

Maggie Lakes Handbook

*Essential information for members of the
Maggie Lakes Owners Association*

www.maggielakes.com

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Maggie Lakes Handbook

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Useful Local Contact Information

www.maggielakes.com/contact

Emergency Services

Ambulance, Fire, Police, Sheriff 911

Administration Services

Iron County Sheriff Department 906-875-0650
2 South Sixth Street
Suite 18
Crystal Falls, MI 49920\

DNR, District Headquarters 906-875-6622
1420 Hwy US 2
Crystal Falls, MI 49920

Miscellaneous Numbers

State Police, Iron County 906-265-9916

DNR, Regional Office 800-292-7800

Iron County Community Hospital, Iron River 906-265-6121

Iron/Baraga Conservation District 906-875-3765

Iron County Construction Code Office 906-875-0601

Mastodon Township Zoning Permit 906-367-0852

GFL Environmental 906-774-5680
N2500 Baler Dr.
Iron Mountain, MI

Waste Management (WM) 1-800-621-8884
2261 West U.S. 2 906-875-3781
Crystal Falls. MI

Some area propane suppliers offer group discounts. Ask if they offer one for MLOA.

More information is available at <https://www.maggielakes.com/>

Our Protective Covenants

Maggie Lakes Owners Association (MLOA) covenants are designed to protect our beautiful environment, the high quality of our lakes and shorelines, and our property values. There are only 25 covenants; we strongly encourage you to read the full legal document available at <https://www.maggielakes.com/PDF/covenants.pdf> to help you better understand the ongoing intent of the organization. Additionally, you will want to read the Bylaws of the Association which are available on our website at <https://www.maggielakes.com/PDF/Bylaws.pdf>.

Here is a synopsis of the Covenants that our members feel are most relevant to daily living at Maggie Lakes. The corresponding Covenant numbers are listed in parenthesis:

Some of our Covenants are specifically designed to preserve our property values and the visual quality of our development. Mobile homes and buses are prohibited (1). You can camp on your land but you can't leave an untended camper (2). Trash, junk, abandoned cars, and damaged or unsightly structures must be removed or repaired (3,7). And, advertising signs of any nature are prohibited (9).

Another group of Covenants help us maintain a quality built environment and set minimum standards for residences and accessory structures (4,5,6). Information on how these Covenants are interpreted and enforced is found on the enclosed page on Buildings and on the website at <https://www.maggielakes.com/building.htm>.

Our development was designed to provide a quiet, residential setting in which to enjoy the northwoods environment and several Covenants are designed to preserve this quality. ATVs, UTVs, dirt bikes and snowmobiles are prohibited on roads and common areas except to enter or exit the development (10). Boats are restricted to no wake speeds and personal watercraft or jet skis are prohibited on all our lakes (12). Commercial timbering and commercialization is restricted (8).

Our lakes and shore lands are our Association's most valuable assets and there are Covenants designed to preserve and protect them. None of our lakes have public access so MLOA members are responsible for any costs to maintain them. Please see the enclosed pages on lakes and fishing regulations and the Environment Committee web page at <https://www.maggielakes.com/environment.htm> for much more information on preventing invasive species and fishing regulations. Covenants designed to maintain our lakes limit docks to 25 feet in length (11), they prohibit the use of phosphate fertilizers within 100 feet of the shore (17), and limit the cutting of trees and shrubs on the lakeshore (16, note that state, county and township regulations on shorelines must also be followed, 23). All MLOA members can access Big Maggie Lake while Little Maggie and West Maggie are restricted to owners on those lakes. The frontage owners on all lakes are responsible for developing rules and fishing regulations for their respective lakes (20 a,b,c,d,e; 13).

Finally, our Covenants are binding and enforceable and run with the land (22) and any owner has standing to bring proceedings against any persons violating these Covenants (14). Normally, the MLOA Board ensures that our Covenants are enforced.

Fire Safety

Most places in the Upper Peninsula, including Maggie Lakes, are very vulnerable to fire particularly during the spring, summer, and fall. Note that some types of burning are restricted by the state to ensure public safety. Regardless of the type of fire, landowners can be held responsible for damage done through out-of-control fires.

The state of Michigan requires “virtual” burn permits in the Upper Peninsula for certain types of fires. In order to determine if a landowner needs a permit, he/she must know how the state classifies different fire types.

