

Design Review Board Guidelines

DRB Guideline Revision History

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Table of Contents

INTRO	DUCTION	4
A-1	CUMBERLAND HARBOUR	4
A-2	THE LANDSCAPE	5
A-3	THE ARCHITECTURE	6
A-4	DEFINITIONS	6
A-5	RESPONSIBILITIES	8
THE C	COMMUNITY	11
B-1	NEIGHBORHOODS AND HOMESITES	11
B-2	TABLE OF HOMESITE TYPES AND GUIDELINES	13
B-3	UNIQUE NEIGHBORHOODS: Park Place, Charleston Place, The Battery, 60' Nature	Sites,
and F	Phase 14	14
THE A	RCHITECTURE	18
C-1	THE HOMES AT CUMBERLAND HARBOUR	18
C-2	ARCHITECTURAL DETAILS	19
THE L	ANDSCAPE	30
D-1	THE CUMBERLAND HARBOUR LANDSCAPE	30
<mark>D-2</mark>	LANDSCAPE PLANS (NEW SECTION)	30
D-3	TREE POLICY (NEW SECTION)	31
D-4	FEATURES IN THE LANDSCAPE	32
D-5	PLANT MATERIAL	36
SITE D	DETAILS	40
E-1	HOMEOWNER/CONTRACTOR SITE DETAILS	40
DEEP	WATER HOMESITES	43
F-1	DOCKS	43
GENE	RAL	44
G-1	MISCELLANEOUS	44
THE A	PPROVAL PROCESS	46
H-1	OVERVIEW	46
H-2	STEPS FOR DESIGN AND BUILDING	47
H-3	CONSTRUCTION DURATION	50
APPEN	NDIX:	52
J-1	NEW CONSTRUCTION APPLICATION	53
J-2	RENOVATION/REMODEL/ADDITION APPLICATION	56
J-3	DOCK APPLICATION	59
J-4	UNDER BRUSHING APPLICATION	60
J-5	EAGLE'S NEST WAIVER & RELEASE	61
J-6	MAILBOX SPECIFICATION SHEET	62
J-7	TREE PROTECTION	63
J-8	NEW HOME CONSTRUCTION BUILDER SIGNAGE	65

Welcome to Cumberland Harbour!

Building a new home is an exciting adventure full of decisions, surprises and responsibilities. As the homeowner you have taken on the responsibility of sharing the community vision for an environment that maintains the natural beauty, ecosystem and health of the marsh uplands while bringing together an architectural aesthetic that promotes creativity and harmony.

The Cumberland Harbour Design Review Board has written these guidelines for your use in selecting a homesite and designing a home to fit within the community, as well as your chosen lot. Adherence to these design guidelines create value to both the homeowner and the community at large.

INTRODUCTION

A-1 CUMBERLAND HARBOUR

Cumberland Harbour, a 1,012-acre coastal community lies near the St. Marys River, Point Peter Creek, The North River and the Intracoastal Waterway. These waterways and their upland ecology systems uniquely reflect the natural beauty of the southeast coast of Georgia.

The basis of Cumberland Harbour is a thoughtful development of visual corridors, parks, activity centers, water access, open spaces and neighborhoods offering a variety of homesite possibilities.



The essential design criterion for Cumberland Harbour is to maintain open views of the lakes, marsh and trees to all residents. Care is taken in protecting these view opportunities by the placement of parks and open spaces. The maintenance of lakes, the protection of marsh edges, and the consideration of shade and visual beauty of magnificent live oak trees are what makes Cumberland Harbour so wonderful and delightfully livable.

The lifestyle in coastal Georgia, one of outdoor casual recreation that ranges from walking to water recreation to social gathering opportunities, includes the focus of a community park and day dock. The Club at Cumberland Harbour, a 17.5-acre central park, includes swimming,

tennis, pickleball, a gathering house, fitness center and pavilions for picnics and social events. The Landing offers an opportunity for kayaking, daily boat docking and a beautiful deck for nature viewing. At the entry to the day dock, there is a croquet area and a playground. Smaller neighborhood parks are carefully placed to provide access to the water and to provide nearby opportunities to play, walk and enjoy.

As in the nature of small coastal communities, the neighborhoods at Cumberland Harbour are defined by the land and vegetation. Each neighborhood has homesite types with specific design criteria. There is a common theme in the architectural and landscape vernacular that ties the neighborhoods of Cumberland Harbour together to make a cohesive community.

The legacy live oaks and other hardwood species are the cornerstone of the community. It is encouraged to preserve and protect these species through the planning and building processes.

A-2 THE LANDSCAPE



Live Oak Tree

Pine Tree

Magnolia Tree

Surrounded on three sides by Georgia's stunning coastal marsh, the landscape at Cumberland Harbour is extraordinary. The site is a mixture of youthful southern pines, old growth pines and stately oak hammocks laced with Spanish moss. The ecosystem of the uplands and the marsh are interwoven to provide a diverse and exceptional environment for this planned community.

Through careful planning and detailed study, locating a residence on its site requires individual understanding of existing trees, drainage patterns, solar orientation, view opportunities and placement of current homes. Working to preserve the tree canopy, each owner is uniquely responsible for maintaining the essence of Cumberland Harbour's natural beauty. While trees will need to be removed from a lot to build your dream home, owners need to be aware that the DRB has specific policy regarding the removal of trees that must be followed. In addition, the DRB recommends robust landscape plans for each home. Please refer to the tree policy section for more details.

A-3 THE ARCHITECTURE



Coastal Georgia architecture is defined by the endearing simplicity of its homes which blend seamlessly into the landscape. The homes, nestled in the shade of southern pines and oak hammocks, are designed to capture the cooling ocean breezes.

Expansive front porches, tall windows and doors and broad overhanging eaves are all hallmarks of the local vernacular building form. Wood or cement siding, metal roofs and soothing colors enhance this casual yet elegant setting.

A-4 **DEFINITIONS**

Cumberland Harbour homes are traditional in their southern coastal vernacular and placement on the homesites. There is a public side that is highly visible from the street and a private side that reflects the individual's privacy. Understanding the elements of the homesite, the home and other features is the foundation to developing a successful and vibrant community. Many terms can be subjective and are subject to the interpretation of the Design Review Board.

- **BASIC HOME** is the main body of the house. It includes all the rooms, windows and doors.
- BUFFER ZONE is the area of natural vegetation that cannot be disturbed. Typically, at the rear of the property 35 feet from the regulated state DNR (Regulated State Waters) marsh line. Cumberland Harbour requires an additional 10 foot buffer added to the DNR required 25-foot buffer for a 35-foot total buffer zone.
- ➢ BUILDING HEIGHT is the vertical measurement from the established finish grade of the lot or flood plain where applicable (average of the four corners) to the peak of the roof. The maximum allowed building height at Cumberland Harbour is 45 feet.
- ➤ CORNER LOT is a homesite that has frontage on two streets, one is the main street from which the front of the home is visible, the other is then considered the side street.

- EASEMENT is the property area defined on owner's lot survey reserved for right to use by Cumberland Harbour for purposes of utilities management and storm drainage.
- ➢ FINISHED FLOOR ELEVATION is the elevation of the first floor as measured from mean sea level. The actual distance to the ground will be less. Due to location in flood and velocity zones, the minimum finished floor elevation is noted on the final plat and must be verified by a Georgia Registered Civil Engineer or Registered Surveyor, hired by the Owner, and must adhere to local and FEMA regulations.
- ➢ FLOOR AREA is the square foot measurement of all living areas that are heated and/or air conditioned. Garages, porches, decks, roof overhangs and exterior stairs are not included.
- **FOUNDATION** is the supporting structure between the ground and vertical walls required around the base of the home, porches and garages.
- FRONT YARD SETBACK minimum distance that must be maintained between the front property line on the main street or side street, if a corner lot, to any constructed roofed portion of a home or other structure.
- IMPERVIOUS AREA is any area (measured in square feet) of the homesite that will not allow water to penetrate the ground. This includes all building footprints, driveways, sidewalks, pavers, patios and pools. Pervious pavers, if verifiable, may be exempt.
- LOT LINES (or Property Lines) are the physical limits to each homesite as defined by the Final Plat, dated and certified by the Surveyor.
- ➤ OUTBUILDINGS are separate structures (detached or attached) that are used for garages, guest quarters, greenhouses or workspaces. Outbuildings must be located behind the basic home (garages have exceptions see Guidelines for Garages) within the setbacks and must be constructed with building material that is sympathetic to that approved for the house.
- > **PORCHES** are elements that are attached to the basic home. Each home is required to have a front porch. Porches appropriate to Cumberland Harbour are frequently wide and deep with lower pitched roofs (often of metal).
- **REAR YARD SETBACK** is the minimum distance that must be maintained between the rear property line to any constructed roofed portion of a home or other structure.
- RIGHT OF WAY is the land parcel on which the road is located and includes the space between the front lot line (and side lot line, if a corner condition - side street) and the street pavement.
- **SETBACKS** are the distance measured from the property line to the exterior vertical finished plane of a wall that has a roof above.

- SIDE STREET SETBACK is the minimum distance that must be maintained between the side street property line and any constructed roofed portion of a home or other structure. The side street setback and the structures are highly visible from the street (Corner lot only).
- SIDE YARD SETBACK is the minimum distance that must be maintained between the side property lines and any constructed roofed portion of a home or other structure. This defines the distance between homes.
- **STORY** (as related to side yard requirement):
 - a. In cases where a second ½ story is achieved entirely in the roof form utilizing dormers as described in the architectural guidelines, the structure will be reviewed as a one story. Mass is that of a true one story with only added dormer/fenestration details which often occur on true one-story concepts for detail and the historic vernacular described in the architectural guidelines.
 - b. The utilization of perimeter knee walls or portions of the structure expressing a vertical 2nd story wall (other than gables) are reviewed as a two story and the representative greater yard requirements as outlined in certain neighborhoods in the Cumberland Harbour Community.
- ➤ UTILITY this term shall include gas, water, sewer, stormwater piping, grey water piping, irrigation piping, electric, telephone, CATV, or any other system whether public or private.

A-5 RESPONSIBILITIES

It is the Owner's Responsibility to comply with all DRB requirements through the design and construction process.

Policy Statement - Property at Cumberland Harbour is subject to certain restrictions as defined in the Master Declaration of Covenants, Conditions, Restrictions, and Easements, and in a Declaration of Protective Covenants for each section or phase. The Covenants are recorded documents that provide further explanation and direct development of policies and guidelines for home construction. *The governing documents can be found on the Cumberland Harbour Life member website, www.cumberlandharbour.life*

The Design Review Board (DRB) of Cumberland Harbour Association, Inc. and the Property Owners Association, Inc. (POA) seek to foster thoughtful design and to promote harmony between the residences and their neighboring properties before, during, and after construction. The DRB and the POA desire to be objective and maintain sensitivity to the individual aspects of design.

The POA and DRB reserve the right to revise and update the design criteria as well as the performance and quality standards to respond to future changes.

The Design Review Board - The primary goal of the Design Review Board (DRB) is to maintain the wholistic integrity of the community. The DRB will assist the homeowner and builder through the process of reviewing and ultimately approving house placement and plans. Review includes the application, plans, specifications, contractors, materials and samples submitted and to determine if the proposed improvements conform in appearance and construction criteria with the standards and policy as set forth by the architectural guidelines of Cumberland Harbour.

The DRB does not assume responsibility for the following:

- a. The structural adequacy, capacity or safety features of the proposed improvement or structure.
- b. Soil erosion, non-compactable or unstable soil conditions, or resolution of site/drainage.
- c. Compliance with any or all building codes, safety requirements, governmental laws, regulations or ordinances.
- d. Performance or quality of work of any builder or contractor.

The DRB reviews plans in order to maintain a harmonious and aesthetically pleasing design for new construction, additions and alterations at Cumberland Harbour. As of Version 4.1, the DRB will not allow builders/homeowners to repeat house designs on the same street. When a repeat house within the community is presented for review, the expectation is that the builder will modify the exterior architectural elements and color to minimize the similarities. Approval by the DRB does not constitute a representation or warranty as to the quality, fitness, or suitability of the design or materials specified in the plans. Approval by the DRB does not ensure approval by any governmental agency that requires a permit for construction or has jurisdiction over areas of the proposed improvements.

These Guidelines and the other applicable documents are intended to protect and benefit all the property owners at Cumberland Harbour. The Design Review Board will take appropriate action to enforce the application requirements, and any construction deposit may be forfeited in its entirety if all guidelines are not followed.

Owners are responsible for ensuring that their contractors review and comply with all applicable requirements; however, contractors are also responsible for complying with these requirements. In the event of a violation by a contractor, the DRB may take applicable supplemental action to prevent future violations.

Cumberland Harbour Responsibility – Cumberland Harbour will provide design and construction of the infrastructure network necessary to service each home site. The infrastructure will include the following:

- a. Private or Public roadways with streetlights.
- b. Domestic and fire water lines, and storm water facilities.
- c. Distribution system for telephone, electric and cable.
- d. The development of common spaces such as project entrance, landscape easements, and road rights-of-way, and recreation facilities.
- e. Sewer is provided by the City of St. Marys.

Owner Responsibility - Owners are responsible for working with their architects, designers, landscape architects, and builders to:

- a. Determine whether the designs and materials are appropriate for the intended use.
- b. Use consideration while designing the property of the existing homes with respect to setback of homes, style accents such as metal roofs and dormers, attached or detached garages, sidelines driving down the street or sitting on your porch.
- c. Obtain approval of all plans and all required permits before commencement of construction.
- d. Ensuring compliance with all the provisions of the Master Declaration; the applicable Protective Covenants; the approved plans and all applicable permits.
- e. Obtain approval by the DRB before making or allowing any site, visual or volumetric changes in previously approved plans.

