

Belmont Home Owners Association Building Requirements

Introduction

This document lays out the requirements that must be met for all building construction within Belmont Estates. These requirements apply to new construction on empty lots and to additions, renovations, and modifications to existing buildings.

Several acronyms are used in the document. These include:

- **BHOA** Belmont Home Owners Association
- **ARC** Architectural Review Committee (a committee of the Board of Governors of BHOA)

Note that related documents, such as Covenants found in Belmont deeds, make reference to Belmont Estates Limited (BEL). BEL was the original developer of Belmont Estates. In 2011 a legal agreement between BEL and BHOA transferred responsibility for the management of Belmont Estates to BHOA. This responsibility includes Building Requirements as contained in this document.

The term “lot” used in this document refers to the original property lots as defined by the original developer of Belmont Estates (BEL). Sales and consolidations of these lots does not change the original lot definitions and boundaries, even though the BVI Government’s plat diagrams shows such mergers as new lots in their numbering system. Thus these lots may or may not correspond to the BVI Government records.

Also note that to simplify identification and location of properties the original (BEL) lot numbering system was revised so that each lot number now generally corresponds to the road on which the lot is located. This re-numbering did not change the number of lots or the size or boundaries of the original lots.

A map showing the Belmont lots can be found on the BHOA website:

<https://belmontestatesbvi.com/#section-map-belmont-estates>.

Some subdivisions and partial lot sales have resulted in fractional lots. Fractional lots do not count as full lots. Thus, for example, a property consisting of 1.5 lots is treated, for purposes of what may be allowed, as one lot.

Purpose of Building Requirements and ARC

Belmont Estates is one of the premier residential developments in the Caribbean. Most homes have been constructed so they are all but invisible to neighboring properties.

Natural vegetation is preserved where possible. The size of the structure is balanced by a generous portion of “green space” so the structure is not disproportionately large in relation to the size of the lot, and design is done in such a way that the structure blends into the land adequately compensating for the steep terrain.

As a result, most residents enjoy spectacular and uninterrupted panoramic ocean views in a quiet surrounding where often no man made noises can be heard. In order to preserve this

desired living condition, the following regulations are required for those undertaking either new construction or renovation or addition to an existing structure.

The purpose of these Building Requirements is to ensure that Belmont Estates remains as describe here and that property values are maintained and enhanced as the community grows. They provide:

- Guidelines for house design and placement and protection of existing trees and green space
- Specific requirements for buildings
- Requirements for architectural plans
- Process for approvals of architectural plans
- Fee structure

The ARC is a committee appointed by the Belmont Board of Governors whose function is to ensure the Building Requirements are followed and that construction is carried out only according to plans approved by the ARC. The ARC is comprised of members of the Board who may or may not be full time residents of the BVI. They are also unpaid volunteers. So please be cognizant of these factors when submitting your plans for approval or asking questions of the ARC. From time to time the ARC may employ agents to work on their behalf when they are not on island.

There are several architects in the BVI who have worked extensively in Belmont and are familiar with these requirements. Using one of these architects will most likely facilitate approval of you plans.

It is recognized that these Building Requirements may not cover every situation and that a particular lot may present challenges not foreseen here. In such cases the ARC may, on a case by case basis, grant variances to these requirements.

Owner Responsibilities

The property owner(s) are ultimately responsible for the design and construction of their residence. The work of anyone involved in a building project, including architects, builders, excavators, surveyors, landscapers, concrete truck operators and any other vendors, is the responsibility of the property owners.

Owners are also responsible for ensuring and confirming that their builder and any subcontractors (including those using powered equipment such as excavators or concrete trucks or pumpers), or any agent employed directly by the property owner is adequately insured against liability for damage to Belmont Estates, to the roads in Belmont Estates, to BHOA or injury to anyone working on the project or the general public.

