

BEACH VILLA OWNERS' ASSOCIATION
RULES AND REGULATIONS

USE OF THE BEACH VILLAS

1. Residential Use Restriction

Only residential holiday use is permitted. The word “holiday” is synonymous with “vacation.” Persons seeking a place to live while employed in Abaco are not considered persons on holiday.

This is a deeded restriction. *

This restriction does not prohibit owners or renters from conducting remote work from their villas.

2. Pets

Pets of any kind are not permitted on BVOA property. Pets may not be housed temporarily in a villa. A 2013 ruling of the Bahamian Supreme Court confirmed that the BVOA deeded prohibition against pets includes therapy and other medical-type animals. Villa owners are responsible for notifying their renters of this policy prior to their arrival.

This is a deeded restriction. *

3. Maintenance of Villas

Villas must be maintained in good condition and be habitable. The grounds immediately surrounding each villa must be kept neat and clean.

This is a deeded requirement. *

If an Owner fails to maintain their property after written notice, the Board may impose Compliance Charges pursuant to the Enforcement & Compliance Policy and, if necessary, undertake corrective action, assess the reasonable cost thereof to the Owner and seek collection of costs.

4. Sale or Rental Through Agents

Any Owner placing a villa for sale or rental with a real estate agent must provide such agent with a copy of these Rules and Regulations (which shall include the regulations specific to stand alone generators).

Owners must provide the BVOA office with not less than thirty (30) days' notice of any pending sale or transfer of title.

This is a deeded requirement. *

The Board further requires the owner to provide the name of the realtor/attorney handling the transaction.

5. Prohibition of Health or Safety Hazards

No Owner shall permit their property to become a health or safety hazard. This includes, but is not limited to:

- Sanitation issues
- Pest or rodent infestation
- Hazardous structural neglect

If an Owner fails to remediate such condition after notice, the Board may undertake corrective action and assess the reasonable cost thereof to the Owner, in addition to any Compliance Charges.

6. Long-Term Rentals

Any rental or lease consisting of three (3) consecutive monthly periods, or any rental exceeding ninety (90) consecutive days, must receive prior written approval of the Board of Directors.

7. Exterior Alterations and Construction

No exterior alteration, addition, deck modification, patio construction, or major exterior repair may be undertaken without prior written approval of the Building Committee. Upon approval, a permit shall be issued and posted on the work site allowing the contractor to proceed.

Complete building regulations and application materials are available from the BVOA office or at bvoatc.com.

Violations are subject to Compliance Charges pursuant to the Enforcement & Compliance Policy.

8. Safety Requirements

Each villa must be equipped with:

- Two functioning smoke detectors
- One operational fire extinguisher

It is strongly recommended that each villa maintain an air horn for emergency use. Two blasts of the horn signal that emergency assistance is needed.

9. Garbage

Garbage must be placed in appropriate, secured bags and deposited in the BVOA landscape truck, usually located adjacent to the office/laundry building. Garbage shall not be placed in the former in-ground containers. Construction materials may not be disposed of in the BVOA truck. Cardboard boxes must be broken down (flattened) prior to disposal.

10. Nuisance

Residents and guests shall not engage in behavior that creates a nuisance or unreasonable annoyance to others.

Noise between 11:00 PM and 7:00 AM should be kept to a minimum.

11. Solicitation

Solicitation is not permitted. Report incidents to the office or a Board member.

12. Smoking

The BVOA is a smoke-free environment. Smoking (including all electronic smoking devices, i.e., vaping) is prohibited in all common areas, including:

- Office/laundry
- Roads
- Sidewalks
- Parking areas
- Pool and deck
- Beach

13. POOL RULES

- No lifeguard is on duty. Use at your own risk.
- Pool use is restricted to Owners, renters, and their guests.
- Children under 16 must be directly supervised.
- Children who are not potty trained must wear specifically designed swim diapers. *
- No animals permitted.
- Music devices only with ear buds or headphones.
- No glassware permitted.*
- No riding equipment on deck.
- Furniture may not be removed.
- Pool hours: 7:00 AM – 10:00 PM.

*Any violation involving broken glass, fecal matter or other materials that requires the pool to be drained will result in the Villa Owner being held financially responsible for all costs associated with the draining and refilling of the pool.

14. BEACH, CABANA & DUNE AREA

- Furniture must remain within BVOA beach/cabana area and above the high-water mark.
- Access is only via designated pathways: the pool, walkway to the immediate left of the pool, Fox Lane or Beach Road.
- No external music (ear buds only).
- No damage or alteration of vegetation.

The dune area is Common Area controlled by BVOA and defined as the land between the northerly property lines of Villas 591, 595, 596, 598, 599, 711, 712, 713, 715, 716, 717 and the mean high-water mark. Villa Owners are not permitted to hire outside contractors or alter the dunes without prior written Board approval.

