.

### (2) Tennis Court Reservations

- a. Owners / registered residents 18 years and older may reserve 1 court per day (1 time per week) for a maximum of 90 minute periods during Primetime (5:00-6:30, 6:30-8:00 & 8:00-9:30).
- b. ONLY one (1) of the two (2) courts can be reserved, the second court will be considered available on a first come first served basis.
- c. Reservations may be made by signing up through the ILON website or by calling and scheduling with the Community Manager at the Boathouse.
- d. Reservations will start on Monday's for the next week, for one week at a time. Reservations must be made by Thursday at noon for Monday timeslots. Reservation schedule is posted on the ILON website.
- e. Any time slot not reserved 24 hours in advance will be considered available on a first come first served basis.
- f. Reserved time for the court will be forfeited if 2 players do not appear on the court within 15 minutes of the reserved time, the court will then will be considered open and available on a first come first served basis.
- g. Junior Members (under the age of 13) may play only when accompanied by an Owner / registered resident. An Owner / registered resident must make the reservation for their underage family member(s).
- h. Reserved court time is not transferable to other Owner / registered residents. Only those who have reserved time may be on the court during that time period.

(3) The ILON Community Board of Directors may dedicate blocks of time for team or league play.

(4) Proper tennis attire must be worn. All players must wear tennis shoes. No bare feet, bathing attire or street shoes are permitted on the tennis court at any time.



# Island Lake of Novi Community Association

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## **VOLLYBALL COURTS RULES & GUIDELINES**

Use of the volleyball courts is limited to Owners, registered residents and their guests. Owners / registered residents must accompany their guests and are responsible for the behavior of their guests. If requested, Owners / registered residents shall show a boathouse key FOB and identification showing an address in the Island Lake of Novi community to any Board member or Management Staff if requested.

### **Volleyball Courts:**

- Please be courteous and use good sportsmanship.
- (1) Owner / register resident may play for a maximum of 90 minutes per day; the only exception is if no one is waiting to use the courts.
  - (2) Both courts will be available on a first come first served basis, no reservations.
  - (3) No boisterous or rough play, loud music, alcoholic beverages, smoking or foul language is permitted on or around the courts. Please be courteous to your neighbors.
  - (4) Junior Members (under the age of 13) may play only when accompanied by an Owner / registered resident.
  - (5) The ILON Community Board of Directors may dedicate blocks of time for team or league play.
  - (6) If, in the opinion of the Manager, Management Company or any member(s) of the ILON Board of Directors, an Owner / registered resident or their guest's have violated any of the above rules or have exhibited behavior that has become excessively noisy, disruptive, disorderly or destructive, or has become bothersome to other Owners or the Association in general, said individual(s) will be asked to immediately exit the premises. Furthermore, the management company will issue a violation notice and appropriate penalty as outlined in the "Assessment of Fines" provision in this document, including the immediate revocation of all amenity privileges until further notice.



# Island Lake of Novi Community Association

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## PICKLEBALL COURTS RULES & GUIDELINES

Use of the pickleball courts is limited to Owners, registered residents and their guests. Owners / registered residents must accompany their guests and are responsible for the behavior of their guests. If requested, Owners / registered residents must have to show a boathouse key FOB or identification showing an address in the Island Lake of Novi community to any Board member or Management Staff if requested. Pickleball courts are to be used for the game of pickleball only – no other games and/or activities are permitted on the courts.

### **Pickleball Courts:**

- No food, beverages (only water is allowed), alcoholic beverages, foul language, smoking or paid lessons from professionals are permitted on the courts.
- No inline skates, roller skates, skateboards or street hockey play is allowed on courts. Courts are to be used only for the sport it was intended and designed for.
- Persons not playing are to stay off of the courts. Do not cross-courts while play is in progress.
- Please be courteous and use good sportsmanship.
- Junior Members (under the age of 13) may play only when accompanied by an Owner / registered resident. An Owner / registered resident must make the reservation for their underage family member(s).
- Both courts will be available on a first come first served basis "OPEN PLAY". (Open Play rules will be posted at the courts)
- Courts CANNOT be reserved by individual residents.
- The ILON Community may allow SPECIAL EVENT PLAY with notice.
- Proper attire must be worn. All players must wear appropriate shoes. No bare feet, bathing attire or street shoes are permitted on the pickleball courts.