While they are only a small part of the project, concrete trucks are very often a source of problems. They will not return to their plant with leftover concrete. Often excess material is dumped along the road side. Sometimes it just dribbles out of the truck. The property owner is responsible for ensuring that all spilt concrete is removed from the Estate roads. With more and more of these roads being paved, it becomes more important that these spills be cleaned up before the spilt concrete cures and adheres permanently to the road surface.

The property owner is also responsible for any violations of these Building Requirements, no matter how they happened. If the ARC determines that a violation has occurred, the property owner must make the

necessary corrections as deemed by the ARC. Failure to do so may result in forfeiture of the refundable part of their construction deposit and/or additional fines imposed by the ARC.

If a violation is left uncorrected for a period of more than 6 month since cited by the ARC, BHOA may, at the property owner's expense, make the necessary corrections.

Property owners must ensure that their builder, foreman, and crew have only the approved drawing set to work from.

All these responsibilities described above are the responsibility of the property owner(s) regardless of the involvement of any intermediaries or agents working on their behalf.

Building Guidelines

This section provides in general terms the intent of the Building Requirements as to size and placement of buildings and protection for the remaining green space.

Houses should blend into the environment. As much of the natural vegetation as possible should be retained. Trees greater than 6" in diameter, or specimen trees of any size, should not be removed unless absolutely required for siting of the house. Site clearing for large lawns, or large open spaces is not permitted.

Wherever possible roof lines should stay below the tree lines and houses should not obstruct the neighbors' views. House size should be between a minimum of 1,500 ft² and a maximum of 6,000 ft². Horizontal dimensions of a single building, or a collection of detached buildings should not exceed 2/3 of the lot dimension in any direction.

Setbacks should be left in natural condition for mutual privacy protection and to preserve green space.

Driveways must be constructed so that water runoff from impermeable surfaces such as tiled patios or concrete driveways does not cause erosion of the Estates roads or verges.

It is recognized that some of these guideline are subjective. More specificity is provided in the sections below, but not all situations can be anticipated. The ARC reserves the right to ask for plan modifications if, in their judgement, these guidelines are not adequately adhered to.

New and Secondary Construction

The term "New Construction" applies to a building constructed on vacant lots. It also applies to tear down situations and to major remodels that are similar in scope and equipment used to projects on vacant lots.

"Secondary Construction" refers to smaller jobs. These are generally small additions or remodels that usually do not require the use of excavators or other "tracked" equipment and do not involve multiple concrete pours.

In general the same building requirements apply to both New Construction and Secondary Construction.

Architects and Builders

Property owner(s) must provide to the ARC the names and contact information (cell phone numbers and email addresses) of their architect and builder and any agent working on their behalf.

All plans for any structure to be built or renovated in Belmont Estates must be prepared by an architect licensed to practice in the BVI. The architect must also be a full time BVI resident. Exceptions to the residency requirement may be granted by the ARC at its discretion.

Plans drawn by property owners will not be accepted unless reviewed by an architect licensed to practice in the BVI and accompanied by a letter from that licensed architect confirming his/her agreement that the plans are suitable for construction in the BVI and Belmont Estates.

Both architects and builders employed by the property owner, or his/her agent must be given a copy of the Building Requirements that are in force when they are employed.

All builders (contractors) employed on the project and any subcontractors (including those using powered equipment such as excavators or concrete trucks or pumbers), or any agent employed directly by the property owner must be adequately insured against liability for damage to Belmont Estates, to the roads in Belmont Estates, to BHOA or injury to anyone working on the project or the general public.

Detailed Requirements for the Building(s)

This section provides detailed guidance on what is allowed to be built in Belmont Estates.

