



Whisper Dunes

Architectural Review Committee (ARC) Guidelines



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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 following Neighborhoods:

Beazer Townhomes (Phase 1A and 1B)

Built by Beazer. Attached groups of 6 units; 54 total units

Beazer Villas (Phase 1A and 1B)

Built by Beazer. 4 units that share a villa motor court; 36 total units

DR Horton Townhomes

Built by DR Horton. Attached groups of six units - four buildings of six units and two buildings of five units; 34 total units

Single Family Homes (Phase 2A, 2B, and 3)

Built by Samuel Taylor. 129 total homes

Neither the ARC nor the Whisper Dunes Homeowners Association Board of Directors 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. 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 Whisper Dunes Homeowners Association Board of Directors. 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 Whisper Dunes Homeowners Association 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.

All exterior modifications, additions or improvements to any lot or structure must receive prior written approval from the Architectural Design Committee, which shall have the authority to approve or disapprove any such changes to ensure consistency, harmony and compatibility of design, color, materials and appearance with the surrounding homes and community aesthetic.

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 the resident portal 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, drawing, surveys, all details of plant locations, etc.) to the ARC through the portal.
3. The ARC reviews application forms and all related documents to confirm plans agree with the **ARC Guidelines** as well as the **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 requests. Preliminary approval may be issued prior to this meeting. If additional documentation or clarification is needed, the homeowner will submit them to the ARC chair.
4. The ARC forwards their recommendation to the Board of Directors for final review and approval.
5. The Whisper Dunes HOA property manager or ARC chair will notify the homeowner if the application is approved or disapproved.
6. Owners must complete the project within 12 months of the approval. If not completed within 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 Board of Directors reserves the right to view the finished project.
7. If an application is rejected by the ARC, the homeowner may appeal the ruling to the Board of Directors by submitting a written notice to the Board. Note: The homeowner must be present at the Board meeting when the issue is heard to state their side of the case.

Architectural/Landscaping Audit

The ARC, including some Board of Director members, will conduct an annual audit to identify changes in the community. Any changes that were conducted without written approval by the ARC will result in the homeowner receiving a violation letter. The homeowner will have 30 days to obtain approval via the ARC process. If the change is not given approval, the homeowner will have 30 days to restore the area to its original condition at the homeowner's expense. Any unapproved alterations can be identified at any time and will be handled as above.

SECTION 1: GENERAL SITE CONSIDERATIONS AND KNOWLEDGE

Lot Line Buffer and Easement

Any updates, improvements or additions shall not encroach on other lots, easements or buffer areas. 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 a homeowner starts designing their project. City permits may be required.

Community Walls and Fences

Community walls and fences have been erected as a visual barrier, decorative, architectural or safety feature. There are three community fencing sections - the wooden fence behind the Beazer Townhomes, the chain link fence on the north side of the property separating the Beazer & DR Horton Townhomes from the wooded area and the tan vinyl fence separating the single family homes from the right of way south of the property. Maintenance and/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 of the wooden fence behind the Beazer Townhomes, an easement of 5 feet shall extend into each affected lot from the community Landscape Buffer. For the chain link fence on the north side of the property separating the Beazer & DR Horton Townhomes from the wooded area, an easement of 5 feet 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-foot 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 and must be done in accordance with Panama City Beach city codes. ARC approval is required before removing any tree. Removal of dead bushes and invasive plants is the responsibility of the homeowner to keep in accordance with landscaping guidelines.

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-foot landscape buffer easement areas. No landscaping or vegetation removal or additions are allowed in the 25-foot buffer easement without approved ARC request.

Waste Management and Lot Draining

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 Florida Department of Environmental Protection.

Liability, Maintenance and Insurance of Improvements

Owners assume all liability risks associated with the engagement of contractors 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 homeowner's sole responsibility to ensure the contractor has sufficient Commercial General Liability insurance. The homeowner 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 or property damage 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 homeowner improvement. The homeowner 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 30 days of such notice.

The homeowner shall assume responsibility for insuring their improvement. In the event the improvement is damaged or destroyed by casualty, hazard, or other loss, the homeowner thereof shall either commence to repair the damaged improvement to like-new condition, replace or completely remove the damaged improvement at their expense within 30 days of such incident.

SECTION 2: ARCHITECTURAL STANDARDS

Screen Enclosures

Screen enclosures such as porches, lanais, patios and/or other enclosures are constructed of aluminum columns and beams with mesh screening. They must tie into 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 and Driveways

All patios, walkways and porch modifications require prior written approval by the ARC. Neutral or natural colors should be used. Homeowner is to make certain the irrigation system on his/her lot, adjoining lots and any adjoining property owned by the Association operates in the same manner and to the same capacity and irrigates the same grassy area as it did prior to the installation. The homeowner, at his/her 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 homeowner. The homeowner 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. Driveways may not be painted.

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 and 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 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 that come with the door are allowed in place of the glass panel for additional ventilation. Screens must be full panel.

