

**Cumberland Lakes  
Property Owners Association  
Annual Members Meeting  
November 17, 2020**

**BODs In Attendance:** Derek Savino (President), Karen Dunn (Vice President), Jerry Carty (BOD Officer at Large & AECC Chairperson), Louie Check (BOD Officer at large) and, Connie McDonald (BOD Officer at large; Meals to Heal; & Realtor Liaison Program/Chairperson).

**Members Present:** Teresa Annis ( Financial Officer); and, Cindy Carty (BOD Secretary)

**Secretary's note:** The Board chose to respect the need for "Social Distancing" for this year's Annual POA meeting, as conducted by the past few recurring BOD meetings and will continue same until such time as the impact of the COVID 19 virus is no longer this type issue. Therefore, this and future recurring Cumberland Lakes BOD meetings held at the Center may be limited to the only current BOD members noted above, unless and until otherwise appropriate. Chairpersons' and/or external/specific project reports were requested by the Board and will be completed and submitted electronically. These may be condensed from their original form, as reviewed and approved unanimously by the Board during our BOD related meetings.

The meeting was called to order at 5:10 pm by Derek Savino.

**Business Report – Derek Savino (President)** reports: Derek welcomed everyone, thanking them for attending. Jerry Carty led those present in the Pledge of Allegiance.

Derek then noted the **minutes from the Annual Meeting of November 7, 2019** were previously approved by e-mail vote per Cindy Carty, Secretary within days of said meeting.

The **Treasurer's report**, which covers the period of January 1, 2020 through October 1, 2020, was read by **Teresa Annis**. Teresa noted the balances of accounts are as follows: POA Checking - \$3,499.96; POA Money Market - \$25,478.15; Capital Improvement Savings - \$31,110.83; and, Capital Improvement CD - \$56,172.63. The balance forwarded from 2019 was \$119,566.03. The balance forwarded through October 2020 is \$116,261.57.

Provided in a hardcopy of the proposed budget for 2021.

- Bad Debt:
  - Recovered bad debt – wrote off \$889.40
- Collection company debt:
  - Reported 65 owners                      \$22,775.12
  - Still outstanding                              \$11,088.52
- Lien summary placed 62 since 2016 for balance of \$39,423.52
- Paid in full 36 Property owners for \$21,601.16 and still currently have 26 properties for \$11,088.52

The financial statement for December 31, 2019 was prepared by Josh Stone CPA and signed on November 2, 2020. Copies of this report are available for review at the Cumberland Lakes Community Center.