- House size and placement
 - House area must be a minimum of 1,500 ft² and a maximum of 6,000 ft².
 - Covered porches are included in this area range.
 - Laundry and utility room(s), and owner's lockups are included in this area range.
 - Secondary structures such as gazebos will be counted at 50% for purposes of calculating house area.
 - No structure shall exceed thirty-five feet (35') in over-all height measured vertically on the outside walls of the structure from the lowest adjacent pre-construction ground levels to the eaves.
 - Houses, wherever possible, should be designed so as not to exceed the height of the surrounding tree line.
 - All structures must have a maximum of two stories above the top of the lowest cistern on the property.
 - The total dimension of any structure or group of structures must not exceed 2/3 of the lot dimension in any direction.
 - The distance between any adjacent structures (such as between a main residence and a guest bedroom) must not exceed twenty feet (20') without specific approval of the ARC.
 - Garages for two cars maximum.
- Single family dwelling
 - All building(s) constructed on a single lot shall be designed as one single family dwelling
 - Multiple buildings may not be designed so as to produce multi-family living quarters or rental units.
 - Similarly no single building can be separated, either horizontally or vertically into separate multi-family quarters or rental units.

- No more than one fully equipped kitchen will be allowed per lot
 - Standalone bar areas are not considered as second kitchens as long as they serve the entire house.
 - Outdoor grilling areas are not considered as second kitchens, though their primary access must be from the main residence building.
 - Guest bedrooms may have the following:
 - Mini (under counter) refrigerators (max volume 3.3ft³)
 - Microwave ovens ($\leq 1.6\text{ft}^3$)
 - Sinks ($\leq 12'' \times 12''$ in lateral dimensions)
 - Free standing simple coffee pots.
 - Separate cooking facilities (except grills as noted above) are not allowed.
 - The following are not permitted outside the single kitchen:
 - Ovens
 - Cooktops
 - Hot plates
 - Refrigerators/freezers $> 3.3 \text{ft}^3$ (Except for backup storage)
 - Microwave ovens $> 1.6\text{ft}^3$
 - Warming drawers
 - Second grills
 - Any other cooking or food preparation equipment
- Setbacks
 - Setback areas are defined here as the areas between property boundaries and the setback distances from those boundaries as given below.
 - Minimum setbacks of structures from the boundaries are as follows:
 - Front of the property (meaning the direction facing the Estate Road). The greater of:
 - Twenty feet (20')
 - Thirty-five feet (35') from the center of the Estate road
 - Rear of the property: twenty feet (20')
 - Sides of the property: fifteen feet (15')
 - No permanent structures may encroach on the BHOA easements:
 - 15 feet (15') in each direction from the centerline of each Estate road
 - Six feet (6') in each direction from all lot boundaries
 - Septic systems must be at least 25 feet (25') from all boundaries
 - Retaining walls
 - All retaining walls that run along an Estate road must be a minimum of fifteen feet (15') from the center of the Estate road
 - Property owners are encouraged to leave side and rear setback areas in a natural state
 - No trees greater than 6' in diameter may be removed from the setback areas without ARC approval
- Roofs
 - Metal roof must be made from rust resistant materials such as "Galvalume" or equivalent material
 - Metal roof must be painted to prevent rust

- All roofs, regardless of material, must be kept in good repair to avoid unsightly appearance
- Driveways, drainage and erosion
 - Driveways must be constructed to avoid any damage to or erosion onto Estate roads
 - Water runoff from the property (along the driveway) and from the driveway itself must be managed by a water management system
 - This system may be as simple as a lateral slope to the driveway as long as the lateral runoff is removed to appropriate soak-away area(s)
 - Steep properties may require retaining walls to prevent hillside rocks and soil from falling onto the Estate roads during extreme weather events or through any other collapse of the hillside
 - Use of “dry” stone walls (those without mortar) are discouraged.
 - Driveways must not pass over adjacent properties
- Utilities
 - It is the responsibility of the property owner to arrange for electrical power (or any other externally provided utility) to be brought to the site.
 - Property owners are encouraged to determine where such utility lines will come from and to ensure that electricity can be brought to the property before purchasing unimproved land.
 - Properties with multiple lots may have one complete kitchen per full (integral) lot.
 - Utility line may not cross over or under another property without written agreement of the owner whose property the lines will cross.
 - If such agreement is obtained, a signed copy of the agreement must be sent to the ARC before line installation or excavation of utility trenches may begin.
 - Generators must not create excessive noise in the neighborhood
 - They must be placed in a location that minimizes disturbance of the neighbors
 - The maximum permissible noise level along all property boundaries is sixty-five decibels (65 dB).
 - Solar panels
 - Please see separate Solar Guidelines
 - Solar electric panels for large solar arrays must be roof mounted.
 - The maximum size of ground based solar arrays is 1 kilowatt.
 - Solar arrays must not cause high amounts of reflected light to disturb neighbors.
 - All grid connected solar arrays must comply with all BVIEC requirements and codes.
- Landscaping
 - Attractive landscaping of properties is encouraged subject to these restrictions:
 - As stated elsewhere, trees greater than 6” in diameter must not be removed except where necessary for the placement of the building.
 - Specimen trees of any size must not be removed.
 - No invasive species may be planted in Belmont Estates.