# **Island Lake of Novi Community Association**

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## **BEACH, COMMUNITY PARKS and GAZEBO** *Rules & Guidelines*

- (1) Beach, Community Parks and Gazebo hours are 7:00 AM to 9:00 PM or dusk, whichever is earlier.
- (2) Swimming alone at the beach, with no other person present in the immediate area, is strictly prohibited. NOTE: THERE IS NO LIFEGUARD ON DUTY.
- (3) Anyone under the age of 13 must be accompanied by an adult Owner / registered resident.
- (4) Owners / registered resident(s) shall be responsible for the conduct of their guests at all times and must be present with them while at the parks.
- (5) No boisterous or rough play, loud music or foul language is permitted in the community parks, gazebo or beach area.
- (6) The use of glass containers, or any other items subject to breakage and which can constitute a hazard to persons are prohibited from use on the community parks, gazebo and/or beach area.
- (7) Proper swimming attire is required.
- (8) It is requested that all individuals cooperate in maintaining maximum cleanliness and tidiness of the community parks, gazebo and beach area. Please use the trash receptacles provided for disposing of trash. Do not leave trash on the grounds.
- (9) No fires or open flames are permitted in the community parks, gazebo or beach area.
- (10) No pets are allowed on the community parks, gazebo or beach area.
- (11) Smoking and recreational drugs are not permitted in the community parks, parking lots, gazebo or beach area.
- (12) No vehicles of any type are permitted in the community parks, gazebo or beach.
- (13) Launch, recovery or mooring of motorized watercraft is prohibited at the community parks, gazebo or beach area.
- (14) No swimming is permitted at Harbor Park (boat ramp).
- (15) Fishing is permitted; all State of Michigan laws must be followed. Island Lake is a "Catch & Release" lake. While fishing please keep a safe distance from swimmers.



# **Island Lake of Novi Community Association**

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## **NATURE TRAILS** *Rules & Guidelines*

- Nature Trail hours are dawn to dusk.
- The use of glass containers, or any other items subject to breakage and which can constitute a hazard to persons are prohibited from use on the shoreline footpath.
- Anyone under the age of 13 must be accompanied by an adult Owner / registered resident.
- Owners / registered resident shall be responsible for the conduct of their guests at all times.
- Motorized vehicles and bicycles are strictly prohibited.

## **SHORELINE FOOTPATHS (South Harbor & North Bay)** *Rules & Guidelines*

Due to the proximity of the shoreline footpath to the lake and the bedrooms of residents in South Harbor and North Bay, the following shoreline footpath rules will be strictly enforced:

- Shoreline Footpath hours are 8:00 AM to 9:00 PM or dusk, whichever is earlier.
- Owners and registered residents must accompany their guests and are responsible for their guests' behavior Residents must have a key FOB or proof of residency with them whenever they use the shoreline footpath. Owners and registered residents must provide this required identification whenever requested by authorized staff and are not permitted to give their key FOB to non-residents
- Anyone under the age of 13 must be accompanied by an adult Owner / registered resident.
- Owners / registered resident shall be responsible for the conduct of their guests at all times.
- Vehicles of any type are strictly prohibited.
- No pets are permitted on the shoreline footpaths.
- No fishing is permitted from the footpath or shoreline.
- The use of glass containers, or any other items subject to breakage and which can constitute a hazard to persons are prohibited from use on the shoreline footpath.



# Island Lake of Novi Community Association

## WATERCRAFT RULES & GUIDELINES

Boating season is from April 15 – October 15 of each year. All watercraft must be properly registered and display a current Island Lake of Novi identification stickers. Please contact Management @ (248) 349-2770 or stop by the Boathouse for information on Watercraft requirements and registration forms.

Day Docks at the Boathouse Island open at 7:00 AM and close at 9:00 PM. Day Docks are to be used by Island Lake Owners / registered residents for "day boating (launch and recovery of watercraft on the same day)." No watercraft is to be docked at the day docks after 9:00 PM.

