Abaco Pointe HOA Rules and Regulations

Revision January 2026

Introduction & Authority

The Abaco Pointe HOA Board of Directors is responsible for ensuring the Declaration, Bylaws, and Rules & Regulations of the Association are enacted and enforced. This document will provide owners, lessees, and guests with Rules & Regulations intended to help ensure the quality of life and collective investment of Abaco Pointe homeowners. Please refer to the Declaration of Restrictive Covenants for the Abaco Pointe Homeowners Association for other use restrictions in the Abaco Pointe Community. All documents may be viewed or downloaded from https://cambridgesouthwestflorida.appfolio.com/connect/shared_documents

Applications for Improvements

Approval of the Architectural Review Committee (ARC), Article IX is required for any improvement or modification that in any way alters the exterior appearance of any structure, lot, or area inside a pool screen. These include but are not limited to building or driveway notifications (i.e., windows, doors, skylights, painting, roofs, pavers, shutters, fencing, pools, screens, landscaping, parking, and house additions).

1. Each Owner is responsible for submitting an application to the ARC Board requesting approval of Plans and Specifications for all projects that modify, change, or improve the external appearance of their property as outlined in Article VII of the DCCR.
2. An application form for this purpose is attached. Additionally, the Owner applicant must assure compliance with the Architectural Review Requirements section of the Declaration.
3. The Owner is responsible for any damage to their own property or common areas caused by approved modifications, but the Association retains responsibility for pre-existing common area conditions.

General Rules

1. **Outdoor Play Equipment:** Unless otherwise approved, must be stored out of sight when not in use. This applies to front, back, and side yards.
2. **Storage Sheds:** Storage sheds are not permitted.
3. **PODS:** Portable on Demand Storage "PODS" units may be stored on driveways for a period not to exceed seven (7) days in any six-month period with proper notification to the property manager.
4. **Trash/Recycling:** Trash and recycle bins remain in the garage unless within 24 hours of

pickup

5. **Quiet Hours:** Contractors and builders are only permitted on the grounds during certain hours. Gasoline, electric, and Pneumatic powered tools should not be operated outdoors or in an open garage except as follows: **M-F (7:30am-5:30pm) Saturday (8am - 4 pm)**.
    - Such operation on Sundays and Holidays is prohibited. Those same hours also apply to homeowners and residents' use of outdoor power tools.
    - An exception to this rule shall be made for utility vendors (i.e., Comcast, FPL, Teco, Collier County Utilities, etc.).
6. **Parking (Street):** Because streets are two-lane, street parking creates congestion and increases accidents. **There is no street parking day or night except as follows**
    - Only commercial or vendor vehicles may park on the street during business hours.
    - Residents and guests are limited to garages and driveways with exception for gatherings at residents' homes where street parking is permitted, provided that side of the street is used and fire hydrants must be kept clear. We ask this to conclude by overnight hours (10pm-6am).
    - Residents with extended stay houseguests may request a parking permit for parking in the community lot that will exceed one overnight (10pm-6am) stay. Please contact HOA management to notify us of the need.
7. **Garage Doors:** Must be kept closed when not in use.
8. **Vehicle Storage:** Owners are encouraged, but not required, to store personal vehicles in garages for aesthetic purposes. Personal vehicles may be parked in driveways at any time, regardless of garage capacity, provided they do not block sidewalks or access. All properties can accommodate 4 vehicles in garage and driveway space and not impede any HOA facilities or walkways.
9. **Overflow Parking:** If community parking is needed for more than 1 day/night, please reach out to the management company to arrange it.
10. **Sidewalk Blocking:** Automobiles parking on the driveway may not block the sidewalk's walkway. All properties have a sidewalk easement that cannot have a car parked on or blocking the sidewalk.
11. **Prohibited Vehicles:** Large commercial motor vehicles (as defined in §320.01(25), F.S., e.g., over 26,001 lbs GVWR or 3+ axles) may not be parked overnight except in enclosed garages. Personal vehicles, including pickup trucks, motorcycles, and work vehicles with logos or tools (that do not meet the commercial motor vehicle definition), may be parked in driveways. Recreational vehicles and boats may be parked in back yards if not visible from the street, per Florida law.
12. **For Sale Signs:** No vehicle displaying a "for sale" sign shall be parked on a driveway, sidewalk, lawn, or common area.
13. **Construction Materials:** Materials left on a driveway or in a yard longer than one week require permission from the HOA and may never be stored on the street.
14. **BBQ/Grills:** Portable BBQ/Grills are permitted in rear and side yard only and must be stored out of sight from roadways.
15. **Open Houses:** Open houses may be held during reasonable hours, typically weekends from 12:00 PM to 5:00 PM, but other times are permitted with notice to management for

