

# **Twin Oaks Harbor Property Owner's Association**

**RR 1, Box 257-A**

**Lowry City, Missouri 64763**

**(417)644-2372 [office@twinoaksharbor.com](mailto:office@twinoaksharbor.com)**

We do not have salesmen at Twin Oaks Harbor. However, the Twin Oaks Harbor Property Owner's Association has "Lots for sale lists" available at the office or the guard shack. If you wish to list your property for sale, let the office know and we will add it to our list.

You will need to make arrangements by contacting the guard shack (417-644-2373) and let them know if someone is coming in to look without you with accompanying them. This will be allowed as long as your assessments are current.

If you sell your property, please inform them they must record the deed at the St. Clair County Courthouse in Osceola in the Records office. After the deed has been recorded, it is important that a copy be brought into the Twin Oaks Harbor office. Until we verify the change in ownership, all records will remain in the seller's name and they will remain responsible for all assessments until the proper documentation has been received.

Also, all assessment fees must be current (paid in full) at the time of sale. It is necessary for the buyer and the seller to determine which party is responsible for any unpaid assessments at the time of the sale.

Current stickers may be transferred to a new owner, unless new ones are requested, however, old stickers must be turned into the office before new ones can be issued. If you have stickers on your windshield, peel it off carefully, place on a piece of paper and return it with any other unused stickers. We will issue only hang tags if stickers are not returned or transferred by the previous owner until next year's assessments are paid in full by the new owner.

## WELCOME TO TWIN OAKS HARBOR!

Twin Oaks Harbor is a gated community run by the Twin Oaks Harbor Property Owner's Association. Each property owner is a member of the Association and it is our property owner assessments that keep Twin Oaks Harbor alive.

Assessments are due March 1<sup>st</sup> of each year and considered past due as of May 1<sup>st</sup>. Assessment bills are mailed at the end of January of each year and your total due is based on the number of lots you own. Currently your assessments are: (Updated 2025)

1 Lot	\$282.00
2 Lots	\$351.00
3 Lots	\$400.00
4 Lots	\$431.00
Each over 4	\$20.00

- Vehicle stickers are issued when you pay your assessments. Stickers are for deeded owners ONLY. Those caught giving stickers to a non-deeded owner will have a \$25.00 fine placed on their account each time the sticker is used. All guests must be registered at the guard shack.

Anyone purchasing lots must be self-contained if they intend on staying on their lot for up to 3 months a year. This means they must have their own water supply, electricity and holding tank/septic system.

Please remember that ATV's must be registered (guest and property owners.) This must be done at the Guard Shack prior to operating the ATV on Twin Oaks Harbor roads.

Property owner must register these vehicles each year by June 1<sup>st</sup> with a fee of \$20.00 per year and guests are required to pay \$25.00 **each** visit. The speed limit on common grounds is 15 MPH for all motorized vehicles for all drivers.

ATVs are NOT permitted on private land (lots that you don't own or have direct permission to be on) or on Corps land, which is marked in purple.

TWIN OAKS HARBOR PROPERTY OWNER'S ASSOCIATION  
RR 1 BOX 257-A, LOWRY CITY MISSOURI 63763  
OFFICE: 417-644-2372 GUARD SHACK: 417-644-2373

As a property owner at Twin Oaks Harbor, I have received and agree to abide by a copy of the Bylaws, Covenants & Restrictions and the Rules and Regulations.

I understand that as a property owner, I am responsible for the actions of any guests authorized to enter with my permission and that it is my responsibility to inform them of these Covenants and rules of which they must also abide by. I also agree that if I have purchased a camping lot(s) that this lot(s) is to be used for recreational use only and cannot be lived on.

I understand that in the event of changes voted in of the Bylaws and/or Covenants at the Annual Meetings, it is my responsibility to pick-up a revised copy at the office or guard shack.

