

# Welcome to Cobmoosa Shores

Cobmoosa Shores Website: <https://www.cobmoosashores.com>

A friendly community of all ages from young families with small children to retirees.



Get out and about! You will meet your neighbors walking or riding bikes

and at the beach. Knowing our neighbors is a great way to maintain the safe and peaceful environment we all enjoy. Folks will welcome contact. Feel free to introduce yourself! Be sure to attend the social events mentioned on page 2 -- coffee times and the 4th of July Parade at the Park.

## Your Association

As owners in one of the three plats of Cobmoosa Shores, you are entitled to membership in the Cobmoosa Shores Association. The primary responsibility of the Association is to maintain the roads, beach access points, and the small park at the corner of Erie Trail and Ottawa trail. The beach area to the west of the westernmost lot lines of the waterfront lots is actually platted as a park and is also owned by the Association. For additional information refer to <https://www.cobmoosashores.com/sharing-our-beach.html>.

Our roads are privately owned by the Association. The association owns property for the road which is 66 feet wide. It is important to realize that the actual improved part of the road may not be in the very center of the 66 foot wide right of way. This can be very important when it comes to locating any building, well, or septic system near the roadway. Be sure that you know where your lot line is when planning construction. For additional information refer to <https://www.cobmoosashores.com/road-plan.html> especially the 10 Year Road Plan which includes diagrams showing the road width and road right-of-way.

As members of the Association, you have full access to the Association roads, the beach, and the park. Your rights are the same whether you have a home constructed already or if you are hoping to build in the future. You also have the responsibility to pay the dues associated with your lot(s). At the present time, the dues for a lot with a home are \$175.00 per year. The dues on a lot without a home are \$65.00 per year. You will receive an invoice each spring for your dues which are payable by October 1. Please refer to <https://www.cobmoosashores.com/annual-dues.html>.

As members of the Association you will also receive an invitation to the Annual Meeting which is held on the second Saturday of July. The purpose of the Annual Meeting is to approve the

budget for the year, to elect the Board of Directors of the Association, and to hear reports from each Board committee. In addition this meeting includes an Open Forum where members take the floor to make statements, ask questions, and the like. For further information please refer to <https://www.cobmoosashores.com/annual-newsletters.html> and <https://www.cobmoosashores.com/annual-meeting-minutes.html>.

Your Annual Meeting invitation will include the Annual Meeting newsletter which includes the agenda for the meeting. Most importantly, the invitation will include your personalized ballot which recognizes the lot(s) that you own as you are entitled to votes for each lot. By using the ballot you will have your proper voice in the Association. If you cannot attend the meeting in person, there are instructions to sign and return the completed ballot which will then be counted as a proxy. Finally, for years when the Cobmoosa Shores parking stickers are due to expire, new stickers will be included in the mailing with your ballot. For further information see <https://www.cobmoosashores.com/parking-stickers.html>.

We have three community social events during the year. The Association holds a coffee at the Park on the Saturday closest to the Memorial and Labor Days holidays, and a July 4th Parade on the Saturday closest to Independence Day.

The Board of Directors meets on the second Saturday of each month from April through November at 9:00 am. You can attend the meetings in person at the Stony Lake Inn, or you can attend electronically. Instructions for attending the meeting electronically can be found in the Cobmoosa Shores calendar; see <https://www.cobmoosashores.com/calendar-of-events.html>.

Minutes of all board meetings are posted on the website (see <https://www.cobmoosashores.com/board-of-trustees-minutes.html>) and on the bulletin board at the South Access.

The best way to contact the Board of Directors with questions, comments, or concerns is via the Contact Form on the website (see <https://www.cobmoosashores.com/questioncomment-for-the-board.html>). The contact form is routed to all the directors and the person with responsibility for your concern will reply.

It is very important that you keep the association informed of your contact information, including phone(s), postal mailing address, and email address(es). Your invitation to the Annual Meeting, parking stickers, and dues invoice will all be mailed to your postal address. It is also helpful to provide an email address so that you can be contacted quickly if the need arises. You can update your contact information at any time via the CSA website at <https://www.cobmoosashores.com/update-my-contact-information.html>.

## **Using the Beach at Cobmoosa**

The beach and the beach access points are for the use and enjoyment of Association members and their guests only.

Waterfront lot owners may access the beach park area directly from their lots. Owners of non-waterfront property shall access the beach from either the North Access or the South Access, the two access points owned by the Association. Once on the beach, all Association members have access to the entire beach park area. Please be aware that the width of the park varies with the water level of Lake Michigan. At times of high water, the park is extremely narrow. Please respect the property rights of waterfront owners in the same way they respect your right to the park as an Association member.

