

**Dear Bay Point Community Association Member,**  
**Included here is your 2026 BPCA Annual Meeting Information Packet &**  
**January 28, 2026 Called Meeting Notice**

**Your Packet Contains:**

- Second Notice of the 2026 BPCA Annual Meeting & Agenda
- Limited Proxy Form (Please fill out and return)
- Notice of Board Organizational Meeting & Agenda
- Voting Certificate
- Consent to Receive Electronic Notices and Online Voting (If received via mail, please fill out and return)
- Contact Info Sheet (Update if needed)
- Summary of the 2025 Annual Meeting
- **Called Board Meeting Notice w/ Summary of Proposed Rules and Regulations Amendments**

**What You Need to Know:**

**PROXY STATEMENT:**

The accompanying limited proxy form is being solicited by the Board of Directors of the Bay Point Community Association (BPCA) for the purpose of establishing a quorum at the Annual Meeting to be held on February 14, 2026, and at any adjournments thereof (the "Meeting").

There is also a tax question posed to the members asking for a vote to approve rollover of excess membership income over membership expense, if any, for the fiscal year ending August 31, 2026, to offset the subsequent tax year member assessment as provided by Internal Revenue Service Ruling 70-604 (Board recommends voting "Yes - In Favor of Rollover").

Please complete your proxy and return it to the BPCA Office by email to [admin@baypointflorida.org](mailto:admin@baypointflorida.org), mailing or dropping it off at the BPCA office, 4000 Marriott Drive Suite C, Panama City, FL 32408 by the end of business **Friday, February 13, 2026**.

**NOTICE TO MULTIPLE PARCEL OWNERS:**

- ✓ For verification, a proxy for each parcel must be completed, only one proxy per parcel is allowed.
- ✓ Any member who has given a proxy has the right to revoke it at any time prior to the meeting and may vote in person at the meeting.

**ELECTION OF DIRECTORS:**

**There were four open seats and four self-nominations received, therefore no election is required at this annual meeting.**

Below is the list of Board seat vacancies and the new board member filling the respective seat: Seats vacant due to expiring term:

- |   |                           |
|---|---------------------------|
| <b>Seat A-1:</b> Units 1-1A, Single Family, Weakfish, Non-Canal                       | 3-Year Term Expires 2029  |
| ● James Keltner   |                           |
| <b>Seat A-4:</b> Single Family, Waterfront and Canal                                  | 3-Year Term Expires 2029  |
| ● Donald Smith  |                           |
| <b>Seat C:</b> Bay Point Road Multi Family Area (Golf Cove, Golf Villas, Marina Club) | 3- Year Term Expires 2029 |
| ● William Swearington   |                           |
| <b>Seat F:</b> Marriott Drive/Resort Village (Reflections, Grand Residence, The Cay)  | 3-Year Term Expires 2029  |
| ● Michael Hyde  |                           |

Who join your remaining directors to make up the BPIA Board of Directors

- |   |                           |
|---|---------------------------|
| <b>Seat A-3:</b> Single Family Seat Non-canal             | 3-Year Term Expires 2027  |
| ● Jim Penny   |                           |
| <b>Seat B:</b> Single Family, Legend Hills & Legend Place | 3-Year Term Expires 2027  |
| ● Bob Fletcher  |                           |
| <b>Seat A-5:</b> Waterfront & Canal                       | 3- Year Term Expires 2027 |
| ● Catherine Mitchell                                      |                           |
| <b>Seat D:</b> Resort Village                             | 3-Year Term Expires 2028  |
| ● Jen Shook   |                           |
| <b>Seat E:</b> Kingfish Lane                              | 3-Year Term Expires 2028  |
| ● Zack Seltzer  |                           |
| <b>Seat A-2:</b> Single Family Seat A-2 Non-canal         | 3-Year Term Expires 2028  |
| ● Jason Myler   |                           |