DATED: \_\_\_\_\_

\_\_\_\_\_  
Property Owner

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Property Owner

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Office Manager

\_\_\_\_\_  
Date

## Twin Oaks Harbor

### Rules & Reminders

#### **Part I. Guests Entry**

1. Vehicle stickers are for property owners only. Guests are required to obtain and display hang-tags upon entering Twin Oaks and while within Twin Oaks.
2. Property owners owing money to Twin Oaks can NOT enter as guest of other property owners.
3. Guard staff should be informed of expected and allowed guests prior to their arrival to assure a smooth and quick entry.
4. All guests must abide by the rules and regulations of Twin Oaks. Repeated violations will result in guests being permanently banned from Twin Oaks.

#### **Part II. Roads**

1. The speed limit for ALL vehicles including golf carts & ATV's is 15 miles per hour.
2. All drivers of all vehicles are required to obey all stop signs, posted speed limit and rights of way.
3. Mufflers are required on all vehicles. Any vehicle without lights must be parked between dusk and dawn.
4. All vehicles must stay on common roads. Being off the common roads is trespassing.

#### **Part III. ATV's (includes all motorized vehicles except passenger cars, trucks, vans & SUV's)**

- 1. ATV's are NOT permitted to ride more than 2 side by side (can't be wider across than a standard car width).

2. All ATV's must be registered prior to entry. Property owner registration fee is \$20 per unit per year. Guest registration fee is \$25 per unit, per entry to Twin Oaks Harbor.
3. Vehicles of any kind are NOT permitted to ride on the Cedar Lake Dam. Violators can be fined and banned.

#### **PART IV. Pool**

1. Pools are for property owners and their guests use. All swimmers **MUST** shower/rinse off in the showers provided prior to using the pool. Each time sunscreen/sun tan lotions or bug sprays are used; showering is required prior to re-entering the pool. **NO STREET CLOTHES** are permitted in the pool. Plain **WHITE ONLY** t-shirts over bathing attire is permitted. All children who are not fully potty trained **MUST** wear bathing diapers; this will prevent the pool being **closed** for everyone due to feces or urine in the pool.
2. No running, rough housing or inappropriate behavior is permitted in the pool area. **NO DIVING**; pool is not deep enough.
3. NO CHILDREN LESS THAN 12 YEARS OF AGE MAYBE LEFT UNATTENDED AT THE POOL WITH ANYONE UNDER THE AGE OF 16 YEARS OLD.
4. Pool use is at your own risk. No lifeguard on duty.

#### **PARTV. PETS**

1. Pets are not permitted in the bath houses or pool area. Pets must be kept on a leash or in an enclosure at your lot while using the pool. Tying them up in the parking lot beside the pool is not permitted.
2. Horses are not permitted within the subdivision.

#### **PART VI, DUMPSTERS**

1. Dumpsters are located near the office and at bath house 2. These are for household trash generated within the subdivision, not trash from home. Furniture, appliances, etc. are not permitted in our dumpsters.

3. Propane tanks, tires and batteries may NOT be left anywhere within Twin Oaks. Yard debris can NOT be placed in the dumpsters or at the dump. Please safely burn your yard debris on your own lot.

#### **Part VII. Firearms & Hunting**

1. No discharge of firearms of any kind is permitted. The sheriff will respond in case of violation. The use of bows & arrows is HIGHLY discouraged and not permitted to hunt with.
2. NO HUNTING! The conservation department will be called to determine any violations.

#### **PART VIII. Building Permits**

1. Building permits are required prior to the construction of any permanent structure. If in doubt, check with the office. Building permits are \$10 and last for 6 months.
2. Mobile homes and pre-made structures will NOT be permitted to enter without a building permit.

#### **Part IX. Burn Orders**

1. "No Burn Orders" may be posted at the entry at any time. Burning during a No Burn Order can result in a fine.

#### **Part X. Cedar Lake**

1. Non-gas powered boats are permitted in Cedar Lake. Trolling motors are permitted. There will be no trout lines or Jug lines permitted in Cedar Lake.
2. No fishing license is required and swimming is at your own risk. Please take your trash with you when you leave Cedar Lake.
3. There are to be no vehicles off the road on the dam spillway on either side.

