

CUMBERLAND COVE PROPERTY OWNERS'  
ASSOCIATION, INC.

**ENVIRONMENTAL CONTROL COMMITTEE  
(ECC)  
GUIDEBOOK**

**PERMITS, REQUIREMENTS, AND RESTRICTIONS**

**Forms at the back of booklet**

**Date Approved & Revised: April 12, 2026**

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## **Introduction**

Dear Property Owner:

The Environmental Control Committee (hereafter ECC) is appointed by the Cumberland Cove Board of Directors as required by Cumberland Cove Covenant 11.1. The ECC has a minimum of three members. The responsibility of the ECC is to ensure that owners comply with Articles 6, 9, and 11 of the Covenants. The ECC meets twice a month (see official calendar) to review project applications, on-going projects, covenant violation, and any other request of the Board of Directors. Applications for projects should be submitted to the ECC Office 5 business days prior to the next ECC meeting in order to have time to be considered for approval. Completed paperwork will assure promptness. When a project is approved, the owner will receive a written notification and permit. The owner must post the permit sign in a place visible from the road and within 10 feet of the property owner's driveway. A member of the ECC will be assigned to monitor the project. All work must conform to the information as provided.

The ECC is responsible for enforcing the Covenants as well as to aid and assist property owners. This includes answering questions, explaining rules and covenants, investigating reported or observed violations and assuring projects are appropriately completed. The information in this booklet is designed to help property owners learn and understand the requirements of construction projects and covenant violation filing.

**Amended 5/11/2021**

## **ENVIRONMENTAL CONTROL COMMITTEE**

The ECC is a Cumberland Cove Property Owners' Committee with the responsibility of reviewing all building construction in Cumberland Cove. The Committee's authority is provided through the amendment to the Uniform General Requirements in the Covenants.

Note:

The ECC recommends that property owners familiarize themselves with the contents of this document, and Articles 6, 9, and 11 of the Covenants. The Covenants establish the ECC's area of responsibility, i.e., conventionally, and nonconventional designed and constructed residential dwellings, garages, outbuildings, entrance columns, fences, gates, pools, security lights and modification to exterior structures, etc. **Non-conventional structures erected only within view of an adjoining neighbor or residence may require a letter from each of the adjoining neighbors specifying they have no objections to your project or structure. Outbuildings over 30' by 38' will be considered a non-conventional structure and will be reviewed individually.**

The Covenants restrict any permanent or temporary structure from being erected upon your property closer than 40 ft. to the property line adjacent to a county road, and 20 ft. to the property line of the adjoining properties.

Upon receiving written approval from the ECC, the property owner has 12 months to complete the exterior phase of construction. Upon request, a six (6) month extension may be granted providing the work is continuous and ongoing.

**Amended 5/11/2021**

## **ECC PROCEDURES WHEN REQUESTING BUILDING APPROVAL PERMIT:**

Please see Appendices C & D for the permit that must be completed. There are two pages to complete.

**No work** is permitted until the property owner receives written ECC approval. This includes clearing of land and the removal of trees.

No work means no tree removal, no building site preparation, no excavation, no construction, or fabrication, on or off-site. This includes traditional on-site constructed, or off-site manufactured, prefabricated, factory built, kit-built, modular, metal-clad, log walled, post & beam, or other unique construction types. See the last paragraph under “Modular and All Other Non-Conventional Home Construction.” (ECC Guidebook, page 4)

- A) Property owners are advised that they must adhere to all federal, state, and local laws and ordinances.
- B) No building submittals will be reviewed by the ECC until the property owner’s assessment fee is current.
- C) No building submittals will be reviewed unless all required documents are submitted as a complete package.
- D) A fully completed and signed Cumberland Cove Construction Approval Request Form is required along with all the appropriate documents pertaining to your particular project listed below:
  - (1) A fully executed property deed.
  - (2) A surveyor's certified property survey. Minimum corner stakes from the property survey must be in place and flagged prior to building.
  - (3) A set of building plans to include the floor plan and external view of the structure, including front, rear, and side elevation views.
  - (4) A copy of your building permit from Putnam/Cumberland County if required.
  - (5) A copy of your Tennessee Department of Environment & Conservation permits approving location of septic system.
  - (6) A complete plot plan indicating the mandatory setbacks for your residential dwelling, fences, walls or other structures from adjoining property lines and county roads. In addition, the plot plan must provide the location of driveways, the septic system drain field, and the areas scheduled for tree removal for these or other projects.

**Amended 5/11/2021**

### **POSTING APPROVAL PERMIT SIGN:**

Once you obtain your approval permit, and prior to commencing construction, the permit sign must be posted in a place visible from the road and within 10 ft. of the property owner’s driveway. During new home construction the ECC recommends you provide a weatherproof board large enough to accommodate *painting your home address on it and large enough to display additional permits.*

## **POLICIES AND REQUIREMENTS FOR NEW CONSTRUCTION**

### **MOBILE HOME RESTRICTION POLICY:**

Mobile homes are not permitted in Cumberland Cove according to Covenant 9.3.2. This restriction is an effort to protect the property values of Cumberland Cove homeowners.