### **What You Need to Do:**

- ✓ Sign and date the Proxy form and return it to the BPCA Office by email to [admin@baypointflorida.org](mailto:admin@baypointflorida.org) or by dropping it off at the BPCA office or mail it to 4000 Marriott Drive, Panama City, FL 32408 by the end of business Friday, February 13th.
- ✓ Complete and return the included "CONSENT TO ONLINE VOTING AND/OR CONSENT TO RECEIVE ELECTRONIC NOTICE OF MEETINGS BAY POINT IMPROVEMENT ASSOCIATION, INC." form if you have not already done so. If you have received this by mail, it means we do not have this form on file.
- ✓ If you are local, we encourage you to attend the meeting on Saturday, February 14<sup>th</sup>, at 10:00 AM at The Barn at Bar 72, 4701 Bay Point Rd. Panama City, FL 32408. Registration at the meeting will begin at 8:45 and will close at 9:45. Refreshments will be provided.
- ✓ Should you have any questions about this process, please do not hesitate to call the Bay Point Community Association Office at 850-234-2727, or email [admin@baypointflorida.org](mailto:admin@baypointflorida.org).

**TO:** Members of the Bay Point Community Association

**DATE:** December 30, 2025.

Notice is hereby given that the Annual Meeting of the Bay Point Community Association, Inc. will be held:

**When:** Saturday, February 14, 2026, at 10:00 AM CT

**Where:** The Barn at Bar 72, 4701 Bay Point Road, Panama City, Florida 32408

Registration will open at 8:45 AM at the Barn at Bar 72 for the following purposes:

1. There was no business conducted at the 2025 meeting due to lack of quorum, therefore there are no minutes from that meeting. There is a summary of the meeting included in the packet.
2. Consider such other matters as may come before said meeting or any adjournment thereof.

### **Please Note:**

- A quorum is necessary in order for business to be conducted at the Annual Meeting.
- To ensure that a quorum can be established:
  - Carefully read, complete, and return your signed limited proxy form
  - Your proxy can be returned via email to [admin@baypointflorida.org](mailto:admin@baypointflorida.org), by mail or in person to the BPCA Office at: 4000 Marriott Drive Suite C, Panama City, FL 32408 by end of business Friday, February 13, 2026.
  - If you attend the meeting in person, you may turn in your proxy at registration.
- There is no election required at this annual meeting. There were four board seats open and four self-nominations received.
- Refreshments are provided.

## ANNUAL MEETING AGENDA

February 14, 2026

1. Meeting Call to Order
2. Verification of Quorum
3. Stakeholders & Vendor Updates or Presentations
4. President's Report
5. Treasurer's Report
6. Infrastructure Report
7. Stakeholders Liaison Report
8. Security Report
9. Compliance Report
10. Waterfront and Canalfont Report
11. Landscape Report
12. Documents Committee Report
13. General Manager Report
14. Questions or Comments from the Membership
15. Adjournment

**Note:** The BPCA Board of Directors Organizational Meeting will take place directly following the adjournment of this meeting. Members are welcome.

**BAY POINT COMMUNITY ASSOCIATION  
PROXY STATEMENT**

The undersigned, owner(s) or designated voter of \_\_\_\_\_ (insert parcel address, and parcel description), appoints:

\_\_\_\_\_ (PRINT NAME OF PROXYHOLDER) or Jim Penny, Association President (if no name is filled in), as my proxyholder to attend the annual meeting of the members of Bay Point Community Association, Inc. to be held **Saturday, February 14, 2026, at 10:00 AM (Central Time), at the Barn at Bar 72 at 4701 Bay Point Road, Panama City, Florida.** The proxyholder named above has the authority to vote and act for me to the same extent that I would if personally present, with power of substitution, except that my proxyholder's authority is limited as indicated below:

**GENERAL POWERS** You may choose to grant general powers, limited powers or both. Check "General Powers" if you want your proxyholder to vote on other issues which might come up at the meeting and for which a limited proxy is not required.

