

**PROPOSED SECOND AMENDED AND RESTATED  
ARCHITECTURAL REVIEW BOARD (ARB) GUIDELINES  
REFLECTION LAKES MASTER ASSOCIATION, INC.  
Revised: February 2021**

**1. PREAMBLE**

- 1.1. All capitalized terms used herein shall be as defined in the Second Amended and Restated Master Association Covenants and Restrictions for Reflection Lakes (“Master Declaration”).
- 1.2. The purpose of these Guidelines is to supplement and implement the requirements in the Master Association Governing Documents. If any conflicts arise between the following Guidelines or the Rules and Regulations the order of precedence is the Master Declaration, the Rules and Regulations, and these Guidelines.
- 1.3. Article 13 of the Master Declaration is the primary area of the homeowners’ association documents that deals with the operation and organization of the ARB. The ARB Members understand that the Board of Directors of the Reflection Lakes Master Association Inc. (“Board”) appoints and may remove the members of the ARB and that the Members serve at the pleasure of the Board.
- 1.4. ARB requests must include current ARB application form, plans, site plans, material specifications, finishes, colors, insurance certificates, contractor license etc. as applicable.
- 1.5. Electronic submission of complete application packages is strongly encouraged. Management will provide an electronic application form in Adobe Reader format that may be downloaded and completed electronically. All attachments are strongly encouraged to be electronic and submitted along with the completed application form. Submit the documents either via e-mail to the on-site manager or on CD to the Master Association office located in the Clubhouse. If submission is via CD then a printout of the completed application form (without attachments) must accompany the CD. The applicant is responsible for verifying that all portions of the electronic package are complete and legible, failure to do so may delay approval of the application. Electronic file formats shall be in one of the following: .PDF, .DOCX, .JPG, .BMP, .PPS, .HTML, and .XLSX or their successor formats. Other file formats can only be used if the applicant provides a properly licensed copy of the program required to read the file along with their application. A paper/hard copy of the application package may be submitted in lieu of an electronic package.

- 1.6. **ARB Fast Track Approvals.** The original concept of the fast track was for landscaping issues that could present a safety concern. However, whenever an Owner leaves for an extended period or has an opportunity to get fast service or better price if done quickly, exceptions may be made. Painting a new color will not be fast tracked and will require full board approval at the monthly meeting. Any new concept will also require full board approval.
- 1.7. **ARB Inspection and Request Follow Up.** All completed and approved projects are subject to inspection by Association Management and/or the ARB. The ARB may determine if the change matches what was requested and approved on the application. Not all items will be checked, but they could be. The ARB must be notified upon completion of an approved project.
- 1.8. **Completion/Inspection.** Projects approved by the ARB must be completed within 90 days of approval unless the project is a pool or addition. Pools and additions must be completed with 180 days of approval. The homeowner must notify the Association office if the project is not completed within that timeframe and may be required to re-submit an application.
- 1.9. **Appeal of ARB Denial.** In the case of an ARB denial of an owner's request, the owner may make a written request for a hearing at the next scheduled ARB meeting. The ARB may work with the owner to suggest alternative methods or materials that will meet ARB approval. If the ARB denies a request at the appeal hearing, the owner may then appeal to the Master Association Board of Directors for a final decision.
- 1.10. **Enforcement.** The ARB Guidelines are a governing document as outlined in the Master Declaration. Article 12 of the Master Declaration addresses Compliance and Enforcement. If a homeowner commences a project covered in the ARB Guidelines without ARB application and approval or refuses to abide by an ARB decision, the homeowner will be subject to the remedies as outlined in Article 12, which may include fines or loss of use of Common Areas.

## 2. CRITERIA FOR COMMON APPROVAL ITEMS

- 2.1. **Additions.** Any permanent building addition to a property or unit must be approved by the ARB.
  - 2.1.1. Professional site plans or blueprints must be submitted with the application showing types of materials to be used and colors of materials.
  - 2.1.2. Additions cannot extend beyond the existing sides of the house.

