



WHISPER DUNES

**ARCHITECTURAL REVIEW COMMITTEE
(ARC)**

GUIDELINES



**Panama City Beach, FL
Updated July 2023**

INTRODUCTION

These guidelines are established to work for you and your contractor and/or vendor. The goal of the guidelines is not to unduly restrict your choices, but rather to encourage a continuity of style, colors and quality throughout the Whisper Dunes community, which will help to strengthen property values and enhance our resident’s quality of life.

In addition to these guidelines, community residents must adhere to the "Declaration of Covenants, Conditions and Restrictions for Whisper Dunes ("Declaration"). In the event of any conflict between the Declaration and these ARC Guidelines, the Declaration shall be the controlling document. The Declaration provides that all homeowners are automatically members of the Whisper Dunes Homeowners Association, (WDHOA). The Declaration also establishes the “Architectural Review Committee” (ARC). The Board of Directors of the WDHOA appoints the members of the Architectural Review Committee. The purpose of the ARC is to review, approve and reach agreement on each of the items included in this document before any homesite/landscaping changes can begin. These ARC Guidelines can be changed and amended by the board. The ARC has the authority to deny new Architectural Review requests for what was previously approved but now is not consistent with current Guidelines. (Section 9)

Whisper Dunes Homeowners Association, consists of the 253 homes in the following Neighborhoods:

- Beazer Townhomes (Phase 1A, Phase 1B)... built by Beazer; attached groups of 6 units, 54 total
- Beazer Villas (Phase 1A, Phase 1B)..... built by Beazer; 4 units that share a Villa Motor Court, 36 total
- DR Horton Townhomes (Phase 1C)..... built by DR Horton: attached groups of 6 units (4 buildings), attached groups of 5 units (2 buildings), 34 total units
- Single Family Homes (Phase 2A, 2B, 3)..... built by Samuel Taylor; 129 total homes

Neither the ARC nor the WDHOA Board determines or assumes any responsibility for the quality of construction or structural soundness of any improvements and do not evaluate whether plans submitted to the ARC satisfy applicable governmental requirements and no obligation or liability relating to construction or compliance with governmental requirements shall result from review or approval of any plans submitted pursuant to these guidelines by the ARC, or the WDHOA Board. All improvements must be constructed in compliance with all laws, statutes, ordinances and regulations of governing authorities. If any provision in these Guidelines shall be deemed invalid, such a determination shall in no way affect any of the other provisions herein.

We encourage you to submit your completed ARC Modification Request form to the ARC or the WDHOA property manager as early as possible so you may incorporate these Guidelines into your plans. We look forward to working together to maintain and promote the appeal of our community.

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DESIGN REVIEW PROCEDURES

The ARC must review all plans, materials, paint colors, roof colors, placement, plant types, etc. for every proposed property improvement (architectural or landscape) project or change **BEFORE** work can commence. Application forms as found on whisperduneshoa.com and must be filled out in their entirety and be signed and dated. The application forms serve as a checklist for the Owner and the ARC to ensure that all major elements have been considered in the design of the project. Please review the ARC process as listed below.

ARCHITECTURAL REVIEW PROCESS:

1. Owner plans a change/addition to their Lot.
2. Owner sends required documents (design specs, drawings, surveys, all details of plant locations, etc.) to the ARC through the website at whisperduneshoa.com or by emailing forms to ARCchair@whisperduneshoa.com.
3. The ARC reviews application forms and all related documents to assure plans agree with the **ARC Guidelines and Whisper Dunes Covenants and Restrictions**. No work can begin until the Owner receives written notification of approval or preliminary approval from the ARC. The ARC meets once a month to formally review request, preliminary approval may be issued prior to meeting. If additional documentation or clarification is needed, the homeowner will submit them directly to the ARC Chair.
4. The ARC forwards their recommendation to the Board for final review and approval.
5. The WD HOA property manager or ARC Chair will notify the Owner if the Application is approved/disapproved.
6. Owners must complete the project within 12 months of the approval. If not completed within ~~6~~ 12 months, the application process will start from the beginning to get approval. Completed projects will be documented with photos submitted to the property manager. The ARC and/or the Board has the right to view the finished project.
7. If an application is rejected by the ARC, the Owner may appeal the ruling through a special Board meeting by submitting a written notice to the Board.

