



Boat Lift Boat Lift Policy & Procedures Document 3-23-26

This document provides Safe Harbour Village unit owners with a complete and transparent overview of the proposed boat lift project and the policies governing its implementation and use. It consolidates the adopted Boat Lift Policy & Procedures with updated project-specific information developed in consultation with Association counsel.

The proposed boat lift project is limited in scope and subject to strict legal, regulatory, and insurance requirements. While earlier concepts contemplated up to eight (8) lifts, current regulatory guidance limits the project to four (4) lifts due to shoreline length calculations and adjacent property constraints.

Installation of boat lifts constitutes a material alteration of common elements under Florida condominium law and therefore requires an affirmative vote of at least seventy-five percent (75%) of all unit owners. If this threshold is not met, the project cannot proceed.

Boat lift spaces are limited and, if demand exceeds availability, will be allocated through a documented lottery. Lift positions are revocable licenses—not deeded or transferable property rights—and participation is optional. All costs associated with boat lifts are borne by participating owners, not the Association.

The Board's objective is to balance owner enjoyment with fairness, safety, regulatory compliance, and long-term protection of the Association, its common property, and its financial stability.

This document consolidates the adopted Boat Lift Policy & Procedures with updated project-specific information discussed with Association counsel. It is intended to provide owners with a complete, transparent understanding of both the governing rules and the current scope of the proposed boat lift project.

Part I: Boat Lift Policy & Procedures

SAFE HARBOUR VILLAGES

Boat Lift Policy & Procedures

Draft Version / 3-23-26

1. PURPOSE

This policy establishes standards for the allocation, installation, use, maintenance, insurance, and enforcement requirements related to boat lifts located on Safe Harbour Villages common property. The intent is to protect the Association, preserve common elements, reduce liability exposure, and ensure fair treatment of all owners.

2. DETERMINATION AND ALLOCATION OF BOAT LIFT SPACES

- Boat lift spaces are limited.
- Owners must submit a complete Boat Lift Application.
- If applications do not exceed available spaces, assignments are first-come, first-complete.
- If demand exceeds supply, the HOA will conduct a documented lottery.
- Boat lift locations are revocable licenses and are not deeded or transferable.

3. AUTHORIZED USE OF BOAT LIFTS

- Boats must be owned and registered to the unit owner.
- Immediate family boats may be approved with HOA consent and insurance.
- Leasing to the general public is prohibited.
- Leasing to other Safe Harbour owners may be allowed with HOA approval.
- Lift owners remain responsible for compliance, insurance, and damages.

4. INSTALLATION RESPONSIBILITIES

All installation costs are paid by the unit owner, including permits, engineering, materials, labor, and electrical connections. All work requires HOA approval and regulatory compliance.

5. DAMAGE DURING INSTALLATION

Any damage to sidewalks, lawns, driveways, seawalls, docks, pool areas, or the dance floor caused during installation shall be repaired at the owner's expense.

6. MAINTENANCE AND REPAIR

All approved boat lifts must be maintained in safe, working condition at all times.

If a boat lift becomes inoperable, unsafe, or is visibly damaged, the owner of the lift shall be responsible for promptly initiating repairs.

Repair Timeline:

- Repairs must be completed within 30 days of the issue being identified.

- If repairs cannot reasonably be completed within 30 days due to contractor availability, parts delays, or other valid circumstances, the owner must:
 - Provide written notice to the Association, and
 - Submit a repair plan with an estimated completion date.

In such cases, the Association may grant a reasonable extension, provided that:

- The lift does not pose a safety hazard, and
- The owner is actively working toward resolution.

Failure to Repair:

If the boat lift is not repaired within the required timeframe (or approved extension), the Association may:

- Require removal of the lift at the owner's expense, and/or
- Suspend the owner's right to use the lift until it is brought into compliance.

The Association reserves the right to take additional action as allowed under the governing documents to address safety concerns or non-compliance.

7. CONDITION AND MAINTENANCE OF BOATS STORED ON LIFTS

All boats stored on boat lifts must be maintained in good condition, fully intact, and reasonably operable so as not to detract from the appearance or safety of the community.

Boats that are dilapidated, abandoned, or in a state of disrepair shall not be stored on a lift. Prohibited conditions include, but are not limited to:

- Missing essential components necessary for operation,
- Significant structural or cosmetic deterioration,

- Torn, deteriorated, or unsecured covers, or
- Any condition indicating the vessel is not reasonably capable of use.

Determination:

The determination of whether a boat is in acceptable condition shall be made by the Board in its reasonable discretion.

Notice and Cure:

Upon written notice from the Association, the owner shall have fifteen (15) days to cure the violation or remove the boat from the lift.

Non-Compliance:

Failure to timely cure the violation shall constitute a continuing violation. The Association may, in its sole discretion:

- Require removal of the boat from the lift,
- Suspend the owner's right to use the lift, and/or
- Pursue any other remedies available under the governing documents or applicable law.

8. DAMAGED OR INOPERABLE LIFTS

- Owners must notify the HOA immediately.
- Non-hazardous repairs must be completed within 30 days.
- Hazardous conditions may require immediate action.
- HOA may repair and assess costs if the owner fails to comply.

9. DAMAGE TO COMMON AREAS

Owners are responsible for damage caused by boats or lifts to common areas, including piers, pools, seawalls, landscaping, or the dance floor.

10. UTILITIES AND ONGOING COSTS

Owners are responsible for all electricity and water usage associated with their lift, via sub-metering or HOA surcharge.

11. INSURANCE REQUIREMENTS

- Vessel liability insurance is required.
- Lift equipment insurance required where available.
- Safe Harbour Villages HOA must be named as Additional Insured or Certificate Holder.
- Proof of insurance must be submitted annually.

12. STORMS, HURRICANES, AND HEAVY RAIN EVENTS

All boat lifts and associated equipment must be properly secured, maintained, and prepared for severe weather, including tropical storms, hurricanes, and significant rain events. Owners are responsible for:

Pre-Storm Preparation:

- Securing or removing boats from lifts as appropriate and ensuring lifts are positioned to minimize wind and surge damage prior to any named storm or forecasted severe weather event.

Post-Storm Inspection and Repair:

- Inspecting lifts within 7 days following any storm event and completing any necessary repairs within 30 days, unless otherwise approved by the Association due to extenuating circumstances.

Damage Prevention and Liability:

- Ensuring that lifts do not pose a hazard to neighboring property, common elements, or other vessels during high winds, flooding, or storm surge conditions.

Rain and Flooding Events:

- Maintaining lifts in operable condition to withstand heavy rainfall and rising water levels. Lifts that become unstable, inoperable, or hazardous due to flooding must be promptly addressed.

Failure to comply may result in the Association taking corrective action, including requiring removal of the lift at the owner's expense if it is deemed unsafe or noncompliant.

13. ENFORCEMENT AND FINES

The HOA may issue notices, conduct hearings, levy fines, suspend lift use, or require removal in accordance with Florida Statute §718.303.

14. AMENDMENTS

The Board may amend this policy with proper notice to owners.

NOTE: *This draft policy rationale is provided for discussion purposes only, has not been reviewed by legal counsel, and is subject to revision, modification, or approval by the Association prior to adoption.*