You’re Builder/Contractor

- Property owners are responsible for all actions of their builder, subcontractors and vendors
- Property owners are encouraged to select a builder/contractor with extensive experience in building in the BVI and ideally in Belmont.
 - Your architect may be able to help you choose a good builder.
- Your builder must be given a current copy of these Building Requirements before construction can begin.
- Property owners are encouraged to reference these Building Requirements in their construction contract and require that their builder adhere to them.
- The ARC must be given name and contact information (cell phone & email) of their builder prior to beginning of construction.
 - Name and cell phone of foreman should be provided to the ARC as well.
- Working hours
 - 7:00 AM to 5:00 PM Monday through Friday
 - 7:00 AM to 12:00 noon of Saturday
 - No work is permitted on Sunday
 - Large concrete pours may overrun these hours when absolutely necessary
 - Light work (hand tools only) may be performed off hours as long as it will not disturb neighbors.
- Material spills
 - Spilt concrete, including that left when the concrete truck driver washes out remaining material on the roadside, must be cleaned up by your contractor before it is allowed to set on the Estate roads.
 - Material brought to or taken from the construction site must be cleaned up by your contractor if it should spill during transport.
 - Runoff from the site, especially from rough cut driveways must be cleaned up by your builder if it reaches the Estate road.
 - If cleanup is not done, the cost of cleanup will be borne by the property owner.
- Noise
 - Construction can be very noisy, especially when jack hammers are required.
 - Your builder should make every effort to minimize noise that will disturb neighbors.

Drawing Requirements

The drawings prepared by your architect must provide a clear and unambiguous plan of what is to be built. The ARC needs to understand what is planned so that it can review the drawing with a minimum need to ask for more information.

All drawings must be numbered, dated and contain a revision level when changes are made. This information will help avoid misunderstanding by all parties as to what is approved and to be built.

Completed drawing packages (4 sets) must be submitted to the ARC by sending them to:

Belmont Association Architectural Review Committee
c/o BDO Limited
PO Box 34
Road Town, Tortola

British Virgin Islands VG 1110

Alternatively they may be sent electronically to:

BOD@BelmontAssociationBVI.com

Your drawing package must include, at a minimum, drawings showing the following:

- Major plan view drawing of the entire site showing contours at 5 foot intervals. This drawing must show the following:
 - Lines showing the lot boundaries and setbacks along all boundaries.
 - The outline of all proposed structures.
 - The location of all trees with diameters greater than 6" that will be removed.
 - All decks, patios, swimming pools and outbuildings.
 - Location of septic system(s).
 - All driveways and parking areas.
 - Temporary erosion control fences to be erected during construction.
 - All retaining walls.
 - Routing of all utility lines (above or below ground).
 - Location of any powered equipment, including:
 - Electrical power generators (with noise abatement details as required. See Utilities in Detailed Requirements for Building(s)).
 - Air conditioning compressors or heat pumps.
 - Solar panel arrays.
 - Location of all soak-aways and water runoff areas.
 - Details of the intersection of the driveway with the Estate road and drainage system for the driveway.
- Foundations and cisterns.
- Separate plan views of each floor.
- Plan view of the cistern level.
- Front, back and side elevation views of the structure(s).
- Roof structure and covering material and finish.
- At least on section that shows the relation of the building to the adjacent road.
- Details of all retaining walls including length, height and construction method.
- Details of permanent erosion control and water management system(s).
- Plumbing diagram for all structures.
- Electrical plans for all structures and outdoors wiring.
- Structural engineering drawings, preferably drawn by an independent structural engineer
- A scale perspective view of the proposed dwelling (178th scale as submitted to Government for review) showing its relation to the site.