2.1.3. If landscaping will be changed due to the addition, a separate application with landscaping changes must be submitted to the ARB.

2.2. **Air Conditioners.** Window air conditioning units are not allowed. Wall mounted air conditioning units will be considered on a case-by-case basis.

2.3. **Antennas.** This section applies to antennas, satellite dishes, and other devices ("Receivers"), including any poles or masts ("Masts") for such Receivers, for the transmission or reception of television or radio signals or communication signals. All Antennas and Satellite Dishes must be submitted for ARB approval.

2.3.1. **Condominiums (any type of building where the outside walls are common and not the sole responsibility of the Owner.)**

2.3.1.1. A satellite dish cannot exceed 39.37 in diameter and must be approved by the ARB and condominium association before installation. Any other type of receiving or transmission antenna also requires the same approval. The placement of any antenna/dish requires ARB and association approval. A plan must be submitted showing the exact location and method of installation and conform to the following guidelines:

2.3.1.2. An antenna/dish cannot be installed on a roof, chimney or on the ground.

2.3.1.3. Approval to drill into walls of common elements must be obtained from the condominium association responsible for that building. Exact mounting plan of any antenna/dish must be submitted with request.

2.3.1.4. Maintenance of a satellite dish is the responsibility of the Owner.

2.3.2. **Single Family, Executives and Villas.** Plans for installations of any type of receiving or transmitting antennas on single-family, executives or villas must be submitted to and approved by the ARB. Reflection Lakes has standards in place to maintain the cosmetic appearance of the property. Federal Communication Act rule 47 C.F.R. Section 1.4000 prohibits several restrictions and must be complied with. The association also wants to ensure that a neighbor's property is not adversely affected. Therefore, unless prohibited by law, the following guidelines have been established:

2.3.2.1. Dish diameter cannot exceed one meter (39.37"). Placement of any antenna or dish must be on the rear or rear corner of a home.

2.3.2.2. Placement must not be on the roof, chimney or front of a building.

2.3.2.3. If the home shares an outside wall with another home, the antenna must be mounted on a wall common to the requesting Owner.

2.3.2.4. Antennas may not interfere with their neighbor's ability to receive wireless transmissions of any kind.

2.3.2.5. Antenna installation and use must comply with all federal and state requirements, as well as any Lee County rules and regulations.

- 2.4. **Awnings.** All window awnings must have ARB approval prior to installation.
- 2.5. **Driveways.** ARB approval is required for any driveway replacement or modification. Driveway replacement must be consistent with the original color and type of driveways installed by the Developer.
- 2.5.1. Staining of driveways a different color is prohibited.
  - 2.5.2. Driveway widening must also be approved by the ARB and must use pavers consistent to original pavers.
  - 2.5.3. Driveways may not be widened beyond the width of the garage.
  - 2.5.4. A sidewalk going into a driveway will not be allowed
  - 2.5.5. Poured concrete or stamped concrete driveways and front walks are prohibited.
  - 2.5.6. Clear sealing of driveways is allowed and does not require ARB approval.
- 2.6. **Exterior Lighting.** The ARB must review and approve exterior lighting throughout the Community. It also recognizes, where appropriate, Owners' desire for individual differences in taste. In all cases, Owners must apply to the ARB for light fixture replacement and any other type of exterior lighting and its approval must be received prior to installation.
- 2.6.1. **Condominiums:** Exterior lighting must be coach light and must be the same color as the others on the building. All Units within a Condominium Association must have identical light fixtures or be of a similar type to meet approval of the ARB.
  - 2.6.2. **Villas:** Exterior lighting must be coach light type and a color that is harmonious to the color of the building.
  - 2.6.3. **Estate, Executive and Platinum Homes:** Due to Architectural diversity, more latitude is given to Estate, Executive and Platinum Homes. Exterior lighting and fixtures must be a harmonious color and may be constructed of brass, wrought iron or other materials as long as they are properly maintained. Size must be appropriate for the location of the fixture.
- 2.7. **Fences.** All fences require ARB approval prior to installation. ARB applications for fences must be submitted with a survey (by a registered land surveyor) showing the proposed location of the fence. Applications without a survey will be denied.
- Approval or disapproval of a fence will be based on the following criteria.
- 2.7.1. A fence is intended for the rear yard area and must not encompass the side or front property. Deviations must be approved by the ARB.
  - 2.7.2. Fence location must be in compliance with recorded property line as shown on the Plats or a survey.
  - 2.7.3. Dog runs are not permitted.

