



Horseshoe Lake Corporation

Rules & Regulations

Revised March 2020

*This document outlines rules and regulations of the Horseshoe Lake Corporation (HLC) and usage of Horseshoe Lake. **It is the responsibility of each member and their guests to have read and thoroughly understood the rules and regulations outlined herein. Ignorance or lack of understanding of these rules and regulations does not reduce or otherwise change in any way the responsibilities of members or guests.***

"A safe, enjoyable place to live and play."

**HORSESHOE LAKE CORPORATION
RULES AND REGULATIONS**

HLC BOARD OF DIRECTORS

President	AJ Macdonald	970-218-2081
Vice-President	Ray Ezinga	970-667-5702
Treasurer	John Heinz	303-229-6191
Assistant Treasurer	Wally Gantt	970-290-8611
Secretary	Stephanie Cox	303-819-0939
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Assistant Watch Officer	Justin Erion	970-231-2075

Board members can also be contacted by email at horseshoelakecorp@gmail.com

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(A) DEFINITIONS

Lakebed	Any land below the high-water line, regardless of the actual water level.
Lake Patrol	Watch Officers or hired/appointed personnel acting on behalf of HLC.
Member	Property owner with active (paid up) lake usage rights.
Motorized watercraft	Any watercraft requiring a state registration that has a motor (boat, jet ski, etc.).
Personal vehicle	Motorcycle, snowmobile, ATV, car, truck, tractor, bobcat, etc.
Personal watercraft	Any non-motorized watercraft (windsurfer, sailboat, paddle board, canoe, paddle boat, rowboat, kayak, inflatable raft, etc.).
Primary adult resident	Person 18 years of age or older in a member's direct family who is living at the member's primary residence.
Renter	Any lessee or person living in a member's property under a rental contract.
Watch Officer	Board member who is acting as patrol contact.
Watercraft	Any motorized or non-motorized boat or personal watercraft.

(B) GENERAL RULES

- 1) Unless specifically addressed herein, all State of Colorado boating, fishing, and hunting statutes and regulations apply on Horseshoe Lake, and may be enforced by Horseshoe Lake Corporation (HLC) or any person authorized by HLC.
- 2) Any person authorized by HLC (such as Lake Patrol) shall have the authority to enforce the rules and regulations outlined herein. They shall have the authority to stop and board any vessel to order the occupants to wear a life jacket or similar safety device. At their discretion, they may also order any vessel to be removed or prohibit boating on Horseshoe Lake when the condition of the water, weather or vessel constitutes a hazard to human life and safety.
- 3) All members and their guests are expected to treat Lake Patrol, other members and their guests with respect at all times.
- 4) A \$25 fee will be charged for replacement of the boat ramp key. Only one boat ramp key is allowed per lot.

(C) MEMBERSHIP DUES

- 1) Annual membership dues are due on or before June 1st every year.
- 2) A \$25 monthly late fee will be assessed beginning July 1st every year for late payment of membership dues, unless the HLC Board grants prior written approval.
- 3) HLC membership rights will be suspended for any member who has not paid their annual membership dues. Dues and any applicable late fees must be paid in full before the membership rights will be reinstated.

(D) LIABILITY INSURANCE

- 1) All operators using motorized watercraft and vehicles must be covered by insurance as required by HLC and must abide by all Colorado Boating Statutes and Regulations and HLC Rules and Regulations.
- 2) All motorized watercraft and vehicles used on the lake or lakebed must be insured with a minimum of \$300,000 of liability insurance.
- 3) Members must submit an annual waiver/certification of insurance before HLC will issue the annual stickers. If requested, members must provide a copy of their insurance statement.
- 4) All temporary guest watercraft (see Section H) must carry proof of liability insurance. THEY WILL BE CHECKED!!