Approval Process and Requirements

All approvals from the ARC will be in writing. Verbal comments that suggest approval should not be taken as approval.

Approvals will be valid for two years. If work has not been started within two years of initial approval, the drawings will need re-approval by the ARC. Work will be deemed to have started once the first concrete pour has taken place.

The ideal approval process will go as follows:

1. A preliminary site plan view drawing is prepared by your architect and submitted to the ARC. This drawing must show the important features of the major plan view drawing described above, including at a minimum:
 - a. Entire site with boundaries and setbacks.
 - b. Outline of the proposed structures.
 - c. Driveway and intersection with Estate road.
 - d. All trees with diameter greater than 6" that must be removed.
 - e. Location of septic system
2. Deposit paid (See Construction Fees, below).
3. Initial site clearing.
 - a. Only underbrush (such as catch and keep) is cleared to provide access to the site.
 - b. Boundaries on all sides of the site are surveyed and marked with stakes.
 - c. Setbacks are marked with stakes.
 - d. All trees with diameters greater than 6" and in the anticipated construction zone are marked with ribbon or by similar method.
 - e. The approximate locations of the proposed structure(s) are marked with stakes.
4. Site visit and preliminary ARC approval.
 - a. Member(s) of the arc will visit the site, ideally with the property owner (or their agent), architect, and builder (if selected).
 - b. Based on the preliminary site plan drawing and the initial site clearing, the ARC will give preliminary approval to the initial design, or ask for modifications or more information as appropriate per the Building Requirements.
 - c. If a phase construction is planned, the ARC should be notified of this plan at this time.
5. Full site clearing
 - a. Once the ARC has granted preliminary approval to the initial drawing, full site clearing may begin.
 - b. If a contractor has not been selected, this phase may come later or it may be partially completed to provide your architect more detailed information needed to complete the design work.
6. Preparation of detailed design drawings and submission to ARC
 - a. Once the ARC has granted preliminary approval to the initial drawing, your architect can begin the detailed design of the structures and site work to be performed. This work will develop the full drawing set outlined above.
 - b. Obviously your architect may begin the detailed drawings at any time, but property owners should recognize that work done prior to preliminary approval is at their own risk and a complete drawing set will not be approved if it is not in compliance with the Building Requirements.
7. Feedback to the ARC on design changes.
 - a. It is recognized that once detailed design starts changes may be necessary or desired.

- b. Major changes may not be consistent with initial ARC approval.
 - c. Property owners are encouraged to update the ARC regularly on these changes if it appears that the new design might be outside the Building Guidelines or if a variance will be requested. Doing so will save both time and money and avoid project setbacks.
8. Approval of the final drawings.
- a. The drawing package described above in the Drawing Requirements section are submitted to the ARC for review and approval.
 - b. Upon review the ARC may ask for more information, request modifications, or make suggestions.
 - c. The above step is iterated until an approved set is complete.
 - d. The ARC issues its approval in writing. The approval will list drawing numbers, dates and revision levels that are approved. Alternately a hard copy of each drawing may be stamped "Approved" with date & ARC member(s) signature.
 - e. The property owner, their agent, or their architect will submit the approved drawing set to their builder.
 - f. If the builder has bid on an earlier drawing set, it is the property owner's responsibility to ensure the builder is using the approved set (Builders sometime work from their bid set).
9. Changes during construction.
- a. Once site excavation commences, further changes may become necessary or new requirements may surface.
 - b. Property owners should inform the ARC of major changes that would potentially make finished construction in violation of the Building Requirements or if a variance must be requested.
10. ARC visits during construction.
- a. Member(s) of the ARC or their agent(s) may from time to time visit the site to observe progress and ensure compliance with the Building Requirements.
11. Final Approval
- a. Once construction is completed to the move in point, the ARC must be notified. Member(s) of the ARC will visit the site to give final approval of the project before move in.
 - b. If violations of the Building Requirements are found during this final visit, the ARC may require corrections be made.

