



## Coco Bay Community Association, Inc.

Architectural Review Committee

Guidelines – Updated March 2026

*These guidelines are derived from the DECLARATION of COVENANTS, CONDITIONS and RESTRICTIONS for COCO BAY - Exhibit "C" (Use Restrictions, Pages 1-9), and further updated for specificity and to cover evolving needs. All changes, additions, and alterations to the exterior of a house must be approved in writing by the Architectural Review Committee (ARC)*

### ATTACHMENTS to STRUCTURES

Attachments to structures are prohibited. These include name signs, different number signs, sculpture, planters, decorative shutters (except those included in the original Centex Elevation B plans), bird feeders and the like. This also includes items such as trash bin or tool storage structures.

- Wall art or plaques inside the front door alcove will be permitted if complementary to the overall look and feel of the home with approval of the ARC. Such art should be of neutral color that blends with the paint scheme (e.g., bronze metal tone) with diameter not exceeding 40" and not standing off the wall more than 3".

### AWNINGS

All awnings must be approved in advance by the ARC and will be required to blend in with the exterior colors of the home. Awnings will be approved only in the rear of a home. Any boxes, poles or attachments which will remain permanently affixed to the home will be required to be painted in with the background color against which it is mounted.

### EXTERIOR LIGHTING

Because of the potential for "visual nuisance," exterior lighting must be approached carefully and thoughtfully. The intent of exterior lighting should be to enhance the architectural detailing and landscape design of a structure during evening hours without overpowering streetscape, producing excessive glare, or affecting adjoining lots or traffic. White, frosted or clear lamps should be used. Colored lamps or lights are prohibited except for short term seasonal displays.

A low to medium level of illumination to achieve a soft look or warm glow is desired; quartz, mercury vapor, high pressure sodium and metal halide lamps are not allowed. Landscape lighting should be low voltage (standard incandescent or LED).

More specifically:

- All installations shall use UL rated components and the installation shall adhere to applicable Federal and Florida Statutes.
- NO bright landscape lighting is permitted anywhere within Coco Bay.
- NO landscape lighting installation shall create an unduly bright or obtrusive reflection upon the surface of a lake as visible from across that lake.
- The minimum wattage necessary shall be used to softly illuminate the desired landscape feature.
- NO landscape lighting may cast light directly on or trespass upon a neighbor's property. □ NO landscape lighting may cast light directly on or trespass on any adjoining HOA common area.
- NO landscape lighting fixture may be positioned such that its bulb is visible from outside of the property. NO such glare or "hot spot" is permitted at any time.
- Hard surface walkways, and the home structure are the only feature which may be illuminated with DOWN lighting.



- Palms, trees, shrubbery, and the residence structure are the only landscape features which may be illuminated with UP lighting. Care should be taken to accent and not “wash” the entire façade with light.
- Rear of residence tree and palm UP lighting shall illuminate the side of the landscape feature towards the homeowner residence and intentionally minimize visibility from and create no trespass upon adjacent properties.
- Illumination of lanai cage interiors via installation of lights on the frames/crossbars is not permitted. For the covered areas of a lanai, beyond the recessed ceiling lights, additional (subtle) lighting such as table lamps is acceptable.
- Aside from temporary holiday lighting, all permanent lighting shall be white and the
- color complimentary to the residence and surrounding residences. For example, no permanent, lit plastic green palm trees are permitted.
- All new lighting installations are subject to final inspection at night to ensure compliance.

### EXTERIOR PAINTING

No approval is required to repaint a structure the same colors as originally painted. Any change in colors will require approval by the ARC.

### FLAGS and POLES

Permanent flag poles may not be installed in the ground on any lot. One portable flag pole, suitable for displaying a 4 ½' x 6' flag, may be attached with brackets to the exterior wall below the soffit of a structure. The bracket should be white, silver, or painted in with the wall or trim. No flag should display or include any letters, words, logos or representations that are in the nature of an announcement, direction or advertisement. (Flags of a nation, city, state, school or other political unit are exempt from the preceding ban on letters, words, logos and representations.) The flag displayed should be maintained in good to excellent condition.