- 2.7.4. Fence material can be aluminum picket (1" x 1") or PVC of the same size. PVC must have at least a 15-year guarantee.
- 2.7.5. Fence color must be white. No other color is allowed.
- 2.7.6. The fence must be 42-48 inches high.
- 2.7.7. Gates must be wide enough to allow maintenance equipment to enter and egress for lawn and or lake maintenance.
- 2.7.8. The Lake Maintenance Easement (LME) must be observed (no fences within LME) to allow proper maintenance of lakes. Side property fencing must end at the LME line on both sides. Drainage easements (DE) must also be observed (no fences within DE) to allow proper maintenance of the drainage facilities located within these easements. Side property fencing must end at the DE line.
- 2.7.9. Fence may not be installed on any common area, easement or preserve within Reflection Lakes.
- 2.7.10. The fence must comply with county and state laws. Proper permits for fence installation are required. The installer needs to be properly insured and licensed. Proof of these requirements must be submitted with the ARB request.
- 2.7.11. Homeowners are responsible for proper maintenance of their fence.
- 2.7.12. The fence installation and footprint must comply with all Governing Documents.
- 2.7.13. Any modification to existing fences must be approved by the ARB.
- 2.7.14. If a privacy fence is desired to block an undesired view or gain privacy for a small area, plans must be submitted to the ARB showing the need and type of fence. A privacy fence cannot encompass the entire yard.

2.8. **Fountains/water features.** ARB approval is required for all above-ground fountains or water features permanently installed on a property.

2.9. **Garage Doors.** Replacement garage doors must be of the same type and the style as other garage doors in the community. Changing the color of the garage door or replacement with a garage door other than an exact match of style of the existing garage door requires ARB approval. Garage doors must be painted in one of the approved colors (see Color Chart for Reflection Lakes). Garage doors can be painted house body color or accent color but cannot be painted the "trim" color. Garage doors on either side of a Villa must be painted the same color.

2.10. **Landscape.** ARB approval is not required for replacement of existing landscaping as long as the plants are planted in the same bed with no changes to the bed footprint. Annuals and perennials can be planted within existing beds without ARB approval.

