



FAQ: Coral Harbor Common Maintenance

Q: What is a "Villa" in the Coral Harbor neighborhood?

A: A "Villa" is an attached single-family dwelling within the Coral Harbor neighborhood. Each Villa shares at least one wall with an adjacent Villa. These properties are designed as single family attached homes, with common structural elements such as shared walls.

Q: What are the maintenance responsibilities of a Villa Owner?

A: Villa Owners are responsible for interior and exterior maintenance, repair and all improvements of the Lot keeping it in a clean, safe and orderly condition. This includes structural maintenance of walls, roof, windows, skylights, patio screens, doors, fixtures, and equipment. Owners must equally share the cost of repairing and maintaining the structural and interior portions of the party wall.

Q: What are the consequences if a Villa Owner damages shared elements like the party wall or roof?

A: If damage to shared elements (e.g., a party wall or roof) occurs due to negligence or intentional misconduct by a Villa Owner, that Owner will be responsible for covering the entire cost of repairs or replacement, rather than sharing the cost with other Owners.

A party wall is a shared wall between two Villas. Each Villa Owner is responsible for the maintenance and repair of the unfinished surface of the party wall within their residence. If damage to the wall is caused by negligence or willful misconduct by one Owner, that Owner will bear the full cost of repair.

Q: What happens if a Villa Owner breaches the covenants?

A: If a Villa Owner breaches any of the covenants, the Association has the right to enforce the rules in accordance with the provisions of the Declaration. This could include taking corrective action or imposing penalties as outlined in the governing documents.

Q: What is the Villa Reserve Fund and how does it work?

A: The Association collects money from all Villa Owners to cover the cost of exterior painting and roof replacement when these items reach the end of their useful life. While Villa Owners are responsible for maintaining and repairing exterior paint and roofs during their lifespan, the cost of full painting and replacement is shared equally among all Villa Lot Owners. If the reserve is insufficient, each Villa Lot Owner will need to cover the remaining cost.

Q: How is the Villa Reserve funding collected?

A: The funding is collected quarterly as part of the HOA fee. The Villa Owners vote on the funding annually in October as part of the HOA budget process.

Q: Who is responsible for the painting of Villas?

A: Each Villa Owner is responsible for routine maintenance, including washing and repairs to the exterior of their Villa. All Owners are required to participate in the periodic painting efforts organized by the Association (usually every 7-10 years). Owners may choose to paint their Villas more frequently than the neighborhood paint project, but they must obtain prior written approval from the Design Review Committee (DRC); this does not relieve them from the contributions to the Villa Reserve Fund.

Q: Who is responsible for the roof of a Villa?

A: Each Villa owner is responsible for the maintenance, including washing and repairs to the roof. The Villa Reserve Fund may only be used for roof replacement at the end of the roof's natural life (based on a 25-year life).



Q: May a Villa Owner make changes or modifications to a Villa?

A: 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.