To find the Michigan burn permits map online, follow this link and then click on Iron county <https://www2.dnr.state.mi.us/burnpermits/>. This Department of Natural Resources (DNR) site includes a link to “responsibilities, restrictions, and guidelines” with Frequently Asked Questions. Another helpful page from the DNR can be found at <https://www.michigan.gov/dnr/education/safety-info/fire>. Below is a summary of some of the information from the DNR.

- A fire that is exhausted up a chimney or stack does not require a burn permit.
- A fire involving the preparation of food or recreation (that is, a campfire) does not require a burn permit. However, the state provides guidelines for containing a campfire. More information is below.
- Burning household trash is prohibited except for paper items; however, the paper must be burned in a burn barrel with a lid and holes no greater than ¾ inch in diameter.
- Burn permits are required for open burning.

“Open burning” refers to yard debris fires. The permit for open burning is virtual in that the landowners must check an online map (see link above) to determine if open burning is allowed in their county at that time considering fire conditions. Note that during many months of the year (mostly spring through fall) open burning is not allowed; however, the owner can always check with the local authorities and ask for a burn permit. Some landowners want to have large fires primarily to get rid of yard waste from dead trees. Safer and easier alternatives to burning include having tree waste hauled away or chipped by a tree service.

Fire Precautions:

- According to the state website, a campfire should be in a pit in the earth about one foot deep. There should be no combustibles, including dry grass, in the immediate area of the fire.
- The owner should use common sense guidelines when enjoying a campfire such as keeping the fire small and manageable, having a hose nearby, attending the fire until it goes out completely, and shoveling dirt and water on the ashes to make sure it is out before leaving the fire.
- Even if they do not require burn permits, landowners should not start campfires in dry and/or windy conditions
- Owners need to be considerate in regard to where their smoke goes. For example, it is only common courtesy to keep smoke from blowing through your neighbor’s windows.

Lake Access Regulations

More information is available at
<https://www.maggielakes.com/>

The Covenants, fishing regulations, lake access and frontage owners' rules are for the protection of the lake(s) and maintenance of the privacy rights of the property owners. Additionally, these regulations are specifically designed to help us prevent the introduction of invasive species which can damage our fishery and ability to use the lakes as we currently do. Treating invasives is extremely expensive and would require large increases in Association dues or special property tax assessments long into the future.

1. Owners assume responsibility for all family members and guests complying with MLOA protective covenants, fishing regulations, lake access and frontage owners' rules.
2. The first time a watercraft (and trailer if used) is to be launched on *any* of the lakes, it must be cleaned so that no invasive species enter the lake.
3. *Only* watercraft dedicated to the specific lake and that have been tagged with the appropriate "Maggie Lake sticker" (*Big Maggie, Little Maggie, or West Maggie*) may be used on that specific lake. (Stickers may be obtained from the MLOA Secretary/Treasurer.) *All flotation equipment, fishing equipment and water related accessories should be limited in use to only that specific lake.*
4. Houseboats are prohibited on all lakes in the Association. A houseboat is any watercraft that has been designed or modified to provide any type of dwelling.
5. Winter use of lakes: ice fishing is permitted; however, shelters may not be left on the ice or the shore overnight. See Big Maggie fishing regulations for 2024/25 exception.
6. Driving motorized vehicles on the ice is prohibited.

Violators may be subject to penalties or fines. Please see the Appendix.

Fishing Regulations

More information is available at

<https://www.maggielakes.com/environment.htm>

Fishing regulations have been put in place to ensure a healthy fish population in our lakes and to eliminate the risk of invasive aquatic species. While each lake has some rules specific to its lake, there are some shared “Maggie Lakes Regulations” as well.

Shared regulations for all three lakes:

- *Watercraft and trailers for launching are dedicated to **one** lake.* If you will be using more than one lake, you must have different watercraft and launching equipment specific to each lake.
- Flotation equipment, fishing equipment and water related accessories should be dedicated to **one** lake.
- Watercraft must display appropriate Maggie Lake sticker for lake being used. (Stickers can be obtained from MLOA president or secretary/treasurer.)
- Trailer and watercraft must be cleaned prior to first launch in lake to prevent invasive species from entering the lake.
- All lakes are no wake.
- Fish/catch/bag limits are *per parcel* (number of units owned), not per person fishing. Each lake has its own catch limits.
- Catch and release fishing is encouraged.
- *To prevent contamination by non-game species, the use of live bait is prohibited, with the exception of worms for novices or “still fishing”.*
- In an effort to reduce the mortality from deep hooking:
 - Barbless hooks are recommended for all fishing.
 - If deep hooking occurs, it is recommended to cut the line and not try to remove the hook.
- The intentional targeting and taking of fish on, or near, spawning beds is prohibited.
- Ice fishing is permitted; however, shelters may not be left on the ice or the shore overnight. Please see Big Maggie specific regulations for their 2024/25 ice fishing season trial.
- Driving motorized vehicles on the ice is prohibited.
- Prevention is everyone’s responsibility. Please see the environmental page of the MLOA website for detailed information on preserving the quality of our lakes.
- Violators may be subject to penalties or fines. Please see the Appendix.