**ARB approval is required for:**

- 2.10.1. Changes in landscape design that requires replacement of plants or trees with new varieties.
- 2.10.2. Removal or addition of trees of any size.
- 2.10.3. Trees that are removed must be replaced unless the ARB consents to removal without replacement.
  - 2.10.3.1. Palm trees must be replaced with a palm tree at least 6 feet in height.
  - 2.10.3.2. Hardwood trees can be replaced with any variety of hardwood at least 6 feet in height.
  - 2.10.3.3. Foxtail palms are preferred as a replacement to coconut palms.
- 2.10.4. Exotic and nuisance plants as defined by Lee County or the State of Florida are prohibited.
- 2.10.5. Ficus trees or bushes are prohibited.
- 2.10.6. Sod may not be planted directly against a house or garage. A minimum of two feet of mulched bed must be maintained against the unit.
- 2.10.7. Property line plants are to be cocoplums. Plants are to be maintained to a height not to exceed 48". Existing non-cocoplum approvals are exempt from material types. However, ARB has not waived height requirements.
- 2.10.8. Substitution of cocoplums on property lines that abut conservation areas and preserves is allowed. Cocoplums can be substituted for native type species. In addition, height variances may be changed to allow for higher bushes. Reason: an Owner that lives along a preserve may wish to add plants that are consistent with the current preserve planting.
- 2.10.9. Villas, Executives and Platinum series homes must maintain at least one row of foundation bushes across the front. Landscaping plans will be approved on a case-by-case basis
- 2.10.10. Stone as a landscaping material is allowed in areas that do not come in contact with grass that is cut, as stones could be thrown by mower blades.
  - 2.10.10.1. Stone color must be harmonious with the rest of the landscaping
  - 2.10.10.2. Stone can be used in the front of a house as long as there is a barrier (curbing or other barrier) between the stone and the grass. This is a concern for the Villas and Executives where landscaping services are provided by the Association and the stones could be thrown by mower blades. The Association is not responsible for damage caused by flying stones if there is not a sufficient barrier between stones and grass in the Villas and Executives.
  - 2.10.10.3. Stone cannot exceed an area that is larger than 10 percent of the existing property, as it is intended to accent landscaping only.
- 2.10.11. The following types of landscape edging are permitted to separate mulched areas from turf areas unless restricted by Condominium Associations: Single rows

of pavers or bricks; segmented concrete edging; continuous or segmented concrete curbing.

- 2.11. **Mailboxes.** Mailboxes may not be changed in style, size or color from the original design installed by the developer.
- 2.12. **Mosquito Screens.** Must be approved by ARB prior to installation. In no case are panel screens permitted which result in a permanent external frame.
- 2.12.1. White frames (not gray or black) with black or charcoal fiberglass or similar looking non-metallic screening.
- 2.12.2. Fully retractable and not visible from the outside of the Home when not in use.
- 2.12.3. No cross-support bars or support tracks or standing panels.
- 2.12.4. Cannot be permanently installed over a portion of the garage door
- 2.12.5. May not be left down over closed garage doors for extended periods of time or on a consistent basis.
- 2.13. **Paint.** Exterior paint colors must be chosen from the official Reflection Lakes color chart (available in the Association office and online at Sherwin Williams). If the house is being painted by a contractor, ARB approval is still needed even when a house is painted a color scheme from the Reflection Lakes color chart since the ARB needs to verify the contractor's license and insurance. If being painted by the owner with a color scheme from the Reflection Lakes color chart, no ARB approval is required.
- 2.13.1. Houses that are currently painted a non-official color do not need to be immediately repainted. However, when the house is repainted in the future by the current owner or a subsequent owner, it must be painted an approved color scheme even if the existing color was approved previously by the ARB.
- 2.13.2. Garage doors on all units (single-family, Executives and Villas) must be painted the main or accent color of the house or white. They may not be painted the trim color.
- 2.13.3. Trim colors may only be used on soffits/fascia, gutters, front doors or shutters.
- 2.13.4. Side by side Executive Homes and single-family homes may not to be painted the same color scheme as neighbors on either side.
- 2.13.5. Villas must be the same color on both sides, including house, trim and garage doors.
- 2.14. **Pools.** Plans are subject to review.
- 2.14.1. Cages must be white, black or bronze aluminum with black or charcoal fiberglass or similar looking non-metallic screening.
- 2.14.2. Pools without cages must be fenced with white aluminum fencing (see paragraph 2.6 for Fence requirements).
- 2.14.3. Pools and pool cages cannot extend past the side of the home.

2.14.4. When approving pools, ARB will include a requirement that the Owner will restore all grades and drainage swales. Damage to sidewalks, streets, driveways, landscape is to be restored within 30 days of substantial pool completion.

2.15. **Ponds.** Ponds of any kind, including miniature ponds and fish ponds, are not allowed.

2.16. **Roofs.** ARB approval is required for all roof replacements.

2.16.1. Only roof tile selections in a similar style as originally offered by the Developer are approved. The intent is to preserve the original Developer's "look", not a specific type of material. As technology develops newer and better materials replacement tiles will not be limited to only concrete tile.