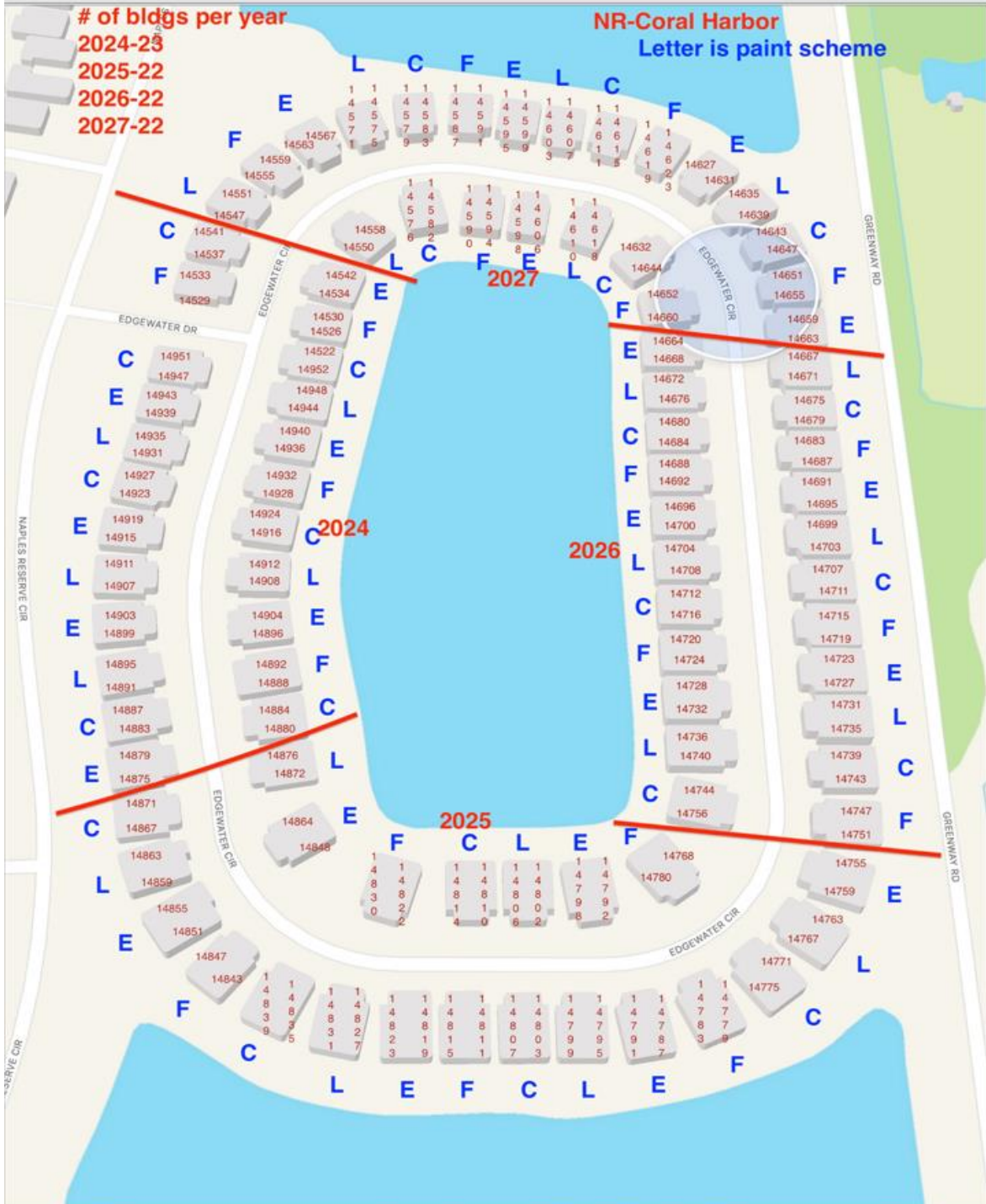
Q: What happens if a Villa Owner neglects their maintenance responsibilities?

A: If a Villa Owner neglects their maintenance duties, such as failing to repair damage to the Villa or the party wall, the Association may step in to perform the necessary work after providing reasonable notice. The cost of such work would be charged to the Owner who failed to maintain their property.

Q: Coral Harbor first exterior paint cycle

A: 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, just the "grade" and quality of the paint.

- 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: 22 buildings - villas 14751-14667 on outside of circle and villas 14756-14664 on inside of circle
- Year 2027: 22 buildings - villas 14663-14547 on outside of circle and villas 14660-14550 on inside of circle





Q: Coral Harbor Paint Schemes (Body/Trim & Garage/Front Door)

A:

- 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

Q: What kind of paint is on the exterior of a Villa?

A:

- Villas painted prior to October 2024: Sherwin Williams
- Villas painted in October 2024 and forward: Florida Paints

Q: Where can I purchase exterior paint?

A:

- Villas painted prior to October 2024: purchase from Sherwin Williams
- Villas painted in October 2024 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

Q: Florida Paint exterior paint products used:

A:

- 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