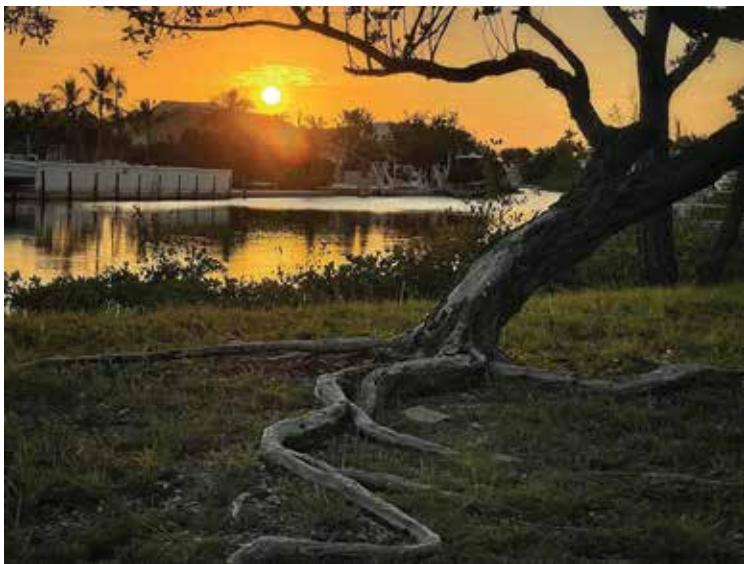


Cudjoe Gardens

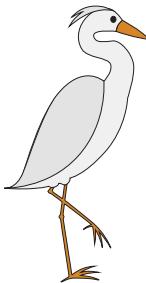


ANNUAL NEWSLETTER 2026



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*Cudjoe
Gardens*

CGPOA
P.O. BOX 420121
Cudjoe Key, FL 33042



Welcome!

Kathy Niemann Winters, President CGPOA

It's hard to believe how quickly the past year has flown by. One moment we were writing "2025," and suddenly we're welcoming 2026. On behalf of the Board, thank you for being part of what makes Cudjoe Gardens such a special place to live.

Your POA Board has stayed busy this year—handling the routine work that keeps our neighborhood running smoothly, while also taking on several important projects. With support from our Miami attorney (who specializes in HOA/POA matters), we renewed our deed restrictions. We also worked with our local attorney to revise our bylaws, address compliance needs, and ensure our documents remain current and effective.

Community connection remained a priority, and we continued to host a variety of neighborhood socials based on member feedback. Highlights included an incredible pig roast hosted by Rich and Dianne Foster and Rick and Jeanne Hoistad (with 82 RSVPs), a fun rib cookoff hosted by Rita Norstrud, four restaurant socials at The Broil, the Bent Prop, Tonio's, and Mangrove Mama's, a fall chili cookoff, and a trivia night at the KOA. Thank you to everyone who hosted, attended, and helped welcome new neighbors.

We also launched several new initiatives this year. Our Dockside Lecture Series debuted with a fascinating presentation on Caribbean king crabs and coral restoration, followed by a talk on the surprising versatility of breadfruit from The Grimal Grove. We're excited to continue the series this spring and hope you'll join us.

The Board also completed several neighborhood improvements, including repairing the entrance lighting on Drost and replacing the bulletin board. We hosted our first Earth Day cleanup of the neighborhood and US-1—thank you to everyone who showed up and pitched in. After several years, we were also excited to bring back a fishing tournament, with 24 boats registered, and we're looking forward to hosting another this year (see details later in the newsletter).

As always, we continued addressing compliance and upkeep issues throughout the neighborhood, including trimming canal vegetation, working with owners on overgrown yards, and reviewing home plans for deed restriction compliance. If you ever have a concern, please don't hesitate to reach out to a Board member.



Welcome New Neighbors

Thomas Favelli	1st Ave
Miguel Angel Correa	20816 4th Ave W
Daniel Tiugle	20864 4th Ave W
Guy B Lamon Sr	20883 4th Ave W
Robert A Miller	20986 4th Ave W
Jessica Corbitt	20735 5th Ave W
Julianna M Spay	20785 5th Ave W
5th Ave West LLC	20867 5th Ave W
Donald Putnam	20914 7th Ave W
Michael Bagnell	21014 7th Ave
Jose C Vega	246 Colson Dr
Kevin R Mohrland	366 Sawyer Dr
Stephen M Hadley	468 Sawyer Dr
Gary Dale Barks	622 Sawyer Dr
Misty and Jeff Higgins	785 Sawyer Dr

Note, we did not intentionally leave out any new residents and would be happy to include you in our next email if we missed your name.

ROGO legislation was also a major focus this year. We stayed engaged, communicated with our state senator and representative, and advocated for our neighborhood's interests. The original county request exceeded 3,000 units, and the final outcome was 800 units with guardrails for development.

Christmas brought out the best in everyone. We sponsored two families from Wesley House. We began with a party and displayed the wrapped gifts. The annual bike parade was amazing. If you have not participated, make sure you do next year. Of course, would Christmas be complete without the lights and decorations. And finally, after hearing from many of you, we're updating the format of our Annual Meeting this year into two parts. Please join us Saturday, Feb. 28 at the Bent Prop—doors open at 1:00 PM, the Community Meeting (open to all residents, members and non-members) begins at 1:30 PM with guest speakers and neighborhood updates, and the Members-Only Business Meeting will follow immediately after (approximately 2:30 PM) for official POA business and voting for the 2026 Board of Directors. If you are not a member yet, you can join at the door. We would love for you to join.