ARCHITECTURAL/LANDSCAPING AUDIT

The ARC, including some BOD members, will conduct an annual audit to identify changes in the community. Any changes that were conducted without written approval by the ARC, the Owner will receive a violation letter. The Owner will have 30 days to obtain approval via the ARC process. If the change is not given approval, the Owner will have 30 days to restore the area to its original condition at the Owner's expense.

SECTION 1: GENERAL SITE CONSIDERATIONS AND KNOWLEDGE

Lot Line Buffer & Easements

Any updates, improvements, or additions shall not encroach on other Lots, easements, or buffer areas. Plats of all Lots can be found on the Whisper Dunes website at whisperduneshoa.com. Complete documents including plats, restrictions, deeds, agreements, and government related documents can be found by searching for Documents with the name Whisper Dunes on the Bay County Official Records site at <http://records2.baycoclerk.com/Recording/home/index>

Setbacks and easements must be taken into consideration when an Owner starts designing their project. City permits may be required.

Community Walls & Fences

Community Walls & Fences have been erected as a visual barrier, decorative, architectural, or safety feature. There are 3 community fencing sections: 1. The wooden fence behind the Beazer Townhomes, 2. The chain link fence on the north side of the property, separating the Beazer & DR Horton Townhomes from the wooded area. 3. The tan vinyl fence separating the single family homes from the right away south of the property. Maintenance or repair of community walls and fences shall be performed by the Association as determined by the Board. Owners shall not remove, alter, improve, paint, repair, maintain or modify Community Walls or fences without the express written permission of the Board. No items shall be attached or hung on a community wall or fence. For fence sections 1, an easement of 5' shall extend into each affected Lot from the community Landscape Buffer and for fence section 2, an easement of 5' shall extend into each affected Lot from the chain link fence. These easements are to allow for lawn care and emergency access to the back of the Lots. These easements shall not be blocked or hinder access by the following which includes but is not limited to walls, fences, gates or vegetation. Entry upon an easement by the Association or their agents shall not be deemed a trespass.

Landscape Buffer Easements

A 25' Landscape Buffer Easement as shown on the Whisper Dunes Phase 1A and 1B plats, is for the purpose of maintaining a visual landscape buffer between the Property and other lands. Both Panama City Beach Land Development Code - 4.06.03 Buffer Requirements, and Whisper Dunes Declaration of Covenants Article 2.7 Landscape Buffer Easement Areas require this buffer area. Whisper Dunes Declaration of Covenants Article 2.7 Landscape Buffer Easement Areas states "All vegetation in the Landscape Buffer Easement shall be left in its natural state and condition. All clearing, cutting or trimming of vegetation in the 25' Landscape Buffer Easement areas is prohibited..."

The landscape buffer areas shall be kept clear of dead trees, dead bushes and invasive plants. As with the rest of the Whisper Dunes community, tree removal from private property is the responsibility of the homeowner. An approved ARC is required before removing any tree. Removal of dead bushes and invasive plants will be done through the Whisper Dunes landscaping contract at the direction of the Board.

No structure of a permanent or temporary character including, but not limited to shacks, sheds, barns, treehouses, garages, tool sheds, storage buildings or other outbuildings shall be placed or erected in the 25' Landscape Buffer Easement areas. No landscaping, vegetation removal or additions are allowed in the 25 ft buffer easement without approved ARC request.

Water Management & Lot Drainage

Storm Water Management must be taken into consideration when planning a project. No Person shall alter the drainage flow of the Storm Water Management System, including buffer areas or swales, without the prior written approval of FDEP.