### **MODULAR AND NON-CONVENTIONAL HOME CONSTRUCTION:**

If the property owner plans to place a pre-manufactured modular or other nonconventional constructed home on his/her property, it must be demonstrated that the home will not have a steel frame undercarriage, and that the home will not carry a US Government Housing and Urban Development Approval placard. Such undercarriage and labels will be evidence that the home is a mobile home and would therefore not be permitted in Cumberland Cove.

If the property owner plans to utilize any pre-manufactured or other nonconventional construction process, the property owner or owner/builder is **strongly advised** to withhold commitment to purchase any such home until the structure and positioning of the proposed home has been reviewed and approved by the ECC. After ECC approval and purchase of the home, the property owner must notify the ECC seven (7) days prior to delivery to allow an ECC representative to be present to observe delivery operations.

### **CULVERTS:**

*To be determined by the appropriate County Road Commissioner.*

### **RIGHT-OF-WAY/EASEMENTS:**

The Right-of Ways in Cumberland Cove falls under the operational control of Cumberland Cove POA. Work other than general utilities must conform to the rules of Cumberland Cove.

When a property owner contracts with a utility or subcontractor to perform work on any right-of-way that will require the downing of trees along the easement, the property owner originating the work will be responsible for the restoration of the easement. This will include, but not be limited to tree removal, and ground restoration. The practice of leaving dead trees on our roadsides is not in keeping with our commitment as a Fire Wise community. Placement of lumber, building supplies, portable toilet facilities, etc. shall not be placed on the Right of Way/Easements without the express approval of the ECC.

## **DRIVEWAYS:**

No steel-track heavy equipment may be loaded or unloaded on any of our county roads. During excavation contractors should exercise additional care in keeping the ditch lines and shoulders free of debris. Any disturbance to pre-existing drainage that results in soil erosion becomes the property owner's responsibility to remedy the condition.

To prevent mud from the work site being deposited on our roads, a substantial roadbed of limestone gravel or shale should be provided as soon as the trees are removed from the driveway. It is the property owner's responsibility to ensure that their contractor adheres to this policy.

The Tennessee Forestry Service recommends that entrance gates or columns be at least 15 ft. wide to facilitate unhindered access to your home site. They further recommend a driveway be a minimum of 12 ft. wide and provide a turn around to accommodate fire equipment and other emergency vehicles.

**Amended 5/11/2021**

## **TREE PRESERVATION:**

Regardless of the size or scope of the work performed on your property, it must be performed in a manner that minimizes the destruction of mature healthy trees. Therefore, the practice of clearcutting or the indiscriminate removal of mature trees is not permitted. Under no circumstances can any more than 50 percent of the original existing trees be removed for any reason, including area designated for corrals and/or pasture, without the Environmental Control Committee or the POA Board's approval.

In an effort to help prevent property damage caused by forest fires, the fire prevention officials recommend a 30 ft. area around your residential dwelling be cleared of trees and shrubs. Should you select this option the area should extend from your residential dwelling's exterior walls to the surrounding tree line. Although this option addresses fire safety, it does not address the additional hazard of large trees falling on your home. To address this hazard, property owners also have the option to remove trees that are a potential danger to life and property.

Without exception, dead or mature trees large enough to be hazardous to life and property may be removed.

If additional structures are erected, only those trees necessary for construction may be removed, in which case the 30 ft. safety zone does not apply.

**Amended 5/11/2021**

Under no circumstances may a property owner extend their safety zone beyond the property line shared with a neighbor.

The owner of any lot contiguous to England Cove or Icy Cove shall have the right to maintain any foliage, and to cut back any trees obstructing his view, which are within this property and are within 250 feet of his lot. ECC approval is required, and how the tree debris will be disposed of should be noted on the plan application.

**Davidson Cove** is private property and the owner's permission must be obtained before anything is done on their property. **England Cove and Icy Cove** are owned by Loving LLC Attn Ms. Linda Price 9051 Mira Mesa Blvd #261229, San Diego CA 92126 and are protected by deed restrictions. The Cumberland Cove POA is the sole authority on any and all activities within these two cove areas as stated plainly in the deeded restrictions. Also, ECC rules are clear on tree removal in the Cove proper. However, the ECC is empowered to grant variances for extreme circumstances. Furthermore, as stated in item number 6 of the deed restrictions of the Loving LLC Attn Ms. Linda Price 9051 Mira Mesa Blvd #261229, San Diego CA 92126, stiff fines and or other punitive action can be expected if violations occur.

**Amended 5/13/2025**

#### **CLEARING & BURNING:**

Cumberland Cove is a nationally recognized **FIRE WISE** community. This means the residents who live here among the forest fuels take the threat of wildfires seriously. Everyone is committed to the safe disposal of woody vegetation (live or dead trees, fallen limbs, leaves, pine needles, etc.) removed prior to or after home construction. Whether you're a contractor, a current resident, or future resident you are advised that burning permits are required from **October 15<sup>th</sup> through May 15<sup>th</sup> inclusive**, which is the wildfire season in Tennessee.

