

Cumberland Lakes POA
Annual Members Meeting
November 14th, 2024

Pledge of Allegiance: Michael Perkowski

Board Member Roll Call: Laura Brady

Present: Michael Perkowski, Connie McDonald, Norm Carlson, Louie Check, Kent Stewart, Chuck Smith.
Absent – Jim Biron

Financial Report As of November 1st, 2024 – Teresa Annis

Accounts Balances. Interest rate. YTD interest

Money market. 69,412.22. 2.78%. 1463.03

Checking. 2,341.26. 03%. .76

Reserve account. 68,236.28. 03%. 16.95

CD. 37,050.83. 5.00%. 625.21

Bill Pay account. 6,667.50. NA. NA

Totals. 178,708.09. 2105.95

President Report: Michael Perkowski

I would like to start by thanking all of you for coming out tonight and attending our annual meeting of 2024.

Our community has seen a tremendous amount of growth this past year and we welcome all the new residents joining us in Cumberland Lakes. We also want to remember the passing of some of our residents, including Marjorie Joerger better known as “Momma Marge” the mother of Connie Rainey and Larry Joerger, Jordan Correia in February, and most recently his wife Diane Correia in October. Although they are not with us, they will not be forgotten.

I truly want to show my extreme appreciation to our 2024 board members, our secretary, assistant secretary, and treasurer that have volunteered their time and talents to help make this community such a desirable place to call home. It has been an honor to serve with you. We could also not do this without the tremendous support of all our committees and the chairpersons that head those committees:

Activities: Wendy Perkowski

AECC: Wayne Benson

Firewise AND Neighborhood Watch: Tom Torbleau

Community Center Maintenance: David Breneman

Community Event Coordinator: Judi Boyle

Meals to Heal, and Real Estate Liaison: Connie McDonald

Rental Equipment Coordinator: Louie Check

Webmaster: Jim Biron

Newsletter: Dawn Dayton

Facebook Page Administer: Jerry Carty and Dawn Dayton

Lakes and Parks: Norm Carlson

Directory Editor: Lauren Greber

Assistant Secretary: Christine Martinez-Monfort

This list of volunteers and the people serving on these committees is a testament to our community. No matter how small the task, it all starts to fall apart without everyone working together.

Christine Martinez-Monfort will be stepping down from the Assistant Secretary position and her talents will be greatly missed as she is an instrumental part of keeping the list of the property owners by diligently and frequently investigating when properties change ownership without the POA being aware. She works in close partnership with Jerry Carty, Teresa Annis, and the Vice President. Thank you so very much Christine.

This year we have had an equal number of election candidates as we have members leaving the board. I would like to thank all the volunteers that helped make the election process possible even though we did not have to mail out ballots. This means that we will have four members stepping down this year. I would like to thank Louie Check, Norm Carlson, Connie McDonald, and Chuck Smith for their service to the board in 2024. I welcome the three new members to the 2025 board Julie Check, Lee Bond, and Adam Leech. Chuck Smith will be returning as he also re-submitted his application for election consideration and will round out the four members. There will be three returning board members that will remain on the board and serve out their second term. These members will be Kent Stewart, Jim Biron and Michael Perkowski. Teresa Annis will also be returning as our treasurer and Laura Brady as our Secretary. I look forward to working with all of you in the new year.

The board sent out ballots to all property owners in good standing to vote on increasing the square footage requirements of residential homes being built, garage requirements, and outbuilding size requirements. This is an effort for the Board to not only catch up to the requirements of other POA's around us but more importantly, to maintain the property values of existing and future buildings. The results of this vote will conclude December 10th of 2024, and the results will be noted in the December Board meeting minutes.

Most all of you already know that the Mortgage that was taken out against the community center for the dam failure at Lazy Lake in 2014 will be paid off this very November. (please pause for cheers. Lol) This will allow us a little wiggle room to repair items that we have been waiting on. Recently the Board worked on and approved a proposed 2025 budget for the new board to consider and vote into acceptance at the beginning of 2025. Some items that were taken into consideration was the replacement of the community center A/C unit, the roof replacement on the gazebo at Lazy Lake Park, maintenance of grout for the stonework of our entrance signs to the community, the addition of grass carp to control invasive vegetational growth in both lakes, and dam recertification for both lakes. Saving and growing our reserves will still be the main goal so that we are better prepared and will not need to take out a loan again or need to levy a special assessment. Remaining fiscally responsible is still a high priority.

The road replacement sections that, I thought, would have been completed in 2024 have been put on hold until the new year of 2025. I have not stopped my efforts to get the Road Superintendent, Stanley Hall, to make a commitment for an actual time that can be kept for road replacement. We need to still call-in pothole repairs as we have in the past. Please be respectful and kind when making your requests. Thank you.