Kathy Winters Niemann, President

Important Annual Meeting Update

The Cudjoe Gardens Property Owners Association's Board of Directors is pleased to invite all neighborhood residents to join us for a POA Community Meeting, followed by our Annual Members-Only Business Meeting.

Over the past year, we have received continued and thoughtful feedback from residents about our annual meeting format. Many have expressed a desire for greater inclusion, transparency, and opportunities to hear from community leaders, while also recognizing the importance of maintaining the integrity of our member-driven organization and our responsibilities to those members. In response, the Board has worked to develop a structure that is both inclusive and purposeful, while ensuring we meet our governance obligations.

Annual Community Meeting (Open to All Residents): Bent Prop 457 Drost Dr., February 28 @ 1:30 p.m.

The afternoon will begin with a community-focused meeting that is open to all residents — members and non-members alike. This portion of the meeting is designed to foster connection and shared understanding and will include:

- Remarks from invited community leaders and partners
- A recap of the past year's POA celebrations, accomplishments, and milestones
- Highlights of upcoming initiatives, projects, and priorities
- General neighborhood updates relevant to the broader community

This portion of the meeting reflects our commitment to openness, communication, and strengthening relationships across the neighborhood.

Members-Only Annual Business Meeting: 2:30 p.m.

Following the community meeting, non-members will be thanked for attending and dismissed. The meeting will then transition into the official Annual Membership Meeting, during which POA members will conduct required voting and discuss POA business, governance matters, and member-specific updates.

We encourage all residents to attend the community portion of the meeting and all members to stay for the full evening. We believe this format allows us to honor community input, provide meaningful engagement for all residents, and continue to uphold the responsibilities we have to our members.

Thank you for being part of our neighborhood and for helping us build a strong, connected community.

CGPOA Dues: Dues of \$75 for calendar year 2026 are payable now. To VOTE for new officers & board of directors, your CGPOA membership must be current (2026).

Part One:

Community Meeting

(Open to All Owners/Residents) – 1:30 PM

1. Welcome
2. Guest Remarks (Sheriff Rick Ramsay & Mayor Lincoln)
3. Government & Community Affairs Update
4. Deed Restrictions & Bylaws Update
5. Neighborhood Reminders & Owner Responsibilities
6. Noise and light considerations
7. 2025 Year-in-Review (Highlights & Accomplishments)
8. 2026 Priorities & Upcoming Projects
9. Fishing Tournament Update
10. Membership Update & Call to Join
11. Open Forum / Owner Comments
12. Closing Remarks & Transition to Members-Only Business Meeting
13. Brief Break / Transition (Approx. 2:30 PM)

Part Two:

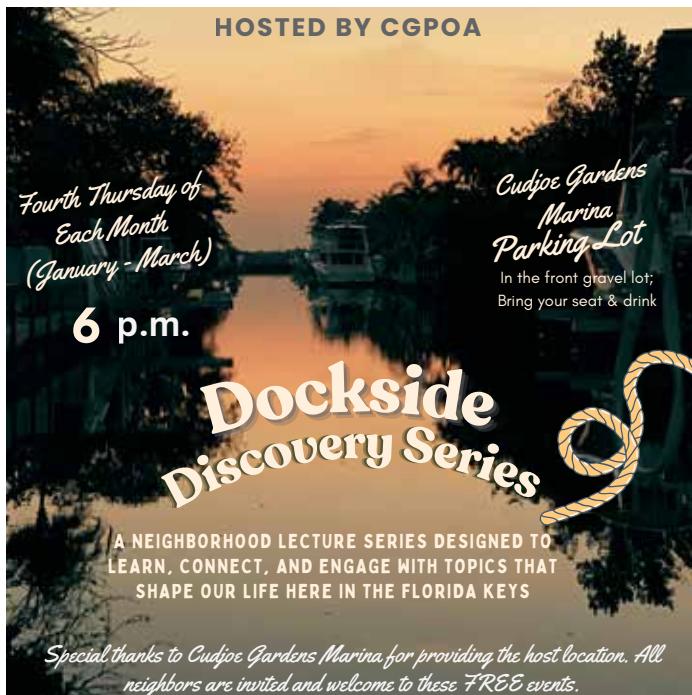
Members-Only Business Meeting – Approx. 2:30 PM

1. Call to Order (Members-Only Session)
2. Introduction of 2027 Board Candidates
3. Committee Reports
4. Treasurer's Report
5. Building Committee Report
6. Landscape Committee Report
7. Social Committee Report
8. General Committee Report
9. Volunteer Opportunities & Call for Support
10. 2027 Dues Proposal Overview
11. Vote: 2027 Dues Increase
12. Announcement of Election Results (2027 Board)
13. Unsung Hero Recognition
14. Member Comments / Open Forum
15. Adjournment

Membership Dues Increase for 2027

To keep pace with rising costs and the expanded work of the association, CGPOA is proposing an annual dues increase from \$75 to \$100. This is our first dues increase in well over a decade, and it will help sustain the level of service, responsiveness, and community programming members have come to expect—while ensuring CGPOA can continue to stay active on important local issues and seek legal guidance when necessary. This proposed dues change will be discussed and voted on during the Members-Only Business Meeting at our Annual Meeting on Feb. 28 with effective date of 2027.