\_\_\_\_\_ **GENERAL POWERS:** I authorize and instruct my proxy to use his or her best judgment on all other matters which properly come before the meeting and for which a general power may be used.

**LIMITED POWERS:** FOR YOUR VOTE TO BE COUNTED ON ON THE FOLLOWING ISSUES YOU MUST INDICATE YOUR PREFERENCES IN THE BLANK(S) PROVIDED BELOW.

I SPECIALLY AUTHORIZE AND INSTRUCT MY PROXYHOLDER TO CAST MY VOTE IN REFERENCE TO THE FOLLOWING MATTERS AS INDICATED BELOW:

- A. Do you vote to approve rollover of excess membership income over membership expense, if any, for the fiscal year ending August 31, 2026, to offset the subsequent tax year member assessment as provided by Internal Revenue Service Ruling 70-604. (Board recommends voting "In Favor" of rollover)

Please check one:

\_\_\_\_\_ YES - IN FAVOR OF ROLLOVER \_\_\_\_\_ NO - OPPOSED TO ROLLOVER

DATE: \_\_\_\_\_ SIGNATURE(S) of  
OWNER(S) OR DESIGNATED VOTER

\_\_\_\_\_  
SIGNATURE(S) of OWNER(S) OR DESIGNATED VOTER

THIS PROXY IS REVOCABLE BY THE UNIT OWNER AND IS VALID ONLY FOR THE MEETING FOR WHICH IT IS GIVEN AND ANY LAWFUL ADJOURNMENT. IN NO EVENT IS THE PROXY VALID FOR MORE THAN NINETY (90) DAYS FROM THE DATE OF THE ORIGINAL MEETING FOR WHICH IT WAS GIVEN.

\*\*\*\*\*

**OWNER: DO NOT COMPLETE THIS SECTION. This section is to be filled in by the person to whom you have given your proxy (i.e., your proxyholder), in the event that he/she can not attend the meeting or otherwise wishes to substitute another person to vote your proxy.**

**SUBSTITUTION OF PROXYHOLDER**

The undersigned, appointed as proxyholder above, designates \_\_\_\_\_ (print name) to substitute for me in voting the proxy as set forth above.

\_\_\_\_\_  
(Signature of proxyholder) Date: \_\_\_\_\_

**CONSENT TO ONLINE VOTING AND/OR**  
**CONSENT TO RECEIVE ELECTRONIC NOTICE OF MEETINGS BAY POINT**  
**IMPROVEMENT ASSOCIATION, INC.**  
**(ALSO KNOWN AS BAY POINT COMMUNITY ASSOCIATION)**

The undersigned, being an Owner or the Voting Member under the Bay Point Improvement Association, Inc. Articles of Incorporation and By-Laws for \_\_\_\_\_ (*Insert Parcel Description, Address and/or Condominium and Unit Number*) in the Bay Point Community, pursuant to Florida Statutes, hereby consent(s) in writing to:

**1. ONLINE VOTING.** By signing this consent form (or consenting to online voting by e-mail sent to the Association), I/we consent to voting online at meetings and elections for ***Bay Point Improvement Association, Inc.*** to the fullest extent permitted by law, pursuant to the provisions of the Board's Resolution authorizing online voting ("Resolution"). I/We designate the following email address for online voting purposes: (PRINT NEATLY) \_\_\_\_\_ . The undersigned understands and agrees that in order to be valid, this consent form must be signed and on file with the Association at least twenty (20) days prior to the meeting or election in which the Association Member wishes to vote online, and that all electronic votes shall be cast within the time frame set by the Board in advance of said meeting and at the end of such time frame, the ability to vote online shall be deemed closed for that meeting or election.

I/We further understand and agree that, in order to use a different email address for casting votes online, I/we must notify the Association in writing of the change of e-mail address prior to the meeting or election in which the Association Member wishes to vote online. If I/we do not provide timely written notice of this change of e-mail address to the Association as provided herein, I/we further understand and agree that I/we may not be able to vote online until the next membership meeting and/or election.