Liability, Maintenance, & Insurance of Owner Improvements

Owner assumes all liability risks associated with the engagement of contractors for improvements including, but not limited to, repairing any incidental damage to Association, common area or neighboring homeowner property resulting from contractor's activities. It is the Owner's sole responsibility to ensure the contractor has sufficient Commercial General Liability insurance. The Owner agrees to indemnify and hold harmless the Association and its Board, staff, and consultants from any and all liability, claims, actions, suits or demands by any person, corporation or other entity for injuries, death, property damage or of any nature, arising out of, or in connection with, the work to be performed by contractor.

The Association is not responsible for maintenance of any Owner improvement. The Owner is responsible for maintenance of owner installed changes including, but not limited to, repair, replacement, and cleaning. Improvements shall be maintained in a like new condition. If improvement is damaged or deemed unsightly by the ARC, Association Board or the managing agent, the homeowner agrees to repair, replace or remove the improvement within thirty days of such notice.

The Owner shall assume responsibility for insuring their improvement. In the event the improvement is damaged or destroyed by casualty, hazard, or other loss, then the Owner thereof shall either commence to repair the damaged improvement to like new condition, replace or completely remove the damaged improvement at their expense within thirty days of such incident.

SECTION 2: ARCHITECTURAL STANDARDS

Screen Enclosures

Screen enclosures such as porches, lanai, patio, and/or other enclosures are constructed of aluminum columns and beams with mesh screening. They must tie-in to the principal structure and may not exceed its height. Screen enclosures may not extend beyond the width of the “corner to corner” of the rear of the house structure and must maintain the 10 ft setback from the back of the Lot. The aluminum enclosure must have an anodized finish; mill finishes are not permitted. White colored frames are permitted only under existing roof line. Allowed colors for screen structures that extend outside of the existing footprint are charcoal, brown, black, and bronze. When enclosing a patio with solid walls, all siding and trim must match existing siding and trim of the main house. Remodeling a screen enclosure structure to include solid panels requires redesign. City permits are required.

Walkways, Pavers & Patios

All patios, walkways, and porch modifications require prior written approval by the ARC. Neutral or natural colors should be used. Owner is to make certain the irrigation system on his lot, adjoining lots, and any adjoining property owned by the Association operates in the same manner, to the same capacity, and irrigates the same grassy area as it did prior to the installation. The Owner at his expense shall be responsible for, replacing, repairing and relocating any sprinkler heads or irrigation pipes that have been damaged, changed to a different type or size, or dug out of the ground as a result of the modification. Any modifications or repairs necessary to the Association’s existing irrigation system shall be performed by a qualified irrigation installer at the expense of the Owner. Owner is responsible to ensure irrigation is adequate for coverage of lawn. Any expenses for irrigation work are the responsibility of owner and cannot be billed through the HOA. Any landscaping changes shall not cause erosion.

Exterior Paint

Whole house painting and color scheme changes require prior written approval by the ARC. Minor touchups of original color do not require approval. Color Schemes for Single Family and DR Horton Townhome Neighborhoods can be found on the Whisper Dunes website at whisperduneshoa.com.

Doors & Windows

Glass storm doors require prior written approval by the ARC. The following applies for any storm door visible from the street. The door must be a single panel full glass with a clear view. The only approved frame color is white and shall be at least 1 5/8” commercial grade aluminum. No decorative etchings are allowed. Handle hardware finish shall be brushed nickel, or a similar color.

The screen inserts, which come with the door are allowed in place of the glass panel for additional ventilation. Screens must be full panel with no middle bars.

Windows should remain the same color and style if replaced. Window screens are to cover only the bottom portion of the window.

Awnings

Awnings require prior written approval by the ARC. A detailed drawing indicating location is required. Awnings shall only be allowed in the back yard and must be retractable. The awning can be motorized or hand operated. If awning is motorized, electrical details must be submitted. The awning shall be installed by a qualified awning contractor. Awnings shall be affixed below the eave of the home and contain a protective aluminum hood. Awnings shall not contain support legs. The awning shall be manufactured by Sunsetter or equivalent and should be of a woven acrylic fabric. The color is subject to approval and must be a subdued color such as muted beige, blue or gray.

