

**ELKO LAKE PROPERTY OWNERS ASSOCIATION, INC.**  
**EXHIBIT 1**  
**RULES AND REGULATIONS**

AUGUST 1, 1999

In addition to the other provisions in the By-laws, the following rules and regulations together with such additional rules and regulations as may hereafter be adopted by the Board of Directors shall govern the use of the Common Areas and the conduct of all members thereof.

**Common Areas:**

1. No objectionable, offensive, or unlawful use shall be made of Elko Lake and common property or any part thereof, and all valid laws, zoning ordinances and regulations of all governing bodies that have Jurisdiction thereof shall be observed. Violations of laws, orders, rules and regulations or Requirements of any governmental agency having jurisdiction thereof, relating to any portion of Elko Lake or the Common Property, shall be complied with, by and at the sole expense of the Members or The Board of Directors, whichever shall have the obligation to maintain such portion of the Property.
2. Members, their families, their employees, and their guests shall not use or permit the use of Elko Lake and the Common Property in any manner which would be destructive, illegal or disturbing or a nuisance to other said Members, or in such a way as to be injurious to the reputation of the Association.
3. Elko Lake and the Common Properties shall not be obstructed, littered, polluted, defaced or misused in any manner. Every member shall be liable for any and all damage to Elko Lake and the Common Properties, which shall be caused by said member, his or her family or guests or such other person for whose conduct he/she is responsible.
4. **No Member shall post any advertisement or posters** of any kind in or on Elko Lake and the Common Properties except as authorized by the Board of Directors.
5. A member who has a Lot or a home on Elko Lake may have no more the One- (1) dock on Elko Lake. All docks must be floating docks. Docks may not exceed over 15 (fifteen) feet from the shoreline and not to exceed 72 (seventy-two) square feet in overall size. (Members have a right to request a variance, on distance from shore, to the Board of Directors.) (changed to 8x12)
6. **No motorized watercraft** other than those powered by small electric trolling motors shall be operated, maintained or launched on Elko Lake.
7. **No camping, trailers, tents** or other recreational or temporary living quarters will be allowed for the purpose of camping for temporary periods, on the Common Properties.
8. All boats docked or pulled into Common Properties shall be no more than two (2) per Lot and shall not obstruct the use of Elko Lake by any such Member.
9. **No campfires permitted** on Common Properties.

**EXHIBIT 2**  
**RULES AND REGULATIONS**  
*Added by Member Vote July 16, 2024*

10. **Dogs in all common Areas:** Leash-Curb-Control and clean up after your dog.
11. As stated in the Deed Restrictions **no businesses** are allowed on Elko Lake Properties other than a home office or a Bed & Breakfast which is NOT Air B&B. Therefore, **no Air B&B's are allowed.**
12. **Docks:** Elko Lake is owned by the ELPOA, and is part of a Class B stream and freshwater wetlands regulated by New York State Conservation Law. Any construction past the shoreline's high water mark is on ELPOA property and is subject to New York State Conservation Law and is required to be reviewed and approved by the Board and the New York State Department of Environmental Conservation if applicable. Waterfront properties end at the high water mark of the property's shoreline. Waterfront owners may have no more than One- (1) dock per lot. Docks may be
  - a. floating
  - b. Non-permanent removable dock
  - c. DEC-approved piling permanent construction, which requires a DEC review and a permit. Permits required by the DEC or the Fresh Water Act are the responsibility of the property owner and must be provided to the Board.
  - d. **Dock Size:** Docks may not exceed over 15 (fifteen) feet from the shoreline and not exceed 100 (one hundred) square feet in overall size. If a dock requires a boardwalk/raised path to access the water's edge, that boardwalk is not included as part of the dock's overall size. (Members have a right to request a variance, on distance from shore, to the Board of Directors.)
13. Memorial Day through Labor day no dogs on the beach from 9am to 6pm on Saturday and Sundays when the beach is most crowded with beach goers.
14. All lakefront property owners' land ends at the lake's high water mark of the property's shoreline. Elko Lake itself is owned by the ELPOA. Docks must be approved by the Board before construction. Permits required by the DEC or the freshwater act are the responsibility of the homeowner, and must be available for review by the Board. If a dock requires a boardwalk/raised path to access the water's edge, that boardwalk/raised path is not included as part of the dock size. Docks that are in disrepair or falling into the lake must be removed or repaired by the property owner.
15. When a property is sold, there is a Property Owners Buy-In fee of \$500.00 per lot.
16. Heavy construction work that uses private roads needs to be declared to the Board. Any road repairs required as a result of the use of heavy equipment will be assessed by a trusted contractor at the expense of the homeowner. The homeowner shall be responsible for the expense of road repairs.

**EXHIBIT 3**  
**RULES AND REGULATIONS**  
*Added by Member Vote January 2025*

17. **No Short-term Rentals**, except Bed and Breakfasts, are allowed. A short term rental is defined as a rental period less than 30 days. *(Added by member vote January 2025)*
18. **Bed & Breakfast:** A Bed & Breakfast is defined as an owner-occupied single-family dwelling in which up to eight guest rooms with shared or private bathroom facilities are available as lodging for persons, either individually or as families, for specific periods of time, with one or more meals offered.
  - Bed & Breakfast Hosts:
    - Must obtain permits and abide by and pass all local town inspections, and regulations
    - Must have proper insurance
    - Maximum occupancy of 2 people per bedroom
    - Must provide ample on-site parking (no street parking)
    - Host is required to provide floatation and/or boating vessels for their guests.
    - No outside floatation devices or boats are allowed
    - All rental guests must be provided a copy of Elko Lake Community Rules and agree to abide by them,
    - and return a signed copy back to the Host
19. **Private Long Term Rentals (30 days or more)**
  - Home owners are to provide the board with rental schedules and contact information for the designated property manager
  - The owner or management agent is required to be available to manage the rental and address complaints. The owner/agent must arrive at the rental property within 60 minutes of notification of a problem
  - Rental property owners are required to provide floatation and/or boating vessels for guests.
  - No outside floatation devices or boats are allowed
  - Maximum occupancy guidelines 2 people per bedroom
  - All rental guests must be provided a copy of Elko Lake Community Rules and agree to abide by them, and return a signed copy back to the Board
  - Renters may not bring any off road recreational vehicles