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 the location is required. Awnings shall be allowed only in the backyard and must be retractable. The awning can be motorized or hand-operated. If the 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 and Replacement

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

Roof 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 can be found on Page 9.

Replacement of Beazer Townhomes and DR Horton Townhome Roofs

Because 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 at the bottom of this page). Replacement of vents, fascia, and gutters are to be the same color and style as original.

Replacement of Beazer Villas Roofs

Homeowners are responsible for the replacement of Villa unit roofs. Villa 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 in the Specifications/Scope for roof replacements is at the homeowner's discretion. The complete removal of the old shingles is required. The roofing surface over the garages of adjoining units should be replaced as a unit when possible to avoid any interface between new and existing shingles. It is the preferred responsibility of the homeowners to negotiate with their adjoining neighbor to replace the garage roof as a unit. Under the condition adjoining neighbors are unable to replace adjoining roof section at the same time, a w-metal flashing may be temporarily installed to separate roof sections of the separate properties. When the adjoining neighbor replaces his/her roof, he/she is responsible for the removal of the temporary flashing and shingle replacement to adjoining roof. Replacement of vents, fascia and gutters are to be the same color and style as original.

Replacement of Single Family Home 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.

Specifications/Scope for Roof Replacement

1. Obtain required city permit(s).
2. Removal of all layers of roofing materials.
3. Inspect and replace all rotten or damaged decking and fascia, per code.
4. Inspect all flashings and replace all damaged flashings.
5. Re-nail decking to Miami-Dade code specifications.
6. Install new 3-inch face, white eave drip edge and Prostart starter strip shingles to entire perimeter.
7. Install Weather Watch GAF ice and water shield in all valleys, around all penetrations and 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 and ridge cap shingles.
11. Warranty Plan Selected: Goldgen Pledge - GAF 25-year workmanship transferable warranty.
12. Ventilation: Cobra 3/100 foot to code. Ventilation to be current to Florida building code and to manufacturer's requirements for warranty purposes.

For Roof Repairs Only - Specifications of Original Shingles

1. Original Beazer Townhomes and Villas (Phas 1A and 1B)
 - Shingle Type: GAF/3-Tab Non-Architectural. Color: Slate
2. Beazer Townhome Roofs installed after April 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.
3. DR Horton Townhomes (Phase 1C)
 - Shingle Type: IKO/5-Tab Architectura. Color: Cambridge Weatherwood.
4. Single Family Homes
 - Shingle Type: GAF/5-Tab Architectural Timberline HD: Color: Weatherwood.

Fences

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

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

It is the homeowner's responsibility to make certain the location of the fence does not encroach onto any other lot, common area or Association-owned property nor any wetland conservation or utility easement and does not block, obstruct or otherwise impede the designed drainage flow on the homeowner's or any adjoining lots. For end units between townhome buildings, a 7.5-foot 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 feet for corner lots, 10 feet from middle of common area sidewalk and 5 feet from the chain link fence. If space allows, a 5-foot space should be maintained between the landscape buffer areas 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 an opening of a minimum of 3 feet is required 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-foot-high picket vinyl fence is allowed.

It is the homeowner'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 homeowner'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 homeowner.

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 homeowner-installed fence. The homeowner 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 homeowners require prior written approval by the ARC. Material of construction shall be treated wood with at least four posts measuring 4 inches x 4 inches 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 inches 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 feet. 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 city and 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 on Page 6).

Garage Doors

When replacing a garage door, it must be the same style as the original door. The garage door must be painted the same as the body color, except for DR Horton townhomes, which are white.

Play Structures

All play structures that are not permanently mounted:

- Must be stored inside at night.
- Must be placed in the yard so as not to be in the way of landscaping activity.
- Must be placed so the base is not visible from any street.
- Must not exceed 8 feet in height.
- Must have a top that is open or slatted and cannot be solid.
- Must have no portion of the structure extending beyond the house line.
- Must be installed at least 6 feet from any structure or obstacle, such as a house, fence or tree(s).

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 and must be an approved color.

Owners must follow all local building codes and setback requirements. A building permit may be required. Please check with all city and 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. The owner is responsible for maintaining adequate insurance. (See Liability, Maintenance, Insurance section on Page 6).

Swimming Pools

All pools installed by owners require prior written approval by the ARC. Swimming pools are allowed in the backyard 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 be protected as to not be a danger to the community.