There are many things that are accomplished in the community that go unnoticed as an act of volunteering. Tree or limb removal from mowing easements. Garbage picked up from the side of the road. Mowing done at the community center in between scheduled mows. Stopping to acknowledge people looking at property to buy. Staying to clean up after a potluck. There are many more to mention but in the interest of time, I want to say, "thank you" and I appreciate you for making this a good community to call home.

ANNUAL COMMITTEES' REPORTS 2024

Annual Activities Report: Wendy Perkowski:

2024 Activities had a busy year. We met our requirement of hosting the major holidays along with a few extra events which include Superbowl Party, Chili Cookoff and some craft events.

As a reminder, the Activities committee is not funded by the POA. We charge a small entry fee for our events on Memorial Day, July 4th, and Labor Day to help offset expenses of supplies and prizes.

- **On Memorial Day** 28 people attended the event. We provided shredded chicken and grilled hamburgers. There was a \$5 per person entry fee. Geranium centerpieces were raffled off and Memorial Day Trivia was played. Tattered and worn flags were collected and properly retired.
- **On the 4th of July** 43 neighbors attended. \$5/per person entry fee. Brisket and BBQ pulled chicken were provided. Watermelons were raffled off. We stayed cool inside playing bingo and eating ice cream at the Sundae Bar!
- **On Labor Day** 30 neighbors attended. \$5/per person entry fee. We provided a 'Create Your Own' HOT DOG bar with all the toppings. The weather was finally mild enough that many people were content just relaxing and chatting outside on the deck.
- **Christmas Party and Gift exchange** will be December 14 @ 5:00pm. The Evite will be sent out with all the details in the next few weeks.
- **Monthly potlucks** These are held in the months that there is not a major holiday. These continue to be a great time and allow neighbors to get together. Huge thanks to our hosts in 2024. The Dunn's and Bailey's, Boyle's, Biron's (included Car Show), Greber's, Perkowski's and Monfort's. We are always looking for new volunteers to host a potluck.
- A **special thank you** to **Beth Carlson, Tricia Clark and Julie check** for volunteering their time on the activities committee and going beyond by hosting monthly game nights and craft events. Thank you for your help making each event memorable & fun for our community.

2025 will be here before long, looking forward to planning another year of social events for neighbors of Cumberland Lakes to get together and make more memories.

AECC Chairman - Wayne Benson

Annual Report to Board, 11/11/2024

Our committee of 5 community volunteers have been very busy to say the least.

As of this date Cumberland Lakes has 18 home build projects going on. Of those 18, 3 have been going on over a year and are working under an approved extension request for more time to complete their project. In each case of these 3 extended projects, work has been on-going and consistent.

During 2024, 5 home building projects have come to a point of completion in the main construction phase.

Along with many building questions, regulation questions and general inquiries as to what our community HOA/AECC allows, we've had many work requests approved such as outbuilding/shed additions, home additions, fence installations and brush/tree clearing requests.

There have been several instances where an initial request for building or work request was denied, however, in most cases, the AECC was able to work with the lot owner to find a reasonable compromise to allow the building request or work request to be approved and begun.

I'll also mention here that of the 18 current home projects going on, 6 of those are at the bare minimum of required square footage of 1200 sf. It is my opinion that this trend will continue and will ultimately change the look and property values of our community, if our regulations/requirements are not changed to increase to what similar HOA communities currently require, which is a minimum of at least 1500 sf or more.

Community Center Activity 2024 – Judi Boyle

Members signed up to use the center - 4

Cancellations - 2

Suggestion – Add \$10 to budget for office supplies (copies of the usage agreement are given to all patrons)

Resident Directory Report – Lauren Greber (11/10/24)

Believe it or not I still have some 2024 directories that have not been retrieved! I have been able to provide them for new residents that have joined our Cumberland Lakes community. It's been nice to meet new neighbors!

Right now, I'm in the middle of requesting updates and confirming who wants to be in the directory again for 2025. Two emails have gone out. Final request will be via text message.

There will be no signature required this year. However, one resident requested email removal due to the abuse of usage recently.

They will still need to be picked up as we aren't allowed to put them in the USPS mailboxes.

Reminder, the information contained in the Directory is for Residents only, no business' allowed, and it is absolutely not to be shared with anyone other than those who have chosen to continue to be in our private Directory.