15. COMMON AREAS

- Golf carts and bicycles may be used solely for access to villas.
- Speeding is prohibited.
- Drivers must be at least 18 and properly licensed under Bahamian law.

- Laundry and RO water systems are for the exclusive use of Owners, renters, guests, and employees.
- Flats boats may park only in designated spaces while Owner is in residence. See the office for details of approved location.

16. GENERATORS

The installation of a stand-by generator is subject to specific regulations and express written approval by the Building Committee of the Board of Directors. Requirements and application are available at the office or on line at bvoatc.com.

17. PARKING

Only vehicles registered to BVOA Owners, or rented/leased by Owners, renters, or resident guests, may be parked on BVOA property, and only in the designated areas as shown on the BVOA map.

Proof of registration consists of a current registration sticker on the windshield of the vehicle.

Unauthorized, unregistered, uninsured, inoperable, or improperly parked vehicles may be towed at the owner's expense.

From November 1 through April 30, not more than one (1) vehicle per villa may be parked in parking areas C & G off Beach Road, areas D & H off Cabot Road, and area B at the end of Fox Lane, due to limited space. Vehicles in violation of this limit are subject to being towed at the owner's expense.

The BVOA assumes no liability for vehicles parked on premises.

*Deeded restrictions are not subject to change by the Board of Directors or the Shareholders.

Approved by the Board of Directors
March 6, 2026

ENFORCEMENT & COMPLIANCE POLICY

Section 1 – Owner Obligation

Owners are obligated to comply with the Governing Documents and all duly adopted Rules and Regulations.

Section 2 – Authority

The Board may impose reasonable Compliance Charges for violations in furtherance of its duty to protect property values and community standards.

Compliance Charges are intended to compensate the Association for enforcement costs and encourage compliance. All Compliance Charges shall be reasonable and proportionate to the violation. They are not punitive.

Nothing herein modifies or expands repossession powers applicable solely to Annual Assessments.

Section 3 – Notice and Cure

Before imposing a Compliance Charge:

1. Written notice shall be given;
2. A cure period of not less than fourteen (14) days shall be provided (unless safety risk exists);
3. The Owner shall have an opportunity to contest the action of the Board and the Board will provide a written response.

Exceptions:

1. Pets – immediate removal of the pet and a fine of \$500. If said pet is not removed, the police will be contacted.
2. Building violations – Cease and Desist Notification requiring the immediate stoppage of work. Fines as set forth below under Serious Violations.
3. Underage drivers – first offense will be a warning, second offense will necessitate police involvement.

Section 4 - Compliance Charge Schedule

General Violations

- First Notice: Written Warning
- Second Violation: \$200
- Third Violation: \$400
- Continuing Non-Compliance: Up to \$50 per day as reasonably determined

Serious Violations

(Unauthorized construction, disturbance of the dune, commercial activity, environmental damage, safety hazards, unlawful rentals)

- Initial Charge: \$500 plus any restoration or compliance costs
- Continuing Non-Compliance: Up to \$100 per day as reasonably determined

The Board may review, reduce, suspend, or cap charges where appropriate.

Section 5 – Collection

Compliance Charges constitute a monetary obligation owed to the Association arising from the Owner's contractual obligation to comply with the Governing Documents and duly adopted Rules.

If unpaid within thirty (30) days:

- Interest shall accrue at 18% per annum or the maximum allowed by law, whichever is less;
- The Association may pursue collection through legal action;
- Reasonable legal fees and costs shall be recoverable to the extent permitted by law.

Compliance Charges are separate and apart from Annual Assessments and do not invoke repossession rights.

Also note that the BVOA shall not authorize the transfer of any ownership share with outstanding fines/monetary obligations owed to the Association.

Section 6 – Uniform Application

This Policy shall be applied uniformly and in good faith.

*Deeded restrictions/requirements are not subject to change by the Board or the Shareholders.

Approved by the Board of Directors
March 6, 2026

For Shareholder vote at the Annual General Meeting of March 21, 2025

BEACH VILLA OWNERS' ASSOCIATION

MEMBER RESOLUTION

Acknowledgment and Ratification of Revised Rules and Regulations

WHEREAS, pursuant to the authority granted under the Governing Documents, the Board of Directors has adopted revised Rules and Regulations dated March 6, 2026, including an Enforcement & Compliance Policy; and

WHEREAS, the Governing Documents do not require shareholder approval of such Rules; and

WHEREAS, the Board believes it appropriate to present the revised Rules and Regulations to the Members in the interest of transparency and community support;

NOW, THEREFORE, BE IT RESOLVED that the Members hereby acknowledge and ratify the Revised Rules and Regulations dated March 6, 2026.