- (1) Prior to mooring the Watercraft or operation of the Watercraft on Island Lake, Owner(s) or registered residents shall file with the Management company a copy of the State of Michigan registration for the Watercraft and Trailer.
  - a. Privately owned non-motorized canoes, kayaks do not have to be registered with the State of Michigan. The maximum length of any watercraft on Island Lake is 20 ft. Rowboats over 16 feet are required to be registered with the State of Michigan.
- (2) All watercraft that are registered with the State of Michigan must be owned, registered and insured in the name of the Island Lake Owner or registered resident.
  - a. Owner(s) shall keep the Watercraft insured as to its replacement value and shall obtain and at all times maintain public liability and property damages in the amount of \$100,000/\$300,000 insurance against all risks associated with or arising out of or in connection with Owner's use of and/or operation of the Watercraft on Island Lake.
  - b. All insurance policies obtained and maintained by Owner(s) or registered residents pursuant to this paragraph shall name the Island Lake of Novi Community Association as an Additional Insured. Proof of insurance covering the period from April 15 through October 15 shall be filed with the Association.
- (3) No boat or watercraft docked or launched on Island Lake shall exceed twenty feet (20') in length and shall be powered by no more than a twenty (20) horse power electric motor, sails, oars or paddles only. Gas powered engines of any type, personal watercraft, including but not limited to: jet-ski's, powered surfboards, and powered efoil's, are prohibited on the lake. Island Lake speed limit is ten miles per hour (10 MPH) and is a NO WAKE lake.
- (4) Owners or registered residents of Lakefront Site Condominium units and Lakefront Attached Condominium units shall have full title of all watercraft moored overnight at seasonal docks. Overnight mooring/boating at seasonal docks (installed within the properly established beach areas on Island Lake) shall be limited to owners or registered residents of Lakefront Site Condominium units and Lakefront Attached Condominium units.
- (5) "Day Boating" for purposes of this provision and the 2<sup>nd</sup> Conservation Easement shall require the launch and recovery of the resident's boat within the same day. Day Docks are available for Owners or Registered Residents between 7:00AM – 9:00PM and are located on the east side of the Boathouse Island.
- (6) Boat trailers must be registered with Management and are permitted in the designated parking area at Harbor Park only. All boat trailers must be removed by 9:00PM.
- (7) Motorized watercraft must be launched at the boat ramp located at Harbor Park. Key for the lock may be obtained at the Boathouse (all watercraft and trailers must be properly registered with Management before key will be issued and access to the lake granted).
- (8) Motorized watercrafts are not permitted within 100 yards of any Community Beach.



# **Island Lake of Novi Community Association**

## **ASSESSMENT OF FINES**

- 1) The violation by any Owner, occupant or guest of any provisions of the Association Documents, including Deed Restrictions, Conservation Easements and/or adopted Rules & Regulations shall be grounds for Assessment by the Association, acting through its duly constituted Board of Directors.
  
- 2) Upon any such violation being alleged by the Board, the following procedure will be followed:
  - A summary of the violation and a fine (see schedule below) will be assessed against the Owner.
  - Within 10 days of the notice of violation and assessment of any fine, the Owner may request in writing to appear before the Board to provide evidence in defense of the violation.
  - Upon appearance by the Owner before the Board and presentation of evidence of defense, the Board may by majority vote of a quorum of the Board, decide whether or not to remove the violation and assessment of any fine. THE BOARD'S DECISION IS FINAL.
  - Failure to respond in writing, within the 10 day period constitutes the Owners admission of guilt and agreement with both the violation and fine assessed by the Association.
  
- 3) Upon violation of any of the provisions of the Association Documents and after default of an offending Owner or upon decision of the Board, the following fines shall be levied:
  - FIRST VIOLATION: A Written Warning shall be issued
  - SECOND VIOLATION: A fine of One-Hundred Dollars (\$100)(Loss use of association amenities until fine is paid)
  - THIRD VIOLATION: A fine of One-Hundred-Fifty Dollars (\$150)(Loss use of association amenities until fine(s) are paid)
  - FOURTH and ALL SUBSEQUENT VIOLATIONS: A fine of Two-Hundred-Fifty Dollars (\$250) (Loss use of association amenities until fine(s) are paid)
  
- 4) Failure to pay any fine will subject the co-owner to all liabilities set forth in the Condominium Documents including, without limitation, the collection of delinquent assessments by suit at law for a money judgment or by foreclosure of the statutory lien that secures payment of assessments. All fines are cumulative.