We don't live in a perfect world, but the actual approval and building process should follow the above sequence as closely as possible. Variations in timing of these "ideal" steps does not alter requirements for drawings or approvals.

When drawing modifications are requested by the ARC to correct a potential violation or violations, it is the property owner's responsibility to ensure the modifications properly address and correct the specific issues raised by the ARC.

Town and Country Approval

Property owners or their agent are required to obtain Town and Country Planning (BVI Government) approval for their proposed construction project. Such approval, however, shall not constitute ARC approval and is totally separate from it.

A copy of Town and Country Planning approval must be sent to the ARC.

In cases of differences between ARC and Town and Country Planning regulations, the more stringent shall apply.

Construction Fees

Before construction may begin, the property owners must pay a two part building fee.

- **A refundable construction deposit** of \$5,000 is required for all new construction and all secondary construction involving heavy equipment (excavators, any tracked vehicles, concrete trucks, etc.) that might damage the Estate roads. At the completion of the project (after final ARC approval (Step 11 in Approval Process and Requirements, above) this deposit will be returned, if:
 - There are no unrepaired damages (caused by the construction) to the Estate roads.
 - There are no violations to the Building Requirements.
- **A non-refundable review and approval deposit.** The amount of this deposit is:
 - \$5,000 for new construction.
 - \$2,500 for most secondary construction.
 - Less than \$2,500 for smaller jobs, as determined by the ARC.
 - \$1,000 for re-approval of building plans if construction not started within 2 years of initial
- Before construction may begin the appropriate deposit amount must be paid to BHOA by delivering a check to the Association at:

Belmont Home Owners Association
c/o BDO Limited
PO Box 34
Tobacco Wharf
Road Town, Tortola
British Virgin Islands, VG 1110

Or,

Belmont Home Owners Association
c/o BDO Limited
PO Box 409
St. John, USVI 00831

- The ARC will be responsible for determining if a project is New Construction, Secondary Construction at full fee, or smaller Secondary Construction at a reduced fee. If an insufficient fee has been paid initially, the balance required must be paid before construction can begin.

Document submissions & approvals log

The ARC will document the approval process using the schedule below:

| Action | Date | Notes |
|---|------|-------|
| ARC notified of intent to build and initial plan drawing received | | |
| Deposit received at BDO | | |
| Initial site visit by ARC member(s) | | |
| Preliminary approval in writing | | |
| Detailed drawings received by ARC | | |
| Feedback to owner on drawings | | |
| Revised drawings (if necessary) received by ARC | | |
| Final drawing approval in writing | | |
| Changes to plans received by ARC (as necessary) | | |
| On site reviews with owner/builder/architect (as necessary) | | |
| Final site visit and final approval | | |
| Return of refundable portion of deposit | | |

ARC Drawing Checklist

Below is the information sheet and checklist used by the ARC during drawing review and approval.