(E) WATERCRAFT & VEHICLE REGISTRATION

- 1) All motorized watercraft and vehicles used on the lake or lakebed must be registered with HLC.
- 2) The owner of a motorized watercraft or vehicle must show proof of ownership by presenting a Colorado registration showing owner's name and CL number or license number.
- 3) Motorized watercraft that are new to Horseshoe Lake must provide proof of a zebra mussel inspection.
- 4) Motorized watercraft that are used outside of Horseshoe Lake must have a zebra mussel inspection every time they are brought back onto the lake.
- 5) All motorized watercraft and vehicles on the lake or lakebed must display an HLC lot identification sticker at all times. On motorized watercraft, the sticker is to be installed on the front starboard (right) side, above the water line.
- 6) Members must display a current HLC annual sticker on each motorized watercraft and vehicle to show that their dues are paid and current insurance and zebra mussel inspection have been verified by HLC.



- 7) No guest vehicles are allowed on the lakebed or on the ice.
- 8) No guest watercraft are allowed on the lake except those allowed under Section H.

(F) RENTAL RULES

- 1) Members renting/leasing their property may let their renter use their HLC membership, but must relinquish their own right to use the lake. Members and renters must have a current rental contract. The renter will be entitled to use of a single HLC membership.
- 2) Prior to use of the membership, the renter and member must provide a copy of the rental contract and sign the "Renter Liability Release and Personal Use Certification."
- 3) The member is always responsible for the payment of annual HLC dues. HLC membership rights and renter's usage rights will be suspended for any member who has not paid their annual membership dues. Dues and any applicable late fees must be paid in full before the membership rights will be reinstated.
- 4) Renter must submit proof of \$300,000 liability insurance, sign the annual waiver form and present proof of zebra mussel inspection (as required) before the renter will be entitled to use of any motorized watercraft or vehicles.
- 5) Renters must follow the same rules and regulations as any other member or guest.
- 6) Any violation of HLC rules and regulations by a renter will result in suspension of the renter's usage rights and may also result in suspension of lake rights for the member.
- 7) Short-term renters (e.g. AirBnB, VRBO) have no lake usage rights.

(G) GUEST RULES

- 1) A member or primary adult resident must be present at the lake property any time a guest is using the lake or lakebed for any purpose.
- 2) With the permission of the member, non-resident children (minimum age 18) of members may use the lake without the presence of the member.
- 3) **Members allowing guests on the lake are legally responsible for the actions of their guests.**
- 4) **Members must ensure that any guest using any watercraft or vehicles (including, but not limited to, boats, jet skis, wave runners, ATV's) is properly trained and supervised.**
- 5) All guests must be insured by the hosting member's insurance.
- 6) Guest watercraft are not permitted on the lake except as designated in Section H. Section H does not apply to guest jet skis, which are never permitted on the lake.

(H) GUEST WATERCRAFT POLICY

- 1) Guest jet skis are NEVER permitted on the lake.
- 2) Guest watercraft are allowed on the lake only in the following instances:
 - a) HLC members who DO NOT HAVE A WATERCRAFT registered with HLC and whose only access to the lake is through a guest watercraft.
 - b) HLC members who own a watercraft that is registered with HLC but is temporarily out of service for repairs.
 - c) HLC members who are demoing or test driving a watercraft for purchase.
- 3) An official yellow & blue guest flag must be displayed on any guest watercraft in a clearly visible location at all times when on the lake.
 - a) To obtain the guest flag, members must contact one of the Watch Officers.
 - b) The member will need to provide a \$250 deposit, a copy of the insurance document indicating that the guest watercraft has the required \$300,000 liability insurance, and a zebra mussel inspection. NO FLAG WILL BE ISSUED WITHOUT ALL OF THESE ITEMS.
 - c) An issued guest flag is good for 5 days at a time.
 - d) If the flag is not returned at the end of the 5-day period, the deposit will be forfeited and a penalty of \$10 will be assessed for every additional 5-day period that the flag is not returned. Any money owed and not paid will be added to the member's annual dues assessment the following year.

