

Frequently Asked Questions

General

What is the Cumberland Harbour Property Owners Association?

The Cumberland Harbour Property Owners Association (CHPOA) is a Georgia not-for-profit membership corporation. All owners of lots and houses in the Cumberland Harbour POA are members of the Association.

Who manages the Association?

The Association is guided by a five (5) member elected Board of Directors consisting of a President, Vice President, Secretary, and Treasurer. Day-to-day operations of the Association are managed by FirstService Residential, a professional management company.

Board Members (shown as a link):

Sabrina Patterson, President
Keith Danos, Vice President
Bill Hardee, Treasurer
Sam Colville, Secretary
Ben Smith, Director

Who should I contact if I have a problem or question?

General questions about the POA, governance of the POA, and maintenance of common areas should be directed to CHPOA Greeter's Cottage office at 912-576-9620 or by emailing info@cumberlandharbour.life. There both FirstService Residential and Sizemore Security staff can be reached.

What opportunities exist for members to become involved?

Our success largely depends on volunteers who give generously of their time and talent to serve on our Board of Directors, Design Review Board, various committees, organize Association special events, and participate in various projects.

Contact Sharyn Rudy, the Property Administrator, at 912-576-9620 or email info@cumberlandharbour.life. For more information, click the contact directory link found [Here](#).

Design Review Board Requirements

What is the DRB?

The Design Review Board (DRB) of Cumberland Harbour Property Owners Association, Inc. (POA) seeks to foster thoughtful design and 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 primary goal of the Design Review Board (DRB) is to maintain the holistic integrity of the community. The DRB will assist the homeowner and builder through the process of reviewing and ultimately approving house placement and plans.

What's the primary objective of the DRB guidelines?

These guidelines are structured to protect and maintain the architectural and design integrity of the community for new home construction and any exterior alterations or additions to existing homes and landscapes.

Where can the latest edition of the DRB guidelines be found?

A copy of the most recent DRB guidelines can be downloaded [Here](#).

Where can I find an application for DRB review?

Applications can be found by clicking the links below:

- New Residential Construction [Here](#)
- Renovation, remodeling, and additions [Here](#)
- Dock construction and improvements [Here](#)
- Underbrush permit [Here](#)

The review process determines if the proposed new construction, exterior alterations, or additions conform with the standards and policy outlined in the DRB guidelines.

Who is currently serving on the DRB?

The Design Review Board (DRB) comprises three or more members appointed by the Association's Board of Directors. The DRB also includes a third-party licensed architect and landscape architect.

To view the current DRB members, click [Here](#).

Who are the design consultants for the DRB?

David Amos is the contracted Architectural Consultant for the DRB review process. David attends monthly DRB meetings to provide comments, suggestions, and recommendations on architectural plan submittals for compliance with Cumberland Harbour Design Review Board guidelines.

Jon Korman is the contracted Landscape Architect and arborist consultant for the DRB review process. Jon attends monthly DRB meetings to provide comments, suggestions, and recommendations on site and landscape plans. Jon meets with each builder or builder representative to review the site before and after the lot clearing to ensure compliance with DRB guidelines.

If you have a question for our consultants, please send your request to info@cumberlandharbour.life.

How often does the DRB meet?

The Design Review Board meets on the second Thursday of each month in the Fitness Center meeting room. All agenda items are due two weeks before each meeting. Members can submit agenda items or review questions to info@cumberlandharbour.life.

Can I attend the DRB meeting?

All members are encouraged to attend DRB meetings related to their modification or build.

Approved Builders

What is the Approved Builders List?

The Cumberland Harbour Approved Builders List (CHABL) 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 minimum, listed criteria.

Where can I find the Approved Builders List?

A current list of approved builders may be obtained [Here](#)

Why does Cumberland Harbour have an Approved Builders List?

Builders who are on the CHABL have produced information regarding financial viability, licensure, insurance, customer satisfaction, and track record in the building industry for review by a third-party review agency. This process also ensures that builders become familiar with the rules that govern building in CH. While the CHABL provides some measure of builder vetting for prospective homeowners, it is not intended to be all-encompassing, and the POA/DRB offers no guarantees about individual builders. Property owners who are seeking a contractor to build for them should still conduct their interview with one or more builder candidates and ask appropriate questions.

Why isn't there a Signature or Preferred Builder Program?

It is often the case that a Developer/Declarant will designate a construction company or a few construction companies as the builders of choice. In many cases, this selection is based on a business arrangement between the Developer and the construction companies. No such arrangement exists between Cumberland Harbour and any builder. The CHABL aims to provide prospective homeowners with a few objective measures of builder quality that are free of endorsements based on a financial arrangement.

Who is the developer/declarant for Cumberland Harbour?

The Cumberland Harbour Property Owners Association (CHPOA) is the legal declarant and is not owned or governed by a developer. As such, the elected CHPOA Board of Directors and a full-time property manager oversee financial and daily operations issues for the CHPOA.

May I use my own builder?

Yes. However, we require that any builder not on the CHPOA Approved Builders List submit an application to the DRB and be approved to build in CH (same as any other builder already on the list). This is done to protect CH's design and build integrity and ensure that "new" builders will become familiar with CH's planning, approval, and construction guidelines.

Can a builder be removed from the Approved Builders List?

The Cumberland Harbour Board of Directors (CHBOD) has the right to remove a builder from the CHABL. Any builder who fails the financial review, fails to pay subcontractors resulting in liens, or engages in business practices that generate credible complaints from CH clients will be contacted by the CHBOD and informed that they are in jeopardy of being removed from the CHABL. That builder will have an opportunity to respond to the CHBOD and address the issues. If the problems cannot be resolved promptly and satisfactorily, the CHBOD may immediately remove the builder from the list.

If a builder is removed from the CHABL, the builder cannot build homes within CH. Barring unusual circumstances, the builder should be able to finish current construction projects but will not be able to write any new contracts for a construction project. A builder who has been removed from the CHABL may apply for reinstatement at any time they meet the criteria for inclusion on the list.

Services and Amenities

Where can I find the Governing Documents?

The index for the Governing Documents (Declaration, Bylaws, and Amendments) can be found [Here](#).

What options do I have to pay my quarterly maintenance?

Annually payment coupon books are sent to all owners. This booklet gives your account number, due date, and the amount due for the quarterly maintenance schedule. There are three easy ways to make payments: AutoPay, Coupon Mailing, and at the Greeter's Cottage office.

Click [Here](#) to see the payment form for more details.

What is the quarterly maintenance schedule?

At the beginning of each year, coupon booklets are sent to all registered owners. These booklets provide a 14-digit account number that is used to identify your payment to your lot. The maintenance fee schedule is billed in quarterly increments of \$468.75 (each January 1, April 1, July 1, and October 1) for an annual total of \$1875.

Click [Here](#) to see the payment form for more details.

How to reserve a space at the boatyard?

A completed registration form is required for facility use. This facility has limited spacing and will be used on a first come, first serve basis for eligible members. Security will require photo identification for storage key checkout. All boats, RVs, and boat trailers must have proof of current insurance and a current license in Georgia or the state of the owner's primary dwelling.

Click [Here](#) Boat/RV Storage Application

How to reserve the Springhouse and Landing areas?

A completed reservation form with a security deposit is required to begin the reservation process for Springhouse and Landing.

Click [Here](#) to download the reservation form