Roof Repair & Replacement

Roof repair or replacement requires prior written approval by the ARC.

Repair only: Repair shingles need to be same color, style, and brand as original. If shingles of the original color or brand are not available, the ARC must review and approve proposed shingles to be sure they are as close to original as possible. Specifications of existing shingles are as follows.

Specifications of original shingles:

- **Original Beazer Townhomes and Villas (Phase 1A & 1B):**
 - SHINGLE TYPE: 3-Tab Non-Architectural; BRAND: GAF; COLOR: Slate
- **Beazer Townhomes new roofs (4/2023):**
 - SHINGLE TYPE: GAF / HDZ Architectural / COLOR: Slate
 - DETAILS: GAF Sealer Ridge hip and ridge cap shingles. Weather Watch GAF ice and water seal underlayment on entire roof surface. Beazer townhome may be under warranty.
- **DR Horton Townhomes (Phase 1C):**
 - SHINGLE TYPE: IKO /5-Tab Architectural / COLOR: Cambridge Weatherwood
- **Single Family Homes: (Phase 2A, 2B, 3)**
 - TYPE: GAF / 5-Tab Architectural Timberline HD / COLOR: Weathered Wood

Replacement of Beazer Townhomes and DR Horton Townhome roofs:

Since the HOA is responsible for end-of-life roof replacement, exclusive to Beazer Townhome and DR Horton Townhome buildings, roofs must be replaced as a building unit using all materials, scope, and warranty

specified for roof replacements (see Specifications / Scope for roof replacements). Replacement of vents, fascia, and gutters to be the same color and style as original.

Replacement of Villa roofs:

The homeowner is responsible for replacement of Villa unit roofs. Villa's roof must be replaced using shingles that are the same style, color, and ratings as specified for roof replacements or approved equivalent. The underlayment, warranty, and other material and scope specified in the Specifications / Scope for roof replacements is at the homeowner's discretion. Complete removal of old shingles is required. The roofing surface over the porches of adjoining units should be replaced as a unit to avoid any interface between new and existing shingles. The interface between new and existing shingles shall not use any interface strip. It is the responsibility of the adjoining homeowners to negotiate with their adjoining neighbor to replace the porch roof surface as a unit. If adjoining neighbors cannot reach an acceptable agreement, an alternative solution can be submitted for Board review. Replacement of vents, fascia, and gutters to be the same color and style as original.

Specifications / Scope for roof replacements:

1. Obtain required city permit(s).
2. Removal of all layer(s) of roofing material(s).
3. Inspect & replace all rotten or damaged decking & fascia per code.
4. Inspect all Flashings. Replace all damaged flashings.
5. Re-nail decking to Miami-Dade code specifications.
6. Install new 3" face, White eave drip edge and Prostart starter strip shingles to the entire perimeter.
7. Install Weather Watch GAF ice & water shield in all valleys, around all penetrations & along all flashings.
8. Install new gooseneck exhaust vents, as required. Install new Lead shields on all plumbing projections.
9. Install Weather Watch GAF underlayment to entire roofing surface.
10. Install "Limited Lifetime" **GAF HDZ Architectural SLATE COLOR** Shingles, including GAF Sealer Ridge hip & ridge cap shingles.
11. Warranty Plan Selected: Golden Pledge -GAF 25-year workmanship transferable warranty.
12. Ventilation: Cobra 3/ 100' to code. Ventilation to be current to Florida building code & to manufacturer's requirements for warranty purposes.

Replacement of Single-family roofs:

Single-family building roofs must be replaced using shingles that are the same style, color, and ratings as specified for roof replacements or approved equivalent. The underlayment, warranty, and other material and scope specified for the Specifications / Scope for roof replacements is at the homeowner's discretion. The entire single family building roof must be replaced as a unit. Complete removal of old shingles is required.