safety coordination. One sign is allowed in the front yard; no signs in common areas.

16. **Vendor Interactions:** Owners, residents, tenants, and guests shall not interfere with, harass, or directly interact with vendors or contractors hired by the Association to perform work on common areas or individual properties (e.g., landscaping, maintenance, or repairs). All communications, requests, or concerns regarding vendor work must be directed through the property management company. Exceptions are permitted for immediate safety hazards or emergencies, in which case Owners should notify management as soon as possible afterward. Violations may result in enforcement per the Compliance and Enforcement section.

Leases/Renting

1. Leases require Association approval based on objective criteria such as background checks and compliance with governing documents, which shall not be unreasonably withheld.
2. No Owner may lease his/her residence for a period less than ninety (90) days and no more than three (3) times per calendar year, without prior written approval of the Board.
3. Sale and Lease applications for board approval can be obtained by contacting the management company or website.
4. Leases must specifically state that the tenant lets the Unit subject to the terms and conditions of Declaration and that if the Unit Owner becomes delinquent in paying any monetary obligations of the Unit, the Association may demand that the tenant pay to the Association the subsequent rental payments until all the monetary obligations of the Unit have been paid in full.

Landscaping and Other Exterior Guidelines

1. Significant landscaping changes require ARC review and approval. Minor decorative items (e.g., garden flags, small statuary, plantings within the garden bed) do not require approval unless they alter drainage or visibility.
2. Exotic and nuisance plants as defined by Collier County or the state of Florida are prohibited.
3. For guidance, please refer to the approved plant list.
4. Homeowners are prohibited from trimming, planting, adding, or otherwise working in the Common Areas. Any notifications require ARC approval.
5. Planters/containers are permitted in back yards or lanais, provided they do not obstruct access or drainage.
6. Artificial plants are permitted if they mimic natural appearances and comply with Florida-Friendly Landscaping standards.
7. Planting around utility boxes and water meters is prohibited. Utility easements are to be respected and treated the same as common areas.
8. Screening with approved shrubs is encouraged around mechanical equipment for aesthetics, but not required if it would unreasonably increase costs or interfere with

function.

9. Garbage cans must be stored out of sight in garages to prevent wildlife attraction.
10. Pets must be always on a leash and under the owner's control when outside the home.
11. Pet waste must be picked up and disposed of by the homeowner. Pet waste is prohibited from being disposed of in the common areas or empty construction lots.
12. Front yard foundation shrubbery planted in front of the window sight lines need to be kept to a height not to exceed 6 feet. Tree stakes are to be moved after the tree has been planted for 1 year. Trees/bushes/shrubs that require staking after the initial one-year period need to be staked at the homeowner's expense with Duckbill tree anchors.
13. Summer and winter annuals shall conform to the approved plant list. If plant types other than those on the list are desired, specific approval must be obtained.
14. Vegetable or fruit-bearing plants are permitted in back yards, provided they are not visible from the street or common areas and comply with approved plant lists.
15. Edging materials must be durable and approved by ARC for functionality.
16. Landscape beds/plants and pavers inside the lanai must be kept free of weeds and maintained at the homeowners' expense.
17. Trimming and pruning of trees and palms over 14 feet tall are the responsibility of the homeowners and at the homeowners' expense. Trimming/pruning of shrubs and bushes over 8 feet tall are the responsibility of the homeowners and at the homeowners' expense.
18. Homeowners that replace, trim, move, or otherwise perform maintenance in landscape beds may not hold HOA landscape vendors liable for the condition, performance, or replacement of said materials.
19. It is the homeowner's responsibility to replace and pay for any dead shrubs/plants or trees beyond the warranty period.
20. Yearly "Hard Cuts" will be performed without exception and may not be refused by the homeowner (Ex: fire bush, hibiscus, bougainvillea, etc.).
21. Irrigation relocation or changes of head heights due to plant growth, installation of generators, changes to landscape design, or similar issues are at the sole expense of the homeowner.
22. The routine injection of palms to prevent insect infestation and disease is encouraged, but it is at the sole expense of the homeowner.
23. Trees and plants that are infected with contagious diseases must be promptly removed by the homeowner. The HOA may remove a diseased tree or plant at the expense of the homeowner.
24. Dead sod as a result of homeowner's pool overflow will be replaced at the homeowner's expense. This is not limited to individual yards and includes all common areas affected as well.
25. The HOA board reserves the right to trim, relocate, or remove any planting that it finds does not represent a neat and attractive appearance after proper written notification is given to correct such violations.
26. The HOA Board reserves the right to modify the landscape guidelines at any time.