**2. ELECTRONIC NOTICE.** I/we consent to receiving notice by electronic transmission for meetings of the Board of Directors, Committees, and Annual and Special Meetings of the Members ***of Bay Point Improvement Association, Inc.*** I/We designate the following email address for online voting purposes: (*you may write "same as above" or provide a different email address for electronic notice purposes*) (PLEASE PRINT NEATLY) \_\_\_\_\_ . The undersigned understands that mailed/paper notice may not be provided to the Association Members unless the Association Members have rescinded their consent to receive electronic notice of meetings. **Please be aware that if you consent to receive electronic notice of meetings, your e-mail address designated for that purpose will be an official record of the Association.**

\*Please return completed form to the BPCA Office by mail or in-person to: 4000 Marriott Drive, Suite C. Panama City, FL 32408, or via email: [admin@baypointflorida.org](mailto:admin@baypointflorida.org).

All Owners of the Parcel or Unit or Eligible Voter Please Sign, Print Name, and Date Below:

Owner s Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner s Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

# NOTICE

Bay Point Community Association, Inc.  
Organizational Meeting of the Board of Directors

Saturday, February 14, 2026  
The Barn at Bar 72  
4701 Bay Point Road  
Panama City Beach, FL 32408

Immediately following the adjournment of the  
Annual Meeting (10:00 AM - TBD)

**Bay Point Community Association, Inc.  
Organizational Meeting of the Board of Directors  
Saturday, February 14, 2026**

**Immediately Following the adjournment of the Annual  
Meeting  
The Barn at Bar 72  
4701 Bay Point Road  
Panama City, FL, 32408**

**AGENDA**

1. Call to Order
2. Confirm Quorum
3. Approve Agenda
4. Elect Officers
  - a. President
  - a. 1<sup>st</sup> Vice President
  - b. 2<sup>nd</sup> Vice President
  - c. Treasurer
  - d. Secretary
5. Appoint Committees & Liaisons
  - a. Finance Chair
  - a. Infrastructure Chair
  - b. Bay Point West & ARC Liaison
  - c. Canal Liaison
  - d. Security Chair
  - e. Communications Chair
  - f. Stakeholders Chair
  - g. Landscape Liaison
  - h. Governing Documents Liaison
6. New Business
  - a.
7. Adjournment

**There was not a quorum at the 2025 Bay Point Community Association annual meeting. No official business happened at the meeting, but the board still gave reports and updates from the previous year.**

### President Report

- Thank you all for coming to this annual meeting.
- Thank you to John Warren for allowing us to use this space and thank you to Neon's for providing the refreshments.
- The Board of Directors would like to send our heartfelt good wishes for a speedy recovery to Layla and Malaya, the young ladies involved in Tuesday night's Golf Cart accident.
- Thanks to Brenda, a nurse and Joe Colamaria, Navy Seal and our exceptional Bay County First Responders for their life saving actions immediately after this tragic accident.
- Please be responsible drivers, slow down, be mindful of your actions, and all potential consequences.
  - Thank you to the Directors exiting the Board at the end of their terms; Doug Arent and Justin Gorman. Your dedication, hard work, and service have been invaluable to our community.
  - Thank you for your unwavering commitment and for the countless hours you have devoted to improving our Bay Point Community.

### Social Media

- Please be mindful and considerate when sharing our thoughts and opinions online. Words have the power to uplift and support, but they can also wound and divide. Let us use our voices to foster a positive and inclusive environment, where every member feels respected and valued, especially our volunteers.

### Management & Operations

- A successful transition to our management company RCAM
- Increased investment savings utilizing banks offering higher rates
- Reduced costs
- Streamlined operations
- Full implementation of AppFolio
- Continued improvement to response time to critical items (i.e. drainage, gate operations)
- Continued investment in a visitor management system that is streamlining security while reducing costs.
- Restatement of Rules and Regulations document for ease of owner understanding, compliance, and enforcement
- Continued renovation of security/firehouse building at Delwood gate to provide office space, parking, and storage (thanks to contributions of numerous volunteers)
- Continuing strong relationships with commercial stakeholders
- Landscape improvements
- Working with the landscape architect to continue to work on our comprehensive landscape plan.