Account Code	Expense Description	2021 Budget	amendments	YTD	Balance
25100	Loan Payment - Construction	\$ -	\$ -	\$ -	\$ -
25300	First Volunteer Bank - Mortgage	\$ 25,551.84	\$ -		\$ 25,551.84
45500	Charges Reimbursed	\$ -	\$ -		\$ -
49000	Fee Discounts Allowed (avg early payers)	\$ -	\$ -	\$ -	\$ -
61000	Community Activities and Events	\$ -	\$ -	\$ -	\$ -
61200	Community Center Expenses	\$ 500.00	\$ -		\$ 500.00
61500	Bad Debt/Receivable/Write Offs	\$ -	\$ -	\$ -	\$ -
62000	Bank Charges	\$ -	\$ -	\$ -	\$ -
62100	Returned Checks	\$ -	\$ -	\$ -	\$ -
62500	Accounting Fees	\$ 3,000.00	\$ -		\$ 3,000.00
62600	Consulting and Training Expense	\$ -	\$ -	\$ -	\$ -
62750	Network & Associated Fees	\$ -	\$ -	\$ -	\$ -
62800	Credit Card Transaction Fee	\$ 50.00	\$ -		\$ 50.00
62900	Credit Card Monthly Fee	\$ 120.00	\$ -		\$ 120.00
63000	Legal & Recording Fees	\$ 500.00	\$ -		\$ 500.00
63100	License/Fees & Registration	\$ 100.00	\$ -		\$ 100.00
63200	Collection Fees	\$ -	\$ -	\$ -	\$ -
63500	Insurance	\$ 11,000.00	\$ -		\$ 11,000.00
64000	Taxes (property)	\$ 2,000.00	\$ -		\$ 2,000.00
64100	Federal/State Income Tax	\$ 235.00	\$ -	\$ -	\$ 235.00
65500	Equipment/Furniture	\$ -	\$ -	\$ -	\$ -
66000	Supplies Expenses	\$ -	\$ -		\$ -
66100	Office Expenses	\$ 250.00	\$ -		\$ 250.00
66200	Bookkeeping Expense	\$ 5,400.00	\$ -		\$ 5,400.00
66400	Utilities	\$ 1,700.00	\$ -		\$ 1,700.00
66500	Communication Services	\$ -	\$ -	\$ -	\$ -
67000	Postage & Shipping	\$ 500.00	\$ -		\$ 500.00
67500	Security Services (watch)	\$ 200.00	\$ -	\$ -	\$ 200.00
68500	Maintenance Expense	\$ 2,000.00	\$ -		\$ 2,000.00
68600	Maintenance Expense - Capital Improvement Repair	\$ 2,500.00	\$ -	\$ -	\$ 2,500.00
68700	Mowing and Landscaping Maintenance (small mowing)	\$ 4,250.00	\$ -		\$ 4,250.00
68800	Right of Way Mowing (Large Mowing)	\$ 9,300.00	\$ -		\$ 9,300.00
69000	Printing Expenses	\$ -	\$ -	\$ -	\$ -
69500	Publications (hook, line, sinker)	\$ 10.00	\$ -	\$ -	\$ 10.00
71000	Meeting Expenses	\$ -	\$ -	\$ -	\$ -
72100	Wildlife Control	\$ -	\$ -	\$ -	\$ -
95000	Reserves	\$ 5,000.00	\$ -	\$ -	\$ 5,000.00
	<b>Totals</b>	<b>\$ 74,166.84</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 74,166.84</b>

Derek and/or Cindy delivered each Committee Chairpersons' report received on what has been accomplished in the past year:

**Activities report was given by Becky Krupski and Wendy Perkowski:** Becky provided this report:

- December 14 2019. Christmas party
- January - November 2020 - No activity due to COVID-19
- Proposed 2021 - None due to COVID-19. We will resume events when possible.

**AECC- Architectural and Environmental Compliance Committee report was given by Jerry**

**Carty.** AECC committee met 10 times to date in 2020. 27 AECC submissions were received during this time with 27 approved. A synopsis of the approvals are as follows:

- Tree/brush clearing - 14
- Add shed/garage or garage mod - 3
- Replace siding - 1
- Install a fence/fence modification - 1
- Install a water line - 1
- Install a whole home generator - 2
- New home construction - 4
- Install a new roof - 1

The AECC Committee signed the updated Architectural & Environmental Compliance Committee (AECC) Requirements and Restrictions dated October 24, 2020 which was subsequently approved by the Cumberland Lakes POA Board of Directors. The new document will be posted on the Cumberland Lakes website, [www.cumberlandlakes.net](http://www.cumberlandlakes.net). Significant changes include:

- New requirements for seawalls and swimming pools
- Addition of recommended Firewise Construction Practices
- Modifications to the Security Lighting section
- Modifications to the Camping section
- Modifications to the Directional Real Estate Signage section
- Modifications to the Fencing Restrictions section
- Rearrangement of all areas of content in order to create a better flow of materials and grouping of like items.

The County Road Commissioner's Office orchestrated the paving of the second half of Cumberland Lakes Drive from CC Road to the Cumberland County line just before Highway 62 and repaired three major connectors to last year's paving of the first half of Cumberland Lakes Dr. They replaced numerous road and stop signs in the community over the course of the year as well as patched pot holes on a continuous basis.

The AECC Chairperson is very appreciative to Cumberland Lakes POA Board of Directors for their continued support of the AECC and to all of the AECC committee members for their hard work, attention to detail, and dedication to their community in this very important voluntary position.