Equipment usage – Louie Check 2024

Usage was down this year, however all the equipment we have, has been tuned up and ready to go. Bushhog – 2, Chipper- 1, backpack blowers – 4, and Chainsaw – 0. This is down from last year – usually there are 20 various items used by now. Two things went wrong during the course of usage. One backpack blower – fuel was bad from sitting too long. The second was a belt that came apart on the chipper. This was an oversight on the people that did a major repair on the chipper. I assume from low usage; most people are buying their own equipment. Dave Breneman will be taking over this position in the 2025. I just wanted to say it's been great to have helped out in this position for the last 4 years. Just in case Dave can't do something, I'll be happy to help out.

Facebook – Cumberland Lakes Community Group Annual Report – 2024: Jerry Carty

Cumberland Lakes Community Site is a forum, resource and advocate for the residents, property owners, and their families within the Cumberland Lakes community. The primary mission of the group is to allow community members to share events, happenings, and constructive information with their fellow community members. The group is private and only available to residents, family members actually living in Cumberland Lakes with property owners, and current property owners.

Administrators - Jerry Carty and Dawn Dayton

Group Rules - Posted on the site under "Files". Restated and reposted in the group posts and files on 10/10/2024

Statistics:

- 139 Total Members – 20.87% increase since 1 January, 2024 (115 members)
- 66 Membership requests – Since 1 January, 2024
 - 23 members approved – 43 requests declined – 1 member suspended

- Reasons for declining requests – 1. Failure by requestor to answer membership questions. 2. Requestors are not property owners. 3. Requestors are family members of property owners not living with property owners in Cumberland Lakes.
- Reasons for removal – 1. Property owners sold property and are no longer property owners.
- Reason for suspension – Group rules violation
- Potential Spam comments allowed by Admin – 3, Disapproved – 0
- 590 total posts – Since 1 January, 2024
- Anonymous posting turned off for group – 23 July, 2024

The group site continues to be an overall positive location where the property owners can connect, share content, and maintain community safety and awareness. Unfortunately, we have experienced brief periods of time and situations where members are not following the rules and are using the site as a platform for addressing issues with the POA or POA polices to include the AECC. Complaints with the POA or POA policies to include the AECC are addressed via the communities' website at www.cumberlandlakes.net. Fortunately, with minor reminders by the admins, we have been able to keep these complaints directed to the proper resources and keep the group functioning as attended. The site will continue to evolve as the community grows.

Fire Wise Annual Report 2024- Tom Torbleau

Ever since our Firewise group was formed in 2006, the length of the drought season has been getting longer. This year has been the longest drought season in history. That is the main reason that our AECC group and the Board have had many concerns about fires in the community. After much discussion between members of the AECC, the Board, and The Department of Forestry, the Board has decided to accept the Dept. Of Forestry's recommendation to enforce the state law 39-14-305 titled "Leaving fire near woodland unattended". The Board has attached a fine structure to the violation based on severity. In other words, fires need a proper "fire break" around the site and cannot be left unattended without completely extinguishing the fire before leaving the site.

The State of Tennessee has expanded the access for residents to obtain Burn Permits by adding an APP. Currently permits are available, by phone 877 350 2876 Monday – Friday 8 am – 4:30 pm., Online 7 Days a week from 8 am.– 11 pm., and now through the APP MyTN 7 days a week from 8 am – 11 pm.

Committee Members: 4

Annual Firewise Report Data: 82 homes with 138 residents

June 8th- Community Cleanup Day 16 volunteers worked 60 hrs. Many thanks to all.

June 13th- Attended Annual Firewise Conference in Sevierville.

September 30th- Unattended burn at Cumberland Lakes Drive and Ruth Place. Fine issued.

Neighborhood Watch Annual Report 2024 – Tom Torbleau (Patrol Area: 28 Miles)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Active Patrollers:	18	18	17	17	17	15	13	15	17	13
Burglary (theft):	02	01	03	02	00	04	03	02	05	01
Arson Fires	00	00	01	00	00	00	00	00	00	00

Suspicious Vehicles	02	02	02	06	04	03	11	05	05	02
Suspicious Activity:	01	02	03	03	04	09	08	04	07	02
Refuse Dumping:	01	02	03	05	05	05	04	00	00	02
Vandalism:	07	09	03	00	03	08	00	01	02	00

1 – Investigation--Call for mysterious noise in community. Found resident had defective pump motor failing.

Special thanks to all Neighborhood watch personnel for a great job this past year.

Parks /Lake Management Improvement – Norm Carlson

Cumberland Lakes community gathered to perform our yearly Community Center cleanup. The area looks great and thank you to all who participated.

Cumberland Lakes has had a rather quiet year in our Lakes and Recreations department. Although the water levels are low and weeds in the lake are very noticeable, a plan is in place for managing these weeds starting next year. We would have started sooner but were advised by Cumberland County’s Forest administrator that we would be wasting our money as remediation methods would have failed due to low water levels and high temperatures. Early spring next year, we are planning to add sterile carp to the lakes which eat the weeds and do not reproduce or eat any newborn bass or catfish. We will also add feeder fish for bass and catfish to enjoy.

