

Naples Reserve Website: Replacement copy  
CORAL HARBOR NEIGHBORHOOD – FAQ  
As of April 21, 2026

1. What happened to the original Coral Harbor Supplemental Declaration?

The Supplemental Declaration recorded on January 9, 2017, was revoked by vote on March 17, 2026, and is now null and void.

2. What governs Coral Harbor now?

Coral Harbor is governed by the same Declarations, Governing Documents, Rules & Regulations, and Community-Wide Standards as all of Naples Reserve.

3. Does Coral Harbor still have a Reserve Fund for painting or roof replacement?

No. The Reserve Fund was eliminated by vote on March 17, 2026. After completion of the neighborhood's initial exterior painting cycle in December of 2026, the fund was closed and any remaining balances were returned to Villa owners.

4. What is a "Villa" in Coral Harbor?

A Villa is an attached single-family home separated from an adjacent Villa by a structural Party Wall.

5. What is a "Party Wall"?

A Party Wall is the structural fire separation between two Villas.

It:

- Extends from the foundation to the roof as originally constructed
- Is built of CMU (concrete masonry unit)
- Functions as a fire-rated and structural separation system

It does NOT include finishes or non-structural elements such as drywall, paint, trim, or decorative features.

6. What are Exterior Party Walls and Lanai Walls?

Exterior Party Walls

- Located outside lanai areas
- Contribute to exterior architectural appearance
- Must comply with approved paint and design standards
- Require DRC approval to change

Lanai Walls

- Enclose lanai spaces (screened or enclosed)
- May include structural framing
- Interior finishes may vary

Only exterior wall portions outside lanais must be uniform in appearance between Villas.

7. What is a Villa Roof?

A Villa Roof is the complete, separate weather protection system covering each Villa structure, extending to the Party Wall/fire separation line.

By the Florida Building Code, Villa roofs are structurally independent (2 separate roofs) although they may share cosmetic elements such as ridge caps where applicable.

8. What are the rules for Villa roof repair or replacement?

Villa roof repair and replacement standards align with all homes in Naples Reserve. Roof work must:

- Match approved or original materials, color, and design
- Maintain structural integrity and waterproofing
- Comply with Florida Building Code
- Receive prior DRC approval

9. Who is responsible for Villa maintenance and repairs?

Villa lot owner maintenance and repair responsibilities align with all homes in Naples Reserve. Each Owner is fully responsible for maintaining their home and all associated improvements in accordance with community standards.

10. What counts as “Damage,” and who is responsible?

Damage is physical harm caused by an Owner, guest, or contractor that requires repair or replacement.

Damage does NOT include:

- Normal wear and tear
- Cosmetic imperfections
- Age or weather-related deterioration
- Pre-existing conditions

Lot Owners are responsible for any damage they cause, including damage to neighboring Villas, consistent with Naples Reserve standards.

11. How is enforcement handled?

Enforcement for Villas lot owners follow the same process and standards as all homes in Naples Reserve. The Association may enforce compliance and recover costs as permitted under the governing documents.

12. What are Villa exterior painting standards?

Villa lot owner exterior painting standards align with all homes in Naples Reserve. Exterior painting must:

- Maintain a consistent and harmonious appearance
- Use approved colors and finishes
- Follow DRC guidelines

13. Who is responsible for exterior painting?

Exterior painting responsibility for Villas lot owners aligns with all homes in Naples Reserve. Each Owner is responsible for painting their own home. Timing and contractors may vary, but all exterior surfaces must ultimately maintain visual consistency with approved community standards.

14. What are the rules for access to another property for repairs?

Access rules for Villas align with all homes in Naples Reserve. When repairs require access to another Owner’s property:

- Reasonable access must be granted with proper notice
- Work must be limited to necessary areas
- Work must be performed by licensed contractors
- Disruption must be minimized
- An easement for such access is recognized under the governing documents

EXISTING FAQ that can stay on website:

## May a Villa Owner make changes or modifications to a Villa?

Any modifications to the Villa that affect the external appearance or structural integrity, including changes to party walls or roofs, require prior written approval from the Design Review Committee (DRC). Villa Owners should obtain approval before proceeding with any alterations to ensure compliance with the neighborhood's rules and covenants.

## What are the Coral Harbor Paint Schemes (Body/Trim & Garage/Front Door)?

- Paint Scheme C: Repose Gray/Pure White/Indigo Batik
- Paint Scheme E: Creamy/Tawny Tan/Riverway
- Paint Scheme F: Oyster Bay/Casa Blanca/Harvester
- Paint Scheme L: Accessible Beige/Tony Taupe/Foggy Day
- **Paint Scheme U: Smoky Azurite/Extra White/Charcoal Blue**
- **Paint Scheme R: Rain/Extra White/Dovetail**

Which Florida Paint exterior paint products are used:

- Plastiflex Textured Elastomeric Patching Compound brush grade — to repair cracks smaller than the width of a credit card
- Florida Paints SunTech Acrylic Urethane Elastomeric Sealant Caulk
- Florida Paints #941 Rust Blok — for any rust affected or bare metal areas Florida Paints 1320 Glades 100% Acrylic Exterior Satin — for body and trim/garage
- Florida Paints 8430 Allgrip Acrylic Semi-Gloss exterior face of entry doors and frames
- See the Coral Harbor paint selections samples in [Paint Concierge - Coral Harbor at Naples Reserve](#)

Update this part:

## Coral Harbor first exterior paint cycle

Villa owners started a 4-year exterior painting project in October of 2024. 100% of the funding came from the Villa Reserve fund. The new painting changed from Sherwin Williams paint to a high-quality paint from Florida Paint. ~~There is no change to the colors,~~ **The** quality of the paint **was upgraded.**

- Year 2024: 23 buildings - villas 14541-14875 on outside of circle and villas 14542-14880 on inside of circle
- Year 2025: 22 buildings - villas 14871-14755 on outside of circle and villas 14876-14768 on inside of circle
- Year 2026: **44** buildings - villas 14751-14667 on outside of circle and villas 14756-14664 on inside of circle **and**
- ~~Year 2027: 22 buildings—~~villas 14663-14547 on outside of circle and villas 14660-14550 on inside of circle

Click [HERE](#) to see a graphical representation of these cycles.

## What kind of paint is on the exterior of a Villa?

- Villas painted prior to October 2024: Sherwin Williams
- Villas painted in October 2024-**2026**: Florida Paints

## Where can I purchase exterior paint?

- ~~Villas painted prior to October 2024: purchase from Sherwin Williams~~
- Villas painted in October 2024-**December 2026**: and forward, purchase from [Florida Paints](#):

1201 Airport Pulling Road South  
Naples, FL  
239-732-6664

1. Identify as resident of Naples Reserve Coral Harbor
2. Have paint scheme letter (see above)
3. Indicate what is needed — body, trim/garage, front door or all 3

I would love to update the map colors, but can't figure out how, maybe you could help me, Gary?

Villa 14736/14740 change Letter in blue from L to R

Villa 14728/14732 change Letter in blue from E to C

Villa 14744/14756 change Letter in blue from C to U