**Beautification Committee report provided by Channon Recchia:**

- Our Community Clean Up Day event was cancelled due to a nationwide pandemic of COVID-19
- The annual community cleanup day was not rescheduled.
- The signage on Jim Garrett Road are cleaned and maintained regularly. Soon that planter will need a more permanent decision made whether to mulch it again or if purchasing stone to fill it in would be better long-term solution for weed control and appearance.
- Mark and Connie McDonald applied a weed killer to the parking area of the community center in May.
- Volunteers pulled weeds in the flower garden areas at the center over the course of the summer months.
- Volunteers have mulched the area of Shirley's Garden to maintain the beauty of that flower bed.
- Some of the bushes have been trimmed along the outside patio of the community center to keep that area from looking overgrown and neglected.
- We still need the brush and debris removed from under the steps and dock, which we will attempt as the temperatures cool and the snakes and bugs are not a threat.
- Julie Check assisted with the cleaning and trimming of the dead and over grown trees at the entrance signage off of Highway 62. That area will be addressed again in the spring. We are wanting to bring some color with easily maintained flowers and shrubs. There was a suggestion to have a water spigot placed near the sign, the appropriate people will be informed when more of a solid plan is figured out.
- During the summer months we were fortunate that no residents needed to volunteer to water and weed the planters weekly. Bobby Recchia and Channon maintained them.
- This community needs to share in the volunteer duties as we all enjoy the center and should take pride in the beauty of our community. By maintaining it increases the value of each property and keeps the property owner's association fees low.
- Again, this fall we will have a proposal to build a fire pit beyond the horseshoe area.
- We are adding amenities as our budget allows.
- Channon closed saying she has appreciated all the volunteers who have offered to help during these past few months. She encourages residents to get out and enjoy these nice fall days. She is very hopeful after this COVID-19 crisis that we all will be able to return to our daily tasks and monthly gatherings. Channon reports she is missing her neighbors and residents.

**Community Center Voluntary Representative:** Richard Dunn reports

- The Community Center maintenance items have been completed.
- The HVAC, Septic System and Water Conditioner are in good working order.
- The Smoke Alarms have been replaced. Louie Check installed the alarms.
- The bulbs were replaced on the storage shed.
- Vinyl siding was repaired on the side of the building.
- The water heater and the range need to be replaced.

**Fire Wise report was provided by Tom Torbleau:** Tom reports: Committee Members: 5

- 2020 No fire activity.
- 5 November 2019 - Held Firewise class conducted by Forestry Personnel.
- 6 December 2019 - Received Firewise Community Renewal.
- 29 March 2020 - Community Storm cleanup. Many thanks to all who helped.
- 3 April 2020 - Received approval to paint sign posts with fireproof paint.
- 3 April 2020 - Received approval for 3 Wildfire Area signs.
- 29 April 2020 - Annual Firewise Community Conference cancelled.
- 6 May 2020 - Seminar on Firewise Wildfire Insurance.
- 18 May 2020 - Received Brush Cutter.
- 31 August 2020 - Submitted request for grant for Chipper and Burn Bins.

	2018	2019	2020
Total Residents	70	73	100
Total Community Dollars Spent	\$13081.35	\$2790.60	\$34007.00
Total Resident Dollars Spent	\$941.14	\$16620.48	\$23004.00
Total Hours towards Firewise	805.9	1105.6	1467.50

Many thanks to all who helped maintain our Firewise community.

**Meals to Heal report was given by Connie McDonald:** Connie reports:

- The Meals to Heal program is a volunteer organized and run 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 8 volunteer cooking families.
  - Since our 2019 annual meeting, all 8 cooks have provided meals this year. In total, 19 meals have been delivered by Meals to Heal in assistance to 7 families.
- 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 observed.

**Cumberland Lakes Directory 2020 given by Connie McDonald:**

- First Volunteer Bank sponsored the 2020 Cumberland Lakes Directory. Directories were delivered in March to residents and seasonal residents. Cumberland Lakes map was provided by Tom and Janine Torbleau.