### Treasurer Report

- Opinion from the auditors is that "the financial statements referred to above present fairly, in all material respects, the financial position of Bay Point Improvement Association, Inc. as of August 31, 2024, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America."
- Once the audit is finalized it will be available to view in AppFolio
- Consolidated Cash & Equivalents 8/31/24 at FYE = \$2,442,729
- Consolidated Cash & Equivalents 12/31/24 = \$3,330,251.24

### Infrastructure Report

What is Bay Point infrastructure?

- 11 miles of asphalt roadway
- 30,000 linear feet of stormwater drainage pipe and hundreds of associated items connected to it
- 200+ inlet boxes



- 200+ street lights (FPL leased)
- 4 building structures
- 15 vertical barrier gates
- 100+ plus roadway signs
- Several hundred feet of concrete sidewalk

#### What we have completed

- Repaired stormwater system on Barracuda Drive
- Completed 3,300 linear feet of Cured-in-Place Pipe Lining (CIPP)
- Completed 6,300 linear feet of CCTV (Video) of damaged stormwater pipe (these are areas where homeowners have reported issues)
- Worked with FPL to replace ALL street lights in Bay Point
- Completed 29 inlet box linings
- Completed 3 inlet box replacements
- Replaced 34 linear feet of pipe
- Repaired 3 inlet boxes

#### Completed Items

### BPCA Infrastructure Work Complete Through Friday, February 28, 2025

Item	WO #1	WO #2	WO #3	WO #4	TOTAL
CCTV	3957.00	2009.00	336.00		6302.00 LF
CIPP	2469.00			830.00	3299.00 LF
Inlet Lining	21.00			8.00	29.00 EA
Inlet Replacement	3.00				3.00 EA
Pipe Replacement	34.00				34.00 LF
Inlets Repaired				3.00	3.00 EA

#### Ongoing Projects

- 2 major stormwater repair projects are nearing completion (15 areas)
- Bollard installation to protect new gate equipment/kiosk
- 10-year Capital Improvement Plan Approved
  - CCTV the remainder of 30,000 linear feet of stormwater pipe
  - Bridge inspection (already completed)
  - Roadway scan (already completed)
  - 10 year asset plan (in-progress)
  - This will provide us with a 10-year plan on maintaining and repairing our infrastructure. Also, it will be used to establish a budget for reserve funding since drainage is not included in standard reserve studies.

#### Security Report

- Updates in Progress
  - Visitor management system Proptia - if not signed up, stop by the office, we can provide personal assistance!
  - Gate Security Cameras significantly improved
  - Thomas Drive gate complete replacement should be installed within 30 days
- Report Security Issues

- No valid reports of property theft, break-ins, illegal entries for malicious purposes
- Speeding still an issue, but monitoring significantly improved, Example - earlier last year averaged 4-5 tickets, later months 24-25. Nov 25 tickets issued  
13 non-residents -12 residents. The objective is to slow drivers, not issue tickets!
- Unsafe EBike and golf cart behavior
- “UTVs” (Can-Am, Polaris, etc...) are legal to drive but must be state registered
- Last night’s problem on Bluefish and Marlin near Dolphin
- Speeding Solutions
  - “Your speed is sign”
    - Assists in tracking problem areas
    - **Does not** issue or assist in citations
    - **Does provide** numbers where we should focus enforcement
    - Is mobile and will be moved to identify problem areas
  - Speed limit to be reduced and standardized throughout community to “23 mph”
    - Has been board support but will not be implemented or changed until additional rule revisions are distributed and final board approval.
    - Speed Limit sign replacement to follow rules and regulations update
    - Increased enforcement for locations identified as problem areas
- The recent accident has brought our worst fear to reality.
  - The greatest safety risk to our community is our own behavior.
  - Yes - it can be visitors, but **everything points to behavior we control**.
- Whether it’s our personal self-control, be it speeding, distracted driving or consumption, and or knowing what our kids are doing - we control that.
- Technology allows us to monitor our kids/grandkids (teenager) speeding. Example E bikes screaming while discussing Brenda and Joe . Life360
- **We are the solution!**