**FL 720.304(2)(a)** If any covenant, restriction, bylaw, rule, or requirement of an association prohibits a homeowner from displaying flags permitted under this paragraph, the homeowner may still display in a respectful manner up to two of the following portable, removable flags, not larger than 4 1/2 feet by 6 feet:

The United States flag.

The official flag of the State of Florida.

A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.

A POW-MIA flag.

A first responder flag.

### FRONT DOOR DÉCOR

Lot owners may have one decorative bench of neutral color but cannot be a swing. Planters may be placed in the front door alcove. Live plants must be maintained properly. One wreath or other decorative decor is permitted on the outside of each front door and may be displayed year round. It must be in proportion to the door (See below for separate holiday guidelines.)

### FRONT DOOR SCREEN AND GARAGE DOOR SCREEN

Any plans for a front door screen must be approved by the ARC. Any plans for the screening of the front alcove must be approved by the ARC.

### GUTTERS and DOWNSPOUTS

Gutters and downspouts must be color coordinated with the trim and base colors and pre-approved by the ARC. If a change of house color is requested, gutters and downspouts must also be changed to match. For lanai or pool gutters, they may be bronze in connection with a bronze lanai or pool cage. Downspouts may be tied into an underground drainage system and drained to a lake, swale or other storm water drainage system.

### **HURRICANE PROTECTION**

**FL 720.3035(b)** Notwithstanding any other provision in the governing documents of the association, the board or any architectural, construction improvement, or other such similar committee may not deny an application for the installation, enhancement, or replacement of hurricane protection by a parcel owner which conforms to the specifications adopted by the board or committee. The board or committee may require a parcel owner to adhere to an existing unified building scheme regarding the external appearance of the structure or other improvement on the parcel.

**(c)** For purposes of this subsection, the term “hurricane protection” includes, but is not limited to, roof systems recognized by the Florida Building Code which meet ASCE 7-22 standards, permanent fixed storm shutters, roll-down track storm shutters, impact-resistant windows and doors, polycarbonate panels, reinforced garage doors, erosion controls, exterior fixed generators, fuel storage tanks, and other hurricane protection products used to preserve and protect the structures or improvements on a parcel governed by the association.

ARC approval is required for all hurricane shutters installed following original construction.

Approved hurricane shutters include temporary and permanent types:

- Temporary hurricane panels must be stored inside a home or garage. These panels may be corrugated steel or aluminum panels. All bolts, tracks or mounting brackets that are affixed to the structure shall be painted to blend with the color of the part of the structure to which they are affixed.
- Permanent hurricane shutters are attached to the structure and are meant to remain in place at all times. Permanently affixed tracks, header boxes and all other mounting brackets, bolts and related items shall be painted to blend with the color of the door frame, window frame, banding, house body color or other surroundings to which such items are attached.

### **LANDSCAPING and LANDSCAPE ENHANCEMENTS**

- Containers, flowerpots and gardens: Limiting the use of flower pots or containers that are visible from the street to one or two to accentuate or accessorize an entrance alcove is required. Pots and containers that have natural finishes are required. Smaller pots and containers should be removed in the event of a storm or owner absenteeism for an extended period of time. No new gardens will be allowed. Plantings are limited to existing gardens originally provided by the developer.
- Annuals and perennials: Annuals and perennials are permitted to be planted within existing beds without permission. The requirement for these types of plants is that they be promptly removed at the end of their flowering period. The landscaping company is not responsible for plants that grow out beyond the edge of the planting beds.
- Trees and shrubs: In-kind replacement of trees and shrubs does not require ARC approval. All additional plantings in existing beds, or additions of entire planting beds, as well as new landscaping such as pools or decks, require prior written approval of the ARC. Fruit trees will not be permitted.
- When choosing new, additional landscaping or new, replacement landscaping, it is best to choose plants that are heat and salt tolerant as we are susceptible to both. When considering planting beds around the homes, the beds must blend in with the total landscape picture and must not go beyond the set-back of the existing beds. Plantings must be carefully considered as to height, width and maintenance.
- Vines and trellises: With prior ARC approval, vines may be grown on trellises on personal property (single family homes). If grown on the Carriage Houses, the maintenance of the exterior of the building, trellises, and plants are the sole responsibility of the homeowner.
- Rocks, boulders, stones and gravel: In no case should the use of such materials exceed 10% of any lot. These materials may not be used to extend the boundaries of walkways or driveways. All additions of such material must be approved by the ARC, which may specify uses, size and color of material.