2.16.2. Owners should consider the house color when choosing new roof tiles and find a color that harmonizes with the house color.

2.16.3. Executive homes cannot have the same color roof tile on the two attached houses, although they can be the same style. Single-family homes may have the same style but not the same color roof as neighbors on either side.

2.16.4. The entire roof of a Villa must match in color and style. See section 7.8.2 of the Master Declaration. Villa co-owners under the same roof should replace their roof at the same time and apply for ARB approval together. If a Villa co-owner needs to replace their roof but cannot get agreement from the owner of the other Villa under the same roof to replace his or her half of the roof, the Villa co-owner may apply to the ARB for roof replacement but the ARB application must explain in detail, with engineering drawings, the method for replacing their half of the roof and how colors of the entire roof will match. If an exact color match to the existing tiles is not available, then written permission must be obtained from the other Villa Owner to have his or her roof tiles painted or stained to the same color as the new roof tiles. The Villa Owner doing the re-roofing is responsible for the cost of painting or staining the adjoining Villa's roof tiles.

2.17. **Storm Protection.** ARB approval is needed for all storm protection. Storm protection must meet the design standards below.

2.17.1. **Design Standards.** All permanently installed storm protection must conform to these options:

2.17.1.1. Shutters must be colored to match or harmonize with the exterior of the home or be white or clear.

2.17.1.2. Impact Windows. All window replacement frames must be white. If the current home has windows with mullions or "grids", it is preferred that the replacement windows be "colonial" in style and have mullions or grids. Plain windows are also acceptable. Any other style of window is not allowed.

2.17.2. Any and all storm protection must contain a certification that the product, and installation, meets or exceeds the standards set by the Florida State Building Code,

current edition, and all applicable Lee County Building Codes. This requirement may be met via a statement on the estimate or contract that the product, and installation, meets or exceeds the most recent impact standards of the Florida State Building Code, and all applicable Lee County Building Codes.

2.17.3. Storm protection may be deployed (i) during a storm threat, or (ii) while the unit is not occupied. Specifically, storm protection may be deployed when a hurricane or tropical storm warning or watch is in effect, and must be removed within 7 days after the threat has passed. If no hurricane warning or watch is in effect, for asset protection, safety, security and comfort purposes, storm protection deployment is also allowed if the Parcel will not be occupied for more than 48 consecutive hours, provided, however, such storm protection must be removed within 7 days of the unit being reoccupied after the absence. Residents that belong to a condominium section are subject to these guidelines in addition to any rules and regulations imposed by their Condominium Association and Florida law.

2.18. **Yard Decorations.** The Master Declaration places responsibility for approving changes to the landscaping of units on the ARB. The purpose of this section is to assist in maintaining an objective policy commensurate with the design standards of the Community while allowing some measure of personal freedom with regards to taste.

2.18.1. **Four Square Foot Exemption.** In general, sculptural landscape decor may be displayed in the front of properties so long as the decor does not cover a total area of greater than 4 square feet and no more than 4 feet in height without seeking ARB approval. Such exempt sculptural decor must be neutrally colored and in keeping with Community appearance standards. Children's play items, discarded/reused tools and items such as sanitary fixtures are examples of unacceptable items.

2.18.2. **Approval of Décor.** Any yard decoration that does not meet the Four Square Foot Exemption and is installed for more than 30 days must have ARB approval prior to installation, except unglazed terracotta pottery is permitted on paved surfaces or in mulched landscaping areas unless restricted by Condominium Associations.

2.18.3. **Amount.** Owners are limited to five plants in containers (not planted in the ground) in the front of their property or unit.

2.18.4. **Resolution of Resident Complaints.** If there is a complaint from neighbors about an item included in the Four Square Foot Exemption or other landscaping or décor items, the ARB shall determine the acceptability of the item. Homeowners should make their complaint in writing to the Association Manager and the ARB.