Wildfires are always a concern in Cumberland Cove, and persons found guilty of causing a wildfire are subject to fines or criminal charges. Therefore, property owners are advised to familiarize themselves with section 39-14-304 and section 39-14-305 of the Tennessee Wildfire Laws. (A booklet containing the Tennessee Wildfire Laws is available at the Welcome Center.) Furthermore, if you are found guilty of being responsible for creating a wildfire, you may be held liable for the damage it causes to surrounding property. Therefore, it is extremely important for property owners, or contractors to obtain county approval before burning. **Under no circumstances is it permissible** to burn toxic waste, rubber, paint, asphalt shingles, and other objectionable material. Burning on the right-of-way is not desirable

**For a burning permit** in Cumberland County call 931-484-4548; for a burning permit in Putnam County call 839-2328. **Visit [www.BurnSafeTn.org](http://www.BurnSafeTn.org) to get a burn permit.** Burning without the required burning permit is punishable by law.

## **CONSTRUCTION PRACTICES:**

**The ECC recommends that property owners use licensed and adequately insured contractors. Contractors that are licensed in Tennessee have a dollar amount restriction placed on their license. Therefore, be sure your contractor has a state license issued with a dollar amount equivalent to the value of the home or structure you plan to build.**

When submitting building plans for new home construction, **the contractor's name, your Unit, Block, and Lot must appear on the plans.** It is the property owner's responsibility to ensure that they or their contractor obtains all required permits.

Both counties currently require a building permit; they have building codes and inspectors to enforce them. Permits must be obtained prior to construction and posted on the job site.

You must obtain an electrical permit if you are planning to perform the electrical work yourself. Otherwise, a licensed electrical contractor is required to obtain the permits for all of your electrical work. For all new home construction, you must have a state inspection of your septic system site.

All additions constructed with guest quarters shall be part of the original home. The additional guest quarters must be connected to the original building by a common interior entrance and exit. No other buildings can be used as a living unit.

## **BLASTING:**

The ECC has no jurisdiction pertaining to explosives that are used for whatever purpose by property owners. Explosives are a federal- and state-controlled industry subject to all governmental rules, regulations, and procedures.

In situations where the use of explosives is the only option to build, property owners are advised to familiarize themselves with the hazards connected with explosives. For example, rock formations may be violently disrupted causing wells to collapse, damage to adjoining properties, and in some cases cause ponds to drain dry. Consequently, as a courtesy to your neighbors, the ECC requires that you provide a 48-hour notice to your surrounding neighbors prior to blasting.

## **HOUSEKEEPING & TOILET FACILITIES**

Every effort must be made during construction to keep the building site orderly; building debris must be deposited in a construction dumpster if the building is over 1200 square feet.

Temporary sanitary facilities (port-a-potties) are mandatory and must be provided at new home building sites prior to beginning construction, and until all phases of construction are completed.

During construction building materials must be stacked in an orderly fashion and preferably away from the building site entrance. Job site security for building materials, tools or other equipment is the sole responsibility of each individual contractor. Toxic materials must be removed from the job site. Under no circumstances is it permissible to bury toxic waste material, or any other waste building materials. Neighboring properties are to be respected at all times; depositing construction debris, woodland debris or any other offensive material on a neighbor's property is strictly prohibited and subject to fines.

### **EXTERIOR TREATMENT OF FOUNDATION MASONRY BLOCKS:**

All non-decorative concrete masonry block foundations visible from the road must be painted or have a stucco finish applied. The minimum ECC acceptable treatment for masonry block shall include painting.

### **REQUIREMENTS FOR POND CONSTRUCTION**

#### **Contact Offices listed below:**

**ECC does not issue pond permits. However, members are required to provide the ECC with a copy of the state permit before construction begins. No pond may be constructed on undeveloped properties. (State permit is required.)**

The setback restrictions used for permanent structures also apply to ponds. However, the 20 ft. setback in this case is measured from the base of a pond's dam or the edge of the pond. The 40 ft. setback from a county road is also measured from the base of the dam or the edge of the pond. You must identify the source of water for the pond; run-off is not a reliable source of water.

Prior to constructing a pond, property owners must consult the U.S. Natural Resources Conservation Service field office. This office in your County can provide an experienced professional to assist you prior to the construction of your pond. However, the most important step in building a pond is selecting a highly recommended excavating contractor to perform the work. A dam may require a certificate by a licensed civil or hydraulic engineer.

