

**Cumberland Lakes POA
Annual Board Meeting November 13, 2025**

Pledge of Allegiance: Michael Perkowski

Board Member Roll Call: Laura Brady

Present Board Members: Michael Perkowski, President - Lauren Greber, Vice –President. Board Members At Large: Julie Check, Kent Stewart, and Adam Leech. Absent Board Members At Large: Chuck Smith and Lee Bond

Financial Report From January 1, 2025 to November 1, 2025– Teresa Annis

	1/1/25	11/1/25
Money Market	\$55,095.37	\$87,763.17
Checking	\$341.26	\$2,181.74
Reserves	\$68,239.62	\$82,827.57
CD	\$32,124.72	\$32,254.11
Bill Pay	\$6,667.50	\$200.00
Totals	\$162,468.47	\$205,226.59

President Report: Michael Perkowski

I would like to start by thanking all of you for coming out tonight and attending our annual meeting of 2025. The annual meeting is different than other board meetings as this is a recap of events this year leading up to now.

Our community has seen a fair 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 Ron Seiss and Jim Biron. Although they are no longer with us, they will not be forgotten for their contributions to our community.

I truly want to show my extreme appreciation to our 2025 board members, our secretary Laura Brady, assistant secretary Misty Fell, and treasurer Teresa Annis 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 volunteer their time and talents. These committees and their chairpersons are:

- Activities: Wendy Perkowski
- AECC: Wayne Benson
- Firewise AND Neighborhood Watch: Tom Torbleau
- Community Center Maintenance: David Breneman
- Community Event Coordinator: Julie Check taking over for Judi Boyle
- Meals to Heal, AND Real Estate Liaison: Connie McDonald
- Equipment Coordinator: Louie Check
- Webmaster: Jerry Carty
- Newsletter: Dawn Dayton
- Facebook Page Administer: Jerry Carty and Dawn Dayton
- Lakes and Parks: Michael Perkowski
- Directory Editor: Lauren Greber

This list of volunteers and the people serving on these committees is a testament to our community. Everyone working together to help is what makes Cumberland Lakes a place to call home.

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 three members stepping down this year. I would like to thank Kent Stewart, Lauren Greber, and myself, for their service to the board in 2025. I welcome the two new members to the 2025 board of Michael Pitcher, and Rene Martinez Monfort. Lauren Greber will be returning as she re-submitted her application for election consideration and will round out the three members. There will be four board members that will remain on the board and serve out their second term. These members will be Julie Check, Lee Bond, Chuck Smith, and Adam Leech. Teresa Annis will also be returning as our treasurer and Laura Brady as our Secretary. I thank all of you for your past service and appreciate those of you joining to serve the community.

Last year, the POA 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 in our Covenants and Restrictions. This is an effort for the Board to not only catch up to the requirements of other POAs around us but more importantly, to maintain the property values of existing and future buildings. These changes all passed and were enacted on 12/30/2024. A recount of this vote was requested by property owner, Reggie Almond in February. A recount was conducted and although the recount revealed a minor recording error in the initial vote tally, the correction did not affect the outcome and each amendment was confirmed as validly passed. The board voted in favor to uphold the amendments and declined to initiate a new vote.

In June the Board voted and approved to have a reserve study performed by a professional company named Facilities Advisors. This will give Cumberland Lakes POA a long and short term financial outlook to better manage our funds. This is a requirement that needed to be accomplished by law to satisfy Tennessee House Bill 750 and Senate Bill 863. The report has been concluded but requires some review and basic errors corrected by Facilities Advisors. It is regrettable that our reserves are not funded where they should be but, this will be a great tool to reference in gauging repairs and maintenance needs of the community going forward.

The Board also voted and approved wording to be added to the third amendment of the Covenants and Restrictions regarding what financial responsibilities exist when lots that break their “grouping” status due to a sale. These two additions were presented and approved by Board vote:

- a. Should a Grouped Lot be broken, the sold lot(s) shall have a Set-Up fee charged upon it or them individually. Due and payable by Transferor or Transferee, at closing. Should the remaining lots be retained by the original entity, no additional Set-Up fee is charged to the remaining lots of prior grouping.
- b. Upon the termination of Grouped lots, each individual lot will then be subject to individual POA annual dues. The purchaser of the lot(s) will be charged a prorated fee for POA dues based on days remaining in the calendar year. The lots retained by the original entity will become individual lots and subject to separate POA annual dues starting the next calendar year from date of sale providing the annual dues are current for the year of sale.

In September the community finally, after many years, received much needed chip and tar road repairs to about five miles on various roads and some potholes on other roads. We worked diligently with the Road Superintendent of Cumberland County to get this accomplished this year.