Dockside Discovery Series

Last year, the Cudjoe Gardens Property Owners Association launched the Dockside Speaker Series with a simple goal: to bring neighbors together in an informal, welcoming setting to learn about the people, projects, and issues that shape life in the Florida Keys. Hosted outdoors at the Cudjoe Gardens Marina, the series was designed to foster connection, curiosity, and community through shared knowledge.

The inaugural series exceeded expectations, drawing strong attendance and enthusiastic feedback from residents and neighbors alike. Speakers included local scientists and community pioneers who shared insights on topics ranging from coral reef restoration and native ecosystems to local agriculture and environmental stewardship. The dockside setting and accessible format created meaningful opportunities for conversation, learning, and connection, reinforcing the value of gathering as a community around ideas that matter.

Building on that success, the Dockside Speakers Series returns this year with a new lineup of engaging speakers and timely topics. Lectures will continue on the fourth Thursday of each month from January through March at 6:00 p.m. at the Cudjoe Gardens Marina. The series is free and open to the community — just bring a chair, a beverage, and a curiosity to learn something new. This year, we'll learn about lobsters, bees, and more. Hope to see you there.

Renter Owners

Here are some reminders for those of you that rent your homes. Remember that you must rent for a MINIMUM of 28 days, and you cannot allow anyone not listed in the rental agreement, including yourself, to use that property in the same month that it is rented.

Please remember our canals and fish are sensitive. Please tell the renter, fish parts cannot be put in the canal. Ask the renters to refrain from loud parties after 11 and lastly please ask them to turn off the outside lights when they go to bed. Thank you for helping make our neighborhood the best.



PLEASE RECYCLE!

Pickup Schedule:

Recycling is collected every Wednesday, early morning.

Recycling Basics:

No need to sort—combine all recyclables in the 64-gallon Waste Management container or any clearly marked "Recycling" bin (up to 50 lbs when full).

Accepted plastics: Types 1-5 (e.g., milk jugs, water bottles, bath products). If the neck is smaller than the body, it's recyclable. Remove and recycle lids separately.

Always Accepted:

Glass, tin, aluminum, cartons, cardboard, and newspapers.

Items NOT Accepted:

Plastic grocery bags (return to stores), Styrofoam, food waste, furniture, toys, planter containers (return to garden stores), garden hoses, hangers, electric wires, sporting goods, clothing, pots and pans, yard waste, hazardous materials, and propane tanks. Pizza boxes with grease on the cardboard cannot be recycled. #5 Cups, such as Starbucks & red solo cups.

Important Reminder: Contamination above 10% in one load of recycling means the entire bin is sent to the landfill. Please help keep non-recyclables out!

Join Your Property Owners Association!

As a property owner in Cudjoe Gardens, you are invited to join the Cudjoe Gardens Property Owners Association (CGPOA). Your participation helps strengthen our neighborhood and support the work that keeps Cudjoe Gardens informed, connected, and well represented. The association worked hard this past year. The following are some of the accomplishments.

- Renewed our Deed restrictions for the next 30 years.
- Revised and modernized our bylaws, including electronic distribution options to improve efficiency saving the organization thousands of dollars.
- Worked with other organizations in the county, we were able to successfully reduce the number of ROGOS.
- Monitored & represented neighborhood interests in current Affordable Housing Planning
- Rebuilt of the community bulletin board and repaired the entrance sign lighting
- Continued canal water testing
- Kept members informed through member newsletters and announcements
- Attended & represented the community at meetings for County, State & Federal issues impacting our neighborhood
- Held monthly CGPOA board meetings and socials
- Held successful fishing tournament reviving and updating an old tradition, Cudjoe Gardens Dolphin & Tail Classic
- Launched the Dockside Speaker Series
- Initiated a memorial walkway to honor those that have been a part of our neighborhood
- Initiated a small lending library as soon as the memorial walkway is completed
- Invested association funds responsibly for long-term stability and growth
- Reviewed new house plans and major revisions for deed restriction compliance
- Addressed compliance concerns, including removal of an unpermitted chicken coop
- Hosted our first ever Earth Day neighborhood cleanup

CGPOA Building Committee

All building plans for new development or modifications must receive association approval to ensure compliance with the CGPOA Deed Restrictions. CGPOA approval applies only to deed restrictions and does not cover Monroe County codes. Compliance with county regulations, including setback requirements, remains the sole responsibility of the property owner. Owners must independently verify adherence to all applicable county requirements.

In 2025, the CGPOA Building Committee reviewed six plans for new residences and modifications related to the CGPOA Deed Restrictions. The Board approved all proposed plans. Owners were informed that additional restrictions may apply under Monroe County regulations, which the CGPOA Board does not evaluate or enforce, including setback requirements.