Replacement of vents, fascia, and gutters to be the same color and style as original.

Shingles for Single Family Homes: TYPE: 5-Tab Architectural Timberline HD; COLOR: Weathered Wood

Fences

All fences installed by Owners requires prior written approval by the ARC. The goal is to maintain a consistency in the quality of the design, the materials, and the placement of any fence.

Fences shall be installed by a qualified fencing contractor. It's the Owner's sole responsibility to ensure the contractor has sufficient Commercial General Liability Insurance.

It is the owner's responsibility to make certain the location of the fence does not encroach onto any other lot, common area, Association owned property, nor any wetland conservation or utility easement, and does not block, obstruct or otherwise impede the designed drainage flow on his or any adjoining lots. For end units between townhome buildings, a 7.5 ft setback from the property line between buildings must be maintained open to allow for emergency and lawn care access to the back of the building from either end of the building.

Setbacks from street is 15' for corner lots, 10' from middle of common area sidewalk, 5' from chain link fence. If space allows, a 5 ft space should be maintained between the landscape buffer area and any fence, structure or patio to allow for access behind the Beazer townhomes for landscaping equipment and emergency response equipment. Fences are not allowed in the front yard. For single family homes, the fence shall be at least 20 feet from the front of the building, and must be installed on the boundary line between lots.

The only approved color is beige boards and rails. The suggested brand is Andrew Tan Vinyl, but other suppliers with same specifications are allowed.

Fence height shall be 6 feet and all fenced areas shall maintain equal depth so that all fences shall be in the same line with neighboring fences. All posts and other structural supports must be inside the enclosure.

Fences shall have a straight top and no finials or other decorative tops on the post or panels shall be permitted. A gate with a minimum of 3 feet wide to allow Association and its authorized representatives full access to each lot for the purpose of maintenance and other duties of the Association. All fence posts shall be anchored in concrete or approved equivalent.

For fences in the back of properties that back up to wooded or pond areas, a 4 ft high picket vinyl fence is allowed.

It is the owner's responsibility to make certain the irrigation system on their lot, the adjoining lots, and common area properties operates in the same manner, to the same capacity and irrigates the same vegetative

area as it did prior to the installation of the fence. It is the Owner's responsibility and expense to replace, repair or relocate any sprinkler heads or irrigation pipes that are damaged, changed to a different type or size or dug out of the ground as a result of erecting the fence. Any modifications or repairs necessary to the Association's existing irrigation system shall be performed by a qualified irrigation installer of the Association's choice, at the expense of the Owner.

The owner will be responsible for making certain that any required and necessary permits are obtained. The Association is not responsible for maintenance of any Owner Installed fence. The Owner is responsible for their fence maintenance including, but not limited to, repair, replacement, and pressure washing. All fences shall be maintained in a like new condition.

No dog runs or animal pens of any kind shall be placed or erected on the Property.

Pergolas

All pergolas installed by Owners requires prior written approval by the ARC. Material of construction shall be treated wood with at least four (4) 4" x 4" posts for support. Posts shall be secured to anchors designed to withstand hurricane force winds of 120 mph. Minimally, post shall be concreted anchored at least 18" into the ground. The color is to be the trim color of the building or approved neutral color.

The top must be slatted and cannot be solid. Maximum overall height of the structure cannot exceed 9 ft. The structure cannot impede routine landscaping maintenance and should be placed over concrete or paver patio. No part of the structure should extend past the house line. Owners must follow all local building codes and setback requirements. A building permit may be required. Please check with all county ordinances prior to commencement. The structure cannot be used for storage or housing. The structure cannot be screened or tarped. If curtains are used, they must be neat and tidy and be tied back to the vertical posts when not in use.