The proliferation of ponds in our community has contributed to a noticeable increase in the population of mosquitoes. This increased mosquito population has become a serious concern, especially now that there have been deaths reported in Tennessee from the West Nile Fever. Because of this problem and the knowledge that ponds require ongoing maintenance, the ECC will no longer approve the construction of a pond for part-time residents. A property owner must be a full-time resident of Cumberland Cove before pond construction can begin. **Page 8**

Proper pond maintenance requires stocking of fish that feed on mosquito larvae, chemical treatment for insect control, and an aeration system to control algae. Regardless of your residential status, if you have a pond, you are responsible for its upkeep and maintenance.

Should a property owner fail to maintain their pond, it will be necessary for the Property Owners' Association to maintain the pond for them. The POA will take whatever action is appropriate to correct the problem and will do so at the property owner's expense.

### **U.S. Natural Resources Conservation Service Field Offices:**

**Cumberland County Office** is located at 314 Old Jamestown Road Hwy (next to the post office), phone # is 931-484-5442 ext. 3.

**Putnam County Office** is located at 900 *South Walnut Ave. #1*, phone # 528-6472 ext. 3.

**Amended 5/11/2021**

### **FENCING AND GATE RESTRICTIONS:**

The ECC and the Property Owners, Association have voted unanimously to **BAN the use of fencing materials used in Cumberland Cove that could cause physical harm.** This restriction includes Barb Wire, Razor Wire, or any other type of wire that may result in injury to humans or animals.

Gates and entrances on driveways must be dimensioned from the property lines. Setback from the front line must be four (4) feet or greater from the property line to the closest part of the gate or entranceway. Setback from the side property line must also be four (4) feet or greater from the property line to the gate, entrance, or driveway. All gates must open into the property and not towards the road. They must allow a minimum of 15 feet width for the entrance of emergency vehicles.

Property owners who require a fence erected within a **specific area** must provide a plot plan indicating the location of the area and its purpose. All fencing and/or gates must be approved by the ECC.

### **GENERAL RESTRICTIONS:**

#### **Portable Sheds and On-site built Sheds and Garages:**

A portable shed or garage is built off-site and transported to a designated location that has been pre-approved by the ECC. Property owners are advised to obtain ECC

approval prior to purchasing portable sheds or before starting construction of on-site buildings of sheds or garages.

On-site built sheds and garages will be reviewed by the ECC. All such structures shall be completely enclosed, and access entries will be fitted with doors. No more than 3 outbuildings, portable, built on-site buildings or garages are permitted.

**Amended 5/14/2024**

**LIGHTING:**

The use of lighting in the Cove shall comply with the following:

Lighting, other than building lighting (i.e., above the garage door type) shall not be more than 15 feet from ground level and should be positioned in such a manner as not to shine on a neighbor's property. This will prohibit the use of the VEC pole mounted street type lights. All lights of this type now in use will be grandfathered but will require the use of shielding to prevent glare or other objectionable problems with the neighbors or the community in general.

The use of entrance way or driveway lights is permitted, but wattage should be kept to a minimum for the same reasons mentioned above. The intention of this rule is to keep lighting subdued, indirect and minimal.

**Amended 5/11/2021**

**HORSES: Refer to 9.8 of the Covenants**

**NON-DOMESTIC ANIMALS: Refer to 9.8 of the Covenants**

**PET NUISANCE COMPLAINTS: Refer to 9.8 of the Covenants**

**RECREATIONAL VEHICLE PARKING: Refer to 9.3 and 9.4 of the Covenants**

**SIGNAGE Refer to 9.7 of the Covenants**

**POLITICAL SIGNS:**

Our Covenants prohibit most signs from being displayed, but because of TN law, we are allowing *political* signs as follows:

In compliance with TN code annotated 2-7-143 -Tennessee Freedom of Speech, Political signs will ONLY be allowed for the 60 days before a General Election and be removed by the day after a General Election. All Political signs, posters, flags, banners, or posters must be removed, and not displayed in clear view from the road by the end of the day after the General Election. Only one sign per candidate can be displayed. Signs must be placed parallel to and at the tree line, parallel to the road. Political signs, posters, banners, and flags cannot exceed 6 sq. ft in size.

**Amended 1/12/2021**

**HOUSE ADDRESS NUMBERS:**

The ECC recommends that you obtain your house number from your county's (911) office as soon as possible. The ECC application form requires your street address. Having the number located at the entrance to your driveway will facilitate finding your property during construction of your home, and aid emergency vehicles responding to a 911 call regardless of the cause.

**ECC APPEAL PROCESS:**

The ECC endeavors to formulate their decisions based on the initial documents the property owner submits for approval, and the impact the request will have on the community. From time to time our decision or interpretation of the covenants disagrees with those of the property owner. Therefore, whenever ECC approval is denied, as a property owner you are entitled to appeal that decision.

To begin the appeal process, submit your written appeal at the Welcome Center. Address your appeal to the Chairperson of the ECC and explain the reasons you disagree with the decision. If possible, your appeal will be placed on the agenda of the next scheduled ECC meeting, which you are welcome to attend.

In the event the ECC again denies your appeal, you have the option to request a hearing before the Property Owner's Association Board. Should the board support the decision to deny your request the outcome of that hearing will be final.