Treasurer's Notes

Hello Cudjoe Gardens Neighbors,

As we close out 2025, I'm pleased to share that CGPOA remains in a stable financial position, with strong reserves and responsible oversight of association funds. While we had a higher-than-usual year of expenses, those costs were driven by purposeful investments in the long-term health of our neighborhood—most notably the renewal of our Deed Restrictions and updates to our By-Laws, as well as support for major community initiatives.

One of the highlights of the year was the Inaugural Cudjoe Gardens Dolphin and Tail Fishing Tournament, which was a tremendous success and brought great energy to the community. We're excited to share that the Monroe County Tourism Development Council has awarded CGPOA grant funding to support next year's tournament, and with continued sponsor support, we expect this event to remain a positive fundraiser moving forward.

We also had a wonderful holiday season, and thanks to generous sponsors, the Christmas Party was fully covered, with no association funds used beyond minimal décor. Sponsors were: Coldwell Banker Schmitt Real Estate Co., Lisa Ferringo, Diane Corliss and Kristen Eklund with Coast2Coast Mortgage.

Thank you to our members—your dues continue to be the foundation of CGPOA's work. The Board and Treasurer's office remain committed to careful financial management, thoughtful planning, and making sure your membership dollars are used responsibly and in ways that strengthen our neighborhood.

Thank you,
Lisa Ferringo, Treasurer

Government Liaison Committee Report

We are in the midst of a very trying time here in the Keys. Storm resilience, increased insurance costs, potential effects of sea-level rise, new ROGO (Rate of Growth Ordinance) allocations, tax increases, increases in building density, increased hurricane evacuation times, short term rentals, recommendations from both the Key West and Monroe County grand juries regarding the effectiveness and efficiency of local government (or lack thereof), workforce / affordable housing and new management of our local hospital are all issues that need to be addressed. The CGPOA Board of Directors are cognizant of all these issues and are doing their best to adjust to the changes needed while ensuring that we maintain the quality of life that we have come to expect here in Monroe County. This is not NIMBYism (Not In My Back Yard). We know that some accommodation needs to be made. We also know that some proposed changes are completely unnecessary, even harmful and need to be opposed. Your Board is working in concert with other neighborhood and civic organizations to protect our property values and quality of life.

2nd Annual Cudjoe Gardens Fishing Tournament

In 2025, the CGPOA developed and produced the Cudjoe Gardens Dolphin and Tail Classic Fishing Tournament, a community-driven event designed to highlight the lifestyle of Cudjoe Gardens residents along with the strong fishing culture shared by resident and anglers throughout the Florida Keys. This tournament was a revival of a beloved neighborhood tradition with a reimagined format and renewed community spirit.

The annual Dolphin and Tail Classic Fishing Tournament features two of the Lower Keys most sought-after and versatile game fish - mahi mahi and yellowtail snapper. The tournaments unique format and point system allow tournament participants to fish local waters with easy access to bait, fuel, ramp service and all equipment needs a participant may need, making it accessible and enjoyable

for a wide range of anglers. The inaugural 2025 tournament experienced strong participation and delivered positive exposure and results for sponsors. Building on that success, the 2026 Dolphin and Tail Classic will take place April 24th -26th with the Captains Meeting on Friday April 24th, at the Bent Prop, and weigh-ins at Cudjoe Gardens Marina on the 25th and 26th.

The entire neighborhood is encouraged to join in the fun by watching the weigh-in each day from the patio at The Bent Prop, and tickets will be available for dinner at the awards ceremony.

For full tournament details visit Cudjoe Gardens website at CudjoeGardens.org



Cudjoe Gardens
2nd Annual

DOLPHIN & TAIL CLASSIC FISHING TOURNAMENT

April 24-26, 2026

Cudjoe Key, Lower Florida Keys, FL

 **Captain's Meeting**
Friday, April 24th 5-7 pm @ Bent Prop, 457 Drost Drive

 **Weigh-in at Cudjoe Gardens Marina**
Saturday/Sunday April 25th & 26th 3-5 PM

 **Awards Ceremony & Fish Fry**
Sunday, April 26th 5:30-7 pm @ Bent Prop, 457 Drost Drive

Boat Entry Fee \$250
If paid by 4/17
\$300 if paid at
Captains Meeting

REGISTER HERE



Questions? Contact Ken Wente 321-287-6351

Cudjoe Gardens Property Owner's Association



















⚓ Congratulations 2025 Winners ⚓



Grand Champion: Triple J
Jason Johnson Captain and he caught the winning fish, Cudjoe Key
Chase Johnson angler, Cudjoe Key
Jeremy Homerston angler, Cudjoe Key



2nd Place Winner: Tight-N-Up
Kevin Rowley Captain, Little Torch Key
Kevin Rowley angler, Little Torch Key
Alexa Barket angler, Little Torch Key
Joel Gonzalez angler, Summerland Key
Jack Kunz angler, Big Pine Key



3rd Place Winner: New Mystery
Brian Eggert Captain, Ramrod Key
Brian Eggert angler, Ramrod Key
Deb Eggert angler, Ramrod Key
Bryan Hiestand angler, Cortland OH
Dawn Hiestand angler, Cortland OH



1st Place Kids:
Tripp Ocean Avera
Lower Keys
Tackle Fast Gas
Big Pine Key



2nd Place Kids:
Finn O'Brien
Your Mom
Whitehall, PA



A Memorable 2025!