#### Post Office Lease Update

- BPCA has been in negotiation with the developer over terms of the lease for the new post office building
- The developer had proposed a lease that was not consistent with the terms of the 2021 Articles of Agreement nor the terms of the 1994 original post office lease
- Following the Devco meeting on Thursday, we believe we may have an opportunity to entertain lease terms that are consistent with the 1994 lease

Per Florida Statute 720.31(6):

*Subsequent to recording the declaration, agreements acquiring leaseholds, memberships, or other possessory or use interests not entered into within 12 months after recording the declaration may be entered into only if authorized by the declaration as a material alteration or substantial addition to the common areas or association property. If the declaration is silent, any such transaction requires the approval of **75 percent** of the total voting interests of the association.*

If a written change in terms is offered by Devco:

- Then BPCA Board would meet as soon as practical to review the proposed lease and if acceptable, vote to send the lease to the membership
- Members will review, and if acceptable, need to obtain the needed number of votes to approve the CPU Office Space lease
- In the meantime, we have been demanded to vacate the current post office facility and will establish temporary operations at the security building at the Delwood gate
- The Board is also continuing to work on “Plan B” to construct Cluster Box Units

#### Mail Service Update

Effective Thursday, February 27, 2025, the Bay Point Contract Postal Unit will be discontinuing operations at its

current location and moving to **4100 Delwood Beach Road** which is the address of the BPCA Security Building (commonly referred to as the Old Firehouse) adjacent to the Residents Gate.

### **Key Changes to Be Aware Of:**

1. **Mail Collection:** You will need to enter the new location to pick up your mail and packages. Please have your ID ready to ensure the security of your mail, as PO Box units will no longer be available.
2. **Your Postage Address:** Your address will remain the same while at the temporary location.
3. **Operating Hours:** The hours of operation will remain the same, providing continuity in your service.

We recognize that this change may cause some inconvenience, and we sincerely apologize for any disruption. We are actively working toward a permanent solution and appreciate your understanding during this temporary adjustment.

### Cluster Box Units

- BPCA has been in constant contact with our USPS representative to make plans for the CBUs and how to operate the temporary alternate facility
- BPCA has obtained estimates for CBU installation and the associated engineering
- A preliminary plan would provide for nine locations
- Total cost of installation would be approximately \$450k - \$550k, based on several vendor quotes that we have received
- Should BPCA not receive new written lease terms or should membership not approve the lease, we will be in a position to quickly execute the CBU installation

### Landscape Report

- United Land Services for landscape maintenance
  - Weed issues, island maintenance, incorrect mapping, etc.
  - Soil samples, and a custom formulated fertilizer to address issue
- Tullo Planning Group for Landscape Architecture Services.
  - Residents Gate / Bay Point Rd Median Improvements
  - Comprehensive plan
- Continued to expand easement and maintenance agreements.
  - GV-I, GV-II, TBD
- Pond fountains replaced GV-II/Delwood,
  - Pond maintenance for GV-II and Redfish Pond
- Landscape lighting repairs and upgrades
- Wahoo fenceline
- Surveys for common areas
  - Almost completed
  - Needed for design coordination, scope of work, and stakeholder discussions
- Signage updates
  - Location, consistency, and visibility
- Going forward
  - Updated contract with United Land Services
  - Maps, common area scope of work, and reporting
- Comprehensive plan
  - Address hurricane Michael deforestation

- Work toward the resort like feel throughout common areas
- Late winter tree trimming scheduled in 2 phases
  - 7 Magnolias, 4 Birchwood & 2 Holly
  - 39 Oaks
- Homeowners
  - Please address any trees within your landscape that hang over the road or a sidewalk and have them trimmed to the appropriate height for EMS clearance and pedestrians. Additionally, trim back from street lights and thin for storms.
  - Please address any plants, shrubs, and trees that are above two feet tall within your landscape at intersections for pedestrian and vehicle visibility (Safety).