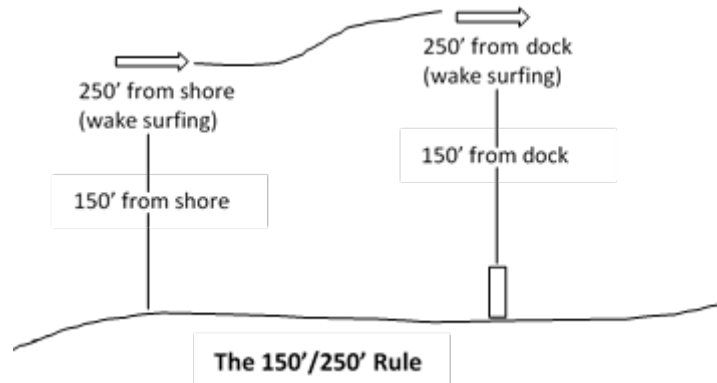
(I) BOATING

- 1) As stated above, all HLC members and guests using Horseshoe Lake are expected to follow all applicable State of Colorado and HLC rules and regulations.
- 2) Each HLC membership shall be allowed a maximum of two watercraft in use on the lake at one time. Only one of these watercraft may be creating white water at any time. The Watch Officers are exempt from this rule while performing their duties.
- 3) Boats are allowed to make white water from 30 minutes before sunrise until 30 minutes after sunset (locally published time).
- 4) Jet skis may NEVER be used from sunset to sunrise.
- 5) Motorized watercraft must drive in a counterclockwise direction except when using the slalom course or returning to a downed skier.

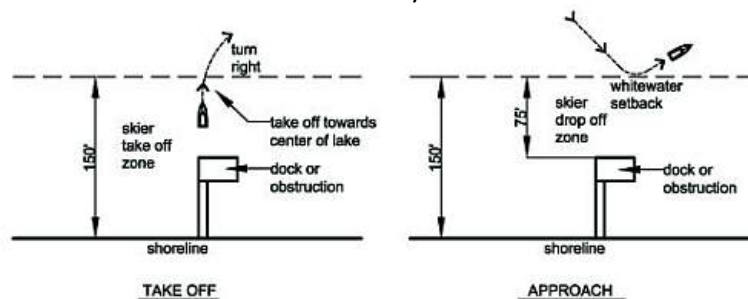
- 6) No person under the age of sixteen years of age shall operate a motorized watercraft except as noted in the Colorado Boating Statutes & Regulations (Statute #33-13-107.1).
- 7) Boats making white water must stay 150' from the nearest obstruction, whether that be the shore or a dock except when starting or landing a skier (see rule J-3). Watercraft must stay 150' from any fishing or swimming area including fisherman (on shore or in boats) and boats with skiers or swimmers in the water.
- 8) Yield to the watercraft to the right of you.
- 9) When taking off, look for watercraft already in motion. They have the right of way.
- 10) **Always SIT IN SEATS** in the watercraft, anytime it is developing white water.
- 11) No racing is allowed.
- 12) All watercraft with wet stacks must have baffles inserted to operate on Horseshoe Lake. No dry stacks allowed.
- 13) All accidents with property damage or injury must be reported to the HLC Patrol and/or Board member and to the Sheriff's Department.
- 14) The boat ramp area shall be used strictly for activities directly related to the launching of watercraft with the exception of Board authorized functions.
- 15) Park vehicles and trailers on the south side of the ramp to make it easier for unloading watercraft.
- 16) No overnight or storage parking anywhere at the ramp area, unless authorized by the Board. HLC is not responsible for any vehicles or property in the boat ramp area.
- 17) HLC is not responsible for any watercraft left at the community boat ramp or dock. The boat ramp and dock are available on a first-come, first-served basis, and use of the ramp and dock is at the member's own risk.
- 18) Any watercraft, including non-motorized watercraft (such as a kayak or paddleboard) being used 30 minutes after sunset to 30 minutes before sunrise must have a light.