Board of Directors Candidates

This year, we have some new volunteers for available positions on the Board of Directors. Each candidate was asked to answer a brief questionnaire about themselves. Please take the time to review these so you can cast your vote!

Name: **Allison Delashmit** (*running for President*)

Address: 621 Pattison Dr

Phone Number: 305-304-3768

Email Address: AllisonDelashmit@gmail.com

How long have you resided in Cudjoe Gardens? 16 years (husband has been in the house for 26 years)

Are you a part-time or full-time resident? Full time resident

What do you most like about living here? I love living here because my neighbors, my quiet and beautiful neighborhood, proximity to my favorite places (both in the ocean and on land).

What would you like to see improved? Cleaner drinking water and healthier coastal waters—through stronger wastewater and stormwater management, real accountability, and reduced PFAS levels..

Why would you like to serve on CGPOA Board? I would like to serve on the CGPOA because I want to help contribute to our neighborhood and our community; I'm interested in helping keep CG the best place to live in the Florida Keys.

I'm currently the Executive Director for the Lower Keys (Fishing) Guides Association. A large portion of those fishing guides and anglers utilize the marina in our neighborhood.

Name: **Cindy Gency Foster** (*running for Vice President*)

Address: 20926 4th Ave. W.

Phone Number: 410-241-6372

Email Address: cindygfoster@outlook.com

How long have you resided in Cudjoe Gardens? Since 2017

Are you a part-time or full-time resident? Full time resident
What do you most like about living here? I value the strong sense of community here, where neighbors are always ready to lend a hand and look out for one another. It's comforting to know that we live in a place where safety from everyday crime allows us to enjoy peace of mind.

What would you like to see improved? It would be wonderful to see our streets looking their best, and rental properties all cared for in line with the community guidelines. I'd also love to see seasonal homes kept up so that every property contributes to the welcoming, well-maintained feel of our neighborhood.

Why would you like to serve on CGPOA Board? I would like to serve on the board because I believe that when we see opportunities for improvement, it's important to step up and contribute our time and energy toward making positive changes. I previously served on an HOA board in Maryland, where I gained experience navigating the challenges of making decisions that balance the needs of the entire community, even when those choices aren't always easy or universally popular. I understand the responsibility that comes with this role and am committed to working thoughtfully and constructively for the benefit of our neighborhood.

Name: **Lisa Ferringo** (*running for Treasurer*)

Address: 651 Pattison Dr.

Phone Number: 305-797-1221

Email Address: LisaFerringo@gmail.com

How long have you resided in Cudjoe Gardens? 9 Years

Are you a part-time or full-time resident? Full-time

What do you most like about living here? There are so many things that we like about Cudjoe Gardens. People take pride in their homes and truly care about their neighborhood. We love our neighbors who have become great friends of ours. The boating access and quality of the canals and homes was the initial reason we moved here from Ramrod Key and are so happy that we did. Having Cudjoe Gardens Marina and The Bent Prop is a huge plus.

Why would you like to serve on CGPOA Board? I enjoy being part of the community and want to give back.

Additional information: I currently serve on the advisory board for Truist Bank and am the Board Chairperson for The Foundation Board of The College of the Florida Keys. I was past President of the Coldwell Banker Schmitt Charitable Foundation and 2 time past President of the Marathon/Lower Keys Association of Realtors. Jason and I live here with our son Chase who is a sophomore at Key West High School and our dog Marlin.

Name: **Joan Kegerize** (*running for Recording Secretary*)

Address: 208634th Ave W

Email Address: jamnp@outlook.com

Phone Number: 973-229-2778

My husband, Alexander Prezioso MD, and I moved to Cudjoe Gardens in 2008, and live on 4th Avenue West. We enjoy being part of the community and have been members of the property owner's association since we purchased our property in 1998. I've decided this year to place my name on the roster for candidacy on the CGPOA Board and volunteer to continue the great work the association has done for our community. In the past, I served for twenty-two years on the Board of a non-profit child-care education center in New Jersey. The Center provided high quality learning for infants through school-age. Serving as President for numerous terms, I increased outside funding and expanded services for families; working side-by-side with families, community leaders, and public schools to align with our mission. My professional background is varied, beginning my career as a genetic counselor followed by practicing as a licensed attorney in New Jersey. Presently, I am Vice President for a Washington, DC based trade group, the American Clinical Laboratory Association, advocating for patient access to important clinical laboratory tests, including innovative cancer and Alzheimer's detection. I would like to use my knowledge, experience, and skills to bring value to the CGPOA benefit of our community.

Name: Leigh Anne Schuler (*running for Corresponding Secretary*)

Address: 21052 First Ave East

Phone Number: 804-739-1198

Email Address: logoleelee@hotmail.com

How long have you resided in Cudjoe Gardens? Since 2016

Are you a part-time or full-time resident? Full-time

What do you most like about living here? I love the beauty of the neighborhood, the clear canals for swimming and kayaking and the wonderful people I've met here. And the weather of course!