#### **Part XI. Pavilion Use**

1. The pavilion can be reserved with a \$50 refundable deposit. The pavilion must be cleaned to receive your deposit back.

#### **Part XII. Complaints/Maintenance Requests**

1. Complaints must be received in writing and MUST be signed for Board to take action. This includes complaints against guests, property owners,

employees and Board Members. Specific information will be needed to act on complaints including time, date and place of occurrence. Complaint forms are available from the Guard Shack and the Office.

2. Maintenance requests must be received in writing and MUST be signed. Forms are available from the Guard Shack and the Office.

## **Part XII. Quiet Time**

1. Quiet Time is from midnight to 6 am. In the event of a holiday weekend, quiet time hours may extend past the stated time limit with the approval of the Board provided any neighbors in the immediate area of the activity shall be considered. Explosive fireworks are only permitted one week prior to the 4<sup>th</sup> of July and one week following the 4<sup>th</sup> of July to comply with the already restricted quiet time of midnight to 6am.
2. No noxious or offensive activity shall be carried on upon any lot nor shall anything thereon which may be or become a nuisance or annoyance.

## **Part XIII. Various**

1. No debris, trash or unsightly accumulation of materials or junk shall be allowed to remain on the lots. Debris shall include but is not limited to, tanks of any kind, used lumber, large appliances, tires, batteries, fallen trees, etc. Each lot must be mowed and kept free of weeds and underbrush for the general appearance of the subdivision and prevention of fires.
2. Lots may be kept in a natural state to enjoy nature. A natural state of condition does not mean clear off some of the lot and let it grow back with weeds. Cleared areas must be maintained.
3. Twin Oaks is private property but county, state and federal laws apply within the subdivision.
4. Minors caught drinking can be reported to the St. Clair County Sheriff. Drinking and driving is not permitted within Twin Oaks and the Sheriff can write DWI/DUI's within the subdivision.
5. No one other than Twin Oaks Harbor employees or Board Members are allowed to drop the entry chain or the exit chain. Failure to comply with this rule will result in an assessment fine no greater than \$500.00 per offense.

## **PAVILION REGULATIONS**

1. The pavilion must be reserved at least 15 days in advance through the POA office for private parties. There is a \$100.00 fee for reserving the pavilion regardless of the reason or person(s)/entity reserving. Of this, \$25.00 is non-refundable.
2. The pavilion will be cleaned prior to reserved events. In order to receive your \$25 fee back, your party must clean the pavilion after your event.
3. All parties and their guests must follow quiet hours. Quiet hours are Midnight to 6 A.M. All parties/meetings must be over and the pavilion cleaned by Midnight.
4. Excessive drinking and noise, including yelling, shouting and music, at any time will not be tolerated. Drug use of any type will not be tolerated. The sheriff will be called in the event of drug use or public drunkenness.
5. Hosts of the reserved parties, not TOHPOA, will be responsible for all those leaving parties intoxicated.
6. No public urination or defecation will be tolerated. The sheriff will be called in the event of public urination or defecation at or near the pavilion.
7. No pets permitted at the pavilion.
8. A parent or responsible person 18 years old or older must supervise children under 13.
9. The party signing out horse shoe or other equipment is responsible for its return to the guard shack in good condition.

## POOL RULES & REGULATIONS

**No Life Guard on duty. TOHPOA is not responsible for accidents. Swim at your own risk. Bring someone with you and never swim alone.**