**Conflict of Interest**

If any member of the ECC files a request for ECC review and approval of a proposed project requiring ECC authorization to proceed, that member must not participate in the committee vote on the project approval and must not be a signer of the ECC authorization letter approving the project. In addition, the ECC Chairman shall not assign that member the duties to oversee the progress, through completion, of that project to ensure compliance with ECC rules and Cumberland Cove Covenants and Restrictions.

**POOLS:**

The construction of in-ground swimming pools must meet the current Covenant setbacks; see Covenant 9.5. Decking for either above-ground or in-ground pools requires a permit from the ECC before construction. For further information regarding the construction of swimming pools, please call your county codes department. Putnam County 931-526-2285; Cumberland County 931-456-1830.

**ENVIRONMENTAL CONTROL COMMITTEE APPENDIX  
"A"**

**ECC SURVEY ACKNOWLEDGEMENT FORM**

Due to various problems concerning the boundaries of real estate property in Cumberland Cove, the POA finds it necessary to require a certified survey, on file with the county, of each lot when building a new home.

Each homeowner, for his or her own protection, should have a certified survey of their property as prudent insurance that they are building on property they own and not violating any boundary requirements of the POA or their neighbors.

When constructing any improvement on your property the ECC wants to be sure you are aware of your boundary markers and physically view all corner iron pins marking the boundaries of your property.

Please sign in the space below that you have personally seen the marker pins and confirm that they represent your property borders.

Property owner \_\_\_\_\_ Date \_\_\_\_\_

POA Witness \_\_\_\_\_

**Amended 5/11/2021**

**ENVIRONMENTAL CONTROL COMMITTEE**  
**APPENDIX "B"**  
**COMPLAINT FILING PROCESS**

**Neighbor Communication (Optional)**

Property owners may, but are not required to, attempt to resolve concerns directly with their neighbor if they feel comfortable doing so. Property owners are encouraged to use good judgment and avoid direct contact if the situation may lead to conflict, discomfort, or safety concerns. Filing a complaint with the ECC is always appropriate, and no prior contact is required.

- 1. Filing a Complaint** - Complaints alleging a covenant violation must be submitted in writing using the approved ECC form.
- 2. Complainant Disclosure** - An unredacted copy of the complaint, including the name and contact information of the complainant, shall be provided to both the complainant and the property owner who is the subject of the complaint as soon as reasonably possible after receipt by the ECC. The ECC will not accept anonymous complaints.
- 3. Receipt and Assignment** - All complaints shall be date stamped upon receipt and assigned to an ECC member for investigation.
- 4. Investigation**- The assigned ECC member will investigate the complaint to determine whether a violation exists. If no violation is found, the complaint will be closed. If a violation is confirmed, the ECC will proceed with the steps below.
- 5. Initial Contact and Informal Resolution**- Upon confirmation of a violation, the ECC will contact the property owner by courtesy call or in writing and attempt to resolve the matter in a timely manner, or before the next ECC meeting. If the matter is resolved during this stage, no further action is required, other than notification.
- 6. Formal Notice of Violation (30-Day Letter)**- If the violation is not resolved informally, the ECC will issue a written notice of violation to the property owner. This notice will include the applicable covenant section, a description of the violation, and a copy of Appendix "B". The property owner will be given 30 days from the date of the letter to correct the violation or submit a written corrective action plan.
- 7. Reinspection**- After the 30-day period, the assigned ECC member will inspect the property to determine the status of the violation. If corrected, the matter is closed. If not corrected, the process will proceed to escalation.
- 8. Escalation to Board of Directors**- If the violation is not resolved within the 30-day period, the ECC will refer the matter to the Board of Directors for enforcement action in accordance with the Covenants. The property owner may appeal to the Board of Directors.
- 9. Repeat Violations**- The ECC will notify the Board of all recurring violations that were previously elevated for enforcement. All steps of the violation process shall be followed for each complaint.
- 10. Final Disposition**- The ECC shall provide written notification of the final disposition of the complaint to both the complainant and the property owner. Such notification shall include a summary of the findings and any actions taken.
- 11. Information Sharing**- The ECC may share relevant information with the Board of Directors and/or Security as deemed necessary. **IMPORTANT NOTICE** This process begins with a complaint of an alleged covenant violation. A violation is only established after investigation and confirmation by the ECC.