Maintenance of the structure is to be the responsibility of the homeowner and must be sufficient to maintain structural integrity and a clean, kept appearance. Owner is responsible for maintaining adequate insurance. (See Liability, Maintenance, Insurance section)

For DR Horton Townhome Neighborhood

All of the above guidelines should be followed with the following conditions. The pergola structure is prohibited from being attached to the building while the HOA maintains the insurance.

Play Structures

All play structures not permanently mounted:

- Must be stored inside overnight.

- Must be placed in the yard so as to NOT be in the way of landscaping activity
- Must be placed so the base is not visible from any street.
- Must not be more than 8 ft in height

All permanently mounted play structures require prior written approval by the ARC before installation. Material of construction shall be treated wood with at least four (4) 4" x 4" posts for support. The structure's footprint is not to exceed 10' x 10'. Posts shall be secured to anchors designed to withstand hurricane force winds of 120 mph. Minimally, post shall be concreted anchored at least 18" into the ground. The color is to be the trim color of the building or approved neutral color.

The top must be open or slatted and cannot be solid. Maximum overall height of the structure cannot exceed 8 ft. The structure cannot impede routine landscaping maintenance and should be placed an area not requiring landscaping activity. The structure must be placed so the base of the unit is not visible from any street. No part of the structure should extend past the house line. The structure should be installed at least 6ft from any structure or obstacle, such as a house, fence, or trees. Owners must follow all local building codes and setback requirements. A building permit may be required. Please check with all county ordinances prior to commencement. The structure cannot be used for storage or housing. The structure cannot be screened or tarped.

Maintenance of the structure is to be the responsibility of the homeowner and must be sufficient to maintain structural integrity and a clean, kept appearance. Owner is responsible for maintaining adequate insurance. (See Liability, Maintenance, Insurance section)

For DR Horton Townhome Neighborhood

All of the above guidelines should be followed with the following conditions. The play structure is prohibited from being attached to the building while the HOA maintains the insurance.

Swimming Pools

All pools installed by Owners requires prior written approval by the ARC. Swimming pools are allowed in the back yard of Phase 2A, Phase 2B and Phase 3 Parcels (Single Family) only. Placement of pool must be within property setback lines. All Owner installed swimming pools must meet state and local requirements and protected as to not be a danger to the community.

Garage Carriage Light Fixtures

To maintain uniformity, replacement lights fixtures shall be the same style & color as originally installed, including shape and size. Light fixtures should be black. The light should have a glass cylinder that hangs from the holder with the light bulb opening at the bottom.

Amenity Structures

All amenity structures and lawn structures must be approved by the ARC. Amenity structures should not hinder access for lawn maintenance. Amenity structures are permanent and include but not limited to the following:

- Air conditioning equipment and satellite dishes to be installed in way that is least conspicuous as possible.
- Emergency generators, pole mounted bird feeders, awnings and antennas are to be not visible from street.
- Satellite dishes
- Permanent propane tanks are to be buried, comply with NFPA, and local fire code requirements and connections not visible from the street or adjoining lots. Plans to hide the tank connections must comply with ARC guidelines and approved by the ARC. ARC approval for the tank installation including the plan to hide the tank connections must be in place before tank installation. Such tanks shall have a minimum ten-foot (10') setback from shared property lines.
- Outside lighting cannot shine or reflect on any other Residence or Common Area in a way that is a nuisance. (Section 10.6)

Items prohibited:

Temporary structures	Window A/C units
Freestanding car parking structures	Political signs, other signs, flags*, posters, etc.
Tree houses	Clothes drying lines and structures
Dog houses and dog runs	Front yard recreational equipment
Radio or antennas towers	

*Flag poles for American flag attached to the building in a conventional manner do not require ARC approval.

SECTION 3: LANDSCAPING STANDARDS

Landscaping has a tremendous impact on the aesthetic quality of your home. No significant change shall be made in the landscaping or plant material on the Lots. Any significant changes must have prior written permission by the ARC. The ARC recommends that the landscape plan and cost estimate be prepared by a registered landscape architect, landscape contractor or nursery designer.