Throughout this year, through a Firewise Grant, community members volunteered their time to cut back some of the woods growing into the mowing areas of the roads so that we can better maintain the fire breaks that our roads create. I appreciate everyone that donated their time, gas, and physical ability to help accomplish this task. This grant allowed us to hire a person to chip the limbs at no further cost to the community.

Currently the Board is trying to find outside companies to handle future voting for elections and future changes to our governing documents. Although a few companies have been found, it will be up to the 2026 Board to vote on what company to handle the task.

Vice-President Report: Lauren Greber

I did not expect to learn so much and have my real estate knowledge be so valuable to our POA. But, what a year!

Main task, of course, was to assist our POA President and our membership whenever required.

* Looking forward to another year of helping our community maintain its fiscal, physical, and emotional health.

Additional items completed:

1. Reserve Study – To inform and protect the financial health of our community. We do not have the 3rd draft yet. The actual report is 143 pages long. The 2026 BOD will be making financial decisions on how to proceed with the information within the report.
2. Roads – Michael and I were the final pieces with the road commissioner. Thank you to all that were part of the process over the years! #TeamWork
3. Assisted Treasurer with delinquent accounts.
4. Created Buyer Acknowledgement Form that has been in use since the beginning of the year. It is used to send information to Buyer via Title Company and for buyers to acknowledge receipt of all our Governing Documents. Updates were made to form & the last ¼ of the year, we added the updated New Neighbor form as well. All title companies we have worked with this year received blank samples of both via email and USPS when those updates were made.
5. Welcome Letter & New Neighbor Form Updated.
6. Fill-In-The Gaps conversations/emails for improved Record/Contact info keeping.
7. Contact Us Liaison to assist in website responses.

Activities: Wendy Perkowski

Cumberland Lakes Activities committee is a self-funded committee. The POA does not contribute any money. Funds are raised through 50/50 raffles held during annual events and collection of \$5/pp entry fee to help cover supplies and future events. The Activities committee typically provides the main dish, and attendees are asked to bring a side dish or dessert.

The activities committee hosted 5 events this year. Which were:

- Memorial Day - May 28th Activities committee hosted grillin' n chillin' Memorial Day Cookout. Grilled Hotdogs and hamburgers were served. 41 attendees.
- Independence Day - Was a Spud-tacular 4th of July Party. The activities committee provided a baked potato bar with pulled pork, pulled chicken and other toppings. 39 attendees.
- Labor Day - Sept. 1 was the Cheeseburger in Paradise Labor Day party. Activities committee provided grilled cheeseburgers and there were pontoon boat rides around the lake. 55 attendees.
- Chili Cookoff – Annual event had 7 chili entries. Others brought sides and desserts to complete the meal. \$5/pp entry fee was charged and cash prize awarded to best chili winner based on most votes. 25 attendees.
- Christmas party planned for December 13 @ 5:00pm. Save the date, invite with details coming soon. Please RSVP to the invite to help the committee plan properly for the expected number of attendees.

The community also had 6 monthly potlucks organized and hosted by community families. Thank you to the Benson's (Love Theme), Carlson's and Pitcher's (Irish Theme), Check's (BBQ theme), Perkowski's (Soup theme) and Gardner's (Easter theme and Halloween Party) for hosting potlucks this year.

Thank you to committee members Julie Check, Tricia Clark and Beth Carlson for all their help and support organizing and hosting enjoyable events for our community this year.

AECC: Wayne Benson

At this date, we have 6 active home packages under construction; another two have the homes completed but not the garages. Several of these homes are under 6 month approval extensions.

Accomplishments over the past year. The AECC made recommendations to the Board and received approval for changing the minimum square footage of homes in our community to 1600 sf (from 1200); and set the minimum roof pitch as 6/12. We feel this will help in maintaining the property values of our community and the intended look/feel of a neighborhood of quality homes in a quality area.

In our community's recent past, the AECC and Board have been criticized for not taking more serious steps, such as asserting fines for property/home owners blatantly breaking the rules/regulations of our community. In one instance, an unauthorized shed and camper were left on a property within our community for a period of time well over a year. After numerous contacts and requests for removal of the same went ignored by the property owner, it was stated in a board meeting that the property owner knows that the board is reluctant to assess fines. The board then finally assessed a fine with the threat of further fines for non-compliance. This ultimately resulted in the property owner taking this seriously and moving the structures in question.

While it is not the intent or wish of the AECC to begin making a habit of the assessment of fines, it is our strong desire to see the rules/regulations/covenants followed, particularly when it comes to the physical safety of our community and our homes as it pertains to fires, and when actions can potentially negatively affect the property values of other homes and properties in our community.

