



OLD FORT BAY
PROPERTY OWNERS
ASSOCIATION
HANDBOOK

(OFBPOA) is an Association of the
property owners in Old Fort Bay.

These include persons and companies who
own land and/or buildings in Old Fort Bay.

These are the "Residents" served by
the activities of the OFBPOA.

The following information is for the use
of property owners.

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ANNUAL MEETING

The OFBPOA will hold an Annual General Meeting each year. This meeting serves as a forum for residents to foster better communications between the OFBPOA Board and the people they serve. This meeting is to be held by the last week of May of each year unless sufficient notice of change is given.

ASSESSMENTS

Annual assessments are billed in November of the year preceding the assessment period which is from January to December. The Services which are provided for the payment of this assessment are as follows;

- 24 Hour Security with Patrol & Emergency Communications
- Domestic and Yard Trash Collection
- Marina and Canal Maintenance
- Road and lighting Maintenance
- Landscape Maintenance of Public Areas
(Includes road verges of undeveloped lots)
- Miscellaneous, including staff salaries

The formula for calculating Old Fort Bay POA assessments are as follows:

$$\frac{\text{Projected Annual Budget} - (\text{total LLS})}{\text{Total no Lots}} = \$ \text{Basic Rent Charge per lot}$$

Large lot supplement (LLS), i.e. lots a half acre or greater in size = \$1,000

Total LLS = \$1000 x No lots over 1/2 acre

All lots, whether developed or undeveloped, are assessed on the same basis.

During the construction of a house or an addition to an existing structure, an additional assessment is levied. This additional charge is assessed during each year of construction from the date of commencement of construction until an occupancy certificate has been obtained. The higher rate reflects increased costs to the POA as a result of the ongoing construction activity within the community.

Additional information about the above services is contained on the following pages of this booklet. The current schedule of fees is on the final page.

ASSOCIATED ENTITIES

It may be useful to property owners to be aware of the various entities associated with Old Fort Bay, but separate from OFBPOA.

These entities are:

The New Providence Development Company Limited

Old Fort Bay Company Limited

Old Fort Bay Realty

The Old Fort Bay Club Limited

THE NEW PROVIDENCE DEVELOPMENT COMPANY LIMITED

The New Providence Development Company Limited (NPDCo) is the developer of the majority of the Old Fort Bay property. NPDCo operates a Real Estate Development Division, a Water Supply Division, a Construction Design Services Division and a Property Rental Division, which includes the Lyford Cay Shopping Centre and Service station.

The landscape company employed by the POA is available to assist property owners with their landscaping needs. For further information contact the POA Manager.

OLD FORT BAY COMPANY LIMITED

Old Fort Bay Company Limited is a wholly owned subsidiary of The New Providence Development Company Limited, and is owner of the majority of the unsold land in Old Fort Bay.

OLD FORT BAY REALTY

Old Fort Bay Realty (OFBR) is the in-house sales and marketing division of NPDCo. Unless otherwise agreed, OFBR has the listing of all projects developed by NPDCo. Unlike traditional brokerage operations in The Bahamas, the Developer has decided to operate a sales office which is to become an effective tool for use by all local realtors. In relation to property within Old Fort Bay, any cooperating broker will receive 70% of the commission on the sale of any land to their client (eg, on a \$500,000 net purchase price, the cooperating broker will receive \$35,000 / OFBR \$ 15,000.)

THE OLD FORT BAY CLUB LIMITED

Old Fort Bay Club Limited is the owner of the facilities known as The Old Fort Club ("the Club") located in Old Fort Bay development. The Club is a non-equity, privately-owned club in which members acquire a license to use the facilities of the Club in accordance with the privileges of the type of membership held in common with such other persons as the Club may permit. The Club is operated as such by the Developer or an agent of the Developer.

BUILDING COMPULSION / GUIDELINES

Prior to 2001, there was no compulsion on a purchaser to build within a certain period of time on the Lot. Since the introduction of the revised Master Development Plan in 2001, the Developer has introduced a build compulsion in the documentation for any new purchaser other than for Charlotte or Fincastle Islands. The Purchaser has two years from the date of conveyance of the property to commence building and two years from the commencement of construction to complete it.

BUILDING GUIDELINES

Property owners, when contemplating the construction of a house should be sure to read and comply with the covenants which form an important part of the land conveyance. Generally, when building a house, owners should ensure that their contractor keeps the job site neat and tidy and prevents debris from blowing onto other properties or into the sea, canals or marina. Owners should consider withholding contract payments in order to enforce this request. Contractors must also provide a chemical toilet on site. Following are the building guidelines for construction at Old Fort Bay.