Submission Requirements for New Landscape Plan

- Landscape site plan (at a minimum scale of one-inch equals thirty feet) showing the location, name and size of all plant materials
- Plant materials list (refer to Approved Plant List as found on Whisper Dunes website). Native plants are encouraged as they usually require less maintenance. Plants not on the approved plant list must include a description of the plant to assure they are not rapidly spreading, rapid growing to unacceptable size, or become unsightly.

- Location plan of and details for all site furniture and special site features.
- Landscape lighting plan. No spotlights, flood lights or high intensity lighting should be placed on any Lot that could be reflected on any other Residence or Common Area.

Landscape Plan Approval

Any new Landscape Plan must be approved by the ARC. Such approval shall be in writing and, once approved, installation of the new design must be in accordance with the approved plan. Any such approved landscaping shall be maintained as by the Owner as stated in Section 10.7 & 10.39. Maintenance of new landscaping beds is the responsibility of the owner and subsequent owners of that Lot. Even if pine straw is used, new areas will not be included in the HOA semi-annual pine straw replenishment program.

The WDHOA Plant List should be considered when choosing the types of plants for the landscaping beds. This list includes previously approved plants & trees as well as other native plants. Self-seeding flowers & plants are prohibited. The Plant List is not a comprehensive list, if the desired plant is not found on the list, a description of the plant that includes the species and a photograph must be included on the Modification Request.

Landscaping Beds

Pine straw is the approved landscaping mulch. Pine bark that is installed by Owners must follow the following stipulations. COLOR: shades of brown, no red, black, or white; TYPE: large bark, not shredded mulch; and the bark should be termite treated. Owners that replace pine straw with bark will assume the responsibility of maintenance. This responsibility will transfer to subsequent owners to maintain. Rock is only allowed under gutter downspouts and must be of natural color or brown. White rock is not allowed in any portion of the landscaping beds. Front landscaping beds must stay as original to the size and shape as it was constructed. Side landscaping beds shall remain the same width as the original.

Grass/Sod

All landscaping shall be maintained by the Association. However, the Association shall not be deemed a guarantor of such landscaping. Dead grass or plants must be removed and replaced by the Owner and at the expense of the Owner.

- Single Family Neighborhood. Approved lawn material is St. Augustine and/or Zoyza
- Multi-Family Neighborhoods. Bermuda or Zoyza
- St. Augustine grass sod was originally planted in the single-family neighborhood. Zoyza grass plugs or sod can be intermingled in these lawns.

Removal of dead vegetation on a homeowner's lot is the responsibility of that homeowner.

Trees

Trees shall not be cut or removed without prior written approval by the Board. All new trees must have approval before being planted. New trees cannot be planted in easements. Fruit trees are not allowed except in above ground containers. Removal of dead trees from a homeowner's property is the homeowner's responsibility.

SECTION 4: OTHER GUIDELINES

Parking

Vehicles shall be parked within the garage, individual driveways or in designated parking spaces. On-street parking is only allowed in designated parking spaces. Special event parking must be approved by the Association. No overnight parking in the pool parking lot without approval by the Association. Upon approval, a tag will be issued for display in the vehicle for a predetermined time. Vehicles in violation of parking rules may be towed at owner's expense.

Villa Motor Courts

Owners who share the villa motor courts shall park all vehicles within the garage or in designated parking spaces. Vehicles should not be parked anywhere within the 32' Villa Motor Court easement, including in front of garage or in the ingress & egress from the street.

Vehicles

No truck, commercial vehicle, limousine, mobile home, motor home, house trailer, utility trailer, camper, boat, boat trailer or other recreational vehicle or equipment, horse trailer, bus, passenger vehicle without current registration, van or the like shall be permitted to be parked or stored on any portions of the property unless they are parked within a garage. Owners' vehicles cannot show any commercial markings, signs, logos, displays, tool racks, saddle racks, or other elements of a commercial nature or otherwise indicates a commercial use.