With this in mind, over the past year, 1 fine has been levied for an unattended burn of a construction slash fire; another fine is in the works for another unattended burn and still another 2 fines for unapproved work being done on properties; in one case, a shed was installed on a lot without a work approval and in the other instance, a builder cleared a lot for home/septic/driveway construction and had a large slash fire going without ever having applied or submitted a building package request.

In all the above cases, the lot/home owners were aware of our rules/regulations/covenants for our deed restricted community and chose to ignore them. The AECC and Board will continue its efforts of educating current lot/home owners as well as potential or prospective property owners of our requirements in our community so as to minimize the assessment of fines in the future.

Firewise: Tom Torbleau

Members: 4

14 May Meeting for Fire Mitigation Grant.

02 June First of several days of work related to Fire Mitigation Grant started

10 June. 3-manual pole saws donated to Firewise by a property owner.

12 June Attended Firewise Conference in Sevierville. Topic : types of grants available.

31 July attended open house at the Maylands' Fire Department**

5 instances of unattended fires.

** Toured updated facilities and new equipment. Had discussion with county mayor Foster and Fire Chief Kerley regarding the facility and its staffing. Currently more equipment is on order for the fire department. Much discussion about the lack of personnel. There are now only 2 full time volunteer firemen on duty. Ideas about adding classes to local schools and converting positions from volunteer to paid positions seems to be the trend throughout the state.

Annual Report 2025

Residential Structures: 89

Residents: 151

Required Community Investment: \$2980.61 (Not all monetary value but hours worked est. value by dwelling)

Actual Community Investment: \$186,179.24 (Not all monetary value but hours worked est.value by dwelling)

Individual Investment Required: \$33.49 per dwelling

Actual Investment Per Dwelling: \$2091.90 (Not all monetary value but hours worked est.value by dwelling)

Total Hours Per Dwelling Required: 2,228

Actual Hours worked per dwelling: 18,736

Neighborhood Watch: Tom Torbleau

Patrol Area: 28 miles (Annual Report 2025)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
_Active Patrollers:	18	17	17	17	17	17	15	13	15	17
Burglary (theft):	01	03	02	00	04	03	02	05	01	00
_Arson Fires	00	01	00	00	00	00	00	00	00	00
Report Suspicious Vehicle:	02	02	06	04	03	11	05	05	02	01
Report Suspicious Activity:	02	03	03	04	09	08	04	07	01	02
Refuse Dumping:	02	03	05	05	05	04	00	00	02	02
Vandalism:	09	03	00	03	08	00	01	02	00	02
Unattended Fires	00	00	00	00	00	00	00	00	00	05

Community Center Maintenance: Mike Perkowski

I assumed responsibility for a short time till the end of this year to assist David Breneman.

Basic maintenance has been maintained throughout the remainder of the year without any major incidents. High winds during this last year destroyed our middle fan on the porch along with some of the vinyl ceiling around it and will need to be replaced. A new fan has already been ordered.

We have held off on the replacement of the A/C unit this past year but will need to be addressed in 2026 by securing three estimates for a board vote.

I am happy to announce that Kevin Brady will be assuming the chairperson roll of Community Center Maintenance in 2026. There is no doubt that he will keep things maintained properly for our community.

Community Event Coordinator: Julie Check

We've only had a couple requests for usage by property owners this year outside of the monthly potlucks. The ability to reserve and use the community center by a property owner for a nominal fee is a nice asset available. Simply contact me for information and availability of date reservations.

Meals to Heal: 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 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: that includes from the POA.
- We currently have 9 volunteer cooking families.
 - In January, each volunteer cook committed to the program for 2025.

- We held our annual gathering on September 6th. All cooks were in attendance.
- Since our 2024 annual meeting, 27 meals were delivered helping 5 families. It is not unusual that our team supports more than one family at the same time. That was the case, again this year.
- 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. Their contact information is listed in the directory.
- A sincere thank you to our dedicated volunteer cooks: Karen Dunn, Jerry Carty, the Choates, Judi Connors, the Checks, the Savinos, Misty Fell and Vicki Breneman.

Real Estate Liaison: Connie McDonald

- 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 our status as a Deed Restricted Community, emphasizing the Covenants and Restrictions (C & Rs), as well as the Architectural and Environmental Compliance Committee's (AECC) Rules and Regulations.
- Listing agents were informed of the C & R update from the December 2024 Membership vote increasing minimal square footage requirement as well as the garage requirements.
- If a realtor or For Sale by Owner sign is placed in a Cumberland Lakes easement, the realtor or owner is contacted. Same if any directional signs are placed without AECC approval. If any signs are faded, the realtor or property owner is contacted.
- Real estate signs of any kind, are not removed by this program without the permission of the agent or property owner. To review sign restrictions, visit the AECC Rules and Regulations document, page 13.
- 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

Equipment Coordinator: Louie Check

This 2025 year, 3 bushhog and 3 backpack blowers were used. I want to include that all the equipment we have is free for the property owner's usage, but there is a cost for the fuel and basic maintenance. The proper gas and mixture is supplied with every piece of equipment.