One other project of note, recently approved by the board, is new roofing to go on the gazebo in Lazy Lake. This should be completed by late spring.

Meals to Heal Report: Connie McDonald:

- The Meals to Heal program is a volunteer organized and managed helping hand program for and by Cumberland Lakes’ residents.
 - If a resident is in recovery, the program coordinator calls to offer the Meals to Heal program. The meals are intended for the patient as well as their caregivers.
- We have 9 volunteer cooking families.
 - Since our 2023 annual meeting, all 9 cooks have provided meals. In total, 23 meals were delivered helping 6 families. Additional meals are scheduled for the rest of the year. At one point this spring, we were assisting 3 families at the same time.
- We strive to provide healthy and comforting food to our neighbors when they need it the most. We also promise to keep any medical conditions confidential. Special diet restrictions are strictly observed.
- This program does not receive funding.
- We would like to have a 48-hour notice for a request, but understand when that is not possible. Please do not hesitate to contact any Meals to Heal committee member.
- A sincere thank you to our volunteer cooks: Karen Dunn, Jerry Carty, the Choates, Judi Connors, the Checks, the Savinos, Misty Fell and Vicki Breneman.

Newsletter – Dawn Dayton

I’ve taken a leave from the newsletter for personal reasons, but I am resuming the newsletter. I just sent out an email with a deadline for articles and pictures so it will be out the first part of December. “Hook, Line, and Sinker” will be back!

Real Estate Liaison Program: Connie McDonald:

- There has been a large improvement on the placement of realtor and For Sale by Owner signs this year. We also saw a significant decrease in the number of signs this year. As of November 13th, there are 39 signs posted in Cumberland Lakes.
 - Within that total are 3 signs for homes
 - Within that total are 7 For Sale by Owner signs
- Originally a program to help the AECC with realtor and For Sale by Owner sign restrictions, for the past few years, the program has included letters sent to realtors listing property in Cumberland Lakes as well as to property owners who are marketing their property as For Sale by Owner.
- A congratulations letter is sent to each listing realtor as well as a letter of support to each property owner who has placed their property on the market. These letters include important information concerning any sale of Cumberland Lakes property, including emphasizing we are a Deed Restricted Community.
- If any signs are faded, the realtor or property owner is contacted.
- Valuable information for listing and buying realtors, as well as, owners wishing to sell their own property is available on the Cumberland Lakes website. www.cumberlandlakes.net

Webmaster Report: Jim Biron

Stats for 2024 are as follows:

11,515 hits Total

4920 – Home page

1413 – Contact us

1223– Laws/Covenants/Restrictions

616 – Community Calendar

567 – Around Cumberland Lakes

521 – Event Photos

413– Newsletter

414 – Additional Information

294 – Lake Use

Assistant Secretary Report: Christine Martinez Monfort

I am retiring from my position, so here is my job description.

The Assistant Secretary is an appointed position by the Board of Directors. The main responsibilities are to maintain the membership files. Each owner has a folder with their account(s) numbers, a New Neighbor Form, any proxies (if applicable), rental agreement (if applicable) a permission form for use of amenities (if applicable) most importantly a copy of their warranty deed(s). Files are retired if property ownership changes and new file is begun for the new owner.

Ownership changes are noted as soon as the deed is received by the POA or the Cumberland County Register of Deeds releases the information on the State websites. Often, the POA is given notice of a pending closing through a closing agent to the POA Financial Officer. Those files are flagged for probable ownership change soon. Also, noting real estate signs on CLPOA lots. Once I know of a property ownership change, I send a Welcome letter and a New Neighbor Form to the new owner. Those documents are also available on the POA website for new owners who would like to get their information to us as soon as they close on their property. Once I receive those documents, they are filed in the property owners' file. Should a lot ownership change effect fees, the Financial Officer and Board Vice President are notified.

Information garnered is shared with members of the review team: Financial Officer and Distribution list manager. This information is extremely important for all communications from the POA to include ballots, minutes and announcements. The

distribution list manager provides the e-mail addresses to the Secretary, POA President, Vice President and AECC chair if the new owner has requested to receive POA information electronically.

The Assistant Secretary is also the back-up for the POA Secretary, should there be a need.

I am more than happy to answer any questions that an interested volunteer may have and train the board appointed volunteer for the position.

- **Last open Cumberland Lakes POA board meeting for the year will be December 12TH at 6pm – Please attend and meet the new Board Members for 2025**