(J) WATERSKIING/TUBING/WAKE SURFING

- 1) All skiers, tubers and wake boarders shall stay 150' from shore or the nearest obstruction except for take-off and landing. **All wake surfers shall stay 250' from shore or the nearest obstruction.**

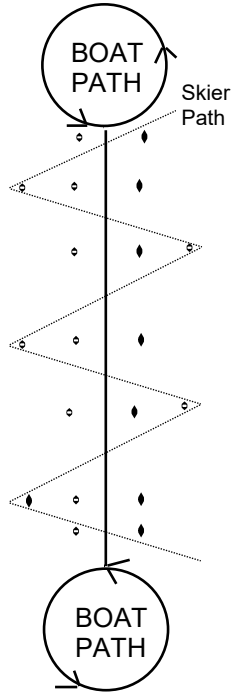


- 2) Skiing/tubing/boarding/surfing is allowed from 30 minutes before sunrise until 30 minutes after the locally published sunset time.
- 3) Anyone pulling a skier/tuber/boarder/surfer must have a spotter. The driver cannot be the spotter.
- 4) **TAKEOFF & LANDING:** A boat starting a skier/tuber/boarder/wake surfer shall take off toward the center of the lake and then turn right into the counterclockwise flow of other boat traffic when the 150' distance from shore is attained (250' for wake surfing). A boat dropping off a skier shall come toward the drop-off point at greater than a 45 degree angle and make a sharp turn back toward the center of the lake to pull in your ski rope. In no case should the boat come closer than 75' from the nearest obstruction. This is so skiers can follow safely in a counterclockwise direction.



- 5) Always keep the ski flag up as long as a person is down or you have any equipment in the water. The flag must be bright orange and easily visible. Do NOT have the flag up when you are actively towing a skier/tuber/wake surfer.
- 6) Never drop a ski in the water unless you are close to your shore area and have someone there to pick it up, or if you have someone follow safely behind to pick up a dropped ski.
- 7) No skiers may start or land in the HLC boat ramp area.

8) Ski Course Rules:



- a) DRIVER SHOULD ALWAYS LOOK FORWARD AND NEVER LOOK BACK AT THE SKIER WHILE IN COURSE. This is essential for safety and will help to minimize damage to the ski course.
- b) You must have a spotter (the driver cannot be the spotter).
- c) When the skier falls, slow way down and watch so the rope doesn't catch a buoy. When pulling a fallen skier out, stay between the boat and skier buoys, in line with the course; this keeps the waves down and will make it easier to go through the course the next time.
- d) There is a four pass maximum if someone is waiting to use the course. Be sure the other person is done before entering the course, as a boat may stop for short periods to change rope length or equipment.
- e) If a buoy is cut loose, either retie it or bring it to the Lake Patrol or a Board Member.

(K) SWIMMING

- 1) Swimming by members and guests must be confined to an area within 100 feet of shore and the width of a members' property. Individual arrangements can be made with neighbors swimming in front of other members' property, but keep safety in mind.
- 2) Swimming from an anchored boat is allowed if one responsible observer/boat operator remains in the boat with the ski flag up. Each swimmer must have a flotation device readily available in the boat. Swimmers must remain within throwing distance of a life line or ski rope. Swimmers must stay at least 100' away from either outlet control gate (east and southeast dams). Please respect others' rights of privacy and safety by anchoring out of traffic areas and away from homes, other than your own.
- 3) The swim cove is a no wake zone.

(L) SHORELINE MODIFICATIONS & DOCKS

- 1) Creation or modification of any fixture extending into the lakebed beyond the high water line can only be done by persons with an active HLC membership.
- 2) All shoreline improvements, dock plans and landscaping placed on Seven Lakes Reservoir Company land or the bordering areas shall be subject to approval of both HLC and Seven Lakes Reservoir Company. All plans must include clear indications of property lines and the high water line. Fixed docks may only be placed on a member's shoreline (with matching assigned HLC membership).