What would you like to see improved? More participation in neighborhood events especially monthly socials. Would love for more residents to offer hosting one.

Why would you like to serve on CGPOA Board? As a graphic designer, I wanted to offer my services to help give our correspondence a professional look. I currently put together the directory, the annual report, the Eminder and various event flyers throughout the year. I feel it's important to be on the board to make sure I keep up with it all. I also help plan events with the Social Committee.

Name: Robert Blair (*running for Director*)

Address: 7th Ave W

Robert Blair and his wife June have been members of CGPOA for approximately 4 years. They moved down to Cudjoe permanently on October 1, 2022 with their two himalayan cats, Gumbo and Smokey. Robert has been the CEO of various hospitals across the county for the past 25 years, whereupon he has created a reputation of building new facilities or fixing the financial integrity of struggling hospitals. Robert was elected by his peers to be the President of the Louisiana Physician Owned Hospital Organization for the past 12 years. Prior to his CEO engagements, he was the Director of Finance and Operations for Coram Healthcare, and the Director of Administration at The Hershey Medical Center. Although he has retired from the daily grind, he continues providing various healthcare consulting services to physician clinics, hospitals, surgery centers, rehabs, e-consumer platforms, anesthesia groups, etc. He was also a member and President of The Penn State Alumni Association, Gulf Coast Chapter. In addition, Robert has been a Board member for several national healthcare organizations over his career, which he currently remains on 2 of those Boards today. Robert has served on 3 HOA Boards, in the capacity of Vice President, Treasurer, Social Media Director and member at large. Rob and June enjoy boating / fishing, traveling, trying new restaurants, visiting with family / friends, wine and college football. They have 4 daughters between the ages of 24 - 29, with 5 grandchildren. Moving to the lower keys has been a long time dream / plan since 1993 when they first visited friends who lived down here.

Name: Caroline Bradley (*running for Director*)

Address: 21026 3rd Ave.

Phone Number: 302 493 7225

Email: cazsez@gmail.com

How long have you resided in Cudjoe Gardens? I have been living here 2 years +

What do you like most about living here? What I love most about living here is the community and the safety that I feel here.

What would you like to see improved? I would love to see continued efforts toward fostering a greater sense of connection among residents— perhaps through more community gatherings or open communication channels where homeowners can share feedback and ideas. I also think ongoing attention to maintaining our shared spaces, landscaping, and neighborhood aesthetics helps preserve both property value and pride in our community.

Why would you like to serve on the CGPOA Board? I would like to serve on the CGPOA board because I care deeply about our community and want to contribute to keeping it a beautiful, harmonious, and well-managed place to live. I believe that strong communication, transparency, and collaboration between residents and the board are key to maintaining the quality and value of our neighborhood. I enjoy working with others, problem-solving, and finding practical ways to enhance community life.

Any additional info you'd like to add? I bring an open-minded and solution-oriented approach, along with strong organizational and communication skills. I believe in listening to all sides before making decisions and working cooperatively toward fair outcomes. My professional and personal experience has taught me the value of balance— between structure and creativity, and between rules and relationships—which I think is essential for a successful HOA board member.

If you are interested in volunteering for a community function, or participating on any committee, please contact any Board member or indicate on the CGPOA membership form.

Committees:

- Government and Legislation
- Building
- Program and Entertainment
- Newsletter
- Welcome Committee
- Landscape Committee
- Sunshine Committee
- Christmas Events
- Fishing Tournament

Name: Andrew Daly (*running for Director*)**Address:** 20781 2nd Ave West**Phone Number:** (305) 797-0345**Email Address:** cdaly31867@aol.com**Position:** Director

How long have you resided in Cudjoe Gardens? Since 1993
Are you a part-time or full-time resident? Full time resident
What do you most like about living here? The physical attributes of the community--water access, excellent canals, the care the vast majority of residents take in maintaining their property. The residents, especially the community cooperation and resolve that we have had to (repeatedly) demonstrate during and after hurricane clean-ups. We take care of each other in difficult circumstances.

What would you like to see improved? I would like to see broader involvements in community affairs, such as zoning, ROGO and highway capacity issues, and more frequent and proactive interaction with state, county and federal officials and oversight bodies. I would also like to see more neighborhood involvement in beautification efforts, social gatherings and just interaction between neighbors.

Why would you like to serve on CGPOA Board? I am retired and have the time to devote to community projects, I enjoy working with other members of the neighborhood and I think, as a long-term resident, that I have a certain perspective as to how we can build on the neighborhood's strengths to make it an even better place to live.

Additional information: Former board member, retired Coast Guard officer and civil servant, boater, diver, sailor.

Name: Brian Dietrich (*running for Director*)**Address:** 4th Ave. W**Phone Number:** 305-394-2895**Email:** Brian@Coast2CoastML.com

How long have you resided in Cudjoe Gardens? Since 2021

Why would you like to serve on the CGPOA Board?

My name is Brian Dietrich, and I'm proud to call Cudjoe Gardens home. I'm running for the POA Board because I care about our community, our property values, and making sure decisions are made with homeowners' best interests in mind.