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- All flower beds must have either brown mulch or pine straw which conforms to the community standard. ~~Pine straw is included in the annual maintenance cycle, while brown mulch is the owner's responsibility.~~ The board expanded the flower beds to include the following: black mulch, red lava rock, black rock, grey rock, and river rock.
- Other enhancements: Other landscape enhancements throughout the property (excluding the lanai and pool cage), such as fountains, birdbaths and birdfeeders, outdoor furniture and benches, sculptures, trellises, "garden art", etc., all require written permission from the ARC. These items must not dominate the landscape but should blend in with their surroundings. Shepard's hooks or other iron/metal lawn decor, wood or other materials with stationary or hanging decor are not permitted in the front or side yards. No items of any nature offensive to neighbors will be displayed at any time as deemed by the ARC.

### **POOLS & SPAS**

In-ground pools and spas and their enclosures shall be located within the maximum buildable area in rear yards. Above-ground pools/spas are not permitted. Screen enclosures (bronze) with black screening, are required to enclose the sides of a pool or spa and surrounding deck. The construction of a pool or spa and deck may not change the grade of the existing landscape. Planting material or other landscape devices may be required by the ARC to soften screen enclosures and pool/spa structures from adjoining properties. Any resultant alterations to systems for landscaping and irrigation are the responsibility of the homeowner. Gutters and downspouts which become part of the [pool installations may be required to be tied into an underground drainage system and drained to a lake, swale or other storm water drainage system. Solar pool/spa heating systems, their placement and attachments, must be approved by the ARC.

### **SATELLITE DISHES**

One satellite dish that is one meter (39.37 inches) or less may be installed at the rear of the structure that you own with prior permission from the ARC.

### **SIGNAGE**

All signage is strictly regulated as to size, color, font, material, content and duration of time of display. Only one (1) security system sign may be displayed within the front landscape bed of the lot. An owner may also display one sign, as approved by the ARC, for the sale or rent of their residence within the front yard. No signs other than these three (security, For Sale, For Rent) are permitted without specific approval in writing by the ARC.

There are two approved sign designs on file: one for sale by owner and one for sale by realtor. This sign is only for the single family homes. These signs are to be displayed in the border of the planting beds in the front of the house and one sign per front yard.

### **WINDOWS**

Windows may only be tinted light grey, smoke, light bronze or green tint which is common with most hurricane rated windows. Windows can be white or bronze framed with grids optional.

### **WINDOW TREATMENTS**

Window treatments shall consist of drapery, blinds, shutters, decorative panels or other tasteful window covering and no newspaper, aluminum foil, sheets or other temporary window treatments are permitted, except for periods not exceeding two (2) weeks after owner or lessee first moves into a Home or when permanent window treatments are being cleaned or repaired. Windows on the street side should have natural, not bright-colored window treatments.

### **HOLIDAY DECORATIONS**

Holiday decorations may be displayed within the front door alcove, front landscape bed, rear landscape bed, lanai and garage front. Decorations should not be displayed more than one (1) week prior to the Thanksgiving holiday and must be removed no later than January 15<sup>th</sup>. All other holiday decorations must follow the standard decorating guidelines.



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#### **INVISIBLE FENCING**

This is not permitted because it violates our leash law and also creates potential for noise nuisance.

#### **WHOLE-HOUSE GENERATORS**

Beyond the extensive permitting and certification for this critical infrastructure, propane fuel tanks must be buried. Free-standing tanks are not allowed. Depending on lot layout and placement within existing beds, the generator itself may need shielding with plantings such as arboricola.