Storm Protection

1. All permanently installed storm protection must conform to one of the following two options: (a) Colored to match or harmonize with the exterior of the home, or (b) Clear.
2. Non-permanent hurricane shutters made of metal or clear plastic may remain up during the hurricane season of June 1 to November 30. Metal shutters that remain up must be colored to match or harmonize with the exterior of the home.
3. Unpainted metal, plywood, and other protection are permitted only during hurricane watches, hurricane warnings, and hurricanes.
4. Packet submitted to the ARC for approval must contain a certification that the product and installation meets or exceeds the standards set by the Florida State Building Code and Collier County Building codes.
5. The installation of generators requires ARC approval.

Pools/Hot Tubs

1. All pool and cage designs and construction require ARC approval.
2. Cages must be bronze aluminum with black fiberglass or similar looking non-metallic screening or bronze aluminum fencing.
3. Pools cannot extend past the side of the home and require ARC approval.
4. All hot tub installations require ARC approval.
5. The homeowner is responsible to restore all grades and drainage swales. Damage to sidewalks, streets, drives, and landscape is to be restored within 30 days of substantial pool completion.

Flagpole Policies

Chapter 720.304 (2) Florida Statutes

1. No permanent flagpole may be installed in "no-plant" zones.
2. Only one (1) flagpole is permitted not to exceed twenty (20) feet in height (permanent or portable) with up to two (2) flags allowed to be flown.
3. The size of the flags cannot exceed 4 1/2 feet by 6 feet.
4. Prior to any modification where digging, grinding, or trenching will occur, the owner or vendor is required to call NO-CUTS (Dial 811). If a line is severed, the owner will bear the responsibility and cost to make the repair.

Outdoor Lighting Policies

1. All outdoor lighting and patio lights must be approved by the Association, through an ARC request and maintain a uniform color of 3000K.
2. Such lighting shall not be a nuisance to adjoining Owners.
3. Such lighting shall not be unsightly or not in keeping with the aesthetics of the surrounding area.
4. No colored rope lighting is allowed.

5. Appropriate holiday adornments will be allowed on Homes each year and must conform to contemporary styles. Blow-up characters are not allowed. Adornments are allowed 30 days prior to the holiday and must be removed 7 days following the holiday.
6. All solar landscape lighting must be approved through an ARC request.
7. Call NO-CUTS (Dial 811) before digging.

Signage Policies

1. Real Estate signage is allowed per the community guidelines after approval by the Association.
2. The signs must comply with the HOA design requirements (Contact HOA management).
3. Open House signs may be placed ONLY in the front yard of property. Signs on the side yard and back yard are prohibited. Open House signs are not permitted on any common grounds.
4. The board has approved for alarm signage to be permitted within 8 feet of the entrance of the home and must be in an existing mulch bed.
5. Signage requires ARC approval except for political, religious, or security signs permitted under Florida law.