I bring extensive experience in financial oversight, problem-solving, and clear communication from a highly regulated professional background where transparency and accountability are essential. If elected, I will focus on responsible budgeting, fair and consistent rule enforcement, and open communication between the board and residents. My goal is simple: to help keep Cudjoe Gardens a well-managed, respectful, and enjoyable place to live.

I would be honored to earn your support and serve our community.

Name: Karl Kremser (*running for Director*)**Address:** 21072 6th E**Phone Number:** 786-256-5056**Email Address:** KremserK@gmail.com

How long have you resided in Cudjoe Gardens? Since 2013

Are you a part-time or full-time resident? 7-8 months

What do you like most about living here? Weather, Boating and the Pace of Life

What would you like to see improved? Adherence to Association rules

Why would you like to serve on the CGPOA Board?
 To Have input into Cudjoe Garden's Future

Name: Kathy Winters Niemann (*running for Director*)**Address:** 20788 6th Avenue W**Phone Number:** 423-605-4183 (cell phone)**Email Address:** Kathy-winters@utc.edu

How long have you resided in Cudjoe Gardens? Since 2019

Are you a part-time or full-time resident? Full-time

What do you most like about living here? This is the easiest question to answer. It is the people. When David and I decided to buy a house and move full-time, there was not a question about where we wanted to live. We loved the people we knew, the neighborhood, the house and the great access to the water. When I originally answered this question I said, "The people in this neighborhood are like family." Perhaps we squabble sometimes, but we come together when needed.

What would you like to see improved? I would like to see more participation in all aspects of the property owners' association.

Why would you like to serve on CGPOA Board? For the past several years, I have had the privilege to serve this neighborhood as the President. I would like to continue as a director to provide continuity and a smooth transition to new leadership.

Name: Ken Wente (*running for Director*)**Address:** 449 Pattison Dr**Phone Number:** 321-287-6351**Email Address:** kenwente@gmail.com

How long have you resided in Cudjoe Gardens? Since 2021.

Are you a part-time or full-time resident? Full time.

What do you like most about living here? We have found Cudjoe Key the perfect home allowing us live in a beautiful area, away from the crowds in a quiet neighborhood with quick access to shopping, medical and facilities which fit our retirement needs. Our love of fishing makes living here the perfect environment for access, timeliness and weather allowing us to set our own schedule to fish and enjoy the laid back lifestyle the Keys offers.

What would you like to see improved? Better communication with guests using our canals with respect for our property and lifestyle. Additional avenues to meet residents with similar interests.

Why would you like to serve on the CGPOA Board? Kathy and I moved here specifically for the community look with the quiet and secure feeling we have living here. I'd like to help ensure everyone living here or considering a move to our neighborhood feels the same way.

Any additional info you'd like to add? My background is simple. Retired in 2006 from a 26 years career in Radio Management. In retirement Kathy and I ran professional fishing tournaments in the mid-Atlantic and Northeast US followed by consulting with RV resorts and campgrounds throughout the country generating additional awareness and profit for their operations.



CGPOA Board of Directors Ballot

The board consists of 5 Officers and 6 Directors. All are volunteer positions. Please mark an X by your selection and return with your membership renewal

or bring to the annual meeting. Please read everyone's bio/questionnaire and make your selection. Nominations will also be taken from the floor at the meeting. To be eligible, you must be a paid member of the CGPOA and a resident of the Gardens for one year.

According to the by-laws vote only one ballot per household regardless of the number of lots owned.

According to the Cudjoe Gardens Property Owners Association by-laws, you are allowed to vote in person or mail in your ballot. You are allowed to give another individual your proxy to vote for you at the annual meeting. If you chose this option, please use the proxy form and assign your voting rights to another individual who will be attending the meeting. The person receiving your proxy must be at the meeting to vote your proxy.

Cudjoe Gardens Property Owners Association Proxy Form

Proxy Form: According to Article V, Section III of the association by-laws, "Each household shall constitute a single membership, regardless of how many Gardens' parcels are owned, and be entitled to one vote." Any property owner wishing to vote by proxy must complete this form. This form may be given to a neighbor who will attend anytime prior to the regular annual meeting. Proxy forms received after that date will not be accepted. To be eligible to vote, you must be a CGPOA member in good standing as of the regular annual meeting.

Your Property Owners Name: (please print) _____

Your Address: _____

I assign _____ **to vote on my behalf for the annual meeting on February 28, 2026.**

Your Signature _____

To vote online prior to the meeting,
submit your ballot below.



Renew your membership
or become a member here.



Cudjoe Gardens Property Owners Association (CGPOA) Application

Show your support! Join or renew your membership, just \$75/year

To VOTE for new officers & board of directors, your CGPOA membership must be current (2025).

You may pay online at <https://cudjogardens.org>. OR Send check payable to:

CGPOA, P.O. Box 420121, Cudjoe Key, FL 33042

You may also pay your dues at the Annual Meeting

Privacy Statement: This is to help you understand the information we collect and why we collect it. The POA Board sends monthly newsletters via e-mail only, and occasionally e-mails updates more frequently. The Board mails the year-end Newsletter. In addition, we print a Community Directory from time to time. If requested, the CGPOA Board will not print e-mail addresses or other contact info you provide in the Directory. We will use the information only to send you information of interest to our community. Your information is not sold to a third party nor is it used to solicit private interests.