**Appendix "B"**  
**Notice of Covenant Violation**

Date Received: \_\_\_\_\_ at the office by: \_\_\_\_\_

Location of Violation: (Street address) \_\_\_\_\_

Nature of Violation (describe):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Violation Observed Dates and Times:**

**(Two observation dates, a minimum of 14 days apart must be provided.)**

1<sup>st</sup> Observation Date: \_\_\_\_\_ Time: \_\_\_\_\_

2<sup>nd</sup> Observation Date: \_\_\_\_\_ Time: \_\_\_\_\_

Complainant name: (required) \_\_\_\_\_ Phone No: \_\_\_\_\_

Address of complainant:

(required) \_\_\_\_\_

I certify that I personally observed the violation on both dates provided above.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

-----  
Violation referred to: \_\_\_\_\_ Date: \_\_\_\_\_ By: \_\_\_\_\_ ECC  
member's findings and action taken:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Follow up date: \_\_\_\_\_ By: \_\_\_\_\_ Referred to POA  
Board date: \_\_\_\_\_

**ENVIRONMENTAL CONTROL COMMITTEE  
APPENDIX "C"**

Date Received \_\_\_\_\_

By \_\_\_\_\_

**DATA NEEDED BY ENVIRONMENTAL CONTROL COMMITTEE PRIOR TO  
CONSIDERATION FOR APPROVAL:**

Note: Environmental Control Committee must meet, review, and give written approval before any work can begin on requested projects. (ECC meets ***twice a month***: ***please see office calendar.***)

**Approval Request Checklist:**

**Proof of ownership & APPENDIX "F"** \_\_\_\_\_

**Copy of County Building Permit (Cumberland or Putnam)** \_\_\_\_\_

**Current on all assessments and fees** (*office check of records required*)  
**Modular Home** \_\_\_\_\_ **Delivery Date** \_\_\_\_\_ \_\_\_\_\_

**Tennessee Environment & Conservation Survey for Septic System** \_\_\_\_\_

**Map of the lot:** include location of all improvements on map (**mark setbacks and easements** for proper distance from boundaries.) \_\_\_\_\_

**Tree removal plan** \_\_\_\_\_

**Building plans** for all requested projects  
(showing dimensions of buildings and outside construction materials) \_\_\_\_\_

**Certified Property Survey & APPENDIX "A"** required for all new home construction \_\_\_\_\_

**House number & property owner signature on Approval Request** \_\_\_\_\_

**Building plans with copy of front, rear, and side elevations**  
(**MUST** be in 8.5 X 11 size) \_\_\_\_\_

**ENVIRONMENTAL CONTROL COMMITTEE**  
**Owner's Checklist with Previously Built Home on Site**

**DATE RECEIVED:** \_\_\_\_\_

**By:** \_\_\_\_\_

**DATA NEEDED BY ENVIRONMENTAL CONTROL COMMITTEE  
PRIOR TO CONSIDERATION FOR APPROVAL**

Note: Environmental Control Committee (ECC) must meet, review, and give written approval **BEFORE ANY WORK CAN BEGIN** on requested projects. (ECC meets twice a month, please see office calendar for dates.)

**Approval Request Checklist:**

**Project description:** \_\_\_\_\_  
\_\_\_\_\_

**Current on all assessments and fees** (Office check of records required) & **APPENDIX "F"**

**Map of the lot including location of all improvements on the map.** (Mark setbacks and easements for proper distance from boundaries.) \_\_\_\_\_  
\_\_\_\_\_

**Tree removal plan.** \_\_\_\_\_

**Building plans for all requested projects.** (Show dimensions including front, rear, and side elevations of buildings and outside construction materials.)

**County Building Permit** (if applicable) \_\_\_\_\_

**House number and property owner signature on Approval Request.** \_\_\_\_\_

**Professional Pond Site Appraisal Worksheet** \_\_\_\_\_

**ENVIRONMENTAL CONTROL COMMITTEE  
APPENDIX "D"**

Date of request \_\_\_\_\_ Unit \_\_\_\_\_ Block \_\_\_\_\_ Lot \_\_\_\_\_ Owner Name: \_\_\_\_\_  
House Number \_\_\_\_\_ Street Name \_\_\_\_\_ Is this a bluff lot? YES or NO  
Owner Mailing Address \_\_\_\_\_  
**Owner Email Address** \_\_\_\_\_  
Owner Home phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
Contractor/Company Name \_\_\_\_\_ State License Number \_\_\_\_\_  
Contractor's Address \_\_\_\_\_  
Contractors Home phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
**License information:** [www.state.tn.us/commerce](http://www.state.tn.us/commerce) or call 1-800-544-7693  
**Estimated start date** \_\_\_\_\_

**Please check all that apply**

Using a site survey please draw location of all buildings, driveway, and septic field. Distances from property lines must be shown in feet. All trees to be removed must be marked on your property.

\_\_\_ Install Driveway

\_\_\_ Indicate site and describe completely trees to be cut for building site \_\_\_\_\_  
\_\_\_\_\_

\_\_\_ Construct house: Number of floors \_\_\_\_\_ Total heated living area in sq ft. \_\_\_\_\_  
Type of construction \_\_\_\_\_ Roof type \_\_\_\_\_ Roof Color \_\_\_\_\_  
Exterior materials \_\_\_\_\_ Building Color \_\_\_\_\_  
\_\_\_ Is this a Modular Home Yes \_\_\_\_\_ or No \_\_\_\_\_ If yes what is delivery date \_\_\_\_\_

\_\_\_ Construct outbuildings.... provide description, dimensions and sq. ft. with colors and roof type.  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_ Attach a Drawing or Building Plan.  
\_\_\_\_\_

\_\_\_ Install fencing (**See fencing restrictions page 9.**)

\_\_\_ Make changes to existing property or buildings. Describe changes  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_ Permission to reside in a temporary travel trailer, RV, motor home on the property during construction of a single-family dwelling, per Covenant 9.3.