Porta-potties are available at the South Beach Access and at the Cobmoosa Park (across from the North Access) during the summer months. Please don't dispose of trash, diapers or bagged pet waste in the porta-potties.

You may bring your dog to the beach with you, but dogs are to be leashed at all times. Even if your dog is normally well behaved and friendly, it is difficult to predict what will happen if another dog is in the area. If both dogs are leashed, unnecessary injury to either dog will be easier to avoid. Please clean up after your dog and take the waste away from the beach for disposal. When walking your pets please remove the dog poo from the roadways all year long.

We do not provide a changing area at the beach.

Parking at the beach access points is extremely limited. Please consider walking or bike riding to the beach if possible. Otherwise, car-pooling or shuttling guests and gear to the beach can be very helpful to make sure that all our members are able to access the beach. If you park your car or golf cart at the beach, it must display the CSA sticker that was received with notice of the ...Annual Meeting.

Due to the changing conditions at the beach from year to year, the Board may institute rules or recommendations to members about beach usage in order to maximize the enjoyment of the beach by all members. Your compliance with this guidance is most appreciated.

For additional information refer to <https://www.cobmoosashores.com/sharing-our-beach.html>.

## **Fireworks**

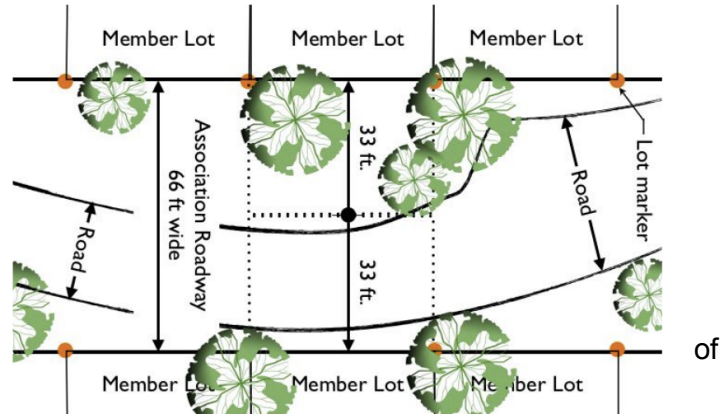
While most fireworks are legal in the State of Michigan, they are only permitted at certain times and under certain conditions. Please refer to <https://www.michigan.gov/lara/0,4601,7-154-11472-500873--,00.html>, Due to liability concerns and especially fire concerns, the Board asks that you do not use fireworks on the beach. When conditions warrant, such as high wind, the board may issue a "no fireworks" edict on days when state law permits fireworks and post signs accordingly. If you wish to use fireworks, many local residents use the public beach at the mouth of Stony Creek (known as "The Oval") for fireworks displays.

the safety of all the individuals walking and biking in the association, to reduce the dust created by traffic, and to reduce maintenance costs of the roads. Please stay within this speed limit and inform your guests of the limit in order to keep our roads safe and in good condition.

## Roads

The speed limit on all Cobmoosa Shores roads is a maximum of 15 miles per hour. This is for the safety of all the individuals walking and biking in the association, to reduce the dust created by traffic, and to reduce maintenance costs of the roads. Please stay within this speed limit and inform your guests of the limit in order to keep our roads safe and in good condition. All roads in

Cobmoosa Shores are private and belong to the association and are maintained by the dues of association members. We try our best to monitor road conditions and repair wash-outs, pot-holes, etc., as needed, but if there is an area of particular concern feel free to contact the board.



Road parking is not permitted in Cobmoosa Shores except where marked at the North and South Access points to the beach. Our roads are too narrow and have too many blind spots to safely park a vehicle. A few specific exceptions to road parking have been approved. If you have a situation where you feel it is necessary to park in the right of way adjacent to your property, please contact the Board to see if an exception can be made.

For additional information refer to <https://www.cobmoosashores.com/road-plan.html> especially the 10 Year Road Plan which includes diagrams showing the road width and road right-of-way.

## Golf Carts

Many owners in Cobmoosa Shores use golf carts for general transportation within the association. Per state law golf carts must be driven by licensed drivers only and follow all the same rules as other motorists including the speed limit, stop signs, parking, etc. Golf carts operated in the evening must have headlights and tail lights. Golf carts are not permitted on the beach or in dune areas of Cobmoosa Shores.