Owners are responsible for selecting a builder. Cumberland Harbour has an Approved Builders List. We welcome qualified builders to become an approved CHPOA builder. It is advised that prospective home owners carefully perform their own due diligence when selecting a building contractor.

The **Cumberland Harbour Approved Builders List is** a list of builders who have satisfied a limited set of criteria established by the Cumberland Harbour POA. This list was established to assist prospective homeowners in selecting a builder, but it does not represent a comprehensive vetting process. CHABL builders are reviewed annually for compliance with the listed criteria.

A current list of approved builders may be obtained at the Cumberland Harbour Greeter's Cottage or on the Cumberland Harbour website *www.cumberlandharbour.life*.

THE COMMUNITY

B-1 NEIGHBORHOODS AND HOMESITES

There are a variety of homesite types in Cumberland Harbour. Each homesite type has specific design criteria with regard to home size, home placement, setback requirements and site design. The homesites are laid out so that a variety of floor plans and building types can be built on the homesite. In addition, there are several self-contained neighborhoods, each having its own unique site criteria: Park Place, Charleston Place, The Battery & Phase 14. See the following Cumberland Harbour map to locate lot types relative to the color-coded definitions below:

100 FOOT WATERFRONT homesites are larger premier waterfront homesites located in the oak hammocks. All of these homesites have views to Cumberland Island.

75 FOOT WATERFRONT homesites are premier waterfront/marsh homesites located in tall pines with an oak edge at the marsh. Views include Cumberland Island or Florida across the St. Marys River.

SECOND ROW WATERFRONT homesites are across the street from the waterfront homesites. They are in either pine or oak tree canopy. These homesites can have views through to the marsh and Cumberland Island.

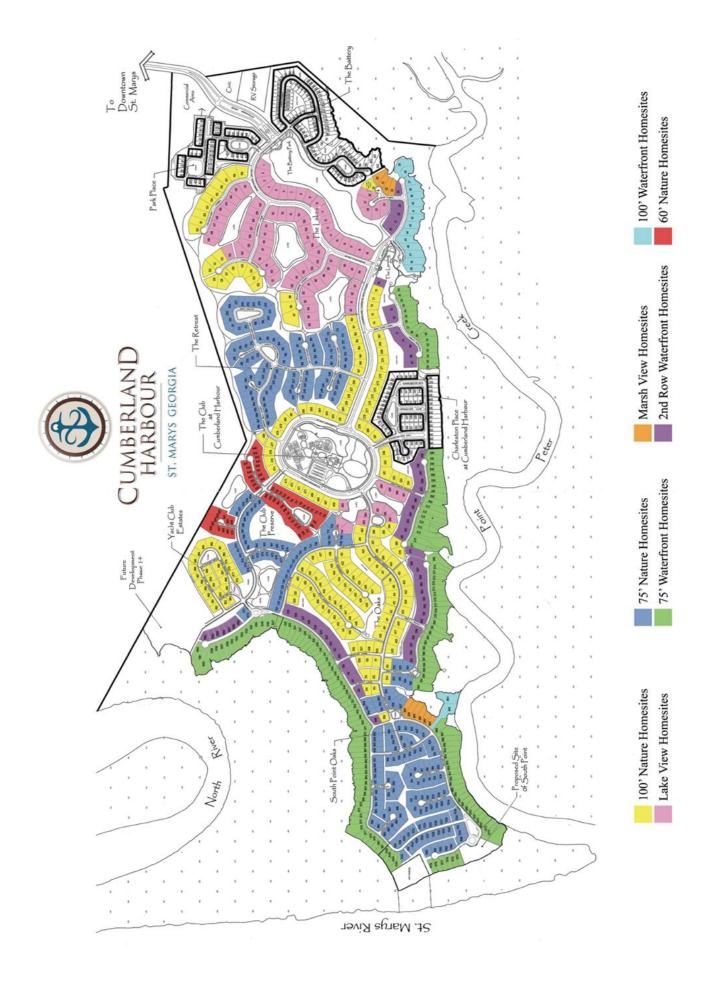
MARSH VIEW homesites have limited views across the marsh. They have a variety of vegetation.

LAKE VIEW homesites are located on lakes. The tree canopy varies on these homesites.

60 FOOT NATURE homesites are located on privacy oriented treed homesites backed up to natural surroundings. The tree canopy varies on these homesites.

75 FOOT NATURE homesites are located on privacy oriented treed homesites backed up to natural surroundings. The tree canopy varies on these homesites.

100 FOOT NATURE homesites are located on privacy oriented treed homesites backed up to natural surroundings. The tree canopy varies on these homesites.



B-2 TABLE OF HOMESITE TYPES AND GUIDELINES

B-2	100' Waterfront	75' Waterfront	Second Row Waterfront	Marsh View	Lake View	100' Nature	75' Nature	60' Nature	
Front Yard Setback	20'	20'	20'	20'	20'	20'	20'	20'	
Side Yard Setback	1 story - 10' 2 story - 15'	1 story - 10' 2 story - 15'	1 story - 10' 2 story - 15'	10'	10'	15'	1 story - 10' 2 story - 15'	5' one side & 10' other side	
Side Street Setback	20'	20'	20'	20'	20'	20'	20'	<mark>10'</mark>	
Rear Setback	35' (25' State/City buffer + 10')	35' (25' State/City buffer + 10')	25'	35' (25' State/City buffer + 10')	varies	25'	20'	15'	
Impervious Area	<mark>35%</mark> of upland portion	<mark>35%</mark> of upland portion	<mark>35%</mark>	<mark>35%</mark> of upland portion	<mark>35%</mark>	<mark>35%</mark>	<mark>35%</mark>	50%	
Minimum Bldg Size	w/ 2 story home min 1,800 sqft first floor w/ total min 3,000 sqf t	w/ 2 story home min 1,500 sqft first floor w/ total min 2,500 sqft	w/ 2 story home min 1,200 sqft first floor w/ total min 2,000 sqf t	w/ 2 story home min 1,200 sqft first floor w/ total min 2,000 sqft	w/ 2 story home min 1,200 sqft first floor w/ total min 1,500 sqft	w/ 2 story home min 1,000 sqft first floor w/ total min 1,500 sqft	w/ 2 story home min 1,000 sqft first floor w/ total min 1,500 sqf t	w/ 2 story home min 1,000 sqft first floor w/ total min 1,500 sqft	
First Floor Elevation/ Water Table	2 ft min above flood plain or finished grade								

Special notes relative to the above Lot Definition Chart:

- Minimum square footage does not include garages, porches, decks, roof overhangs and exterior stairs. There is a maximum 15% deviation allowed on total minimum square footage that must be preapproved by the DRB individually and is based on the home design.
- In calculating impervious area, one may include marsh buffer area in the total upland calculations.
- No requirements can be less restrictive than the St. Marys' building codes or plats of record.
- Site topographical elevations are to be determined and approved/certified by a Georgia registered civil engineer or surveyor and shown on the official lot survey.
- When the first floor is located on a non-flood plain lot, the entire perimeter of the first floor must be maintained at a minimum of 2 feet above the exterior grade.

B-3 UNIQUE NEIGHBORHOODS: Park Place, Charleston Place, <u>The Battery, 60' Nature Sites</u>, and Phase 14

These communities have their own specific design guidelines. Homes in these areas must comply with the general CH Design Standards and Guidelines and the site-specific guidelines. In the case of conflicting information, the site-specific guidelines shall prevail. Each homesite type has specific design criteria with regard to home size, home placement, setback requirements and site design. The homesites are laid out so that a variety of floor plans and building types can be built on the homesite.

1. Park Place

The Park Place neighborhood occupies a highly desirable and convenient location near the Cumberland Harbour entrance and gatehouse. The 43 nature home sites in this village-like neighborhood are clustered around common squares. Front porch steps lead directly to sidewalks linking the pedestrian environment while vehicles access individual garages served by alleys to the rear of the properties. A shared central mailbox pavilion encourages community chance meeting. (Individual mailboxes at the homesite are not acceptable.)

The character of this quaint neighborhood is envisioned in the southern coastal cottage vernacular. Neo-classical, craftsman and low-country influences are encouraged within Park Place. The Cumberland Harbour DRB encourages creative custom solutions for cottages within Park Place.

Owners are to use consideration while designing the property with respect to setback of homes, style accents such as metal roofs, dormers, etc., site lines driving down the street or sitting on your porch. Each house must have a garage with access from the back alley at the rear of the property. The garage driveway should allow for at least one car length between the alley and the garage door. Sample home designs are available upon request.

While standards within Park Place are generally consistent with the overall Cumberland Harbour Architectural Guidelines, a few exceptions have been incorporated to offer variety within the community. For instance, sand finish cementitious three-coat stucco will be considered as a wall finish where appropriately implemented. Also, appropriate picket fencing of front yards (3'maximum height) and garden wall treatment of side and rear yards is encouraged. No double side yard fencing will be permitted. Fencing must be custom built; stock "big box" prefabricated panels are not allowed.

Specific setback and building requirements for Park Place:

- a. Front setback 10' (from primary structure to property line)
- b. Minimum side yard setback 5'
- c. Minimum rear yard setback 5' (accessory structure)
- d. Minimum square feet 1500 square feet conditioned area (excluding accessory structure)
- e. Impervious Area shall be 50%.

Other design and site criteria should be consistent with the overall Cumberland Harbour Architectural Guidelines and applicable recorded documents. For architectural prototype renderings, please contact the POA office at <u>info@cumberlandharbour.life</u>.

2. Charleston Place





Charleston Place is a very distinct neighborhood within the Cumberland Harbour community. Charleston Place is, as the name would imply, a neighborhood developed utilizing the Charleston architectural template in the neo-classical tradition.

Homesites here are clustered around commons utilizing one of three lot types: edge lots, side yard lots and marsh view lots. Edge lots are on the neighborhood perimeter and are not served by alleys. Side yard lots are internal and are served by alley easements. Marsh view lots are contiguous to jurisdictional wetlands on the rear property line.

Appropriate picket fencing of front yards (3' maximum height) and garden wall treatment of side and rear yards is encouraged. No double side yard fencing will be permitted. Fencing must be custom built; stock "big box" prefabricated panels are not allowed.

While standards within Charleston Place are generally consistent with the overall Cumberland Harbour Architectural Guidelines, a few exceptions have been incorporated to offer variety within the community.

Specific setback and building requirements for Charleston Place:

a. Edge lots (perimeter lots not served by alley easement)

- i. Front Setback 10' (from primary structure to property line)
- ii. Minimum side yard setback 5'
- iii. Minimum rear yard setback 5' (accessory structure)
- iv. Minimum square footage for Edge lots 1,500 square feet total conditioned area, on multiple floors.
- v. Impervious Area shall be 50%.

b. Side yard lots (interior lots served by alley easement)

- i. Front Setback 10' (from primary structure to property line)
- ii. Minimum side yard setback 5'
- iii. Minimum rear yard setback 5' from alley easement line
- iv. Minimum square footage for Side yard lots 1,500 square feet total conditioned area, on multiple floors.
- v. Impervious Area shall be 50%.

a. Marsh view lots (fronting marshlands on Point Peter Creek)

- i. Front Setback 10' (from primary structure to property line)
- ii. Minimum side yard setback 5'
- iii. Minimum rear yard setback 25' (buffer per DNR)
- iv. Minimum square footage for marsh view lots 2,000 square feet total conditioned area, on multiple floors.
- v. Impervious Area shall be 50%.

Other design and site criteria should be consistent with the overall Cumberland Harbour Architectural Guidelines and applicable recorded documents.

3. <u>The Battery</u>

The Battery is envisioned as a distinct neighborhood within the Cumberland Harbour community consisting of a wide variety of lot types and orientation, allowing for creative solutions within the southern coastal vernacular. The DRB encourages creative custom solutions to capitalize on the unique attributes of The Battery home sites. With some lots having lake views and others with marsh views, the design and placement of homes requires attention to orientation and view lines.

Also located with easy access and location to the main entrance and guardhouse, The Battery is a collection of smaller lots that blend the criteria of Park Place with that of the main areas of Cumberland Harbour.

Garages are allowed to be placed under the first floor only on marsh front lots in this unique neighborhood. However, garage door walls must be set back at least 8 feet from the main front exterior window wall if front facing. Sample home designs are available upon request.

Appropriate picket fencing of front yards (3' maximum height) and garden wall treatment of side and rear yards is encouraged. No double side yard fencing will be permitted. Fencing must be custom built. Stock "big box" prefabricated panels are not allowed.

Specific building setback and building requirements for The Battery:

- a. Front setback 10' (from primary structure to property line)
- b. Minimum side yard setback 5' one side, 10' other side for a total of 15' for both sides.
- c. Minimum rear yard setback 5' (accessory structure) for interior lots, and from lake or marsh 25' setback required
- d. Minimum square feet 1500 square feet conditioned area (excluding accessory structure)
- e. Impervious Area shall be 50%.

Other design and site criteria should be consistent with the overall Cumberland Harbour Architectural Guidelines and applicable recorded documents. For architectural prototype renderings, please contact the POA office at <u>info@cumberlandharbour.life</u>.