ARCHITECTURAL CODE

The Architecture of Old Fort Bay will be characterized by its distinctiveness and diversity. A notable level of style, coherency and consistency shall be prevalent throughout the individual family residences and the community as a whole.

This is achieved with the implementation of an Architectural Code which rather than regulating the style or shape or size of houses, promotes instead traditional residential types as a more effective means of arriving at a comprehensively designed whole. A copy of the

code can be obtained at the office of the Developer, or can be viewed at the www.oldfortbay.com website.

Style is an expression of character. Every house at Old Fort Bay should represent the individual and personal desire and expression of its owner. The singularity and uniqueness, which comes from personal expression, will enrich and distinguish the architecture of Old Fort Bay. Furthermore different styles of architecture will satisfy more practical and utilitarian considerations in home building such as an ability to take fuller advantage of the opportunities offered by the different views, landscapes and topography of the Old Fort site.

The verandah, a very open architectural element, for instance, might be the choice for Oceanfront Lots while the courtyard, as an architectural feature, might be best suited for the Club Lots

The traditional residential type addresses the collective nature of a community. Because residential types share in common fundamental architectural elements and because they define relationships between house and street or house and plaza in generic terms they are best used in developing a systematic and rational architectural response to the varied parts and phases of development at the Old Fort Bay site.

The traditions of housing types from where the architecture of Old Fort Bay might be drawn are to be found not merely in New Providence or The Bahamas but throughout the Greater Antilles and across the Ocean to the Mediterranean, the sister sea of the Caribbean.

The coherence and consistency evident in the architecture of a neighborhood in Venice, as an example, is what the architectural code promotes. The residential type will define not only a particular place or neighborhood but will also aid in establishing for the whole of Old Fort Bay an identity and a sense of place.

A sense of place is further defined at Old Fort Bay with the recognition of the public areas as the civic realm of the community. The Architecture of the public realm therefore is resolutely civil in design and the dominant impulse is to enhance the quality of public buildings. The squares, walks, promenades, parks and plazas, as well as the garden pavilions and gazebos built across the extent of the site will serve as exemplary models of the architecture and civic commitment of the development at Old Fort Bay.

1. Site

Every effort must be made to preserve natural ground cover.

Formal landscaping is acceptable, however, not at the expense of total lot clearing. No casuarina trees will be permitted to grow to a height of over Six (6) feet on the Property or any property within Old Fort Bay.

No large trees measuring Six (6) inches or more in diameter at ground level on the Property except for casuarinas poison-wood or other noxious trees shall be cut down or significantly pruned or trimmed or moved without the written approval of the Association.

All walls or fences must be approved by the Architectural Review Committee.

A house garbage niche must be provided at the front boundary.

A plant debris niche must be located for easy access to pick-up crews.

2. Architectural Review Committee

An Architectural Review Committee exists for the approval of plans. The Committee comprises of representatives of the Developer and an independent Architect who will ensure compliance with the Architectural Code.

It is imperative that prior to full scale planning and drawing, a proforma sketch of floor area and more particularly, elevation views, be submitted for review by the Committee.

All plans submitted must be drawn by a licensed architect as well as all plans for any subsequent additions. Any subsequent additions must also be submitted for approval by the Architectural Review Committee.

In addition to building plans for the construction of a residence, related buildings and boundary walls or fences, owners are obligated to submit a Landscape Plan and budget which Plan and budget must also be approved by the Committee.

After approval is granted under the Architectural Code and Covenants by the Vendor/Developer, the applicant must proceed to obtain approvals from the Town Planning and Building Control Sections of The Ministry of Works.

3. Services

- a) Water - Application to NPWDCo is required. There is a security deposit as well as an installation charge. Water in The Bahamas can sometimes be in short supply, and the OFBPOA Board encourages residents to supplement their water supply by installing rainwater catchment systems, where possible.
- b) Sewer - The developer has created a sewage collection system. All owners must apply for a connection. In all cases, a conventional septic tank must also be installed to precede the drainage connection. There is a connection fee commensurate with the amount of work involved with the connection.
- c) Telephone - Apply to The Bahamas Telecommunications Corporation with your requirements. The developer has provided

adequate pairs (up to 2 per site). There is a security deposit and connection fee. Applicant may have to pay an augmentation cost assessed by the Corporation for more than this specified service. Any applications for a new telephone service, an addition to any extension system or query concerning present installation or monthly accounts should be directed to Bahamas Telecommunications Corporation, P. O. Box N-3048, Nassau, Bahamas.

- d) Power - Apply to The Bahamas Electricity Corporation. There is a security deposit and a connection fee for this service. The developer has provided adequate power (up to 200 amps, 3 phase, 120/208 volts, 60 cps).