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 to be permanent and include, but not limited to, the following items and guidelines:

- Air conditioning equipment should be installed in a way that is the least conspicuous as possible.
- Emergency generators, pole-mounted bird feeders, awnings and antennas are not be visible from the street.
- Satellite dishes should be installed in a way that is the least conspicuous as possible.
- Permanent propane tanks are to be buried and must comply with NFPA and local fire code requirements. Connections should not be visible from the street or adjoining lots. Plans to hide the tank connections must comply with ARC guidelines and be approved by the ARC. ARC approval for the tank installation including, the plan to hide the tank connections, must be in place before the tank installation. Such tanks shall have a minimum setback of 10 feet 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 of the Declaration of Covenants).
- Prohibited Items:
 - ◊ Temporary Structures
 - ◊ Freestanding car parking structures
 - ◊ Tree houses
 - ◊ Dog houses and/or dog runs
 - ◊ Radio or antenna towers
 - ◊ Window A/C units
 - ◊ Political signs or other signs, flags*, or posters
 - ◊ Clothes drying lines and structures
 - ◊ Recreation equipment in the front yard

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

Garage Carriage Light Fixtures

To maintain uniformity, replacement light fixtures shall be of similar style and 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.

Addresses / House Numbers

Resident address numbers should be no larger than 6 inches tall. For single family homes, the numbers are to be placed above the garage door. For multi-family residences, the numbers should be above the garage door or on a porch pillar. For residents of the Beazer Villas, house numbers may be mounted on the wall facing the street and may not exceed 16 inches in height. Recommendations for better visibility by first responders will be considered.

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 Plans

- The landscape site plan must be at a scale of no less than 1 inch = 30 feet and must show the location, name and size of all plant materials.
- The owner must submit a plant materials list (refer to the Approved Plant List found on the 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 ensure they are not rapid spreading or rapid growing to unacceptable size or become unsightly.
- The owner must submit a location plan and details for all site furniture and special site features. Plants from the approved plant list being planted in an existing bed do not require ARC approval.
- In regard to a 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 by the owner as stated in Sections 10.7 and 10.39 of the Covenants. Maintenance of new landscaping beds is the responsibility of the owner and subsequent owners of that lot.

The Whisper Dunes Homeowners Association Plant List should be considered when choosing the types of plants for the landscaping beds. This list includes previously approved plants and trees as well as other native plants. Self-seeding flowers and plants are prohibited. The Plant List is not a comprehensive list, and 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 must be a shade of brown. Red, black and/or white is prohibited.
- The bed shall use large bark, not shredded mulch, and the bark shall be treated for termites.
- Owners that replace pine straw with bark will assume responsibility of maintenance. This responsibility will transfer to subsequent owners.
- Rock is only allowed under gutter downspouts and must be of natural color or brown. White rock is not permitted 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.
- Plants on the Approved Plant List or Florida Friendly List being added to an existing landscape bed do not need approval from the ARC prior to planting.
- Dead plants may be replaced by the same type of plant or any plant on the Approved Plant List without ARC approval.

Grass/Sod

Landscape services shall be provided 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 Zoysia or Bermuda.
- Multi-Family Neighborhoods: Approved lawn material Bermuda and/or Zoysia.
- St. Augustine grass sod was originally planted in the single-family neighborhood. Zoysia 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 and must follow Panama City Beach municipal codes.

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.

Trees and plants are to be maintained and are not permitted to trail over fences that are shared by neighboring lots.

Garden Sculptures / Landscape Decor

Owners must submit an application of approval for all front landscaping décor. Front landscaping décor is limited to three items per lot and should not 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 permitted in the front landscaping.

SECTION 4: Approved Plant List

Trees / Large Palms

Note: Trees on the approved plant list require approval of the ARC prior to planting.

- Bald Cypress
- Bottle Brush
- Sabal Palm
- Sylvester Palm
- Crepe Myrtle
- Dahoon Holly
- Mule Palm
- Medjool Palm
- Little Gem Magnolia
- Live Oak
- Nellie R. Stevens Holly
- Vitex

Small Palms

- Coontie Palm
- Cardboard Palm
- European Fan Palm
- Saw Palmetto
- Chinese Fan Palm
- Silver Saw Palmetto

Bushes/Shrubs

- American Beauty Berry
- Dwarf Yaupon Holly
- Florida Anise
- Oleander
- Podocarpus
- Dwarf Camellia
- Encore Azaleas (various)
- Soft Touch Holly
- Yaupon Holly
- Dwarf Oleander
- Dwarf Podocarpus
- Oakleaf Hydrangea
- Plumbago
- Viburnum
- Pineapple Guava
- Dwarf Bottle Brush
- Pittosporum (various)
- Hibiscus
- Sago Palms

Plants / Flowers

- African Iris
- Split Leaf Philodendron
- Evergreen Giant Liriodendron
- Muhly Grass
- Foxtain Fern
- Rosemary
- Flax Lily
- Society Garlic
- Sand Cord Grass
- Dwarf Fakahatchee Grass
- Agapanthus
- Bulbine
- Blue Daze
- Adigio Grass

SECTION 5: Forms

Form Guidelines

Forms must be fully completed and submitted through the resident portal or via email at cam@whisperduneshoa.com, along with all additional required documentation.

By Email

Sent to current management company at cam@whisperduneshoa.com or to the ARC Chairman

Hand Delivery or via Mail

Sending forms via mail is not recommended due to potential delays.

Forms and Required Documentation

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