Window Treatment

No shutters of any kind should cover exterior windows and doors on a Lot. Hurricane shutters that have been provided with the Lot should be used to protect from severe storms but only during the actual period within seventy-two hours before and seventy-two (72) hours after an anticipated severe tropical storm or hurricane. Windows and doors should not be covered by or coated with any foil or other reflecting or mirrored materials.

Holiday Lighting

Holiday lighting and decorations are permitted beginning October 15th and shall be removed not later than January 15th of the following year. Yard decorations and electrical cords should not be placed on the grass as it may hinder landscape maintenance. Lighting and decorations can be placed within the shrubs located in the front yard. Maintenance of shrubs and trees will not occur while decorations, lighting and cords are present. No spotlights, flood lights or high intensity lighting should be placed on any Lot that could be reflected on any other Residence or Common Area. Holiday decorations must not be deemed a nuisance to neighbors.

Pets

Owners may have two (2) household pets on each Lot, to include any service animal. Dogs weighing more than one hundred (100) pounds at maturity are not permitted and dogs that are 75% or more pit bull terriers are not permitted. All pets must be kept on a leash when outside. No pets shall be permitted to place or have excretions on any portion of other Owner's Property. All excretions shall be removed from the Property immediately. Pet Waste stations can be found throughout the community.

Signs & Flags

Signs: Signs are not permitted on any Lot. Signs are not permitted in windows that can be seen from the street, sidewalk or neighboring residence. The only sign permitted is a single sign for purpose of advertising the sale of Residence. Such signs shall not exceed 30" wide by 48" tall or be placed in easements between street and sidewalk per City code. Signs must be taken down no later than the day of closing. Open House signs shall be located in the yard of the home and in the Lighthouse roundabout only.

Flags: A flagpole for the American flag attached to the building is allowed. Any flag, other than the American flag, including but not limited to sports, welcome, garden, school, etc., is limited to one (1), may not be more than 14"x20" and must be placed in the landscaping bed or on the front porch.

No political signs or flags are allowed.

Garden Sculptures / Landscape Decor

Owners must submit an application of approval for all Front Landscaping décor. Front landscaping décor is limited to 3 items per Lot and not to exceed 24" in height. Items must be made of natural elements such as stone, concrete, metal, wood or glass. No plastic items or spinning items are allowed in the front landscaping.

Porches

Household furniture and appliances are not to be placed on a front porch. Only tasteful patio furniture and decor is allowed. Nor shall the front porch be used to store household goods other than delivery of packages with the expectation that any packages will be placed inside by nightfall.

Open back porches can contain a TV and a small refrigerator along with patio furniture and décor. Unless the back porch cannot be seen from any street or lot, no large appliances, household furniture, or household storage can be placed on the back porch.

Trash Containers & Garbage Service

Trash containers must be stored inside the garage or not visible from any adjoining Lot or any Street. Trash containers may be placed on the street no earlier than 5:00pm the night before the designated collection day and must be returned to storage before 6:00pm on the day of collection. All trash must be kept only in the closed containers. Pickup service is on Tuesday & Friday only.

Whisper Dunes has coordinated with Coastal Sanitation Service as it's a preferred trash service. We are encouraging all Owners to obtain Coastal Sanitation Service as their trash service.

Coastal Sanitation Service - MAIL: PO Box 35235 ZIP 32412 PHYSICAL ADDRESS: 1151 East 15th Street Panama City, Florida 32405 PHONE: 850-769-4304

SECTION V: FORMS

Forms must be fully completed and submitted through the HOA website at whisperduneshoa.com or cam@whisperduneshoa.com, along with all additional required documentation:

Forms & Required Documentation:

- Request for Modification Form
- Signature Page
- Survey (if applicable)
- Photos (if applicable)

By Email:

Send to current cam@whisperduneshoa.com or ARC Chairman

Hand-deliver or By Mail: *By Mail is Not recommended, may cause delay*