Fencing - Abaco Policy Resolution

Fences are allowed with ARC approval in the rear yard, if they meet the following guidelines:

Location:

1. A survey shall be presented to determine the exact location of all property pins and easement lines. All measurements must be made off the building structure and property survey pins.
2. Fences are not permitted in the front or sides of the yard or in any type of easement without board approval.
3. Any fence facing the street must be covered with bushes to hide the appearance from the street view. Gates are not included in this.
4. If the fence is to be used as a pool barrier in lieu of a lanai, the fence must meet the criteria of the Residential Swimming Pool Safety Act (Florida Statutes chapter 515.29).

Gates:

1. A minimum of (1) gate is to allow for landscape maintenance access. Additional gates may be required based on maintenance equipment needs.
2. Gates shall be forty-two (42) to forty-eight (48) inches wide and single swing only.
3. Homeowners may install a pedestrian gate at the front of the fence where it connects to the structure if desired.
4. Gates on pool barriers must open outward, be self-closing, and equipped with a

self-locking latch device located on the inside of the gate.

Fence Specifications:

1. Fences shall be forty-eight (48) inches in height.
2. The bottom of the fence shall be installed 4" from the ground.
3. The fence shall be aluminum and black in color, have 2"x2" posts embedded in concrete, 4" picket spacing, 1"x1" pickets with smooth top rail and bottom rail.
4. Additional curved or decorative slats or spikes are not allowed.
5. Fences shall have a maximum of 4 corners total, and all corners shall be 90 degrees. The back of the fence shall be straight and parallel to the back of the house.
6. Fences are to be installed only by a licensed and insured contractor and all Collier County codes must be followed with permits.
7. The owner is responsible for any and all care and maintenance of the fence.

Requirements for Modification Request:

1. ARC modification request form.
2. Copy of property survey along with photos detailing locations of survey flags/stakes.
3. Proposed fence location, dimensions, gate locations, and gate sizes.
4. Fence details (height, color, style, etc.).
5. Fence contractor's license and insurance.
6. Location and description of any planting buffer.

Board contact

No member of the board is to be contacted on their personal email, phone or text for HOA business by owners. Owners can only contact and communicate through the management company.

Structures and Antennas

1. **Satellite Dishes:** One (1) standard home size satellite dish (approximately 39 inches or less) is allowed to be installed on your home. You are required to submit an ARC request; the ARC may require particular placement or landscape screening for the dish, as long as it does not unduly interfere with the reception.
2. The antennas/Satellite Dishes must follow the federal Over-the-Air Reception Devices ("OTARD") rule.

Compliance and Enforcement

- **Compliance:** All residents, tenants, and guests are expected to cooperate with the management team and members of the Board of Directors. They must give their name and address number if so requested. Residents must communicate respectfully; threats

or harassment may result in enforcement actions after due process.

- **Enforcement:** Violations will be addressed per §720.305, F.S., with 14-day notice, a hearing opportunity, and fines not exceeding $100/day (max $1,000 aggregate unless higher in Declaration).
- Any rule or scenario not specifically mentioned in this document will be handled in accordance with the Declaration, Bylaws, and Florida law. The HOA Board reserves the right to modify the guidelines at any time. Previously installed and approved by ARC are grandfathered exempt to guideline changes as long as no substantial changes are done. (ex: if a light of the wrong color burns out, you must upgrade to the current light standard but you would not have to replace a current working light to a new standard)

Approved Plant List

Palms & Cycads

Scientific Name	**Common Name**
Acoelorrhaphe wrightii	Paurotis Palm
Adonidia merrillii (formerly *Veitchia*)	Christmas Palm / Dwarf Royal
Bismarckia nobilis	Bismarck Palm
Butia capitata	Pindo Palm / Jelly Palm
Carpentaria acuminata	Carpentaria Palm
Caryota mitis	Fishtail Palm
Chamaerops humilis	European Fan Palm
Coccothrinax crinita	Old Man Palm
Cocos nucifera	Coconut Palm
Cyrtostachys renda	Lipstick Palm
Dypsis lutescens (syn.	Areca Palm

Chrysalidocarpus)	
Pandanus utilis	Screw Pine
Phoenix canariensis	Canary Island Date Palm
Phoenix dactylifera	True Date Palm
Phoenix reclinata	Senegal Date Palm
Phoenix roebelenii	Pygmy Date Palm
Phoenix sylvestris	Sylvester Palm
Rhapis excelsa	Lady Palm
Sabal palmetto	Sabal Palm / Cabbage Palm
Wodyetia bifurcata	Foxtail Palm
Zamia furfuracea	Cardboard Palm / Zamia