Specific Fishing Regulations, Big Maggie

Revised 9/2024

A Big Maggie Lake sticker on watercraft is required. Watercraft and trailer for launching are to be used ONLY on Big Maggie Lake. Flotation devices, fishing tackle and other water related accessories should be dedicated for use only on Big Maggie Lake.

Bag limits are set by species:

Trout:

Under 10 inches: Release.

10 inches and over: 5 per day per parcel

Largemouth Bass:

Under 12 inches: release

14-16 inches: 4 per day per parcel

16-18 inches: release

Over 18 inches: 1 fish per year per parcel

Panfish (Bluegill, Sunfish, Pumpkinseed) and Yellow Perch:

Total limit of 15 in any combination of panfish and perch per day parcel

Panfish:

Under 9 inches: may be kept

9 inches to less than 10 inches: release

10 inches or greater in length: 1 per year per parcel

Yellow Perch:

Under 8 inches: may be kept

8 inches or greater: 1 per parcel per day

Ice fishing is permitted; however, shelters may not be left on the ice or the shore overnight.

During the winter of 2024/25, there will be a trial period when Big Maggie front-

age owners may leave their shelters on the ice only when they are present at the lake.

Shelters must be removed when an owner is away from the lake overnight. MLOA

members who are not Big Maggie frontage owners must remove their shelters each

day. All shelters must have identification on them including the parcel owner's name, address and phone number.

Driving motorized vehicles on the ice is prohibited.

<https://www.maggielakes.com/PDF/Big-Maggie-Lake-Fishing-Regulations.pdf>

Specific Fishing Regulations, Little Maggie

Revised 9/2024

Little Maggie Lake sticker on watercraft is required.

Watercraft used on Little Maggie Lake must be dedicated for use on Little Maggie Lake only.

No gasoline motors are allowed. Electric motors are permitted.

Live bait is prohibited except worms for “still fishing”. Still fishing is reserved for novice fishermen and recommended for panfish only.

Bag limits are set by species:

Largemouth Bass:

Under 12 inches: release

14-16 inches: 4 per day per parcel owned

16-18 inches: release

Over 18 inches: 1 fish per year per parcel

Perch and other panfish:

No size limit: 10 per day per parcel

Walleye:

Minimum 17 inches: 2 per day per parcel

<https://www.maggielakes.com/PDF/Little-Maggie-Lake-fishing-regulations.pdf>

Specific Fishing Regulations, West Maggie

Revised 9/2023

West Maggie Lake sticker on watercraft is required.

Watercraft used on West Maggie Lake must be dedicated for use only on West Maggie Lake.

To prevent contamination by non-game species, the use of live bait is prohibited.

No gasoline motors are allowed. Electric motors are permitted.

Bag limits are set by species:

Largemouth Bass:

Under 12 inches: release

14-16 inches: 4 per day per parcel

16-18 inches: release

Over 18 inches: 1 fish per year per parcel

Perch:

Under 10 inches: 10 per day per parcel

Over 10 inches: 2 per day per parcel

Panfish:

Under 10 inches: 25 per day per parcel

Over 10 inches: 1 per day per parcel

Walleye:

Under 17 inches: 1 per day per parcel

<https://www.maggielakes.com/PDF/Regulations-for-West-Maggie.pdf>

Construction Guidelines

All construction will begin *only after* building permits have been obtained from Mastodon Township, Iron County, and MLOA.

One feature of our Association is that we strive to maintain the quality of our built environment which maximizes our property values. Please see the Appendix for the Building Rules and Regulations.