4. 60' Nature Sites (NEW SECTION as of Version 4.1)

The 60' Nature Sites are denoted in RED on the color Cumberland Harbour map within these guidelines. The specific home sites and streets that are considered 60' Nature Sites are as follows:

- Starboard Court: Lots 659 670
- ➢ Billfish Lane: Lots 639 − 653
- ➢ Mooring Lane: Lots 694 − 723

These nature sites have and outstanding tree canopy with several different native tree species within this area. Special consideration needs to be given to a home selection when building a home in this area.

- 1. Home Details:
 - a. These neighborhoods will feature quaint 1 story & 2 story cottages raised a minimum of 2 feet above finished grade or flood plain with inviting front porches with 8" wide columns with expressed piers made of brick or tabby. The area between the piers shall made of hog board or lattice.
 - b. Front window shutters shall be functional with metal decorative elements.
 - c. Roofs can be made of asphalt or standing metal or a combination of both materials, with appropriate color combinations.
- 2. Garages:
 - a. 2 car garages shall either be behind the house or on the side of the house set back 8 feet from the front face of the house/front door.
 - b. Garages shall have an architecture detail over the garage doors to soften the front mass of the garage doors along with carriage style details.
- 3. Driveways & Walkways:
 - a. The driveway can be concrete tire tracks in filled with grass or shell or simply all shell.
 - b. The walkway or sidewalk from the front door to the garage/driveway can be concrete, pavers, or shell.
- 4. Landscaping:
 - a. Vegetative/ privacy screening is required on each side of the homes.
- 5. Fencing:
 - a. Black metal fencing, maximum 3', will be allowed from the back corners of the home or garage. No double side yard fencing will be allowed. No white PVC fencing will be allowed.
- 6. Specific setback and building requirements:
 - a. Front Yard Setback 20'
 - b. Minimum Side Yard Setback shall be 5' one side & 10' other side.
 - c. Minimum Side Street Setback shall be 10'
 - d. Minimum Rear Yard Setback shall be 15' (house or garage).
 - e. Impervious Area shall be 50%.
 - f. Minimum square feet for 2 story home shall be 1,000 sq ft first floor with a total minimum of 1,500 sq ft.

Other design and site criteria should be consistent with the overall Cumberland Harbour DRB Guidelines and applicable recorded documents. For architectural house prototypes, please contact the POA office.

5. Phase 14 (North River Area) – Preliminary

The Phase 14 area is presently being reviewed by the city of St. Marys' Planning Commission. The preliminary 15-acre plat is comprised of 33 lots and will have a variety of low country oneor two-story cottages (similar to the interior of the Charleston Place) and elevated marsh homes (also similar to Charleston Place). The preliminary plat has 10 lots on the marsh, 8 lots at the northern border and 15 lots that are interior to the tract of land.

These homes will be subject to the standards of the CH Design Guidelines.

Specific setback and building requirements for Phase 14 – Preliminary:

- a. Front setback: 20' (from primary structure to the property line)
- b. Minimum side yard setback: 5' (marsh), 5' for a 1-story home, 10' for a 2-story home (northern border and interior)
- c. Minimum rear yard setback: 35' (marsh), 50' (northern border), 25' (interior)
- d. Minimum square feet: 2,000sf (marsh), 1,500sf (northern border or interior)
- e. Impervious Area shall be 50%.

Other guidelines and site criteria must be consistent with the overall CH Architectural Guidelines and applicable recorded documents

THE ARCHITECTURE

C-1 THE HOMES AT CUMBERLAND HARBOUR

The homes at Cumberland Harbour recall the vernacular architecture of Georgia's small southern coastal towns or stylized versions thereof: Low Country, Bungalow/Cottage, Neoclassical, Farmhouse Modern or a conformed stylized Modernist style sympathetic with the coastal vernacular.

The building mass of the individual home is quite simple; it comprises a main body with added wings or additions that honor the main element while providing a balanced and visually pleasing volume. The composition of door, window and trim should fit proportionally to each exterior view without creating any "billboard" looking walls. The roof should fit as part of the overall home design, including areas over porches, decks, breezeways and garages.

As is the tradition in this coastal region, each home is placed on a raised foundation and porches appear to have crawl space below. The vernacular character of the homes is further reinforced by the incorporation of large roof overhangs, columned porches, and vertically proportioned inset doors and windows. Deep shadow lines created by the use of exterior trim is part of the southern coastal vocabulary. The traditional building materials are predominately wood or cement board such as Hardie board with metal roofing and brick or tabby foundations and accents.

C-2 ARCHITECTURAL DETAILS

a. <u>BUILDING MASS</u>



The homes at Cumberland Harbour should be composed of simple building masses incorporating combinations of gabled and hipped roofs. Roof material should be shingle or metal, or a combination of both. Flat roofs are not accepted.

Any new home to be constructed adjacent to or within 3 lots either side of an existing or previously approved residence shall be placed on the property in consideration of these adjacent residences with a maximum variation of 10 percent of proposed distance from front property line.

Wings or ells may be added to the home's main mass to enhance the architectural character or to provide increased square footage. The focus of the design compliments the required front porch.

b. <u>BUILDING HEIGHT</u>

To minimize the impact to site vegetation a mixture of one, one and one-half, and two-story homes are encouraged. The City of St. Marys' Planned Development zoning allows Cumberland Harbour to have homes up to 45 feet in height.

c. <u>FOUNDATIONS & WATER TABLE</u>



The first floors of homes at Cumberland Harbour are to be a minimum of 24 inches above finish grade around the entire perimeter of the main footprint. The water board on detached garages should match the height of the home.

The preferred coastal style is a foundation structured of piers & infill panels creating air space under the home. Another acceptable look is to create the image of

pier and panel (slab on grade construction). When using this type of foundation, it is absolutely required all front porches appear to be raised with a composition of piers and panels. Piers are to be brick, tabby or cut stone. Infill panels or foundation screens must be built from nominal 1" dimensional material such as framed lattice or vertical or horizontally spaced wood members built on site.

For homes where the main living floor is built above garage level, such as in flood zones & marsh areas, the finish foundation material of either brick, stucco or tabby may extend up to the top of the lower-level wall (bottom of second level framed sill plate), no further. Construction control joints should reflect the base material of the first level wall, either wood framed or concrete block.

These homes have raised front porches with open area below. In some cases, this open area can be screened with wood members in a pattern that compliments the entire front exterior design.

At the transition of foundation to framed conditioned building mass there is a water table. The water table must be expressed in a horizontal band around the house perimeter at the first finished floor height.

d. <u>PORCHES & DECK</u>

The front porch is an essential architectural element to the home. Each side of the home that faces a street view must have a porch. If wrap around porches are employed, they should be integral with the home design and shall have columns and handrails that are compatible with the vernacular architecture of Georgia's small, southern coastal towns.

Every home will have a front porch with minimum dimension of 8 feet deep by 10 feet long. This porch cannot be screened or air conditioned. Typically, these porches have overhead fans, specialty lights, wood or brick floor finish and open railings painted to match the trim on the house. Ceilings on front porches are to be tongue and groove decking, bead board, battened plywood or open rafters. No double height or two-story open porches will be allowed.

When rear screened porches are desired, they should be designed to appear as an open porch that had been screened in after the fact. Decks and patios must be architecturally compatible with the house and designed to be an extension of the house.







e. <u>COLUMNS</u>



Columns must be appropriately sized and proportioned for their style. Columns on front porches are to be simple square, tapered or chamfered supports generally from 8 to 10 inches in cross section. Larger front porches are to have columns up to 12 inches square. Beam expression between column capitals shall have minimum depth of 10 inches. Porch columns to have appropriate capitals and bases to achieve a low country finished look. Additional trim pieces (corbels) are encouraged to add visual interest relative to the architectural style. Round columns may be considered on a case-by-case basis.

Column material shall be wood. No metal columns are allowed on front porches. Aluminum plinths are allowed. Column necking must align with face of entablature. No continuous two-story vertical columns will be accepted.

Colors are to be submitted to the DRB for review and approval.

f. <u>HANDRAILS & BALUSTERS</u>





Railings must be appropriate to the style and scale of the porch/home. Spacing between main posts shall be part of the composition and related to the exposed exterior wall beyond. Railings and posts of non-wood materials shall be submitted to the DRB for review and approval.

Balusters are to be square milled pickets or approved turned profile with a maximum of 4 inches of open separation. Hollow PVC balusters or rails are not acceptable. Simple cutouts from wide boards, louver, cable, etc. may be submitted for approval as well if compatible with the building style. Balusters of non-wood material shall be submitted to the DRB for review and approval.

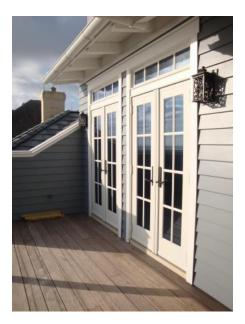
All top handrails, whether on porches or stairs, must be constructed out of non-laminated wood, or wood laminated with vinyl to appear as wood.

Colors are to be submitted to the DRB for review and approval.

g. <u>DOOR/WINDOW PLACEMENT</u>

The location and alignment of doors and windows in coastal Georgia architecture is critical. They should be designed in concert with the porch and column elements to provide a balanced look to the home. High interior ceilings require high head heights for windows. Adding the verticality of an upper transom or taller window shape completes the integrity of the style.

h. <u>EXTERIOR DOORS</u>



Doors may be either single or double leaves, French style and rail proportions that are centered in their bays. Clear glass panels in doors are acceptable. Custom front doors must be reviewed on a case- by-case basis with the DRB. Sliding doors may only be utilized if not visible from street or neighboring house. They should be vertical in proportion and may have sidelights and transoms when architecturally appropriate.

Front or side screen doors need to be reviewed by DRB.

Flat 4 inch +/- jamb exterior trim and 6 inch +/- head exterior trim with a simple cap is typical. More detail and enlargement/accentuation such as flute and crown, etc. may be acceptable in entry conditions.

i. <u>WINDOWS</u>



Windows are to be vertical in proportion. Windowpane patterns may range from 1/1 to 6/6 to 6/1 to 3/1 as appropriate for the chosen vernacular. Muntin's however must be dimensionally expressed on the interior and exterior. Muntin's cannot have a flat surface larger than $\frac{1}{2}$ " to be acceptable.

Paired windows and boxed or angled bay windows used as accents are encouraged.

Round, half-moon, or non-rectangular shaped windows are not allowed.

Only the highest quality wood and DRB approved upgraded clad or extruded windows are permitted. No window grids between glass or snap-on window grids are allowed. Screens, if utilized,

must be full unit size. Building applications and/or drawings must designate the brand, style name and number and glass type for all windows to be used in the home project.

All windows will have exterior trim around the entire perimeter. Trim will be minimum standard 4" wide flat at jambs and sills. Heads may have built up trim or 6" flat trim. Sills may have drips and additional trims. Vinyl trim material is not acceptable. Trim material can be wood or cement composite.

j. <u>SHUTTERS & AWNINGS</u>



Shutters are an important element in Coastal Georgia homes. They may be used on single windows and may be planked, louvered or panel in style. Individual shutters should be sized to cover one half of the window opening so that when both shutters are closed the entire window would disappear.

All shutters are to be operable or appear to be operable with appropriate hinges and cast or forged holdbacks (shutter dogs). Bermuda or Bahama shutters hinged at the top are acceptable.

Colors are to be submitted to the DRB for review and approval. Canvas or fabric awnings are not allowed on the front elevation of the house. Use at other locations must be approved by the DRB.

k. **DORMERS**



Dormer windows and small rectangular accent windows are often seen on Coastal Georgia Architecture. They should be aligned for balance in the architectural elevation. Dormers may have gabled, hipped or shed roofs.

I. <u>SCREENS</u>

Screening on porches, windows and doors is typical for the coastal climate. Screening material must be black, grey, or silver in color and housed in a frame with stops. Aluminum, vinyl, or fiberglass framing may be utilized if framed out between wood posts and columns. Screen porch doors shall be a combination of wood and screening material.

m. <u>CORNICES</u>



Cornices should be consistent with the simple treatments utilized in Coastal Georgia Architecture.

Eaves (18 to 36 inches deep, as appropriate to style), plain flat soffits, or exposed rafter tails are typical.

The incorporation of support brackets on gabled rakes is encouraged.

Colors are to be submitted to the DRB for review and approval.

n. <u>SIDING</u>

Wood siding is historically found on homes in Coastal Georgia. Approved siding, however, may also include fiber cement products. Lap siding, shingle siding, board and batten or combinations thereof are encouraged. Vinyl or aluminum siding may not be used.

Colors are to be submitted to the DRB for review and approval.

Brick and tabby may be used as a foundation, walk/terrace surface or as chimney material only.

o. <u>EXTERIOR TRIM</u>

Exterior trim is to be painted wood or fiber cement board. Vinyl trim is not allowed.

Colors are to be submitted to the DRB for review and approval.

p. <u>ROOFS</u>



Roofing materials found along Coastal Georgia are predominately galvanized metal (galvalume), Corrugated, 5-V, 8-V or low-profile standing seam are encouraged. Factory applied colors are to be approved by the Design Review Board. Wood shingles, and wood or fiberglass composition architectural shingles are also appropriate with DRB approval.

q. <u>GUTTERS</u>

Gutters sized for appropriate roof surface drainage are allowed. Gutter color should blend with trim and soffit colors. Downspouts are best located on the side and rear elevations. Chains, rain barrels and other drainage parts may be used as approved through the DRB. All gutter and drainage items must be indicated on the building plans for approval.

r. <u>CHIMNEYS</u>



Chimneys may be brick, tabby or cut stone and must extend to grade if on an exterior wall.