- 3) Homeowners making modifications prior to/without HLC and Seven Lakes approval are subject to removal at the owner's expense.
- 4) Any retaining wall must be on a member's own property unless approved in writing by both HLC and Seven Lakes Reservoir Company. All future retaining walls must have rip-rap on the water side of the wall. Owners of existing walls are encouraged to apply rip-rap at the earliest possible opportunity.
- 5) The maximum dock length permitted is 75 feet from the sea wall or high-water line, whichever allows the farthest projection into the lake, unless otherwise authorized by the board. Floating docks, moored boats, swimming platforms, etc. shall not be anchored more than 75 feet from the water's edge. If for any reason, a dock/buoy/platform, etc. is determined by the board to be a hazard to others, additional markings or relocation may be required. New or replacement floater barrels must be plastic.
- 6) For the safety of all members, all docks, lifts, platforms, buoys, etc., must be illuminated at night.
- 7) In the case of low or receding water, the board will determine if and when "chasing the water" is allowed. If approved by the board, docks/platforms/moored boats/lifts etc., may be placed out to a maximum depth of 4 feet at the farthest projection point into the lake (moving out to a maximum depth of 4' is a goal, not a guarantee). If any element is determined by the board to be an impediment and/or hazard, relocation may be required. The board may implement more restrictive measures as necessary.

(M) CAMPING & FIRES

- 1) There shall be no camping on property owned by Seven Lakes Reservoir Company.
- 2) Open fires are restricted in accordance with State and County Law.

(N) FISHING

- 1) All Colorado State Fishing Regulations apply to Horseshoe Lake.
- 2) Public fishing is allowed only along the dam on 57th (northeast corner of lake), the dam between Boyd Lake and Horseshoe Lake (east side of lake), the dam on 37th Street at Boise Ave and on Monroe Avenue at the inlet of the lake (southeast corner of lake).
- 3) No public ice fishing is allowed anywhere on the lake.
- 4) Fishing regulations for the public and for members may be changed at the discretion of the board.

(O) HUNTING

- 1) All State of Colorado Hunting Regulations apply to Horseshoe Lake.
- 2) Public hunting is not permitted anywhere on the lake, lake property or lake bed.

- 3) Two guest hunters per membership are allowed, and must be accompanied by an HLC member at all times. Family members are considered guests if they do not reside at the residence of the member.
- 4) Hunting blinds
 - a) There shall be no permanent hunting blinds below the high water line. Hunting blinds must be removed each day.
 - b) No hunting is allowed on the ice.
 - c) Boats may be used to access hunting areas or to retrieve game.
- 5) Discharging of firearms is restricted to areas more than 150 yards from any dwelling, unless written consent has been obtained from the owners of the property. ONLY SHOTGUNS are allowed. ALL OTHER FIREARMS ARE PROHIBITED. No usage of slugs is permitted.
- 6) HUNTING RIGHTS ARE NOT TRANSFERABLE TO ANYONE. THIS INCLUDES RENTERS.
- 7) During waterfowl season, motorized vehicles, including boats, can only be operated between 10:00 a.m. and 5:00 p.m. during the early season and between 10:00 a.m. and 3:00 p.m. during regular season. State rules for retrieving downed waterfowl apply.

(P) ENFORCEMENT SYSTEM

The following is the enforcement system for violations of State and HLC rules and regulations. Members can be cited for violations by other law enforcement agencies (for example, Colorado Fish & Game), just as on any public lake in Colorado.

(P1) MAJOR VIOLATIONS

- P1-1) Trespassing
- P1-2) Driving a vessel while intoxicated
- P1-3) Reckless or unsafe operation of watercraft/vehicles
- P1-4) Racing
- P1-5) Verbal abuse of another member or lake patrol

If Lake Patrol or a member observes that violation P1-1 above has occurred, they should ask the violator to leave or contact the Sheriff's Department who will handle the incident.

For violations P1-2 through P1-5 above, the Lake Patrol will issue a written notice of violation and may contact the Sheriff's Department if deemed necessary. When a member has accumulated two of these violations and the due process procedures of Paragraph P3 (below) have been followed, then the member's lake use may be suspended for a period of three weeks.

(P2) OTHER VIOLATIONS

- P2-1) Failure to use the proper safety flag.
- P2-2) Dropping ski equipment in the water without an individual present to retrieve the ski equipment.
- P2-3) Failure of a vessel to have the proper guest flag or valid, current HLC identification.
- P2-4) Failure of a guest boat to carry insurance verification.