Include this info in the Cudjoe Garden Directory?

Name(s): _____ Yes No

Cudjoe Gardens Address: _____ Yes No

Phone Number: _____ Yes No

Out of Town Address (if applicable) _____ Yes No

Preferred Mailing Address: Cudjoe Key Out of Town

Preferred E-Mail Address: _____ Yes No

Additional Email Address: _____ Yes No

Would you be willing to host a Social at your house? Yes No Preferred Month? _____

Ruin a Bad Guy's Day



**IF YOU SEE
SOMETHING
SAY
SOMETHING**
Report Suspicious Activity

305-745-3184

Important Contacts:

Cudjoe Sheriff Station	keyssso.net	305-745-3184
Fire/Rescue Cudjoe Key	monroecountyem.com	305-745-9014
Sugarloaf Fire Dept	monroecountyem.com	305-745-4001
Crime Stoppers	crimestoppersusa.org	800-346-8477
Monroe Co. Sheriff's Office	keyssso.net	305-292-7000
Florida Highway Patrol	flhsmv.gov	305-286-2600
Lower Keys Medical Center	lkmc.com	305-294-5531
National Weather Service	weather.gov	305-295-1316
Florida Keys Mosquito Control	keysmosquito.org	305-292-7190
Monroe Co. Code Compliance	monroecounty-fl.gov	305-289-2810
Florida Keys Aqueduct Auth.	www.fkaa.com	305-296-2454
Keys Energy Services	keysenergy.com	305-295-1000
Lower Keys Chamber of Comm.	lowerkeyschamber.com	305-872-2411
Waste Management	wm.com	305-296-8297



The Sheriff's office is here for you! If you see something that is not right call us 305-745-3184, don't wait until the next day.....**CALL WHEN YOU SEE IT.**



DIANE CORLISS, REALTOR
COLDWELL BANKER SCHMITT CO.

THE FLORIDA KEYS REAL ESTATE MARKET

2025 V. 2024 RECAP

The overall Florida Keys real estate market, that includes all property types, continues to move toward a more balanced market when comparing 2025 to 2024. 2025 ended with 2,281 closed sales representing an increase over 2024 (2,119) of 7.6%. Since 2022 (2,976) the number of sales has steadily decreased from the peak in 2021 of 4,325. Inventory levels of properties listed for sale have steadily increased during this same period. From a historic low of 1,156 in 2021 to 2,105 in 2025. The average sale price saw a slight decline of -1.5% to \$1,089,114.

Looking at the residential market that made up 76% of the market in 2025, the number of closed sales increased 5.8% from 1,636 to 1,731. The average sales price increased 1% to \$1.3M. The Lower Keys experienced a -13.9% decrease in the average sales price to

\$1.050M. On the listing side, the inventory of active properties for sale increased from 1,518 to 1,540. However, the days on market for residential properties have grown from 87 to 105 from 2024 to 2025.

Moving into 2026 we will see a reduction in interest rates that may increase sales and expect that the number of listings will continue to trend upward. As the market changes it is more important than ever to work with a highly experienced real estate agent that can successfully navigate these changes. As a full time resident in Cudjoe Gardens for over 25 years and successful top producing Realtor®, Diane has that experience

Diane Corliss, Realtor | 305-849-0934 Call/Text | diane@dianecorliss.com

MANY THANKS TO THE CUDJOE GARDENS COMMUNITY



Coldwell Banker Schmitt has been the most trusted name in Florida Keys real estate for 70 years and has held the Keys in locking and sales every year that the last 22 consecutive years.

Over that time, Lower Keys sellers and buyers selected us to represent them in most of every Florida property sales. In fact, we have

improved in 14 out of the 16 total Cudjoe Gardens transactions — 88% — during 2025.

We work hard to provide the exceptional experience for your buyers and sellers, and with over 24,700 Keys transactions, we've seen it all and can guide you every step of the way. The results speak for our customers, so they would work

with us again and recommend us.

We're proud to be a part of the Cudjoe Gardens neighborhood.

We invite you to drop by our new Cudjoe Key office opening in February to get acquainted.



29967 Overseas Highway, Big Pine Key, FL 33043
Mail Marker 39 • (305) 822-3060

420 Cutlasset Drive, Cudjoe Key, FL 33042
Mail Marker 39 • (305) 803-1400

Thank You, Neighbors.

In 2025, 16 properties sold in our subdivision—and I was honored to represent 10 of those sales, including 6 transactions where my team represented both buyer and seller, as well as the highest-priced sale ever in the neighborhood at \$12,250,000.

Me and my Team want to thank you for the trust, referrals, and confidence you continue to place in us. It is a privilege to not only work here—but to call this incredible community home.



COLDWELL BANKER

SCHMITT
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GROUP

(305) 797-1221

lisaferringo@gmail.com
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- Other seafood available upon request



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Specializing in:

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Keys Native Serving Marathon and Lower Keys

Real Estate in the Florida Keys comes with it's uniqueness and challenges. Being raised in the Keys I understand the complexities and systems to be able to assist you through the entire process from the starting the ROGO process through closing.

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(305) 743-8118 | (305) 872-1050