If cut stone selected is selected, a sample of the stone and grout shall be submitted for review.

Masonry, Isokern/flued prefab type fireplaces with appropriate chimneys and caps are acceptable.

The chimneys shall be identified and shown on the home plan. Side (direct vented) chimneys are not allowed.

s. <u>GARAGES AND OUTBUILDINGS:</u>

All garages shall be reviewed by the DRB based on the house & garage as it laid out on the site survey taking into consideration the property setbacks and easements.

Garages - General Information

- 1. Site plans must include garage and house with setbacks and dimensions.
- **2.** Garages must match with home; architectural detailing, water board, materials, and color
- **3.** Garage doors must appear as paneled or out-swing carriage doors with hardware. The use of simple glass panes in the doors are encouraged that softens the doors visual impact.
- **4.** It is preferred that garages have a maximum of two doors on the same plane. They shall be no wider than 10ft and no taller than 8ft.
- **5.** Two car garages are preferred. One car garage would be considered by the DRB based on lot size, lot configuration and orientation of house with garage as well as architectural element.
- 6. Larger garages beyond two doors must be reviewed in context with the site plan to determine that it is secondary and in proportion to the lot. It must fit architecturally into the lot(s) and surrounding area. Visibility to the road, depth within the lot, and number of lots owned will be considered.
- 7. Outbuildings (detached garages) are to be of a smaller scale relative to the house.
- 8. All garage doors must have an overhanging architectural element.
- **9.** If a third garage door (including golf cart doors) is requested and in the same plane as two garage doors, it must be recessed a minimum of 4ft behind or turned 90 degrees from the other two doors. Third doors requests need to be an integral part of the house plan.
- **10.** Four garage doors are not allowed as of Version 4.1

Types of Garages

- 1. Garages Attached to the House:
 - a. Side Entry Encouraged
 - b. Courtyard Entry Acceptable
 - c. Front Load Entry: Discouraged, allowed if the front of the garage is 8ft behind the front wall of house.
- 2. Garages Detached from the House (Outbuilding):
 - a. Side Entry Allowed
 - b. Courtyard Entry Not Allowed
 - c. Front Load Entry Garage shall be a minimum of 4ft behind the front wall of house, though preferred that the garage be 8ft behind the front wall of house.
 - d. Detached garages may have a breezeway that connects to the house.
- 3. Marsh or Deepwater Lots
 - a. Front load or side load garage allowed
 - b. Front load garage doors shall be a minimum of 8ft back from the front porch railing.

Garages Attached to the House - Examples



Attached Garage - Side Entry





Attached Garage – Courtyard Side Entry





Attached Garage - Front Load





Attached - 3 Car Garage at 90 degrees with architectural element

Garages Detached from the House - Examples



Detached Garage - Side Entry





Detached Garage - Front Load





Detached - 3 Car Garage at 90 degrees with architectural element

Marsh & Deepwater Lots (Garages under Homes) - Examples



Front Load Garage – Under House (Marsh & Deepwater Properties Only)



Side Load Garage - Under House (Marsh & Deepwater Properties Only)

t. <u>COLORS</u>

Color palettes should reflect the historic character of Coastal Georgia. All exterior colors for the homes at Cumberland Harbour are to be approved by the DRB. Before final approval of color is given, the homeowner must provide an on-site sample measuring no less than 10'x10' with trim colors and other exterior materials/colors accompanying it.

Strong, saturated exterior colors should only be used for accent elements when desired, not for the main exterior walls. Similar house colors next to or across from are not allowed as of Version 4.1.

u. WEATHERVANES AND ORNAMENTAL ACCESSORIES

Weathervanes and other special art elements (water fountains, pergolas, etc.) attached or detached to the main home shall be shown on the building drawings and approved by the DRB.

THE LANDSCAPE

D-1 THE CUMBERLAND HARBOUR LANDSCAPE

The native landscape at Cumberland Harbour is an extraordinary plant community. The Maritime hardwood forest, which is a rich oak canopy, forms the primary environment of the property. Tall pines compliment the balance of the property's acreage. The understory is a remarkably diverse ecosystem of palmettos, yaupon hollies, wax myrtles and other species that provide habitat for the birds and wildlife at Cumberland Harbour. The exceptional quality of this landscape system provides the basis, structure, ecology and visual aesthetic for the community.

Our intention is to preserve, conserve and nurture the unique beauty of our coastal landscape. Special consideration shall be taken when placing a home on a lot to minimize tree removal to maintain the tree canopy of tall pines, live oaks and all the extraordinary native trees.

D-2 LANDSCAPE PLANS (NEW SECTION)

Please Note: All of the following require DRB approval.

A vital part of the esthetic of homes in Cumberland Harbour is the landscape. The landscape plan is the floor plan for the outdoor area of a property. These plans communicate the construction and design intended by the landscape architect to enhance the home's curb appeal. The plan will include details of plant beds and materials, walkways, paving, water features, lighting, and other landscape features.

Landscape plans are suggested to be included with new home construction submissions. Landscape plans are required to be submitted for review at the same time as the paint sample is submitted for approval. The plans need to be drawn to scale, identify driveway and pathway material selection, include a graphic scale, a north arrow, and a plant schedule to include mulch and sod species. If there will be any features in the front yard or backyard such as fountains, patios, kitchens, pergolas, trellis lighting, or like items, they should be included with the landscape plan. The landscape plans will be reviewed by the DRB, architect, and landscape architect.

The landscape submittals will need to include a plant schedule and a landscape plan. The plant schedule will need to include types of plants and sizes. Acceptable and recommended plants for Cumberland Harbour landscapes are located in the Plant Material section of the DRB guidelines. For the landscape plan, CAD drawings are preferred. Hand-drawn landscape plans can be submitted if the plan is neat, easy to read, and clearly labeled. Hand-drawn plans should be prepared over a copy of the Site Plan to indicate property lines, easements, and existing trees that are remaining.

D-3 TREE POLICY (NEW SECTION as of Version 4.1)

The variety of tree species and their canopy in Cumberland Harbour provides a unique asset that deserves to be protected during construction and managed by setting lot clearing limits.

Our goal for the Cumberland Harbour tree policy is to create a written tool for the DRB and our Landscape Architect/Arborist to manage the following:

- Establishing clearing limits for new home construction.
- Removal of trees post construction and for existing homes.
- Tree protection of trees that will remain during construction
- Tree mitigation/replacement of trees that had to be removed for construction.
- Working with new owners on robust landscape plans that include native hardwood trees in order replenish the tree canopy.

a. <u>TREE REMOVAL – NEW CONSTRUCTION</u>

Prior to clearing a lot for new home construction, the DRB will require under brushing on a lot that is has dense ground vegetation and/or native tree(s). This will help ensure that an accurate tree survey can be performed to determine species, size and health. Under brushing will be determined by the Cumberland Harbour Landscape Architect.

- 1. The tree survey will be used by the CH Landscape Architect/Arborist to establish lot clearing limits and authorize the removal of trees that are in the footprint of the home plus a 10-foot envelope, in addition to identifying tree(s) that will require protection during construction.
- 2. It will be the responsibility of the owner & builder to adhere to tree removal guidelines.
- 3. Tree(s) or vegetation on POA property cannot be removed without written consent of the DRB and CH Landscape Architect/Arborist. If approval is issued to remove such tree(s) or vegetation the cost shall be the responsibility of the lot owner.
- 4. Tree(s) or vegetation cannot be removed on a private lot adjacent to a lot being developed without written approval from the adjacent lot owner.
- 5. Modification's to approved lot clearing plan will require written authorization by CH Landscape Architect/Arborist prior to clearing.
- 6. Failure to comply with the approved site-clearing plan will result in financial penalties.
- 7. The Owner and Contractor will be responsible for installing and maintaining tree protection fencing at the limits of a clearing as shown on the approved clearing limits plan. The landscape architect shall identify which trees need protection on the lot clearing limit drawing. No equipment, vehicles, building materials or topsoil will be allowed in this area. Failure to maintain this fencing and the resulting impact in this area can result in fines. *Deposit will be forfeited in its entirety if all guidelines are not followed*. For more information on tree protective fencing, see Appendix.

b. <u>TREE REMOVAL – POST CONSTRUCTION</u>

After a residence is completed, requests for tree removal will be as follows:

- 1. Removal of tree(s) damaged by acts of nature such as storms do not require written the DRB or CH Landscape Architect/Arborist.
- 2. Hardwood and softwood tree(s) less than 4 inches DBH can be removed for any reason without approval from the DRB or Cumberland Harbour Architect/Arborist.
- 3. Hardwood and softwood tree(s) greater than 4 inches DBH cannot be removed for any reason without approval from the DRB and Cumberland Harbour Architect/Arborist. This includes diseased and/or dying trees.
- 4. Failure to comply with the tree removal without receiving written approval will result in fines.

D-4 FEATURES IN THE LANDSCAPE

Please Note: All of the following require DRB approval.

a. <u>TRELLISES AND ARBORS</u>



These functional structures can also be very pleasing landscape elements, which fit well into the Southern Coastal theme. The design of these features must fit within the context and scale of the design.

b. <u>DECKS AND TERRACES</u>

Decks and terraces should be designed to be an extension of the architecture and provide a transition from the house to the garden, and/or to the natural surroundings. Treat the perimeter walls, skirting, and roofs of decks so that they are sympathetic to the architecture of the home.

c. <u>PATIOS</u>

Patios in this region are designed to the scale of the architectural theme. They are built to be pervious using materials such as bricks, pavers, coquina or oyster shell of a pervious nature.

d. <u>FENCES</u>



Fences outside of individual neighborhoods may be constructed out of black wrought-iron or black aluminum and transparent in nature. (Minimum 50% transparency) Prefabricated brick, board on board, chain-link or welded wire fencing are not permitted. Fences to be shown on landscape plan for review and approval by the DRB.

Fences, where allowed and advantageous, can be useful design elements to screen utility areas, provide privacy, security and define exterior

spaces. They can also provide a planting backdrop and emphasize entries in certain cases. Fences must harmonize in character with the house. Fencing plans must be included on the home site landscape plan when submitted to the DRB for approval. All fencing plans, including pool fences, must be approved by the DRB, including fencing added after home site plans have been approved or a resale occurs. All gates must be located and sized.

Fences shall not be located where they block views of other property owners to the waterway, marsh, lakes, parks, or other visual features; nor shall they impede vehicular visual corridors for purposes of safety.

No perimeter fencing will be allowed in front (street) yards except for Park Place, Charleston Place and The Battery. Fences at frontages in the neighborhoods noted above shall be constructed of wood board or wood pickets of custom design, wrought iron or aluminum. Frontage fences (Charleston, Park Place and Battery); spacing between boards or pickets in these neighborhoods shall not exceed 2" and shall not exceed 36" height above finish grade.

In all other areas fences located on property lines are discouraged and restricted to behind the back corners of the house. Side and rear yard fences should be considered as design elements to enclose and define courtyards and other intimate or functional exterior spaces rather than a definition of a property line. Side yard fences are only allowed parallel to the back 1/3 length of the side elevation wall of a residence with a closure fence 90 degrees to the wall either at the rear home corner or back 1/3 length. Fences should run through or curve between existing trees to avoid unnecessary tree removal and avoidance of hard edge. Maximum fence height is 48". Pool fencing must meet building code requirements. Gates should match fence design and material and be no wider than 4' each leaf. Specialty gate designs must be approved by the DRB. Once an approved fence or wall has been erected along a side or rear lot line that approved fence/wall generally will be the only approved fence/wall to be erected along that lot line. In other words, double fencing by adjoining lot owners will not be allowed on side or rear lot lines.

e. <u>GARDEN WALLS</u>



Front garden walls are only applicable in the neighborhoods of Park Place, Charleston Place and The Battery (3 feet or under on frontages) of tabby or brick used to define spaces and screen elements.

Garden walls and retaining walls shall be of brick or stucco (8" minimum thickness). Gate shall be wood, wrought iron or aluminum. Garden walls shall not exceed 6' in height above finish grade within side and rear yards and must be approved by the DRB.

f. <u>DRIVEWAYS</u>



Driveways on the street face of the house should be demure and more sinuous in aspect. The landscape, whether natural or planned, must be the dominant feature of the front yard. Use of concrete finish should be minimized and should only serve the functional need to get a vehicle from the street to the garage or additional parking space.

Entrance to the driveway from the street shall be limited to one lane with maximum 3' flare at the street curb. Where a driveway has a sidewalk crossing, this apron area between street and sidewalk must be constructed of solid material,

either concrete or pavers. The continuing length of the driveway can be made from concrete, pavers, shell and/or gravel. Asphalt driveways and driveway coatings are unacceptable.

Pervious driveway materials are encouraged to mitigate storm water drainage. Driveway material(s) must be pre-approved by the DRB before construction. Paver samples, concrete finish and shell/gravel samples are necessary for final approval.

Driveways should allow for a turnaround at the garage when practical. Turnaround areas and guest parking areas may be built from the materials listed above for the driveway.

There generally will be no loop driveways in front of houses. The DRB will consider loop layout exceptions due to lot size and location on a case-by-case basis. No impervious materials can be placed in the 7.5' side easements. Driveways must drain according to the approved site drainage plan and cannot cause ponding on an adjacent lot or common area unless designated as a drainage easement. Gates across driveways are not allowed unless hidden from street view or behind the rear of the home.

g. <u>PARKING AREAS</u>

A guest parking area for up to two cars is allowed. Parking areas may be built from materials listed above for driveway. Parking areas shall be screened from side and rear neighbors with walls, fencing, or planting.

h. DRIVEWAY APRONS DRAINAGE

All homesites with driveways crossing a drainage ditch will require either a storm water culvert or a paved swale to assure proper drainage.