**(Appendix D Application continues page 18)**

**Owners/Contractors....NO UNATTENDED FIRES ARE PERMITTED IN THE COVE.**

The setback requirements are 40 feet inside the property line running adjacent to a county road and 20 feet inside all other property lines.

1. I certify that this request complies with these setback requirements. I also certify that I am in possession of the current property restrictions and have reviewed them. I also certify that I have a current property survey as required before building. I also understand that all work submitted to the ECC must be approved before any work can begin. I understand there will be a fine, and possible criminal charges for any unapproved or unattended fires.

2. I certify that the Owner is aware of all POA Covenants and Restrictions regarding parking of all travel trailers, recreational vehicles, boats and utility trailers. (See Cove Covenants para. 9.3 and 9.4)

\_\_\_\_\_/\_\_\_\_\_  
Property Owners Signature      Date

\_\_\_\_\_/\_\_\_\_\_  
Licensed Contractor      Date

**Disclaimer:** No approval of plans, specifications, or request for permission to make improvements to property and no publication of design standards pursuant to the terms of the Declaration of Covenants and Restrictions for Cumberland Cove (the Declaration) by the Environmental Control Committee (ECC) shall be construed as representing or implying that such plans, specifications, or standards will, if followed, result in properly designed improvements. Such approvals and standards shall in no event be construed as representing or guaranteeing that any Living Unit or other improvement built in accordance therewith will be built in a good workmanlike manner. The Cumberland Cove Property Owner's Association and the ECC shall not be responsible or liable for (i) any defects in any plans or specifications submitted, revised, or approved pursuant to the terms of this Declaration; (ii) any loss or damages to any person rising out of the approval or disapproval of any plans or specifications; (iii) any loss or damage arising from the non-compliance of such plans and specifications as with any governmental ordinances and regulations; (iv) any loss or damage arising from failure of the Association to inspect the permitted improvement; nor (v) any defects in construction undertaken pursuant to such plans and specifications. The Cumberland Cove building rules are not intended and shall not create any rights in any third party.

**ENVIRONMENTAL CONTROL COMMITTEE**  
**APPENDIX "E"**

RECREATIONAL VEHICLES: (parking)

Purpose: The following provides information and guidelines regarding Cumberland Cove Property Owners' Association (POA) regulations concerning the parking of recreational vehicles. While recreational vehicles are welcome in the Cove, the Covenants regulate the parking of these vehicles so that they do not become a nuisance to other property owners and that the community standards for sight, sound, and smell are maintained as encompassed by the Cove's governing documents.

Source document: Declaration of Covenants and Restrictions for Cumberland Cove Property Owners' Association (Covenants) Section: 9.3 Prohibited Residential Structures and Section: 9.4 Parking

The Covenants (9.3) define a recreational vehicle as, "every licensed vehicle and conveyance designed, used or maintained primarily as a travel trailer, motor home, camper, boat and boat trailer, or other similar use." See Covenant 9.4 for parking pertaining to parking these vehicles. They must not be a nuisance and must conform to the communities' standards for sight, sound, and smell.

Enforcement: The POA Board has the "standing" to enforce this restriction as does any property owner. The Environmental Control Committee (ECC) has been appointed by the Board to review and request compliance with these regulations including complaints which have been properly filed. If the complaint that the vehicle is a nuisance has been upheld, it must be placed in an approved garage, moved to an out of sight location, or removed from the subject property.

As mentioned, the Covenants state these vehicles must be hidden from view by neighbors or from the street and that any property owner is considered a neighbor with the standing to "enforce" these restrictions. Accordingly, if a subject vehicle is visible from the street, the ECC will accept reasonable complaints from any property owner. If however, a subject vehicle is not visible from the street then the ECC will only accept reasonable complaints filed by an adjacent neighbor as discussed in section 9.4 of the Covenants. Notwithstanding the right of others or the POA to enforce these restrictions concerning sight, sound, and smell, an adjacent neighbor is defined as any property owner who can see, hear or smell the "nuisance" from their property.

It is important to remember that the standing of neighbors to enforce restrictions is protected and that complaints could be filed in the future as neighbors change resulting from the sale of homes/lots and due to new construction. Failure to enforce these restrictions in the past does not prohibit enforcement in the future.

This information is not intended to discourage property owners from owning and enjoying recreational vehicles. It is intended to familiarize all property owners with a clearer view of your community's regulations in this area and avoid misconceptions regarding property use. It is also intended to ensure that Recreational Vehicle owners have enjoyable ownership experience without unnecessary complications due to a lack of awareness of Cove restrictions.