**Lake Management & Critter report was given by Jim Lanigan:** Jim provided the report that **Richard Dunn** and he serve as Co-Chairs; with **Ron Seiss** serving as Advisor:

- 'Catch and Release' restrictions were lifted on Lazy Lake this year and all lakes were open to fishing and boating with regulations updated and posted.
- Second proposal from Uretex to fix the leak in Cumberland Lake dam overflow tower pipe was tabled by BOD because:
  1. Leak did not appear to be worsening; and,
  2. Rainfall maintained lake at normal pool since the first attempt to plug leak last year except for several weeks in July and a few days in September and October this year.
- Historic rainfall the first week of February sent all lakes well over pool. Cumberland Lake emergency spillway was turned into a raging rapids washing out rock and causing some erosion which necessitated letting a contract to perform repairs on the spillway.
- Thereafter, both Cumberland and Lazy Lake dams passed TDEC inspection on March 23rd and were re-permitted for another three years. However, inspector directed that trees growing in Hurricane Creek at the bottom of the big lake dam be removed to prevent water from being diverted back against the base of dam which could cause erosion during heavy runoffs.
- To comply with TDEC, that work was completed on Sept. 28th and 30th. However, while removing the trees growing in stream bed, some erosion was found at base of dam from waters having been diverted back against it. Also, water discharged from the emergency spillway was found to have been diverted back towards the dam base by an accumulation of shot rock which had washed out of spillway over the years. Construction plan was therefore modified to straighten out spillway channel by cutting thru the rock pile and spreading it along base of dam. This work necessitated reseeding and providing erosion control over a 1,200 square foot area at bottom of dam.
- Easter Sunday saw an all-time daily rainfall record of 4.17 inches which tested both lake towers and the emergency spillway. They all handled lake overflows without problems but did perhaps add to the erosion later found and corrected at base of big dam.
- In response to a resident's concerns, it was verified that Hurricane Creek waters coming through Rock Slide Park were flowing unimpeded under Cumberland Lakes Drive into the big lake.
- Stray dogs and cats continued to be a problem throughout the year. Additionally, coyotes have been active within our community.

**Neighborhood Watch 2020 Annual report was provided by Tom Torbleau:** Tom reported his ongoing year to date data capture from 2011-2020. The 2011-2019 Incident Reports were outlined in the 2019 Annual Cumberland Lakes POA approved meeting minutes last year and may be reviewed there. 2020 Neighborhood Watch Annual Report follows: **Active Patrollers – 15; Burglary (theft) – 4; Arson Fires – none; Reports of Suspicious Vehicle – 3; Report of Suspicious Activity – 8; Refuse Dumping – 5; Alarm calls – 1; and Vandalism – 8.** Tom gave a special thanks to all Neighborhood watch personnel for a great job this year.

**Newsletter report was provided by Judi Connors – Editor:** Our community newsletter, “The Hook, Line & Sinker”, continues to go out quarterly and appears online in our Cumberland Lakes website. It updates all the happenings in and around our neighborhood with reports from each committee chairperson. A section was added last year entitled Neighborhood Notes in which anyone in the community may leave comments or notices. We still have only three people who have requested a hard copy be mailed to them:

Due to the rising cost of postage and the lengthier content of the Newsletter, Judi now presents a bill for postage and manila envelopes to the Financial Officer at the end of the year. Depending on the length of the Newsletter, she may or may not be able to confine the letter to three pages (printed on both sides). This explains the use of manila envelopes rather than regular envelopes.

Judi thanked all the contributors to the Newsletter for their cooperation in providing their articles in a timely manner. As always, a big thank you was sent especially from Judi to Judy Babb, our Publisher and Webmaster.

**Real Estate Liaison Program given by Connie McDonald:**

- The board chose to formalize our Real Estate Liaison program. The program’s intent is to reach out to realtors who have a listing 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 included important information concerning any sale of Cumberland Lakes property.
- Realtor and For Sale by Owner valuable information is available on the Cumberland Lakes website.
- Due to COVID-19 concerns, a realtor open house was not held in 2020.