#### Documents Report

- Security Standard Operating Procedures
- Updated Bylaws pending distribution, notice, and Board's approval
- Updated Rules and Regulations in draft form awaiting further input and compliance edits in accordance with F. S. § 720.
- Need to start the education process to update the Declaration and Articles to current accepted practices. This will take a campaign to achieve the threshold to pass.
- Working toward electronic signature use to improve member interface.

#### Management Report

- Continued relationship with Proptia & Gorrie Regan on implementation of the new gate management system
- Training, and troubleshooting of the new gate management system with residents.
- Management for a more consistent citation and violation process
- Identifying more efficient office procedures
- Improved landscape maintenance supervision
- Clean up of old firehouse / Security office, Guard gate updates
- Identifying and reporting road pothole issues
- Continuing work with Panhandle Engineering on identifying stormwater issues and managing repairs.
- Update of BPCA Office and Conference Room
- Many homes missing their required posting of their house numbers

#### Introduction of New Board Members:

There were four open seats and four self-nominations received from Jason Myler, Robin Stutts, Jen Shook and Zack Seltzer. There was not an election. Welcome Jason and Robin and thank you to Jen Shook and Zack Seltzer for continuing to volunteer on the board.

#### [Meeting Presentation Slides](#)



Subject: **Proposed Amendments to the Rules and Regulations**

Dear Homeowners,

This letter serves as formal notification that the Board will be voting to adopt the proposed amendments to our community's Rules and Regulations at its called meeting on January 28, 2026. The Board of Directors, in consultation with legal counsel, has drafted these changes to:

- Show that Bay Point Improvement Association, Inc. d/b/a/ Bay Point Community Association is the master association. (Redline pages 1, 2, 6, 7, 22, and 38)
- Consolidate and exercise the rules in a manner consistent with decisions by the Board of Directors of Bay Point Improvement Association. (Redline pages 1, 2, 6, 7, 22, 38, and 45-49)
- Set the speed limit throughout the property at 23 MPH. (Redline pages 10-11)
- Clarify rental regulations and all lease/rental agreement registration requirements. Prohibits short-term rentals for single-family residences. (Redline pages 7, 18, and 19)
- Allow for a single architectural review process. (Redline pages 22-36)
- Address editorial updates including but not limited to common language referring to Bay Point Office, Electronic Entry Access. (Entire redline document)
- Generally, organize the document as follows, definitions, rules/regulations, fining, and enforcement. (Entire redline document)
- Updated fine types and increased amounts. (Redline pages 45-49)

We encourage you to review both the red line and clean documents posted in your AppFolio owner's portal (homeowners shared documents) and on the BPCA website carefully. Please take the time to understand the proposed changes which will be voted on by the Board at the Called Board Meeting on:

**Meeting Date:** January 28, 2026

**Meeting Time:** 5:30 PM

**Meeting Location:** BPCA Conference Room, 4000 Marriott Dr., Suite C. Panama City, FL 32408 (Zoom Available)

Voting Procedure:

Per our current governing documents, a majority vote of the Directors is required to approve these amendments. The proposed changes will be officially adopted if they receive an affirmative vote of a majority of the Board of Directors present.

Your Input is Welcome: Please submit any questions or comments in writing to the Board no later than January 16, 2025, via email to [admin@baypointflorida.org](mailto:admin@baypointflorida.org). You are also encouraged to reach out to your [board members](#), providing your opinion and feedback on the changes.

We believe these amendments will help us manage our community more effectively and ensure our governing documents are clear and up to date. We look forward to your participation in the meeting.

Sincerely,

The BPCA Board of Directors