Culverts may be made of concrete or Galvalume CMP with a minimum pipe size of 18 inches. It is recommended that an expansion/contraction joint be placed in the concrete directly above and running the length of the pipe. The contractor shall set culvert and swale grades from the grades as provided on the engineering plans for Cumberland Harbour.

Grading contractor and landscaper contractor shall grade and grass the slopes into and out of the culvert pipe for erosion control and ease of mowing the grass.

i. <u>LIGHTING</u>



Nighttime in Cumberland Harbour is peaceful, allowing the natural world to exist without light proliferation and irritation. Landscape lighting should be dimmable/adjustable and kept to a minimum only focused on paths, patios and porches.

Low wattage lamps are required. Fixtures must be hooded. Bright spots are not allowed.

Path lighting must be no taller than 3 feet mounting height and use low voltage lamps. Landscape fixtures must be shielded by planting and concealed in daytime.

Spotlights should be kept a minimum and be pointed down. Lights are not to be directed at an adjacent property or street. Spotlighting usage should be for a specific task and shall not remain on for an extended period of time or overnight. Down lighting is encouraged to reduce glare, to better light drives and paths and to assure that neighboring properties are protected from bright light sources. The source of the light, the bulb, must be shielded from view from streets or adjacent lots. All LED step lights and hardscape lights shall be a maximum of 2700 degrees K fixtures with glare shielding.

Exterior decorative light fixtures on homes are encouraged to be of a baffled design and conservative in number and must be to the scale of the house. Timers are desirable.

- Dramatic up-lighting on exterior house walls or trees is not allowed.
- Colored lights are prohibited, with the exception of holiday use.

One lamppost may be designed into the plan. The lamppost should be a maximum of 6 feet in height and should be designed to fit the character of the home. Security lights and spotlights shall have motion sensors to turn off automatically after activation.

j. <u>FLAGPOLES</u>

No in-ground flagpoles will be allowed. One decorative/seasonal flagpole displayed from the house will be allowed.

k. <u>SWIMMING POOLS</u>

Swimming pools are not typically found in yards of traditional Southern Coastal homes. However, in ground pools are allowed. Pools and pool decks/terraces may not be built in the setback area. Swimming pools are not permitted adjacent to any street side of the residence. Pools and any associated structure must not be seen from the public street. Screen structures are not permitted.

I. <u>DECORATIVE OBJECTS</u>

Decorative objects used as focal points are subject to DRB approval. For example, fountains, statues, pergola, etc.

m. <u>RECREATIONAL COURTS</u>

Tennis, pickleball, badminton, or other courts within a single family homesite are not permitted.

n. <u>STORAGE SHEDS</u>

Storage Sheds must be submitted to DRB for review and approval. Sheds must be located behind the basic home within the setbacks and must be constructed with building material that is consistent with that approved for the house. They shall be of similar design details, materials, and colors as the main residence. They must be attached to a permanent foundation. Landscape screening is to be installed to obscure view from adjacent properties and streets. Prefabricated storage buildings may be considered with proper landscape screening and physical location.

D-5 PLANT MATERIAL



Coastal Georgia landscaping is rich with a wide diversity of plant material. Careful placement of plants in the landscape is critical to the cohesiveness of Cumberland Harbour. From the tree canopy to the groundcover, each plant selected is to work in harmony with the site. Reforestation of homesites to provide shade and promote wildlife habitat is encouraged. When viewed from the street, the landscape design should make the home feel as if it has been nestled in the forest.

Dense native evergreen plantings between the homes are important to provide privacy. Pine straw is encouraged for mulch. Large expanses of turf grass are discouraged. Turf grass has a high input demand for fertilizer, herbicide, fungicide and insecticide. The high-water table and sensitive marshes within Cumberland Harbour are susceptible to eutrophication, a dangerous condition capable of harming native plants and wildlife.

Acceptable/Recommended Plants:

* Indicates native species

SHADE & SPECIMEN TREES

Acer rubrum Betula nigra Morus rubra Plantanus occidentalis Quercus germinata Quercus shumardii Quercus virginiana Taxodium distichum Ulmus americana 'Floriana' Ulmas alata Red Maple* River Birch* Mulberry* Sycamore* Sand Live Oak* Shumard Oak* Live Oak* Bald Cypress * Florida Elm* Winged Elm*



ORNAMENTAL / UNDERSTORY TREES

- Aesculus pavia Cercis canadensis Chamaerops humilis Chionanthus virginicus Ilex x attennuata 'Savannah' Lagerstroemia indica Ligustrum japonicum Magolia soulangiana
- Red Buckeye * Redbud* European Fan Palm Fringe Tree * Savannah Holly Crape Myrtle Privet Saucer Magnolia



EVERGREEN TREES

Ilex x attenuata and cvs. Ilex cassine Ilex vomitoria 'Pendula' Ilex opaca Ilex vomitoria Ilex 'Nelly Stevens' Juniperius virginiana Magnolia grandifloria Magnolia virginiana Myrica cerifera Pinus taeda East Palatka Holly* Dahoon Holly * Weeping Yaupon Holly * American Holly* Yaupon Holly* Nelly Stevens Holly Eastern Red Cedar* Southern Magnolia* Little Gem Magnolia* Sweet Bay Magnolia* Wax Myrtle * Loblolly Pine*





SCREEN PLANTS

Acca bellowing Pittosporum tobira Callicarpa americana Osmanthus fortunei Podocarpus macrophyllus Ligustrum japonicum Viburnum odoratissimum Viburnum suspensum

SHRUBS

Abelia x grandiflora Azalea indica Var. Azalea Kurume Var. Azalea satsuki Var. Buddleia davidii var. Buxus microphylia japonica Catharanthus occidentalis *Camellia sasanqua Camellia japonica* Hydrangea macrophylla Ilex vomitoria 'Nana' Illicium parviflorum Itea virginica Myrica cerifera 'Pumila' Podocarpus 'Pringles' Rosa spp. 'Knock Out' Viburnum obovatum 'Densa' Vibiurnum dentatum

Pineapple Guava Pittosporum Beautyberry* Tea Olive Podocarpus Maki Privet Sweet Viburnum Sandankwa Viburnum



Glossy Abelia Indian Azalea Kurume Azalea Satsuki Azalea **Butterfly Bush** Japanese Boxwood Buttonbush* Sasangua Camellia Japanese Camellia Hydrangea Dwarf Holly* Anise * Sweet Spire * Dwarf Wax Myrtle * **Pringles Podocarpus** Knock out Rose Dwarf Walters Viburnum * Arrow Wood *





GRASSES

Eragrostis spectabilis Muhlenbergia capillaris Sorghastrum secundum Spartina bakeri Tripsacum dactyloides Tripsacum floridanum Purple Love Grass * Muhly Grass * Lopsided Indian Grass * Sand Cordgrass * Gamma Grass * Fakahatchee Grass *



GROUND COVERS

Agapanthus spp. Asparagus densiflorus 'Myers' Cyrtomium falcatum Dietes iridioides Dryopteris ludoviciana Hemerocallis Var. Lantana Sp. Liriope muscari Var. Mimosa strigillosa Ophiopogon japonica Zamia pumila

VINES

Akebia quinata Bignonia capreolata Campsis radicans

Fatshedra Gelsemium sempervirens Lonicera sempervirens Hydrangea anomala petiolaris Trachelospermum asiaticum Trachelospermum jasminoides

PERENNIALS

Achillea spp. Asclepias perennis Chrysanthemum spp. Coreopsis spp. Gaillardia Lavandula Miscanthus Narcissus spp. Osteopermum fruticosum Rudbeckia Salvia spp. Solidago sempervirens Stokesia laevis Thymus vulgaris Tulbaghia violacea Vernonia angustifolia

Lily of the Nile Foxtail Fern Holly fern African Iris Southern Wood Fern* Daylily Lantana Liriope Sunshine Mimosa * Mondo grass Coontie *

Fiveleaf Akebia Cross Vine * Red Trumpet Vine *

Tree Ivy Carolina Jasmine* Red Trumpet Honeysuckle* Climbing Hydrangea Asiatic Jasmine Confederate Jasmine

Yarrow* Swamp Milkweed* Chrysanthemum Coreopsis* Indian Blanketflower* Lavendar Fountain Grass Daffodils **Trailing African Daisy** Black-Eyed Susan* Salvia Golden Rod* Stoke's Aster * Common Thyme Society Garlic Ironweed *









SITE DETAILS

E-1 HOMEOWNER/CONTRACTOR SITE DETAILS

Cumberland Harbour is striving to minimize the impact to existing trees and natural vegetation. For this reason, there are guidelines for both Under Brushing and Clearing, each a different effort for better understanding of site conditions.

a. **LOT UNDERBRUSHING** (not to be confused with "clearing") is a requirement on all densely vegetative properties to insure an accurate tree survey prior to a house design. Under brushing provides the opportunity to enhance the site for sale marketing and/or start residential design and shall be done through permit application to the Design Review Board (DRB) by the Owner. Keeping lots in their natural state protects the overall quality of Cumberland Harbour's appeal and natural assets. Underbrushing Permit Application shall include an Application form, a lot survey indicating tree locations and setback limits, and an outline drawn on the survey of proposed underbrushing permit application is submitted, it will be reviewed and approved by the DRB prior to work commencing. Underbrushing can only be done by bush hogging and pruning.

- **1.** Underbrushing is limited to within 10ft of large trees over 16 inches in diameter and of major tree clusters.
- 2. Underbrushing is limited to the interior area of the site out to the setback limit lines. (No underbrushing allowed in the area between the setback limits and the perimeter property lines except for a maximum 20' wide access path from the street across the front setback to the interior area of the Lot.)
- **3.** If on the Marsh or River, NO trees shall be removed within the 25ft DNR or the 10ft CH Buffer.

**NOTE: Should under brushing occur and exceed the allowed requirements, the deposit will be forfeit.

Once underbrushing is completed, it will be reviewed for conformance. If in conformance, \$500 of the deposit will be returned to the OWNER. If the underbrushing is non-conforming, the OWNER will forfeit the underbrush deposit amount to mitigate the amount of natural material cut away and /or damage done.

b. <u>SITE CLEARING</u> includes tree removal and site grading (for new homes only). Prior to site clearing the following items are required:

- 1. DRB application.
- 2. House plan with dimensional drawings.
- 3. Site plan with setbacks.
- 4. Tree survey.
- 5. Lot clearing limits.
- 6. A digital copy of the Approved Land Disturbance Activity (LDA) Plan, LDA Permit and the Building Permit from the City of St. Marys must be turned in to the POA office prior to site clearing.
- 7. A \$3,000.00 non-refundable fee for the building plan and landscape plan review.
- 8. A \$5,000.00 *refundable* fee for the architectural compliance review.

During the review process the DRB will identify which trees, if any, will require tree protection.

c. **EAGLE PROTECTION:**

The bald eagle is a federally protected endangered species. Cumberland Harbour had been a site of nesting for eagles. Both the POA and DRB require a waiver and release form to be signed by the property owner if the homesite is located in the proximity of a nest. This waiver must be included with the DRB application for submission review. Approval will not be granted without a signed form. Waiver form available in the appendix.

d. **OPEN HOMESITES:**

There are some homesites at Cumberland Harbour that do not have any existing trees on them, for example, in Park Place. Planting of hardwood native trees is encouraged to develop a shade canopy.

e. <u>SITE GRADING:</u>

To minimize the impact to a site while providing positive site drainage, Cumberland Harbour requires a drainage plan on each homesite's survey. Alteration to existing natural drainage patterns should be avoided. Proposed homesite drainage may not cause damage, excessive flows, ponding or erosion to adjacent properties. Homesite grading shall be in accordance with the homesite grading plan provided on the engineering plans for Cumberland Harbour.

f. EROSION CONTROLS:

Erosion and silt control fencing **MUST** be installed immediately after clearing the lot per the submitted and approved tree survey and lot clearing drawings. It is the responsibility of the Contractor to maintain these controls during the construction period. Failure to maintain these controls will result in fines from Cumberland Harbour and (or) Georgia Department of Natural Resources or City of St. Marys.

g. DRAINAGE AND UTILITY EASEMENT:

The 7.5 ft wide easements shown on the property survey along the front, side and rear property lines shall be kept open and clear for drainage and utility servicing access. Non-pervious surfaces are not allowed within the 7.5 ft easement. Any deviation from this limitation to impervious surfaces must be approved by the CH Design Review Board. No driveway, walkway, patio, etc. may affect the maintenance of the 7.5 ft side drainage easement and must comply with the site drainage plan as shown on the site survey. If a non-pervious surface encroaches into the 7.5 ft easement the removal shall be at the cost of the Contractor.

h. CONSTRUCTION DETAILS:

During the construction period of a home, all building materials must be stored in the homesite. No material, equipment or vehicles may be on adjacent homesites.