1. Children under 12 must be with a parent or other responsible person 16 years or older. Unaccompanied children under 12 will be asked to leave pool area.
2. No running, pushing, shoving or rough play is allowed within the pool or in the fenced area around the pool.
3. Profanity, abusive language and alcohol are NOT ALLOWED within the pool or in the fenced area around the pool.
4. Use caution while playing with pool toys. No water filled balloons, as they will damage the filter. Only pool specific toys are permitted in the pool.
5. No glass containers permitted within the fenced area surrounding the pool or within the pool.
6. Children who are 3 YEARS and under or not fully potty trained MUST wear swim diapers at all times. Any accidents within any area of the pool inside fence will cause the pool to be closed for 24 hours.
7. No pets, bikes, skateboards allowed inside the fence. Pets may be tied up outside pool fence.
8. No diving into pool. You may jump into the pool from the edge but you may NOT run and jump into the pool. No running within pool area.
9. Do not play with pool safety equipment (rope) or cleaning supplies, including the water hose if it is putting water in the pools. Do NOT turn water hose on.
10. All pool users are required to rinse off prior to entering the pool. If you leave the pool to sun bathe, you are required to wash off all sun tan lotions prior to entering pool.
11. No street clothes permitted in any pool at any time, however, for sun sensitive skin types you may wear a T-shirt, white in color only. Proper swim wear only.
12. The guard on duty will do regular checks. Anyone refusing to obey these rules will be asked to leave the pool area. Repeated abuse of these rules or abuse of guard enforcing these rules will result in persons being permanently banned from the pool and pool area.

**POOL WILL OPEN THE FRIDAY BEFORE MEMORIAL DAY AND REMAIN OPEN UNTIL LABOR DAY@ DUSK. UNLESS OTHERWISE POSTED. POOL HOURS ARE 10AM TO DUSK, THURSDAY THRU TUESDAY, CLOSED WEDNESDAY FOR CLEANING.**

# Twin Oaks Harbor Resident's Guest List

Property Owner:\_\_\_\_\_

Lot#\_ \_ \_ \_

Block#\_\_\_\_\_

The following persons have my permission to visit me at my residence any time they choose. I realize I am responsible for the actions of those listed below.

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

\_\_\_\_\_  
Property Owners Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Security Supervisor

## FREQUENTLY USED PHONE NUMBERS

ST. CLAIR COUNTY SHERIFF      Emergency-911 or 417-646-2522  
Non-Emergency 417-646-2565

TOH GUARD SHACK                      417-644-2373

TOH OFFICE                              417-644-2372

TOH TRACTOR WORK                      417-644-2372

(Spread gravel, clearing, etc.) -Fill out request at office \$75.00 per hour/2 hr. min.)

BEE'S HONEY WAGON                      660-223-3044

(Holding Tank Pump out, dirt, gravel, bobcat work)

PORTABLE BLDG. MOVERS      573-465-0419

COUNTY COURTHOUSE                      417 646-2449 - RECORDERS OFFICE 417-646-2950

LOWRY CITY POST OFFICE                      417-644-2241

PAULS BACKHOE (WATER)                      816-820-0554/816-804-8327 for repair/leaks  
417-321-1713 for Installation & payments

SAC OSAGE ELECTRIC                      800-876-2701  
DAVE PRICE- DIG ELECTRIC LINES 417-309-0078

SCOTTS ICONIUM STORE                      417-646-2221

STORAGE UNITS (TOH)                      816-277-4913

SURVEYOR (Mark Francis) .                      417-327-7123

TRAILS END SALVAGE (OLD TRAILER REMOVAL) 660-696-2361

ROBERT BOTT (OLD TRAILER REMOVAL, SCRAPER, CLEAN LOTS) 660-441-7059 OR TRAVIS CURT (OLD TRAILER REMOVAL) 816-535-6732

RICK WEAVER (OLD TRAILER REMOVAL) 417-309-1565

NATHAN FOX (OLD TRAILER REMOVAL) 417-321-4437 OR message on facebook

DAVID JORDAN (JUNK METAL REMOVAL) 417-630-1244

HOLLIDAY SAND AND GRAVEL      417-644-0268  
(GRAVEL)

C. BAKER FARMS                              417-399-6741  
(GRAVEL)

ELECTRICIANS:                              LEE CARUTHERS - 816-935-4024 CHARLIE KETNER -417-309-3089  
DANNY KETNER - 660-207-2928