P2-5) Failure of a member or primary adult resident to be present at their property, while a guest flag is in use or when guests are using the lake.

P2-6) Failure to sit in the seats of the boat or vessel at white water speed and above.

P2-7) Failure to have an observer in the vessel while pulling a skier, surfer, tuber, etc.

P2-8) Failure to wear a Coast Guard approved life jacket while operating a wind surfer or a personal watercraft.

P2-9) Failure to have one floatation device in the vessel for each person in the vessel.

P2-10) Skiing/tubing/surfing beyond 30 minutes after sundown to 30 minutes before sunrise.

P2-11) Failure to drive in a counter-clockwise direction while operating a motorized vessel.

P2-12) Going through the slalom course more than four times while another vessel is waiting.

P2-13) Failing to yield the right of way to a vessel on your right.

P2-14) Failure to display proper lights on a vessel from sunset until sunrise.

P2-15) Skiing from the ramp area.

P2-16) Overnight storage or parking of vehicles and trailers in boat ramp area.

P2-17) Failure to observe all other State and HLC rules and regulations.

P2-18) Damage to any HLC property (patrol boat, boat ramp, dock, ski course, etc.).

If a Member or the Lake Patrol observes one or more of the above violations being committed by a member or a member's guest, they should notify the Lake Patrol or HLC board member, which may result in a written notice of each violation committed. When a member has accumulated three (3) written violations of violations P2-1 through P2-18 (above) in a single season, and the due process procedures of Paragraph P3 (below) have been followed, the member's use of the lake may be suspended for a period of three weeks.

(P3) SUSPENSION ACTION

- 1) When a member receives the number of violations described in one of the above categories, the Lake Patrol shall notify the Board of the violations and recommend suspension of the member's use of the lake.
- 2) Notice of the suspension shall be sent certified mail to the member and the notice shall advise the member that the member may, within 15 days, request a time to present information concerning the suspension to the Board.
- 3) A majority of the Board shall meet within seven (7) days of the request to allow the member to present information regarding their suspension.
- 4) A member of the Lake Patrol and other interested parties may be present at the meeting of the Board and may present additional information to the Board regarding the violations.
- 5) The Board may approve or deny the suspension, based on the facts.

(P4) GUEST ENFORCEMENT

- 1) Any guest who commits one of the five major violations may be permanently banned from operating equipment on the lake. The Patrol may have the Sheriff remove the person as a trespasser. The Patrol will provide the facts and a recommendation to the Board who will vote to determine if a permanent ban is warranted. A list will be maintained by the Board of persons permanently banned.
- 2) Any guest who violates a rule other than one of the five major violations will be warned and provided a copy of the rules and regulations. A second violation will result in the Patrol removing the

guest from the lake for the rest of the day. A third violation will result in the guest being banned from operating equipment on the lake for the rest of the year. A guest banned from operating equipment on the lake any subsequent year may result in a permanent ban against operating equipment on the lake after recommendation from the Patrol and vote of the Board. The Board will maintain a list of anyone banned for the year or permanently.

- 3) Any violation by a guest will also be treated as a violation by a member and will be handled in accordance with defined procedures. Hence a guest violation will result in two separate enforcement actions; one against the guest and one against the member. Separate enforcement procedures are followed because members are entitled to a higher level of due process protection than guests. Since members assume ultimate responsibility and liability for their guest actions, authorization for guests should be done only after careful consideration and proper education of your guest to the rules, regulations and other safety concerns.

(P5) SAFETY/SECURITY

We all need to work together to keep our lake safe. Therefore, if anyone sees something unsafe or suspicious please report it to the Lake Patrol or a Board member if you do not care to check it out yourself. Any board member has the authority to enforce all HLC rules and regulations. Be especially vigilant for potential trespassers.

Amended on this <u>31st</u> day of <u>January 2020</u>	
By: <u>AJ Macdonald</u> President	 Horseshoe Lake Corporation LOVELAND, COLORADO
Attest: <u>Stephanie Cox</u> Secretary	

