



FALLING WATERS HOA, INC. RULES, AND REGULATIONS FOR MOTORIZED VEHICLES

1. GENERAL:

a. The following rules and regulations have been established by the Falling Waters HOA, Inc. Board of Directors for operating motorized recreational vehicles within the community, effective January 1, 2025. Revised October 8, 2024 and originally accepted on May 1, 2012.

b. Only those motorized recreational vehicles owned by a resident may be operated within Falling Waters Subdivision.

c. While operating any motorized recreational vehicle, within Falling Waters subdivision, the operator must adhere to all State of Indiana and Falling Water's rules and regulations pertaining to that type of vehicle, including all legal safety equipment, passenger guidelines, traffic rules, and to maintain the motor vehicle and its noise dissipative device in good working order.

d. No land based motorized recreational vehicle shall be operated on any lake within Falling Waters subdivision.

e. The operation of motorized recreational vehicles is restricted to platted roadways and may not be driven on private property, without the consent of the property owner.

f. All motorized recreational vehicles must be equipped with least one operational head light and tail light. Golf Carts must have two operational headlights. For safety, all lights must be on while a vehicle is in operation in Falling Waters after dusk, or before dawn.

g. Before any motorized recreational vehicle is operated within Falling Waters Subdivision, proof of liability and property damage insurance must be filed with the Falling Waters HOA, Inc. in the following minimum amounts: \$100,000 Personal Liability, \$25,000 Property Damage.

2. TRAIL-BIKE, MINI-BIKE AND ALL TERRAIN VEHICLES:

a. Only legally license plated trail-bike, mini-bike and all-terrain vehicles will be allowed to drive on the platted roadways in Falling Waters. They may not be driven on private property without the consent of the property owner.

b. The operator and the owner of the vehicle will be liable for any damage caused to the HOA or private property within Falling Waters.

c. The operator of a trail-bike, mini-bike or all-terrain vehicle must hold a valid driver's license. The owner of the vehicle will be held responsible for their actions and liable for damage. Some



ATV's require registration with the State of Indiana. Owners must comply with all required registrations.

d. An all-terrain vehicle (ATV) is defined as a motorized off-highway vehicle designed to travel on four low-pressure or non-pneumatic tires, having a seat designed to be straddled by the operator and handlebars for steering control.

3. SNOWMOBILES:

Snowmobiles are not permitted to be operated in Falling Waters except on a member's personal property. They may not be operated on any road within Falling Waters.

4. GO-CARTS or GO-KARTS

Go-Carts are not permitted to be operated in Falling Waters except on a member's personal property. They may not be operated on any road within Falling Waters. Go-karts are not street-legal in the United States.

A Go-Kart means any four wheeled, open framed vehicle equipped with an internal combustion engine.

5. GOLF CARTS:

a. Both the operator and the owner of a golf cart will be held liable for any damage caused to HOA or private property within Falling Waters. If the operator of a golf cart is under the age of 16, or does not have a valid driver's license, there must be an adult with a valid driver's license in the vehicle while it is in operation.

b. Golf carts with a single forward-facing bench seat are allowed no more than three riders, (the operator of the cart and two passengers). The operator of the golf cart must be always seated while the golf cart while it is in motion. Passengers are not allowed to stand up and hang on while riding on a golf cart. They must be properly seated.

c. Golf carts that have a rear facing bench seat will be allowed to carry additional passengers, if they are properly seated. No more than three, passengers are allowed to ride in a rear facing bench seat, however they must be properly seated. Passengers are not allowed to kneel in any seat, sit on another passenger's lap or to stand on any portion of a moving golf cart.

d. No drinking alcohol or using illegal drugs while operating a golf cart is permitted in Falling Waters subdivision.

e. No texting while operating a golf cart is permitted.



6. NOT INCLUDED

This policy is not intended to include or restrict the use of recreational vehicles such as motor homes, pickup campers and pickup trucks that are properly licensed and insured for use on all public roads.

7. FEE SCHEDULE

See the Falling Waters Fine and Fee Schedule for amounts to be instituted for violations of this policy.

If you have any questions regarding this policy, please contact the HOA Board at FallingWatersHOACrownPoint@gmail.com.

*Revised and approved by HOA Board: 8 October 2024