Applicants may have to pay an augmentation cost assessed by the Corporation for more than this specified service. All applications for electrical services or queries concerning existing service should be directed to Bahamas Electricity Corporation, P. O. Box N-7509, Nassau, Bahamas.

BOATING

Bahamian law requires any power-driven boat to stay a minimum of 200 feet offshore when running along the coastline or beach. Only when proceeding to and from a beach or harbor may a powerboat be operated inside the 200 feet limit, and then at a speed not exceeding five (5) m.p.h.

The same five (5) m.p.h. speed limit applies to all Old Fort Bay harbour areas and canals, and the above rules apply to water-skiing, Jet Skis and Wave runners.

Boats are to be used as recreational craft and persons are prohibited from living on the boats while at a dock or in the canals for any period

exceeding a seven (7) day period.

CANALS AND WATERWAYS - RULES FOR USE

Rules concerning the use of the canals and waterways are as follows.

1. All docks must conform to the developer's model or approved format.
2. No refueling of any sort may be carried on at any boat dock, save for in an area designated by the developer for such purpose.
3. Boats in the canals and waterways must be navigated at a no-wake speed to prevent damage to docked boats and prevent the washing away of seawalls.
4. No person at any time may water-ski in the canals and waterways.
5. No bilge, sewage or other waste matter whatever shall be discharged or permitted to fall at any time into the said canals, waterways and yacht harbor from any vessel or from the Owner's lot.
6. No cleaning of fish shall be carried out within the said canals and waterways.

CHURCHES

The Church of Saint Paul the Apostle, Roman Catholic, is located up the hill directly opposite the Western entrance to Old Fort Bay.

The Church of St. Christopher, Anglican, is located inside Lyford Cay on Lyford Cay Drive about one quarter mile past the Lyford Cay Company Offices.

GOLF CARTS

All residents who use golf carts in Old Fort Bay are asked to register their carts with the OFBPOA Security Office for dual protection. If a golf cart is reported missing, Security can locate a numbered vehicle more readily. Also, when there is a traffic report concerning a golf cart, its owner can be identified and contacted. Identifying numbers will be provided free at the OFBPOA Security Office. Residents are reminded that motorized vehicles (golf carts, motorcycles, miniature cars, etc.) are not to be operated on the roads of Old Fort Bay by anyone less than 17 years old.

HOSPITAL

Formerly devoted to plastic and reconstructive surgery, the Lyford Cay Hospital now offers general medical services and has the capability of handling day-to-day medical problems, as well as emergencies.

Available are the latest cardiac drugs and up-to-date medical equipment designed to serve the needs of patients from the western end of New Providence

In situations requiring hospitalization, the facility provides for initial emergency care and stabilization until transfer is arranged to a fully-staffed hospital in Nassau or elsewhere.

The current resident doctor has regular office hours by appointment, Monday through Friday. He also is available for any emergency that may arise outside office hours. Emergency care should be arranged by phone immediately prior to coming to the Hospital. House calls in emergency also may be arranged.

Ambulance service also may be arranged through the Hospital or by telephoning Doctors Hospital (302-4600) or Princess Margaret Hospital (322-2861 or 322-2865).

Air ambulance jets to convey a patient overseas can be arranged through the Lyford Cay Hospital.

Lyford Cay Hospital telephone numbers:

362-4025 or 362-4400

Office Hours: 9 a.m. to 5 p.m.

Emergency doctor on call: 362-4175

LANDSCAPE GUIDELINES

Owners are responsible for submitting detailed landscape drawings prepared by a licensed landscape architect.

Trees, which will reach a minimum of roof height at maturity, are required to be placed along the perimeter of the lots, at a distance of no less than 25 feet apart. In addition to the trees that are to be placed on the lot perimeter, lots must have sod grass ground cover and hedging on three sides.

Property owners must keep the gardens, grounds and other parts of the property in good order and in a proper state of cultivation. All hedges must be neatly and properly trimmed and lawns must be properly mowed trimmed and rolled.

As per Clause 28 listed in the Fifth Schedule of the Restrictive Covenants, no chain-link wire or metal fence shall be erected on the Property except with the written approval of the Association

Owners are responsible for pest control during construction and are advised to use methods that are not harmful to domestic pets.

LANDSCAPE MAINTENANCE

The maintenance of undeveloped road verges and public areas within Old Fort Bay is the responsibility of the OFBPOA.

As land is sold and "built upon", the property owner who builds a house and maintains his own garden and lawns is expected to maintain the road verge immediately in front of their residence.