- 1. Staging in the right of way must be approved and coordinated with DRB & Management Team.
- 2. There shall be no overnight parking of trailers or equipment in the street.
- 3. Parking for construction employees will be limited to one side of the street.
- 4. Flag men will be required for use of large equipment, material off loading or any other road blockage. (Coordinate with POA/security)

i. **<u>PORTABLE RESTROOMS:</u>**

Portable restrooms, which are placed temporarily on a home site during construction, shall be kept clean with a working door closure. They shall be placed on the homesite in a location respecting neighbors' sites and views. No portable restrooms shall be placed in the right of way.

j. <u>UTILITIES:</u>

1. Electric, Cable Boxes, Satellite Dishes:

- a. Lot front utility power and cable boxes should have landscape screening.
- b. Meter boxes shall be located in inconspicuous areas on the house exterior and covered as allowed by building codes.
- c. TV antennas of any type, satellite dishes (except for 18" dishes) and other electronic hardware, antennas or receiving units will not be permitted. Location of an 18" dish will be approved by the DRB, if it has no street visibility.
- 2. **Water**: All residences within Cumberland Harbour are served by the City of St. Marys regulated water system.
- 3. **Wells**: Wells are not allowed, except for irrigation purposes. Their location must be out of view from the street. If located in the front of the house landscaping screening is required.
- 4. Irrigation: Residences may install an irrigation system with a well or water meter. Wells are only allowed for irrigation purposes. The City of St Marys allows for irrigation meters to be installed. Contact the water department for more information. Residences are <u>not</u> allowed to connect to the community irrigation system.
- 5. **Heating**: Electric heat pumps for heating & air conditioning are commonly used in this climate. Units should be located in inconspicuous places on the side or backside of the house and are required to be screened with walls or screening of a material like the house facades or landscapes elements sufficient to fully screen within 12 months. Window and/or wall air conditioning units are not permitted. Location shall be considerate of neighboring properties. Special care and attention shall be made when building in Park Place, The Battery and Phase 14.
- 6. **Solar collection devices**: Implementation of solar panels is encouraged and will be reviewed for appropriate placement and arrangement on a case-by-case basis by the DRB with the following limitations:
 - i. Must be flat solar panels on roofs with no additional panel angle made by a supporting structure
 - ii. Arrangement of solar panels shall be geometrically simple and organized in appearance
 - iii. No solar panels shall be set on any free-standing structure; they are only acceptable on the roof of the home or the garage.
 - iv. Panel size, color and shape must not conflict with the architectural aesthetic of the home. The panels shall be the same color as the roof so that they blend in and do not stand out. If installing on a metal roof, roof must be a light color.
- 7. **Generators**: Emergency generators are allowed and must be placed out of view from the public street or else screened with appropriate walls or landscaping.
- 8. **Propane Tanks**: All propane gas tanks must be buried except in VE zones when not permitted by FEMA. Screens and tie-downs must be provided in a VE zone.

a. <u>CONSTRUCTION SIGNAGE:</u>

The DRB requires a builder signs and permit boxes on each new site under construction. The purpose of these signs is to identify job sites and speculative construction. The Contractor will be responsible to remove signs from homesites within 30 days of the completion of construction. For more information, please see the appendix.

b. <u>RENOVATIONS/REMODELS:</u>

All renovations after initial construction shall be submitted to the DRB for review. The submission must consist of the application, renovation plans, site plan, and review fee. For a list of fees, please see H-2 Steps for Design and Building – Payments. Applications are available in the appendix.

- 1. Exterior Renovations, this includes and not limited to color changes to the house/garage or trim, addition of shutters (standard or Bahama), enclosing porches, additions, etc., shall submit the DRB Renovation/Remodel application for approval to the DRB. Please see the application for required documents.
- 2. Routine Maintenance of your home as in as in repainting does not constitute a remodel. If exterior colors are changed, new colors need DRB approval. There will be no fee required.
- 3. For any project that exceeds \$2,500 in cost, it is highly recommended to use a Residential Basic Contractor. Handymen are not licensed in the state of Georgia and should only perform work up to \$2,500. For more information, please refer O.C.G.A. \$43-41-17
- 4. Any project involving plumbing, electrical, or mechanical (HVAC) will require a permit from the City of St. Marys provided with the DRB application.
- 5. The allotted time for work hours is Monday through Friday from 7am to 7pm only. Saturday work will only be allowed with prior approval from the POA office. If approved, Saturday work must be quiet inside work only from 9am to 2pm. Days and times are subject to change.

DEEP WATER HOMESITES

F-1 <u>DOCKS</u>

All new boat docks must be approved by both the Georgia Department of Natural Resources (DNR). The DNR permit application and construction details are provided at <u>https://gadnr.org/AuthorizationAndPermitsCRD</u>

For security and record purposes only, the Cumberland Harbour Design Review Board (DRB) will require the following from the homeowner installing a new dock or modifying an existing dock prior to construction:

- a. A copy of the approved Georgia DNR application and permit to include the drawing showing the dock and other structures
- b. The Dock Installation Form available in the appendix to include contractor information for entry into Cumberland Harbour.

In addition to the DNR design criteria, Cumberland Harbour DRB requests owners consider the following:

- a. Docks should only be a single story and have no solid vertical walls of any height
- b. It is recommended that all roofs are galvalume.
- c. Details, such as color, style & size, should be consistent with the natural environment of Cumberland Harbour.

Homesites with dock opportunities are important in Coastal Georgia. In order to minimize impacts onto the marsh ecosystem, the DNR oversees dock permits. Their established criteria for the PGP0083 permit will establish the design of all docks for Point Peter Creek. Dock designs should visually blend with the natural habitat, provide visual transparency and respect the vision lines of adjacent homeowners. All dock designs shall comply with St Marys applicable building codes.

GENERAL

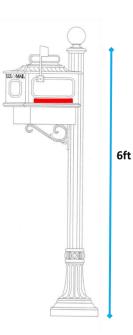
G-1 MISCELLANEOUS

- a. <u>**CLOTHES LINES:**</u> Clothes lines are not allowed.
- b. **<u>BURNING:</u>** Burning is not allowed.

c. **TRASH RECEPTACLES:** All trash receptacles must be in the rear 50% of the home. A 4' wall or a fence element should screen the receptacles. Fences and walls must be an integral part of the architecture or a freestanding compatible element. In either case, unobstructed access must be provided. Trash receptacles shall be roll-out carts, as provided by the collector. No exceptions will be permitted.

d. <u>MAILBOXES</u>: Cumberland Harbour has a standard mailbox that must be used for all properties. Park Place, Charleston Place, and the Amenities Center have community mailbox pavilions; therefore, the standard mailbox is not required. The standard mailbox is black and uses white numerals (as provided by the POA) for the address and is provided by the Builder at the Owner's expense. Contact the POA office for verification if your property should have a mailbox or if your mail receptacle will be located at a kiosk. The mailbox manufacturer is Brandon Industries and model number is FBC46-2164-1A-BK. See Appendix for more information. Mailboxes shall be installed in accordance with USPS guidelines specifying required distance from pavement.

It is the responsibility of the owner for the mailbox to be maintained in a vertical position and painted on a regular basis. Flowers and planting pockets around mailboxes are allowed. Plants shall be small and properly maintained. Climbing vines are allowed and must be properly maintained. A single 1"x5" (10") reflective strip is allowed on each side of the box. The reflector shall be placed between the lower portion of the mailbox and centered on decorative panel.



e. <u>**RECREATIONAL VEHICLES:**</u> All permanent vehicles, including golf carts, boats on trailers or other recreational vehicles are to be parked within a garage. If there is no room in the property garage for all such boats, trailers, and recreational vehicles, they may be kept at the Cumberland Harbour Boat/RV Storage Yard near the fire station. Storage in the Cumberland Harbour Boat/RV Storage Yard is limited and availability is on a first-come, first serve basis, and is not guaranteed. Occasionally recreational vehicles, boats, trailers, motor homes, campers, etc. may be placed on a home site driveway for a **MAXIMUM of 24 hours** for the purpose of loading, unloading or cleaning ONLY. This applies to undeveloped homesites as well as developed homesites. Parking of said vehicles on the side of adjoining properties or across the street from a resident's property that is developed with or without a home is NOT ALLOWED.

f. <u>OTHER YARD ELEMENTS:</u> Playhouses, greenhouses, Accessory dwelling units, tool sheds, pet enclosures, pet houses, permanent or moveable basketball goals, yard ornaments and similar site improvements generally will not be allowed. Pet enclosures may be considered by the DRB if they are integrated into the primary structure, outbuilding or service yard. Swing set designs & locations may be permitted on a case-by-case basis; however, they can't back up to open spaces.

g. <u>SIGNAGE:</u> Signs or tubes (for sale, for rent, for lease, private property, political signs, etc.) are NOT permitted on any homesite or in the windows of any vehicle/boat, home or structure, on any cabana, dock, common property or any road right of way at any time. Builder signs and permit boxes are required on new home construction sites and home renovation. The purpose of these signs is to identify job sites and speculative construction. Builder signs must meet the specifications below. No subcontractor signs are allowed. For more information and specifications of the Builder sign, please see the Appendix.

h. **<u>OUTBUILDINGS</u>**: Separate structures (detached or attached) that are used for garages, guest quarters, greenhouses, and storage shed workspaces. Outbuildings must be located behind the basic home within the setbacks and must be constructed with building material that is consistent with that approved for the house.

Outbuildings must be submitted to DRB for review and approval. They must be installed within the building regulation limits (setbacks), mounted on a permanent foundation, and properly anchored. The building is required to be constructed of similar materials, colors, and style of the residence. Prefabricated storage buildings may be considered with proper landscape screening and physical location.

THE APPROVAL PROCESS

H-1 OVERVIEW

a. KEY DESIGN GUILDELINES

- 1. The following summarizes those design elements which the DRB requires:
 - i. The preservation of the natural character of the site will give Cumberland Harbour an inherent value.
 - ii. The use of professionals qualified in the fields of planning, architecture, landscape architecture, engineering, surveying and construction is required.
 - iii. The emphasis will be on thoughtful architectural designs that exude warmth, artistic taste and foster indigenous Southern Coastal design concepts. This emphasis will enhance a harmonious blend between the man-made environment and the natural character of Cumberland Harbour.
 - iv. The architectural elements that complement and reinforce the natural characteristics of the climate, culture and site will include pitched roofs of varying heights with large overhangs, large and numerous window openings, and porches. An abundant use of glass, including dormers, and sensitive detailing on entrances, fascia, soffits, and gable ends above doors and windows is desired. Finally, there will be an emphasis on natural materials, such as brick, tabby, or wood, and an overall high-grade quality construction that is in harmony with the land.

b. ADMINISTERING THE DESIGN AND CONSTRUCTION PROCESS

1. The Design Review Board

- i. To enable development that preserves and protects Cumberland Harbour, making its beauty available to future generations, property owners are bound by the Cumberland Harbour covenants and restrictions. The restrictions state that, "All proposed improvements and landscaping, including alterations or additions, on any homesite must be reviewed and approved by the Design Review Board."
- ii. The Design Review Board (DRB) is comprised of three or more members appointed by the Association's Board of Directors. The DRB also includes a third-party licensed architect and landscape architect.

2. Functions of The Design Review Board

- i. The DRB will evaluate each of the plans submitted by an Owner adhering to the design criteria, performance and quality standards as set forth in the Design Guidelines and the compatibility of the design with the adjoining sites and common spaces.
- ii. The DRB will interpret the standards at the request of the Owners. If conflicts arise in meeting these standards, the DRB will review conditions and make a determination as to the action to be followed.
- iii. The DRB shall have the right to monitor the design and construction process in order to ensure conformance to the approved documents and the standards set forth in the Design Guidelines.
- iv. The DRB shall review each submission and respond before continuing to the next phase of the review process. Unapproved submissions shall be revised and resubmitted for review and approval. Any and all revisions from the original plans must be submitted to DRB for review. Approval will be in writing and shall in no way relieve the Owner and builder of responsibility and liability for the adherence to any applicable ordinances and codes.

H-2 STEPS FOR DESIGN AND BUILDING

a. STEP ONE:

- 1. **Pre-Application Research:** The owner should select his or her professional consultants. It is the responsibility of the owner to acquaint his design team with the Design Review process and the DRB Design Guidelines.
 - i. The architect and other design team professionals should visit Cumberland Harbour for an onsite tour prior to beginning preliminary plans. In so doing, the designer can creatively design the dwelling in a compatible manner with the overall goals of the Developer and the Design Review Board. A representative of the DRB will be available for an initial conference with the owner and/or the design team for general information, design guidance, and to explain the guidelines and concepts in more detail. Together, the design team should also visit the building site and observe other homes in the area, as well as the overall Cumberland Harbour environment. Before beginning design preparation, the owner and the design team should review the following documents for specific constraints and requirements:
 - 1. Recorded Plat of the Subdivision
 - 2. Master Declaration of Covenants, Conditions, Restrictions, and Easements
 - 3. Protective Covenants applicable to the homesite
 - 4. Cumberland Harbour Design Review Board Procedures and Guidelines
 - 5. Applicable Ordinances and Fees
 - 6. Applicable Local and State Building Codes
 - 7. Applicable City of St. Marys and Camden County Ordinances
 - ii. The owner is to obtain a topographic survey of the home-site as soon as possible in order that the owner, architect/building designer and landscape architect can make a proper site evaluation in accordance with the site planning guidelines that are hereafter listed. The topographic survey shall verify the corner pins of the property and wetland boundaries, if applicable, and provide grade contours at one-foot intervals as well as spot elevations. The survey must also show the location and species of all trees four inches or larger in diameter at four feet above grade and the location and identification of any special features of the home-site. The survey shall also show building setback requirements and the required finished floor elevation.