A good information starting point for your construction project would be with Maggie Lakes Building Committee page on our website: <https://www.maggielakes.com/building.htm> You can direct questions to the chair of the Building Committee by email: building@maggielakes.com

Then contact the Mastodon Township Hall for a zoning permit at 906-367-0852. More information can be found at: <https://www.mastodontownship.com/zoning.htm>

Additionally, a building permit will be needed from the Iron County Construction Code Office 906-875-0601.

Those building permits would then be brought to the Maggie Lakes Building Committee Chairperson, building@maggielakes.com for approval by the MLOA Building Committee and the MLOA President.

Road Maintenance

Association roads are maintained by MLOA year around, including snow plowing during the winter. This service is paid for through your annual MLOA dues. However, *individual* driveway maintenance and snow removal are the responsibility of the individual property owners.

Appendix

The Maggie Lakes Owners Association is a membership based non-profit Michigan Corporation and its Articles of Incorporation were filed with the State of Michigan on June 10, 2004. Our Protective Covenants and Bylaws are attached to each owner's deed and run with the land. The Association is managed by a Board composed of Officers and Directors which oversee the Covenants and Bylaws of the Association. Pursuant to the authority contained in the bylaws of Maggie Lakes Owners' Association Section 4.13 A and 4.13 B, the Board of Directors of Maggie Lakes Owners' Association have adopted the following fine schedule, policy, and hearing process for violation of protective covenants, building rules/regulations, lake rules, and rules so deemed to be necessary according to the purpose of the association so stated in the bylaws Article III., Protective Covenants, Building rules/regulations, Lake rules and all other rules as published in this Handbook and on the Maggie Lakes website.

<https://www.maggielakes.com/convenants-bylaws-rules.htm>

Building Rules

Our Covenants specify that any residence must a minimum of 1500 square feet. Additionally, the Board has adopted the following rules:

1. All new structures or additions to existing structures must secure MLOA approval prior to construction or placement on any parcel within the association. All structures includes tree houses, storage sheds, prefab units delivered on trailers and similar entities.
2. Structures requiring Mastodon Township zoning permits and Iron County building codes permits must follow the "MLOA Approval Process Procedure" as defined on the Maggie Lakes website and the Maggie Lakes Welcome Handbook provided to all owners.
3. Approval Process Procedure mandated for structures not requiring township and/or county permitting:
 - a. Submit request to Building Committee Chairperson
 - b. Request shall contain structure plans, description, photos/drawings, dimensions of proposed structure, color, materials, proposed use, as well as other pertinent information.
 - c. Request must contain a drawing showing where the proposed structure will be placed on the parcel
 - d. Forward all documentation to: building@maggielakes.com
4. Metal storage units, metal shipping containers and other portable storage containers are not allowed.
5. Hunting blinds do not require MLOA approval. Hunting blind means a shelter, 50 square feet or less, used solely for concealing a hunter during established hunting hours.

Rental of Property

1. Short term rental of property (Airbnb, Vrbo, or any similar) is prohibited.
2. Long term Leases (1 year or greater) require written approval by the MLOA board of Directors and signed by the President.

Enforcement Procedure

Owners who do not comply to the protective covenants, building rules & regulations, lake rules & regulations, and rules so deemed to be necessary according to the purpose of the association so stated in the bylaws Article III will be sent a notice of violation and an opportunity for a hearing before the Board of Directors. Such written notice shall contain:

- a. A description of the violation Date, Time, other relevant information
- b. Consequences of violation
- c. A 15 day time frame to request a hearing before the Board of Directors
- d. Procedure as to how to respond to notice of violation

Fines

Violation of Lake Rules established by frontage owners:

- a. Initial Violation: Warning letter from lake director
- b. Second Violation of Same Rule: \$25
- c. Subsequent Violations of the Same Rule: \$50 per infraction

Violation of Lake Rules to prevent invasive species

- a. Violation of prohibition of live bait rule: \$500
- b. Violation of lake stickered watercraft requirement: \$500
- c. Violation of lake dedicated watercraft, trailer, equipment rule: \$500
- d. Repeat violations: up to \$1000 at discretion of Board of Directors

Violation of Protective Covenants:

- a. Up to \$1000 per violation
- b. Plus: At the discretion of the Board of Directors, until corrected \$100/day

Violation of Building Rules/Regulations

- a. Violation of failure to follow MLOA building approval process: \$750.00
- b. Plus: At the discretion of the Board of Directors, until corrected \$100/day

Violation of Property Rental Rules

- a. Violation of published MLOA property rental rules: \$500/day