Owner(s) & contact information: _____

Belmont lot number(s): _____

Architect & contact information: _____

Builder and contact information: _____

Foreman and contact information _____

Initial site drawing for preliminary approval:

_____ Drawing received & complete

_____ On site review consistent with drawing

Detailed working drawings:

A complete set of working drawings including, but not limited to:

- Site plan with building(s), boundaries, setbacks, contours, 6" trees located, driveway, roads, utilities and all required detail.
- Elevations in all directions
- Floor plans
- Foundations including cistern(s)
- Structural details – roof plan, roof materials, walls, floors, swimming pools
- Structural engineering drawings
- Sections
- Retaining walls
- Driveway & intersection with Estate road
- Electricals
- Generator
- Plumbing
- Mechanicals
- Water management, drainage & erosion control
- Tree replacement

Setbacks:

- 35 feet from center of Estate road
- 20 feet front (roadside)
- 15 feet sides
- No structures within BHOA easements (15 feet from road center, 6 feet from boundaries)

Configuration:

- Square footage – Minimum 1,500 ft², maximum 6,000 ft², within walls or covered living area
- Height – maximum two floors above cistern level, 35' ground to eaves
- Designed as single family residence
- Not separable horizontally or vertically
- One kitchen
- Separation of buildings – maximum of 20 feet.
- Garage – maximum two cars

Utilities:

- Lines shown on drawings
- No utilities crossing other properties
- Generator meets noise abatement standard

Other:

- Phase construction noted (as appropriate)
- Adjacent properties' views not obstructed
- Construction New or Secondary

Deposit:

- Amount
- Received

Belmont Solar Electricity Guidelines

Preliminaries

- Belmont Home Owners Association (BHOA) recognizes the value of solar electricity in reducing fossil fuel burning and welcomes solar installations.
- Solar arrays produce DC (Direct Current) power and thus present unique requirements that differ from conventional AC (Alternating Current) power. These unique requirements must be dealt with by qualified installers and electricians.
- Solar arrays capable for providing a significant percentage of homeowner's electricity needs are large and thus present potential conflicts with existing Belmont Covenants and Building Requirements. Of particular concern in this regard are:
 - Preserving the natural beauty of Belmont Estates (By-laws section 2), c).
 - Felling of trees larger than 6" (Covenants Article n.)
- Definitions of terms used in these Guidelines:
 - Solar Installation – The entire system including solar panels, panel mounting system, electrical wiring, storage batteries (if applicable), and all other components of the system.
 - Solar panel (aka module) – a single framed assembly consisting of a number of interconnected solar cells.
 - Solar array – A group of electrically interconnected panels (modules) comprising the entire electricity generating portion of the installation.
 - Mounting system – the mechanical structure that supports the solar panels
 - Series/parallel connection – The interconnection of individual panels in series (increases voltage) and parallel (increases current). Thus a system of 12 panels might be connected in 4 parallel columns each consisting of 3 panels in series to produce a 3 Series/4 parallel array.

Guidelines

1. All solar installations must be carried out according to plans approved by the Belmont Architectural Review Committee (ARC). Plan approval is required before any work can begin. See below for plan requirements.
2. All solar installations must be performed by a qualified installer. Qualified installer means the person(s) working on the job (both those installing the panels and those doing electrical work) must have received adequate training in solar installation and electrical wiring of solar arrays. BVI Class E Electrical License required. Certification by NABCEP (North American Board of Certified Energy Practitioners) is desired.
3. To address concerns about preserving natural beauty and limit felling of trees (see Preliminaries) solar installations larger than 1kW will be limited to roof top mounted arrays. Standalone arrays (pole mount, rack mount, etc.) will not be permitted unless the home owner can demonstrate convincingly that the array will not involve tree cutting and will not be seen by abutters.
4. All grid connected solar installations must comply with British Virgin Islands Electricity Corporation (BVI EC) requirements as outlined in BRITISH VIRGIN ISLANDS ELECTRICITY CORPORATION (RENEWABLE ENERGY) REGULATIONS, 2018 and as revised.
5. Town and Country Planning approval is required.

6. The entire solar installation and all electrical wiring must comply with Building and Electric Codes as established in the BVI. A Rapid Shut Down box is required to protect firefighters and other emergency responders.
7. Solar arrays must not reflect bright light into the homes of abutters or nearby residences. Use of non-reflecting materials is encouraged.