A considerable area still remains to be maintained. Each year the Developer plans to plant additional flowering trees to enhance and beautify the public areas and roadways within Old Fort Bay.

It is the responsibility of each Owner of undeveloped lots to ensure that their property is properly maintained at all times.

PETS

Many residents will have dogs and cats, and to ensure proper identification owners should register their pets with the OFBPOA and affix to each pet a pet identification tag. This tag should be attached to the animal's collar so it may be identified if found wandering in the Old Fort Bay area. Pets must not be left to roam but should be taken out for walks on a lead or be restrained to the owner's property. Barking can be a nuisance to neighbors and cooperation in this regard is requested.

SANITATION

Garbage is collected every Monday and Friday. Landscape and garden cuttings are collected Thursdays.

Removal of trees over four inches in diameter, large boxes or crates and left over construction materials, is the responsibility of the property owner, as is brush clearing.

Garden cuttings should be placed in approved areas on your site so the verges can be clear of all unsightly material. Leaves and debris should be deposited in Garbage bags to allow for the tidy and efficient collection of the same.

SECURITY

Old Fort Bay is bordered by walls and fences to the South and East and by the ocean and the Lyford Cay harbour security fence to the North and West. Internal security is maintained, on a 24-hour basis, by three shifts of security guards under the direction of a Director of Security.

The Old Fort Bay entrance gates are manned at all times by a security guard or guards under the direction of the Director of Security. From the security Command Center, located at the Middle gate, other security staff - on car and foot patrols elsewhere in Old Fort - can be contacted by radio, and vice versa. While our security force and other measures provide privacy and security, residents and guests should take personal precautions to safeguard homes and property. In particular, cash or jewelry should never be left in obviously vulnerable places. Unattended cars should be locked and their keys removed.

Vehicle speed on roads within Old Fort Bay is of concern to all residents and speed limits are clearly marked. Enforcement of speed regulations is the responsibility of the Director of Security and the cooperation of property owners in this important community matter is requested.

A Radio System supplements the normal Security and Fire Communication System in Old Fort Bay. All residents can participate. For details contact the Director of Security.

A Royal Bahamas Police Force Station is located in the Lyford Cay Shopping Centre.

TELEPHONE NUMBERS

Security - Main Gate	362-6382
Security - West Gate	362-5156
Security - Middle Gate / Command Centre	362-6001/3

SHOPPING CENTRE - LYFORD CAY

The Lyford Cay Shopping Centre includes the under mentioned stores and facilities:

The Royal Bank of Canada

Caprice (Boutique)

Marcie Bond (Boutique)

M. Fondas Jewelers

August Moon (Café)

The Rum Keg (Liquor store)

Destinations (Travel)

The Wasp Nest (Boutique)

Fab Finds (Furnishings, interior design, artwork & accessories)

John S. George (Hardware & household appliances)

City Market (Supermarket)

House & Garden (Furnishings, interior design, artwork & accessories)

Bamboo Bamboo (Furnishings, interior design, artwork & accessories)

Western Police Station

Shell Service Station

Office / Residential Suites

TRANSPORTATION

Old Fort Bay is located 15 miles from Nassau and public transportation is available. Western Transportation Limited provides a bus service to and from Nassau for the employees of residents in Old Fort, as well as other employees of the area.

The schedule for departure from Nassau and arrival at Old Fort changes slightly during the season and the summer, and schedules are issued at these times.

SCHEDULE OF PROPERTY OWNER ANNUAL ASSESSMENT

1. The assessments are on a lot basis only.
2. The assessment period is from January 1st to December 31st.
3. Property owners are normally billed on November 30th prior to the assessment period.
4. Lots that are less than a half acre in size are assessed at a rate of \$7,000 per lot.
5. Lots that are a half acre or greater in size are assessed at a rate of \$8,000 per lot.
6. Persons whose homes sit on two lots could be assessed as one lot. The lots have to be surveyed into one, recorded at land titles and a covenant attached in favor of NPDCo and POA that this will never be varied. This is optional as they could opt to pay fees on both lots. In order to convey two or more lots to one, they must be contiguous.

7. Persons who wish to have two or more lots joined as one must do so by September 30th of the year prior to the next assessment period.
8. There will be an additional assessment charge during construction of \$3,500. This additional charge is assessed during each year of construction from the date of commencement of construction until an occupancy certificate has been obtained. The higher rate reflects increased costs to the POA as a result of the ongoing construction activity within Old Fort.

Notes:

1. One-time special assessments to cover hurricane clean up and other unusual expenditures may occasionally be required.
2. A surcharge of 10% will be added to assessments that remain unpaid after the 28th of February of the assessment year.



WWW.OLDFORTBAY.COM