**Welcoming Committee:** Becky Krupski (committee member of one)

- 2019:
  - Bev and Bob Witzerman
  - Angela Ogden
- 2020 will bring many new home owners.
  - October 2020 - Lane and Rachel Goodwin are moving to Laurel Loop; welcoming yet to be determined.
- Neighbors who have left the community as of Sept 2020 include:
  - John Negron
  - Sonny and Kaye Roberson

### **This Past Year's overall report by Derek Savino, 2020 President:**

Derek reported this last year included acknowledging and thanking everyone who has helped make our Community such a great place to live, so in no particular order Derek thanked all property owners; homeowners; and/or residents in our Cumberland Lakes community who were very understanding, as we all worked through the changing State and county Covid Guidelines and restrictions we operated under this year. By next year Derek hopes we will see a return to what we are more accustomed to. Additional thanks go out to:

- To my fellow Board members for all their hard work; and, of course Teresa Annis, Financial Officer; and, Cindy Carty, our BOD Secretary, who did so much to keep things running for us.
- To all of our great Committees/Volunteers and our Chairpersons.
  - To Jim Lanigan and Richard Dunn, for all their work keeping up with all the work with our Parks and Lakes committee; also, Richard keeps up with everything at our Community Center.
  - To Channon Recchia, for keeping our community Beautiful and doing almost all the work herself this year.
  - To Tom Torbleau, for pulling double duty with Fire wise and also Neighborhood Watch Chairperson.
  - To Becky Krupski and Wendy Perkowski. Becky also chairs the Welcoming Committee; and, Co-Chairs the Activities Committee with Wendy Perkowski, The two do a great Job but unfortunately many of our social activities had to be cancelled this year due to the pandemic.
  - To Judi Connors, who has continued to provide an excellent recurring document The "Hook, Line and Sinker". This Quarterly newsletter provides some good information and reports from our Committees; and, also has some interesting news and articles, Judi does this recurring task with support from our webmaster, Judy Babb, who ensures past Issues are available on our website <http://www.cumberlandlakes.net>
  - To Judy Babb, who continues to do a great job with our website and has been adding information and documents to our Firewise and Realtor Information sections.
  - To Jerry Carty, who is a long time board member, chairs the AECC and still finds time to maintain our presence on Facebook.
  - To Connie and Jim Lanigan, who continue to be a big help to all of us in the community for their work in rounding up stray domestics wandering through or some even dumped here. This year was an exceptionally busy one, anyone who wants to help them, please simply contact them and see what "is the best way".
  - To John and Deborah Ziminski, who continued with the informal, recurring Pot Luck Socials. These events are currently suspended but will hopefully resume soon as is possible. Those informal, recurring Pot Lucks really help people get to know each other and helps neighbors become friends.
  - To Connie McDonald, who not only serves on the board she also continues to be a great Liaison for our community with area realtors. This line of communication helps to make available information to all Realtors, including all the great



benefits this community offers to prospective Home or property buyers; and, also provides information on our rules, regulations, fees etc. This is designed to help everything go smoothly when becoming a part of our community. Finally, Connie was and continues to be instrumental in introducing our **Meals to Heal**, strictly voluntary Cumberland Lakes program, running helping hands program for and by Cumberland Lake residents.

