

# **Community & Design Guidelines**

## ***For Corazón de Oro Property Owners***

### **Puerto Armuelles, Panama**

#### **Vision**

Corazón de Oro is designed as a community that is welcoming, not isolating, and facilitates interaction and enjoyment of the beauty and tranquility of nature. Corazón de Oro was conceived as an alternative to over-the-top big luxurious homes behind tall walls or behind gates that you can find in some expat communities.

Corazón de Oro is an attractive, welcoming, and desirable place to live. By following the guidelines in this document, we can maintain those qualities and ensure that Corazón de Oro will always be a place that has:

- A cohesive look and feel
- A place where every home, beachfront & non-beachfront, enjoys ocean breezes and views
- Consistently high-quality houses
- Long-term owner satisfaction
- Stable & rising property values

#### **Architectural style**

Diversity, originality, and individual expression are encouraged. The goal of these guidelines is to foster diversity while also maintaining a sense of design unity throughout the Corazón de Oro. A cohesive look produces an attractive place to live and helps secure your property investment in the long term.

Corazón de Oro property owners can choose to build our Living In Panama House or a house of their own design. Regardless of the house design, the guidelines in this document must be adhered to.

**The Living In Panama House.** We designed the Living In Panama House specifically for tropical living. Air flow and venting were carefully considered so residents would not be forced to

use air-conditioning. The Living In Panama House is a one-story house that comes in 1 to 3 bedroom models. The models are easy to adapt to your individual needs. The house's dimensions and overall size can be modified as long as the resulting design complies with the guidelines in this document. You can learn more about the design of the Living In Panama House on our website, [LivinginPanama.com](http://LivinginPanama.com), [here](#).

**House Height.** Corazón de Oro is envisioned as a one-story community. It is the easiest home for local builders to construct and it allows owners to age in place. All the Living In Panama House models are one-story. However, some people desire a 2-story home. As long as the set-backs, outlined below, are adhered to, owners can build 2-story homes at Corazón de Oro. Also, for 2-story homes, the first floor can be no higher than 12" off the ground.

**Setbacks.** The goal of these setback requirements is to provide a feeling of openness, to allow for views and breezes throughout the community, and for privacy between homes. Given that people in the tropics spend a significant amount of time on their porches, these setbacks will help provide visual and aural privacy, and so that residents won't need to go indoors to get a feeling of privacy.

Another important goal of the setback requirements is so the community does not end up with huge "McMansions" packed onto the building lots. There are plenty of other communities in Panama where this is accepted. We aim to be different, and special.

Below are the setback requirements for Corazón de Oro:

- 20' setbacks - for front yard
- 15' setbacks - for all structures, except ranchos & carports, for side and rear yards
- 10' set back - for carports and ranchos (gazebos), if they are open structures

**Guest Houses and Accessory buildings**, such as studios, workshops, or swimming pool buildings are permitted, as long as they comply with the setbacks described in this document.

**Single Family Residential.** Corazón de Oro is for residences only. No hotels or businesses that service customers within Corazón de Oro or businesses that produce bothersome noise are

allowed. The exception is the operation of a boat storage and launch business or charter fishing business, but only if it is operated in the area reserved for a boat storage and launch business. However, all such marine businesses must abide by rules of the property owner association.

**Roofs.** Roofs should be low pitched (under 4/12).

**Fences.** Fences provide enclosure, privacy, security, and aesthetic detail to individual homes. Given the community's goal to preserve views, and allow ocean breezes to the greatest extent possible, **no solid fences are permitted.**

Fences can be made of concrete, wood, or steel fence posts/columns with infill screens, bars, or lattice in between. Other options include live fences (which are made up of living trees), spiny shrubs, bushes, etc.

**Septic Tanks.** Septic tanks are required in the **Corazón de Oro** neighborhood, since there is currently no municipal sewage service available in our area. Septic tanks are to be located no closer than 10 ft. from any property line. Septic tanks are to be maintained by the property owner to such a degree that they do not cause any inconvenience or odor to anyone in the community.

**Trees and other plantings.** Homeowners are free to plant and garden as they like. The only exception is if a tree or other planting causes a threat to another property,

**Security** . Each homeowner is responsible for their own security.

**Maintenance.** Each property owner is responsible for the maintenance of his or her own property.

**Maintenance of Common Use items.** All property owners in **Corazón de Oro** must agree, as part of the Purchase Agreement to form an association and to collect the money and to hire a person(s) to maintain the interior road, community beach access, and associated plantings. Please note that road maintenance is not difficult, nor expensive. It merely requires the

installation of a few truckloads of gravel on the road surface every year, or two, as well as weed control. It should also cover any needed pruning, maintenance of the plantings along the road and beach access. The maintenance cost of the road, beach access and plantings is minimal, approximately \$1000 a year as of 2020.

The owners of Living in Panama will cover the cost of this maintenance until there are at least 5 homes constructed at Corazón de Oro. At that time, maintenance responsibility will be transferred to the property owners of Corazón de Oro. The owners of Living in Panama will provide advice and help during this transition. In fact, the owners of Living in Panama intend to live at Corazón de Oro in their own Living In Panama House.