This document has been reviewed and approved by the Cumberland Cove attorney in June 2009

Approved by the Board of Directors Cumberland Cove P.O.A. July 7, 2009

**Amended 7/10/2025**

**Appendix "F"**  
**Acknowledgement of Governing Documents**

Date Received: \_\_\_\_\_ at office by \_\_\_\_\_

Unit \_\_\_\_\_ Block \_\_\_\_\_ Lot \_\_\_\_\_

I certify that I have received, read, and will abide by all the requirements and restrictions contained within the following:

- 1) Cumberland Cove Property Owners Association Covenants.
- 2) Cumberland Cove Property Owners Association Environmental Control Committee Guidebook.
- 3) Environmental Control Committee (ECC) Representative must meet with owner/contractor in person before packet is reviewed at an ECC Meeting.
- 4) ECC must meet, review, and give written approval **BEFORE ANY WORK CAN BEGIN** on requested projects.
- 5) Once approved, an ECC Representative will be assigned to monitor the project bi-weekly between meetings. Monitoring the project includes the ability to access the property with appropriate notice (text or phone call) in order to review the project area and ensure compliance as per the application, the Covenants, and ECC Guidebook. Failure to grant access for project review will result in the permit being revoked/withdrawn and owner will be in violation of the Covenants.
- 6) **NO UNATTENDED FIRES- COVENANT 9.17 Burning** – Persons guilty of starting a wildfire may suffer criminal charges and/or be responsible for damages incurred.
- 7) **Work hours are from 7:00 am to 7:00 pm**

**NOTE:** ECC meets twice a month, please see office calendar.

\_\_\_\_\_  
Property Owner Signature | Date

\_\_\_\_\_  
Licensed Contractor Signature | Date

ECC Plan Approval Check List.

Name:

Address:

I have verified the following:

Survey and site layout.

Driveway location with drainage pipe

Building plans. To include size, color, exterior material. Area and number of trees to be removed (in feet and number) Septic field location.

Ancillary building locations and dimensions. (Including sq ft.) List all concerns about this application:

Concerns discussed and resolved? YES or NO

Follow-up required? YES or NO

I have seen and inspected all the above-mentioned documents and find no reason not to approve this request if the information was accurately provided by the owner or his/her agent.

**Committee Members: (majority is needed)**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**APPROVED YES or NO**

**Date** \_\_\_\_\_

**Checklist for discussions with Building Contractors/ Owners Introduction:**

- \_\_\_\_\_ Exchange phone numbers
- \_\_\_\_\_ Provide Contractor with a copy of the ECC Guidebook
- \_\_\_\_\_ Describe ECC responsibilities in one or two sentences
- \_\_\_\_\_ Ask contractor if he has any questions for the ECC
- \_\_\_\_\_ Ask for location of sign board for permits, inspection records, etc.
- \_\_\_\_\_ Post ECC permit and ECC representative card on the sign board

**Safety on Job Site:**

- \_\_\_\_\_ Worker Parking Plan to keep roadway clear
- \_\_\_\_\_ Organized Material Storage Plan
- \_\_\_\_\_ Port-a-potty for workers
- \_\_\_\_\_ Debris Collection and Removal Plan (*Dumpster required for structures over 1200 square feet.*)
- \_\_\_\_\_ Remind workers to pick up all liter (paper, food, etc.)
- \_\_\_\_\_ **No Unattended Fires** – Fire Protection Plan (pg. 6 ECC Guidebook)
- \_\_\_\_\_ Contractor responsible for damage to road/right of way
- \_\_\_\_\_ No animals are allowed on property except owner's pets

**Protection of Neighbor Property and Public Use Areas:**

- \_\_\_\_\_ Silt fence to protect roads, creeks, neighboring property from runoff
- \_\_\_\_\_ Culvert size, length, and placement plan
- \_\_\_\_\_ Clearing plan – building footprint, driveway
- \_\_\_\_\_ Verify property lines, setbacks on all 4 sides of property

**Unique Characteristics for Project:**

- \_\_\_\_\_ Does the type of construction require unusual steps
- \_\_\_\_\_ Will any blasting of rock be necessary – Are Permits Required?
- \_\_\_\_\_ If unusual noise will occur, please advise neighbors
- \_\_\_\_\_ **Work hours are from 7:00 am to 7:00 pm**

**(Checklist continues on page 23)**

**Grant Access for Project Review:**

\_\_\_\_\_ Once approved, an ECC Representative will be assigned to monitor the project bi-weekly between meetings. Monitoring the project includes the ability to access the property with appropriate notice (text or phone call) in order to review the project area and ensure compliance as per the application, the Covenants, and ECC Guidebook. Failure to grant access for project review will result in the permit being revoked/withdrawn and owner will be in violation of the Covenants.

**Signatures and Date:**

\_\_\_\_\_  
Contractor/Owner

\_\_\_\_\_  
ECC Representative