Webmaster: Jerry Carty

Cumberland Lakes Property Owners Association website (www.cumberlandlakes.net)

- Added new event photos for all 2025 POA Activities Events and Potlucks
- Updated new forms from the POA Board for "Cumberland Lakes POA New Neighbor Form" and POA "Welcome Letter".

Website Data (data from January 1, 2025 to November 1, 2025)

- Total # of “Views” (The number of pageviews on a website and screenviews on an app) = 6,487
- Top Site page “views”:
 - main page = 2,705
 - contact us = 855
 - charter-by-laws-covenants-restrictions-and-AECC-requirements = 690
 - AECC = 385
 - event photos = 359
 - around-cumberland-lakes = 327
 - additional-information = 287
 - lake use = 246
 - information for realtors = 194
 - Newsletter = 181
 - for-sale-by-owner-guidance = 163
 - Page not found = 47
 - Firewise information = 47

Future – Projected Changes:

- There are a number of software updates from our platform manager, GoDaddy, that need to be applied and will be applied in the near future.
- Looking to draw up a plan for some slight remodeling in some of the page layouts.

Newsletter: Dawn Dayton

Waiting for one update and the HL&S will go to Judy Babb. Expect that update tomorrow, 11/14.

As editor, I would like to ask the group here if there are other sections they would like to see added to the newsletter; or any removed?

A person from the Cove who asked to join the FB page and was rejected reached out to me separately, as I denied his FB request.

He owns a landscaping business and wanted to put an ad in the HL&S to try to get his name shared in our community. I let him know that the only advertisement is word of mouth by doing a good job when hired by our residents.

This is not the first business owner to approach me about advertising in the HL&S.

Facebook Page Administrators: Jerry Carty and Dawn Dayton

Cumberland Lakes Community Site – group page (data from June 16, 2025 to September 8, 2025)

- Total # of members = 149 (2% growth since March 3, 2025)
- Membership requests approved = 4
- Membership requests denied = 7 *Reason for denial = Not property owners, or no longer property owners
- Posting or comments removed due to rules violations = 0
- Members Banned = 0
- Member suspended = 0
- Members removed = 0 (full audit of members will be conducted by the end of September)

- Total number of posts = 46 (295 % increase from previous report (46))
- Total number of comments = 502 (14 % decrease from previous report (587))

Lakes and Parks: Michael Perkowski

Although we started with our water levels in drought conditions, heavy rains in the spring raised our levels to full capacity and the frequency of rains throughout this year have kept our lakes full.

Earlier this spring, 75 sterile grass carp were added to Cumberland Lakes and another 75 were added to Lazy Lake. This was done to replace the original sterile grass carp that passed due to age and to help to naturally control the weed bloom that our lakes experienced last year and continued into this year. This process of weed control may take up to two years to see visible results but is a better alternative to chemicals.

During this year we have had sightings of a beaver on both lakes, presuming this is the same animal traveling between them. A tree was even taken down on one property owner's property on Cumberland Lake. I am happy to announce that I have not had any current sightings and am hopeful that the beaver has moved on to another location.

In the beginning of 2026 our community's dams will need to be inspected by the state and be recertified. This is an action that needs to be accomplished every three years to ensure they are operating properly and are structurally sound. Some minor clearing will need to be done to ensure a proper inspection.

Continuing into 2026, Lakes and Parks will be investigating a way to have a proper evaluation of the health and condition of our lakes. This will be pursued through the TWRA or possibly looking to outside companies that provide this service. In doing this, it will set a baseline for future maintenance to service our lakes and keep our largest assets in optimal condition.

Directory Editor: Lauren Greber

68 residents were put in directory for our 2025 Edition. All but 4 were retrieved. Many were provided to new residents as they moved in. It's been tons of fun meeting new neighbors! I always have a few extra.

Over 80 residents were sent information for the 2026 directory at the end of October via email. The second notice was sent via email last week. The final notice about being in the 2026 directory will be sent via text just before Thanksgiving.

These directories are for residents only and contain private information. They are absolutely not to be shared with anyone not choosing to be included in the directory. Anyone that shares is not invited to be in the directory in the future.

Reminder that BuiltWell bank in Monterey prints these for us a NO COST. Should you be looking for a nice neighborhood bank, I personally would definitely recommend them. It's super heart warming to walk in the door and hear "Hi Lauren" from the employees.

Meeting was adjourned at 7:40pm

Next Open Board Meeting (the last one for 2025) will be December 4, 2025 at 6:30pm