## Renting

There is a [deed restriction prohibiting commercial activity](#) associated with the deed to all the lots in Cobmoosa Shores. This deed restriction would preclude short term rental of homes within the Association. While there have been some short term rentals within the association for many

years, this has become controversial within the association especially in recent years with many members opposed to rentals due to noise problems, parking problems, traffic, and overcrowding. **Be aware that the Association cannot and will not approve rental activity and will not support you if you are challenged.**

## Be a Good Neighbor

Maintain good relationships with your neighbors and extend this relationship to include your guests.

- 1) Introduce your guests to your neighbors.
- 2) If you are away while your guests are here, make sure your neighbors can get in touch with you if there are problems or an emergency with your guests.
- 3) Make sure your guests are aware of the general rules of the association including speed limits, beach use, street parking, etc.
- 4) Provide enough parking space on your property for all prospective guests.
- 5) Establish a strict maximum number of people who can occupy the premises.
- 6) Provide a temporary parking sticker (suggested--a laminated one that can be placed in plain sight) to be returned at the end of your guests stay.

## Utilities

**Garbage Pick-up:** The Association does NOT provide garbage pick-up. It is your responsibility to either contract with a local trash hauling company, take your trash to the Oceana County Transfer Station (more information next section), or take your trash with you. Most Cobmoosa residents use Son's Disposal Company for trash pick up (see <https://www.facebook.com/Sons-Disposal-112686918778926/>). This is done with a quarterly fee paid directly to them, which works well for permanent residents, or you may purchase "Blue Bags" at the Stony Lake Depot, which seems best for members who are not permanent. The cost of the Blue Bags includes the cost of pick up. Trash day for Son's is Tuesday. Simply place your trash can or Blue Bag at the street on trash day by 7:00 am to assure pick up. Since trash will attract wildlife, do NOT place your trash at the street overnight.

**Recycling:** Curbside recycling is not available in Cobmoosa Shores. Recyclables can be taken to the Oceana County Transfer Station on M-20 on Tuesdays, Thursdays, and Saturdays from 9:00 am to 3:00 pm. Please see <https://oceana.mi.us/services/transfer-stationrecycling-center/> for details of what can be recycled.

**Electricity:** Electricity is provided by Great Lakes Energy, an electric co-op. For further information and to establish service see <https://www.gtlakes.com>.

**Propane:** Natural gas is not available in Cobmoosa shores. The Association has established a community propane tank piped to each lot by Amerigas. If you are purchasing an existing home, it may already be on the system. If not, your home can be added by contacting Amerigas. Many

association members enjoy the advantages of the piped in system because: 1) There is never a concern that you may run out of propane during the winter if delivery becomes difficult. 2) You are billed for only gas that you have used. If maintaining your own tank, you will need to pay for all the propane that is delivered at the time of delivery regardless of when it is actually used. 3) The association negotiates a favorable price.

Members using the community system are billed directly by Amerigas which meters the usage at each home.

Nevertheless, you are NOT required to hook onto the community propane system. You are free to connect or disconnect from the system at any time and you may purchase propane from any of several local vendors. For more information about Amerigas see <https://www.amerigas.com>.

**Internet/Cable TV:** Traditional cable TV and internet service is available in Cobmoosa Shores from Spectrum. VOIP telephone service service is also available through them. See <https://official.spectrum.com/>

As of 2021, fiber-optic internet service is being established in Cobmoosa Shores by Trustream, which is a division of Great Lakes Energy (the electric company above). VOIP telephone service service is also available through Trustream. See <https://www.trustreamfiber.com>.

**Telephone Service:** Traditional telephone landline service service is provided by Frontier Communications. See <https://frontier.com>.

**Cellular Service:** As of 2021, no cellular communications company provides reliable wireless service to every area of Cobmoosa Shores. AT&T has a tower located on the camp property south of us and some areas of the association are served by that tower. Some members have taken advantage of equipment provided by Verizon to extend coverage through their WiFi systems. Other members have cellular service via WiFi built into their plans from other providers. For details you should contact your wireless provider.

**Building in Cobmoosa:** If you plan to build in the association, either new construction or an addition, you need to contact the building committee of the board by attending a regular board meeting or through the [contact us](#) page of the CSA website where you can upload your plans for approval. Building must conform to the Cobmoosa [Protective Covenants](#), [Benona Township's zoning ordinance](#) and [Oceana County](#) regulations for size, setback and process. [Contact us](#) any time with plans or questions.