2. The Designer Requirements

i. **THE ARCHITECT:** To ensure that Cumberland Harbour maintains a high quality of architectural design, all plans for the construction of dwellings and other buildings or significant structures at Cumberland Harbour must be designed and drawn by a registered and licensed architect, or a professional, experienced home designer.

ii. **THE LANDSCAPE ARCHITECT:** To ensure that Cumberland Harbour maintains a high quality of design, all plans for the landscape and associated site work of dwellings and other buildings or significant structures on any homesite at Cumberland Harbour must be designed, drawn, and certified by a landscape architect or experienced designer. Overseeing of installation by the landscape architect shall be encouraged.

b. STEP TWO: OPTIONAL

1. Conceptual Design and Layout Review

- i. The conceptual design and layout can be submitted electronically or issued as a hard copy to review prior to a monthly DRB meeting.
- ii. At a minimum, an exterior front design and site plan is required. Any pictures or renderings are also helpful.
- iii. In order to facilitate the architectural review process and approval, it is strongly recommended, as an optimal step, that the designer prepare and informally submit a conceptual sketch of the proposed building design and site layout to the DRB for general comments and suggestions. This "working together" step has been included early in the design process both to confirm a proper analysis of the site and also to save the owner from making major revisions after significant architectural work has been performed. The DRB will make comments or recommendations that will encourage development to the next step.

c. STEP THREE: REQUIRED -DRB Review

- i. **DRB Application Submission:** A "DRB Application" form must be completed
- ii. Site Plan
 - 1. Dimensioned drawing denoting the home, detached garage/breezeway (if applicable), driveway location, walkway location, utility enclosures. This drawing shall be dated, with a north arrow.
 - 2. Owner's name, site address and lot number.
 - 3. Designer and builder name, address, and telephone/fax number/email
 - 4. Property lines with dimensions, denoting setbacks and easements.
 - 5. Marsh and marsh buffer property lines for marsh front properties.
 - 6. Elevations of homesite corners, center of homesite, edge of roadways and wetland edge, water level, and top of bank, if applicable.
 - 7. Tree Survey, locating all trees over 4" in diameter, as well as noting trees to be removed.

ii. Architectural Elevation Drawings

- 1. All four elevations
- 2. Dimensioned

iii. Architectural Floor Plans

- 1. Each floor, mezzanine and ground level plan.
- 2. Room use labeled
- 3. All walls, windows, and doors to be indicated.

All documents must be submitted on the first day of the month for DRB meeting. The submission should be both full size digital and paper copies. The owner/builder should include with the application, all documents and other information that are outlined under the DRB Review, as hereafter specified, and delivered to:

Cumberland Harbour POA Office 354 Spinnaker Dr. St. Marys, GA 31558 (912) 576-9620 E-mail: info@cumberlandharbour.life

NOTE: IT IS STRONGLY ENCOURAGED BY THE CUMBERLAND HARBOUR DESIGN REVIEW BOARD (DRB) THAT THE PROPERTY OWNER(S) RESPONSIBLE FOR THE NEW HOME CONSTRUCTION ATTEND THIS INITIAL MEETING ALONG WITH THEIR SELECTED BUILDER.

d. STEP FOUR:

1. Final Construction Documents Review

Final "as-built" drawings are to be provided incorporating ALL design requirements agreed to by the owner/builder and the DRB at the review meeting, including.

o Architecture exterior changes.

- o Site plan changes as it relates to structures.
- o Site plan changes to lot clearing, tree removal & protection.

o A digital copy of the approved LDA plan as well as the City of St. Marys Building Permit

- 2. **Fee Schedule -** Payments shall be provided by owner after approval and before construction commences. Payments will need to be provided by check payable to CHPOA and submitted to the POA office. Appropriate fees as outlined below:
 - Conceptual Review No Charge
 New Home Construction Review (non-refundable) \$ 3,000.00
 Large Project Review Renovation & Remodel \$ 1,000.00 Projects that require third-party architect review** (non-refundable)
 Medium Project Review - Current Residents** \$ 500.00
 - Small Project Review Current Residents (*No Fee*) \$ 0.00
 - Under Brush Permit (\$500 refundable after review) \$ 750.00
 - Architectural Compliance Deposit (*refundable*)* \$ 5,000.00

Note: The above fees are subject to change without prior notice.

*Architectural Compliance Deposit can be forfeited in its entirety if all guidelines are not followed. Examples of forfeiture: destruction of community property (roads, storm drains, landscaping), clearing lot beyond limits allowed, plans for property not in compliance with DRB approval, etc....

**Applications for renovations, remodels, and additions can be submitted at any time through the POA

office. There are non-refundable fees or deposits required depending on the size of the project.

- Large Project Review Renovation, Remodel, and/or Addition: Projects such as adding a room, pool, outbuilding etc. that would require the third-party architectural consultant review. These projects would include city permits with plumbing, electrical, and mechanical contractors. These projects will have a non-refundable deposit.
- Medium Project Review Projects of such a nature that are between projected costs of \$5,000 to \$10,000 that may require city permits and surveys. Projects such as outbuildings, large landscape projects, etc. These projects will have a refundable deposit.
- *Small Project Review Projects that are cosmetic or restorative in nature such as painting, addition of shutters, landscape lighting, etc. These projects are subject to approval but will not be charged fees.*

e. STEP FIVE:

1. Architectural Compliance Deposit

- a. When the owner/builder is ready to commence construction, the DRB requires a **refundable** Architectural Compliance Deposit of \$5,000.00 to be paid. Deposit can be forfeited in its entirety if all guidelines are not followed. Examples of forfeiture: destruction of community property (roads, storm drains, landscaping), clearing lot beyond limits allowed, plans for property not in compliance with DRB approval, etc.
- b. When the above deposit has been paid, a Cumberland Harbour plan approval will be issued which will allow the owner/builder will seek a Building Permit from the applicable government Building Inspector's Office, whereupon construction can commence.

f. STEP SIX:

1. Periodic Inspections During Construction

- i. The DRB, its agents, and representatives specifically reserve the right of entry and inspection onto all or any portion of the owner's property for the purpose of verifying compliance.
- ii. A representative of the DRB will make periodic inspections without notice during the entire construction period. The owner will be notified in writing with a copy to the architect/designer and general contractor of any items and exceptions noted in the inspection report, and all such items and exceptions must be completed or resolved by the next meeting of the DRB.

g. <u>STEP SEVEN</u>:

1. Final Inspection Upon Completion of Construction

- i. The applicant shall notify the DRB when construction is complete, and a representative of the DRB will make a final inspection of the exterior home and landscaping.
- ii. Upon approval of construction, the DRB will issue final approval.
- iii. If in full compliance, deposits will be refunded only after the final approval for both the building and the landscape construction is complete.

H-3 CONSTRUCTION DURATION

a. HOUSE CONSTRUCTION PERIOD

All dwellings and other structures, including landscaping, must be completed within 18 months after construction has commenced, except where such completion is impossible or would result in great hardship to the owner or builder due to strikes, fires, national emergency or natural calamities as determined by the DRB.

b. LANDSCAPE CONSTRUCTION PERIOD

- 1. The Homeowner/Builder is responsible to ensure that the driveway pour layout during construction matches that of the approved DRB site drawing. If a change needs to be made, it must be reviewed for approval by the DRB prior to the driveway pour.
- 2. Landscape plans are suggested to be included with new home construction submissions. Landscape plans are required to be submitted for review at the same time as the paint sample is submitted for approval. The landscape submittals will need to include a plant schedule and a landscape plan.
- 3. Once the landscape plan is approved by the DRB. It shall be implemented in full prior to the completion of the construction of the residence. Any deviation to the approved plan will need to be resubmitted to the DRB for approval.
- 4. Landscaping projects after the completion of the home will need to be submitted to DRB for approval.

APPENDIX:

- J-1 <u>New Construction Application</u>
- J-2 Renovation/Remodel/Addition Application
- J-3 Dock Application
- J-4 Under Brushing Application
- J-5 Eagle's Nest Waiver & Release
- J-6 <u>Mailbox Specification Sheet</u>
- J-7 <u>Tree Protection</u>
- J-8 <u>New Home Construction Builder Signage</u>



Design Review Board

Application for New Residential Construction

Property Owner: Name, Address, Phone

()			
Ema	uil:			

Architect/Designer: Name, Address, Phone

()		
Ema	il:		

Property Information

Lot #:	
Phase #:	
Address:	

Builder: Name, Address, Phone

()
Email:	

ITEMS TO BE INCLUDED WITH SUBMITTAL FOR REVIEW

- □ Topographic and tree survey
- Site Plan (Ga certified surveyor) Showing property lines, existing contour lines, location of specimen trees, setbacks, location of structure, walks, drives, hvac equipment & other proposed site improvements
- Floor Plans
- □ Exterior elevations & dimensions showing actual ground line
- □ Landscape Plan preferred scale of 1"=20', include landscape architect or approved designers contact information

Siding Material	Color
Fascia & Trim Material	Color
Deck Material	Color
Railing Material	Color
Baluster Material	Color
Shutters Material	Color
Stucco Composition & Texture	Color
Brick Manufacturer	Color
Roofing Material	Color
Driveway Material	Color

FINAL PLAN REVIEW - Phase "A" Specifics



FINAL PLAN REVIEW - Phase "A" Specifics (continued)

Garage Doors	Color/
Type	Material
Exterior Doors	Color/
Type	Material
Windows	Color/
Type	Material
Exterior Light	Color/
Fixture Placement	Manufacturer/
& Scale	Size
Other	Color/
Fences, walls, etc	Material
Other	Color/
Fences, walls, etc	Material

*Only general palate & landscape/ext. light fixtures concepts required @ Final Plan Review – Phase "A"

1. Enclosed dwelling area of proposed structure:

	Existing (square feet)	New (square feet)
Heated & Cooled Areas		
Covered Porches		
Garage		
Other- screened enclosure, etc.		
TOTAL AREA		

2. Total Area of Lot

3.	Total Impervious area- roof outline, concrete decks, walkways, driveway			
4.	% impervious surface (Lot Coverage)	1 	<u></u>	
5.	Is application for an addition to existing structure (circle)	YES	NO	
6.	Elevation of finished floor (feet above MSL)			
7.	Elevation of garage (feet above MSL)	a a a a a a a		
8.	Height of Structure (feet)			
9.	Is the improvement of this property for speculative purposes	YES	NO	
10.	Has a structure been previously constructed from these plans in CH	YES	NO	
11.	Expected date of initiation of construction	1 -1-1-1-1-1 -1-1		



I hereby certify that I have reviewed the covenants, restrictions and architectural design guidelines and will construct the above dwelling in accordance with these documents and representations made on this application, including plans, specifications, and that no oral representations have been made by either myself or the builder. The square footage is accurate and the dwelling will be constructed as represented. I understand that I am responsible to provide the DRB with a digital copy of the Land Disturbance Permit and the City of St. Marys Permits. I understand that I am responsible for the DRB Submission Fee and the Architectural Compliance Deposit payable to the Cumberland Harbour POA prior to the start of construction.

OWNER:	DATE:	BUILDER:	DATE:
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PRELIMINARY/FINAL approval is hereby granted for the construction of the improvements detailed in the plans and specifications submitted with this application.

This approval is limited to design criteria established by the Design Review Board as provided by the Design Review Board Guidelines and should not be interpreted as approval of any variation from restriction or conditions imposed on the property owner by contract or other guideline restrictions. All revisions or additions to the exterior of any structure must be submitted to the Design Review Board for approval.

CH DRB RECEIVED BY:
CU DRD RECEIVED DT.

DATE:

OFFICE USE ONLY

Date Application Received	
Received By	
Date DRB Fee Paid	
Date on DRB Agenda	
Date Approval Granted	
Date Security Deposit Paid	
Date City Permit Issued	
Date of Compliance Inspection	
Inspection By	
Date of CO	
Date Security Deposit Refund Issued	
Processed By	



Application for Renovation/Remodel/Additions

Property Owner: Name, Address, Phone					
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Ema	uil:				

Contractor: Name, Address, Phone

()			
Ema	ail:			

Property Information

Lot #:
Phase #:
Address:

Project Lead: Name, Address, Phone

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Email:				

All renovations after initial construction shall submitted to the DRB for review and approval.

- Exterior Renovations, this includes and not limited to color changes to the house/garage or trim, addition of shutters (standard or Bahama), enclosing porches, etc., shall submit the DRB Renovation/Remodel application for approval to the DRB.
- Interior Renovations, this includes and not limited to remodels of bathrooms, kitchens, garages, etc., shall submit the DRB Renovation/Remodel application for approval to the DRB.
- Any project that exceeds \$2,500, it is highly recommended to use a Residential Basic Contractor. Handymen are not licensed in the state of Georgia and should only perform work up to \$2,500. For more information, please refer O.C.G.A. § 43-41-17
- Any project involving plumbing, electrical, or mechanical (HVAC) will need a permit from the City of St. Marys provided with the DRB application. A copy of all permits must be received by the POA office prior to start of project.
- The allotted time for work hours is Monday through Friday from 7am to 7pm only. Saturday work will only be allowed with prior approval from the POA office. If approved, Saturday work must be quiet inside work only from 9am to 2pm.