Trees

Scientific Name	**Common Name**
Acer rubrum	Red Maple
Bauhinia blakeana	Hong Kong Orchid Tree
Bucida buceras	Black Olive
Bursera simaruba	Gumbo Limbo
Callistemon viminalis	Weeping Bottlebrush

Coccoloba uvifera	Seagrape
Delonix regia	Royal Poinciana
Gordonia lasianthus	Loblolly Bay
Ilex cassine	Dahoon Holly
Ilex vomitoria 'Pendula'	Weeping Yaupon Holly
Lagerstroemia indica	Crape Myrtle
Ligustrum lucidum	Glossy Privet / Ligustrum Tree
Magnolia grandiflora	Southern Magnolia
Myrica cerifera	Southern Wax Myrtle
Peltophorum dubium	Yellow Poinciana
Pinus elliottii	Slash Pine
Quercus laurifolia	Laurel Oak
Quercus virginiana	Live Oak
Swietenia mahagoni	West Indian Mahogany
Tabebuia aurea (syn. *caraiba*)	Silver Trumpet Tree
Taxodium ascendens	Pond Cypress
Taxodium distichum	Bald Cypress

Shrubs, Groundcovers, & Others

Scientific Name	Common Name
Alpinia zerumbet 'Variegata'	Variegated Shell Ginger
Bougainvillea spectabilis	Bougainvillea
Breynia disticha	Snow Bush
Brunfelsia grandiflora	Yesterday, Today, and Tomorrow
Chrysobalanus icaco	Cocoplum
Codiaeum variegatum	Croton
Conocarpus erectus	Buttonwood (Green/Silver)
Cordyline fruticosa 'Black Magic'	Black Magic Dracaena
Crinum amabile	Queen Emma Lily
Crinum asiaticum	Crinum Lily
Cuphea hyssopifolia	Mexican Heather
Dianella tasmanica	Flax Lily
Dietes iridioides (or *bicolor*)	African Iris
Dracaena arborea	Tree Dracaena
Eugenia myrtifolia (or *Syzygium*)	Eugenia / Brush Cherry
Euphorbia milii	Crown of Thorns

Evolvulus glomeratus	Blue Daze
Galphimia gracilis	Thryallis
Gardenia jasminoides	Gardenia
Hibiscus rosa-sinensis	Hibiscus
Ilex vomitoria 'Schillings'	Schillings Dwarf Holly
Ixora coccinea	Ixora
Jasminum multiflorum	Downy Jasmine
Juniperus chinensis 'Parsonii'	Parson's Juniper
Lantana camara	Lantana
Leucophyllum frutescens	Texas Sage
Ligustrum japonicum	Japanese Privet / Ligustrum
Liriope muscari	Liriope (Evergreen Giant)
Muhlenbergia capillaris	Muhly Grass
Ophiopogon japonicus	Dwarf Mondo Grass / Lily Turf
Pennisetum setaceum	Fountain Grass
Pittosporum tobira	Pittosporum
Plumbago auriculata (syn. *capensis*)	Plumbago
Podocarpus macrophyllus	Podocarpus / Yew Pine

Rhaphiolepis indica	Indian Hawthorn
Schefflera arboricola	Dwarf Schefflera
Spartina bakeri	Sand Cordgrass
Spathiphyllum 'Clevelandii'	Peace Lily
Strelitzia nicolai	White Bird of Paradise
Strelitzia reginae	Orange Bird of Paradise
Tradescantia spathacea (syn. *Rhoeo*)	Dwarf Oyster Plant
Tripsacum floridanum	Florida Gamagrass / Fakahatchee
Viburnum odoratissimum	Sweet Viburnum / Awabuki

NOT PERMITTED without express special Permission:

- Ficus, Mexican Petunias, Non-native Florida species

In Southwest Florida (Naples/Bonita/Ft. Myers), the trend is shifting toward "Coastal Elegance." The following natives are specifically prized for increasing curb appeal, reducing water bills, and creating that high-end, established Florida look. Here are additions to our previous list for 2026.