Plan Requirements

1. An array description must be included in the plans. This description must include the following
 - a. Array electrical characteristics including
 - i. Array power in kilo-Watts
 - ii. Array open circuit voltage (V_{oc})
 - iii. Array short circuit current(I_{sc})
 - iv. Series/parallel interconnection
 - b. Module characteristics including
 - i. Module manufacturer and model number
 - ii. Number of modules
 - iii. Module dimensions
 - iv. Module electrical characteristics including
 1. Module power in Watts
 2. Module open circuit voltage (V_{oc})
 3. Module short circuit current(I_{sc})
 - c. A complete wiring diagram showing series/parallel connections as well as connections to BVIEC, battery chargers (if applicable), inverter and to the house.
 - d. Mounting system (to ensure modules do not present a safety concern in case of hurricanes).
2. Drawings, including:
 - a. Roof top view showing panel layout.
 - b. Plan view(s) showing panel layout on each roof section.
 - c. Site plan showing building and any trees greater than 6" in diameter that will be removed to provide adequate access to sunshine.
 - i. For new building construction this drawing must differentiate between those required to be removed for the building (per Building Requirements Section 3 under plan requirements) and those additional trees being removed for the solar array access to sunlight.
 - d. Location of storage batteries, if applicable.
 - e. Location of grid connection (if applicable)
3. Approvals including:
 - a. BVIEC approval if grid connected.
 - b. Town and Country approvals as required.
 - c. Notes on Approvals:
 - i. The above approvals may be obtained in parallel with ARC Approvals. See "Procedures" section below.

- ii. Where there is any discrepancy among the requirements of Belmont Estates, BVIEC, or Town and Country Planning, the most stringent requirement shall apply.
4. A Bill of Materials listing all major system components must accompany the plans for final approval. This Bill of Materials shall include, at a minimum, the following including manufacturer's name and model number and quantity:
 - a. Modules
 - b. Mounting hardware
 - c. Wiring type (insulation) used in the system
 - d. Combiner boxes
 - e. Inverters
 - f. Storage batteries (if applicable)
 - g. Charge controllers (if applicable)
 - h. Rapid Shut Down box
 - i. Max Power point trackers
 - j. Disconnects
 - k. Grid connection boxes
5. Installer qualifications including:
 - a. Documentation of training classes completed
 - b. Years of experience in solar installations
 - c. Number of previous installations
 - i. In the BVI
 - ii. Elsewhere

Approval procedures

1. Homeowners considering a solar installation are encouraged to submit a preliminary plan to the ARC for preliminary approval. Doing so will facilitate final ARC approval and reduce possibilities of going back to other agencies (BVIEC and Town & Country Planning) and to contractors for revisions. This preliminary plan should include the following:
 - a. Array size and power.
 - b. The drawings required under "Plan Requirements", Section 2
 - c. Grid connection or not?
 - d. Installer qualifications (if installer has been selected).
2. The ARC will review this preliminary plan and suggest modifications that that will be required for final approval.
3. Preliminary approval is intended to facilitate the planning of both homeowners and contractors and does not allow work to begin.
4. After obtaining preliminary approval from the ARC, homeowners must submit the complete plan as outlined above under "Plan Requirements".
5. The ARC will review the final plans, request any additional modifications and give final approval or rejection. While approval of a preliminary plan does not guarantee the final plan will be approved, it will help significantly in obtaining ARC approval.
6. Work must not begin until homeowner receives final approval from the ARC.

7. It is the homeowner's responsibility to ensure the contractor works only according to the ARC approved plans.

Inspections

The ARC reserves the right to periodically inspect the work in process to ensure compliance with the approved plans.

Violations and Remediation

1. Installations that are not carried out according to ARC approved plans are subject to substantial fines. The amount of will depend on the seriousness of the violations.
2. The ARC reserves the right to require re-work of the installation to rectify violations. Such work shall be at homeowner's expense.
3. Post installation removal of any trees greater than 6" in diameter, that were not shown on the approved plan, will be subject to a fine of no less than \$1,000 per tree removed. Planting of replacement tress will be required.