- To Mark McDonald, who not only was a big help with the Firewise Grant earlier this year, but he has also done a lot of work with new Signage throughout the community working along with Board Member, Louie Check.
- To Clark Annis who has kept up with the clearing of the easements when unexpected trees in the common areas fall, blocking roadways, etc.
- To Reggie Almond, Jeremy, Brandon and Braxton Tayes who did some major work clearing our streets after a severe storm caused a lot of damage, from Nashville to Crossville. Also during that time, a team of about 10 or so other POA members went out and helped with the clean-up. Because of this community effort our roads were cleared within hours, and power was restored where we might have had to wait a day or two for county or state services to get to us.
- This year there were some Projects and Improvements around the community. This included:
  - 3 projects at the Big Dam Spillway and Stream bed
    - Two were contracted for and one was done by the Parks and Lakes Committee
  - There was also work done at the center, inside and out, including:
    - Some fire Safety projects.
    - Maintenance that was needed for our HVAC, water and septic systems.
    - Trimming of trees and branches outside to help protect and preserve the FireWise shed.
  - The completion of the Cumberland Lakes Drive repaving and some repairs where needed, also some potholes were filled.
  - Our Fire wise Committee received a Field and Brush Mower under a Grant program and also our 3 backpack Blowers were all serviced and repaired by Board member Louie Check.

We are making a difference working together and helping to make our Cumberland Lakes community a great place to call home. Since our 2019 Annual meeting we have had almost 21 Homes or properties sold (4 houses and 18 Lots).

**Election results report was given by Cindy Carty, Secretary:** There was no vote needed for the Board of Directors approved for 2021. Although three of the five 2020 Board of Directors chose to not seek reelection; two remained and three new residents submitted their resume for consideration in a timely manner.

The final 2021 Board is set as follows: **Kevin Brady; Jerry Carty; Louie Check; Michael Perkowski; and, Carole San Pietro**. The positions of President and Vice President will be decided at a future BOD meeting.

**Comments from property owners:** As is the custom, the Board of Directors wishes to take any questions or listen to any concerns from Cumberland Lakes property owners. Please e-mail your questions to Connie McDonald at **ConnieMcD@AOL.com** no later than **December 7, 2020**.

Your question will be answered by the Board of Directors or, the appropriate Committee Chairperson. All questions and answers will subsequently be posted and/or e-mailed to the individual(s) by the Board **no later than December 31, 2020**.

**In Memory of:** 2020 the Board learned of one family members passing as follows:  
May 6, 2020 BOD Meeting minutes: Derek opened saying, "I am sadden to report, after a short illness, our fellow community member and neighbor, Art Folster, passed on April 5<sup>th</sup> in the Cookeville Regional Hospital. Mary's family was able to join her the next day. We send our sincere condolences to Mary and family. Please remember the Folster family as they navigate through the loss of Art."

**Secretary's NOTE:** For the ease of historical document capture for today, some of the minutes are captured within the 'subject area' vs in order of actual presentation. Our next BOD meeting is tentatively a **closed** meeting, scheduled to take place on **Thursday, December 3, 2020 at 5:00 pm** at the Center. Requested attendees are limited to the outgoing 2020 BOD's and Secretary; the incoming 2021 BOD's and Secretary. This to aid the POA a best transition to complete unfinished projects and begin review of common area issues; along with providing new members copies of formalized documents, such as: Position Descriptions for President of the Board, BOD Officer at large; to Financial Officer; BOD assigned Chairpersons; and/or the Board Secretary, etc.

Our tentative **2021 Calendar year of Cumberland Lakes BOD recurring meetings** include:

**As needed:**

- Jan 6, 2021 @ 5:00 pm [Wednesday]
- Feb 3, 2021 @ 5:00 pm [Wednesday]
- Mar 3, 2021 @ 5:00 pm [Wednesday]
- Apr 7, 2021 @5:00 pm [Wednesday]
- May 5, 2020 @5:00 pm [Wednesday]
- Jun 2, 2021 @ 5:00 pm [Wednesday]
- Jul 7, 2021 @ 5:00 pm [Wednesday]
- Aug 4, 2021 @ 5:00 pm [Wednesday]
- Sep 1, 2021 @ 5:00 pm [Wednesday]
- Oct 6, 2021 @ 5:00 pm [Wednesday]
- **NOV 13, 2021 @6:30 pm – POA Annual Meeting –w/light refreshments @6:00 pm**
- Dec 1, 2021 @ 5:00 pm [Wednesday]

A motion was made to adjourn the meeting, seconded and passed unanimously at 5:35 pm.  
Respectfully submitted,

Cindy Carty, Secretary