1. Statement Palms & Cycads

These are architectural plants that serve as focal points. They are expensive to buy mature, instantly adding perceived value to a property.

Common Name	Scientific Name	Why it Adds Value

Florida Royal Palm	*Roystonea regia*	**The Estate Look.** This is the ultimate luxury palm. It has a smooth gray concrete-like trunk and a vibrant green crown shaft. It creates a formal, high-end avenue look often seen in Port Royal or Old Naples.
Silver Saw Palmetto	*Serenoa repens* 'Cinerea'	**The "Blue" Texture.** While the green variety is common, the **Silver** variety is highly coveted. It is incredibly slow-growing and hardy. Landscape architects use these to contrast against green foliage.
Florida Thatch Palm	*Thrinax radiata*	**The Tight-Space Problem Solver.** Unlike huge canopy trees, this palm grows slender and slow. It is perfect for tight spaces near lanais or pool cages where you want a tropical look without the mess.
Coontie	*Zamia integrifolia*	**The Structural Groundcover.** This is Florida's only native cycad (a dinosaur-era plant). It looks like a small palm/fern hybrid. It is expensive, slow-growing, and virtually indestructible once established. It is also the host plant for the beautiful Atala butterfly.

2. Show-Stopping Flowering Trees

The previous list missed the best native flowering trees. These replace high-maintenance exotics like the Hong Kong Orchid.

Common Name	Scientific Name	Why it Adds Value

Geiger Tree	*Cordia sebestena*	**Orange Flowers Year-Round.** This tree is a stunner for coastal properties. It produces rough, dark green leaves and brilliant orange clusters of crepe-paper-like flowers. It is highly salt-tolerant and attracts hummingbirds. *Note: Best for frost-free areas (coastal Naples/Marco).*
Satinleaf	*Chrysophyllum oliviforme*	**Two-Tone Foliage.** This is arguably the most beautiful native foliage tree. The leaves are glossy green on top and a shimmering copper/bronze on the bottom. When the wind blows, the tree "flashes" colors. It serves as a fantastic specimen tree.
Lignum Vitae	*Guaiacum sanctum*	**The "Living Gem."** An incredibly slow-growing, dense tree with gnarled bark and beautiful blue-purple flowers. It is rare and expensive, signaling a high-end, thoughtful landscape.

3. Functional Shrubs & Hedges

These replace generic hedges (like Ficus or Hibiscus) with hardy, colorful alternatives that don't need constant spraying.

Common Name	Scientific Name	Why it Adds Value
Simpson's Stopper	*Myrcianthes fragrans*	**The Fragrant Hedge.** A perfect native alternative to Eugenia or Ficus. It has small, fragrant white flowers and red berries that birds love. It can be kept as a dense hedge or manicured into a small tree to show off its smooth, peeling bark.

Firebush	*Hamelia patens*	**The Wildlife Magnet.** If you want butterflies and hummingbirds, this is the #1 plant. It blooms non-stop with tubular red-orange flowers. *Tip: Buy the true native (var. patens), not the "African Firebush" sold at big box stores.*
Walter's Viburnum	*Viburnum obovatum*	**The "Snowball" Effect.** In spring, this shrub is completely covered in white blooms. It is very dense, making it an excellent privacy screen that requires far less water than non-native hedges.

4. Groundcovers & Wildflowers

Used to replace turf grass or fill large beds.

- **Beach Sunflower** (*Helianthus debilis*): A spreading groundcover with happy yellow daisy-like flowers. It is incredibly drought-tolerant and perfect for coastal ("beach chic") vibes.
- **Sunshine Mimosa** (*Mimosa strigillosa*): A turf alternative that can be walked on. It has fern-like leaves that close when touched and puffy pink "powderpuff" flowers.

Pro-Tip for SW Florida Properties

If you are looking to increase property value, focus on **"Layering."**

1. **High Canopy:** Live Oak or Slash Pine (from your original list).
2. **Mid-Story:** Satinleaf or Geiger Tree (from this list).
3. **Low-Story:** Coontie or Silver Saw Palmetto (from this list).

This creates the lush, established, and "expensive" look associated with high-end Naples architecture.