ITEMS TO BE INCLUDED WITH SUBMITTAL FOR REVIEW

- □ Site Plan (Ga certified surveyor)– Showing property lines, existing contour lines, location of specimen trees, setbacks, location of structure, walks, drives, hvac equipment & other proposed site improvements (*if improvements involve exterior changes*)
- □ Map of property with location of dumpster for the project
- □ Floor Plans/Renovation Plan

DESCRIPTION OF RENOVATION/REMODEL/ADDITION PLAN



TIMELINE OF RENOVATION/REMODEL/ADDITION

Expected date of initiation of construction	
Approximate Project Duration	

FINAL PLAN REVIEW - Phase "A" Specifics

Material	Color
Material	Color
Material	Color
Windows	Color/
Type	Material
Other	Color/
Fences, walls, etc	Material
Other	Color/
Fences, walls, etc	Material

Enclosed dwelling area of proposed structure:

	Existing (square feet)	New (square feet)
Heated & Cooled Areas		
Covered Porches		
Garage		
Other- screened enclosure, etc.		
TOTAL AREA		

Total Impervious area- roof outline, concrete decks, walkways, driveway	2	
Is the improvement of this property for speculative purposes	YES	NO
Has a structure been previously constructed from these plans in CH	YES	NO



SUB-CONTRACTOR INFORMATION

Name	Phone #
Name	Phone #
Name	Phone #

I hereby certify that I have reviewed the covenants, restrictions and architectural design guidelines and will construct the above dwelling in accordance with these documents and representations made on this application, including plans, specifications, and that no oral representations have been made by either myself or the builder. The square footage is accurate and the dwelling will be constructed as represented. I understand that I am responsible to provide the DRB with a digital copy any City of St. Marys Permits. I understand that I am responsible for the DRB Submission Fee payable to the Cumberland Harbour POA prior to the start of construction.

OWNER:	DATE	BUILDER:	DATE
		DOILDER.	DATE

PRELIMINARY/FINAL approval is hereby granted for the construction of the improvements detailed in the plans and specifications submitted with this application.

This approval is limited to design criteria established by the Design Review Board as provided by the Design Review Board Guidelines and should not be interpreted as approval of any variation from restriction or conditions imposed on the property owner by contract or other guideline restrictions. All revisions or additions to the exterior of any structure must be submitted to the Design Review Board for approval.

CH DRB RECEIVED BY:

DATE:

OFFICE USE ONLY

Date Application Received	
Received By	
Date DRB Fee Paid	
Date on DRB Agenda	
Date Approval Granted	
Date City Permit Issued	
Date of Compliance Inspection	
Inspection By	
Date of CO	
Date Security Deposit Refund Issued	
Processed By	



Propert	Property Owner: Name, Address, Phone				
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Email:					

Dock Builder: Name, Address, Phone

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Ema	il:			

Property Information

Phase #:

Address:

Land Clearing: Name, Address, Phone

()
Email:	

For security and record purposes only, the following items are required

- Topographic and tree survey if underbrushing lot
- 2. Georgia Department of Natural Resources Approved Permit

All new boat docks must be approved by the Georgia Department of Natural Resources (DNR). Homesites with dock opportunities are important in Coastal Georgia. In order to minimize impacts on the marsh ecosystem, the DNR oversees dock permits. Their established criteria for the PGP0083 permit will establish the design of all docks for Point Peter Creek. Dock designs should visually blend with the natural habitat, provide visual transparency, and respect the vision lines of adjacent homeowners. All dock designs shall comply with St. Marys applicable building codes.

Owners are responsible for ensuring that their contractors review and comply with all applicable requirements:

- · Please drive carefully and obey all road signs. The speed limit is 25mph.
- · Work hours are Monday to Friday 7 am to 7 pm. No dock work is allowed on Saturday or Sunday.
- Parking at the site should be on the owner's property or in a single file on one side of the road allowing
 others to pass easily. Do not park on the grass or in the right of way.
- · Contractors are responsible for ensuring the worksite is clean of trash each day.

I acknowledge that I have read the Design & Review Board Guidelines for Docks in Cumberland Harbour.

Owner Signature:	Date:	
_		



Property Owner: Name, Address, Phone	Contractor: Name, Address, Phone
Lot #	
()	()
Email:	Email:

Lot Underbrushing (not to be confused with "clearing") provides the opportunity to enhance the site for sale marketing and/or start residential design and shall be done through permit application to the Design Review Board (DRB) by the Owner.

Keeping lots in their natural state protects the overall quality of Cumberland Harbour's appeal and natural assets. Underbrushing can only be done by bush hogging and hand pruning (no chainsaws). NO tree removal of any tree larger than 4" diameter will be allowed. Underbrushing is limited to within 10' of large trees over 16" diameter and of major tree clusters. It is limited to the interior area of the site out to the setback limit lines. No underbrushing allowed in the area between the setback limits and the perimeter property lines with the exception of a maximum 20' wide access path from the street across the front setback to the interior area of the Lot.

Once the permit application, drawing and refundable deposit is received the DRB will review for approval. Should underbrushing occur without approval, the OWNER will be fined an amount appropriate to the amount of natural material cut away and/or damage done. When underbrushing is completed, it will be reviewed for conformance with the application drawing by a licensed surveyor. If non-conforming, the work shall be reviewed by the DRB for consequential action. The \$500 deposit will be returned to the OWNER after an affirmative conformance review.

The allotted time for work hours is Monday through Friday from 7am to 7pm only. Saturday work is <u>not</u> permitted for underbrushing.

ITEMS TO BE INCLUDED WITH SUBMITTAL FOR REVIEW

- □ Site Plan (Ga certified surveyor)– Showing property lines, location of trees, proposed outline of underbrush locations, setbacks, etc.
- □ \$500 refundable deposit

DESCRIPTION OF PURPOSE FOR UNDERBRUSHING:

I hereby certify that I have reviewed the covenants, restrictions and architectural design guidelines and will underbrush the property in accordance with these documents and representations made on this application, including plans, specifications, and that no oral representations have been made by either myself or the builder. I understand that I am responsible for the DRB Submission Fee payable to the Cumberland Harbour POA prior to DRB approval.

OWNER:

DATE:_____



EAGLE'S NEST WAIVER AND RELEASE

Cumberland Harbour Property Owners Association, Inc.

_____ ("undersigned"), own property located within the Cumberland Harbour community,

and more specifically described at the address of _______ ("Property"). I, the undersigned, on behalf of myself, my agents, my contractors and/or builders, and any third party accompanying me or my agents, contractors and/or builders, do hereby release and forever discharge Cumberland Harbour Property Owners Association, Inc. (the "Association"), its officers, directors, members, committee members, employees and agents, present, past, and future, from any and all claims, costs, causes of action, and liabilities for personal injury and damage to or destruction of any eagle's nest located on Association Common Area arising from any construction activity on the Property. I am aware that there is an active eagle's nest situated on Association Common Area in close proximity to the Property. This release and waiver is given in consideration of the Association permitting the undersigned to submit an application for Design Review Board (DRB) approval for new home construction on the Property. I assume all risks of injury or damage to or destruction of any eagle's nest near the Property.

I, the undersigned, agree to indemnify and hold the Association, its officers, directors, members, committee members, employees and agents, present, past, and future, harmless from any and all damage or injury suffered to the eagle's nest on Association Common Area that is caused by any construction activity performed on the Property.

Further, I, the undersigned, hereby agree that I have carefully read and understand the conditions of this waiver and release. I, the undersigned, am eighteen (18) years of age or older.

Owner Signature

Print Owner's Name

Address of Property

Dear valued builder partner,

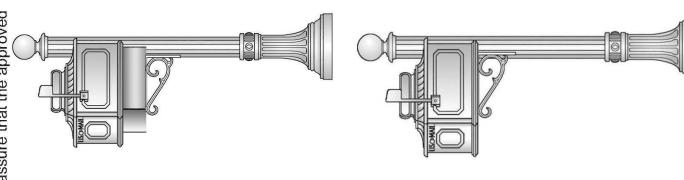
There are 2 mailbox styles approved by the Cumberland Harbour DRB. We are providing you with this flyer to assure that the approved mailbox style is installed on your client's property.

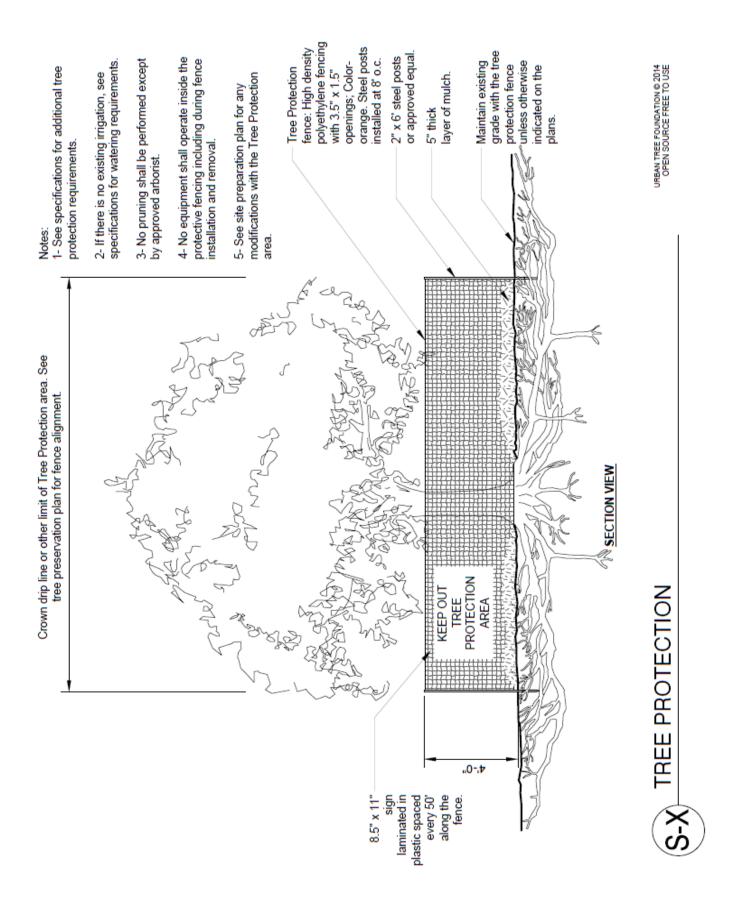
Style FBC4	Style FBC46-2164-1A BK	This option has a newspaper holder.
PRICING	Part # MPC#46 BK FIN-B4 BK SB-64 BK DB-21 BK M1-B BK NPH-A BK N/A	Description Fluted Channel Pole 6063-T6 4"OD x 6' 0" Ball Finial for 4"OD Round Pole Die Cast Two Piece Base for 4"OD pole Florida Bracket Black Estate Mailbox w/o tenon Newspaper Holder 4" x 6" x 16" extruded Black address vinyls with white numbers (set of 2) Sub Total Shipping Total

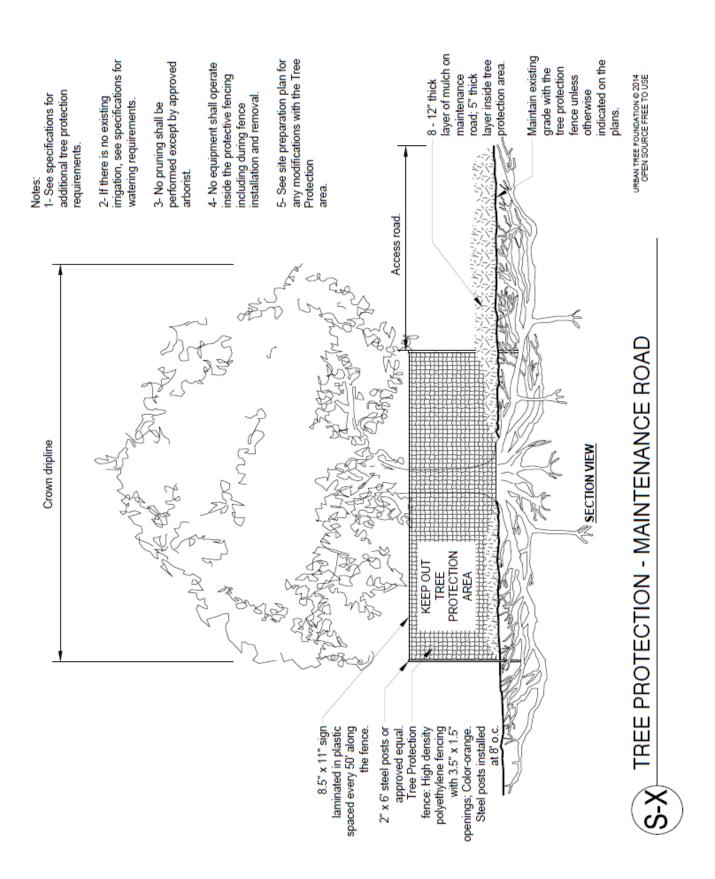
Style FBC46-2164-1X BK

PRICING	Part # MPC#46 BK FIN-B4 BK	Description Fluted Channel Pole 6063-T6 4"OD x 6' 0" Ball Finial for 4"OD Round Pole
	SB-64 BK DB-21 BK M1 B BK	Die Cast Two Piece Base for 4"OD pole Florida Bracket Black Estata Mailhov w/o tenon
	N/A	white numbers
		Shipping Total
Brandon Industries, Inc. 1601 Wilmeth Rd.,	ies, Inc. d.,	

Brandon Industries, Inc. 1601 Wilmeth Rd., McKinney, TX 75069-8250 Tel:972-542-3000 Contact: Erik www.brandonindustries.com updated 11/30/21









- Builder signs and permit boxes are allowed on new home construction sites and renovations.
- The purpose of these signs is to identify job sites and speculative construction.
- Builder signs must meet the specifications below.
- No subcontractor signs are allowed.

