

# TELLICO VILLAGE POA Newsletter

A close-up photograph of a Great Horned Owl perched on a person's hand wearing a red leather glove. The owl has large yellow eyes and prominent ear tufts. The background is a soft-focus outdoor scene with a blue sky and some foliage.

*Year End 2018*



# CONTENT

President's Message .....	02
Board Updates	
Looking Back At 2018 .....	03
Top 10 Financial Stories of 2018 .....	04-05
Meet New Board Member .....	06
Continuous Improvement 2018	
2018: A Wet Year to Remember! .....	07
Golf Awards .....	08
Recreation Update .....	09
What is Growth? .....	10-12
Horned Owls Released .....	13
Toqua and Kahite Construction Updates	
HOA Updates .....	14

A large, rectangular sign made of light-colored bricks with a central panel containing the text "Tellico Village Welcome Center". The sign is surrounded by lush greenery, including red and pink roses on the left and a large bush of pink azaleas in the foreground. In the background, a modern building with large windows and a tall light pole are visible under a blue sky with scattered clouds.

**Tellico Village**  
**Welcome Center**





# PRESIDENT'S MESSAGE

## BRUCE JOHNSON, POA BOARD PRESIDENT

Hello! Greetings from the TVPOA Board of Directors! We hope you enjoyed the holidays and all the Village had to offer. Brenda and I attended several events and it was nice to see all of you decked out in your finest. You looked

marvelous! Isn't it GREAT to live in Tellico Village? As we close out another year, the Board would like to express our appreciation for all you do to help us make Tellico Village THE place to live!

As I look back over the past year, and more specifically the past quarter, several thoughts and themes continue to pop up. These are things that people often discuss with me when I am out and about. So, I thought I would share them with you as food for thought.

- **Growth:** Our Marketing team is doing a GREAT job. We had another banner year! We built over 159 new home permits and sold 52 POA lots in 2018. Their efforts are keeping us ahead of neighboring communities. I noticed that we were number 4 in the 10 Best-Selling Active Adult Communities in December 2018 on 55places.com.
- **Growth:** We're keeping up with it! We're building new and larger facilities, such as the Toqua Clubhouse and Kahite Community Center. The contracts were approved in December and construction for both facilities began in January 2019. We are also keeping an eye on our infrastructure. Take a look at all we're doing to keep pace in the 2019 budget and five-year plan.

- **Maintenance:** Maintenance is a double-edged sword. The Wellness Center needed major repairs and we are on top of it making it a better place for all of us. We also milled and paved several key roads. Making repairs like this disrupts Villagers' daily routines, but we worked hard to minimize the inconvenience by providing alternatives. We hope they helped.

- **Increases to assessments and fees:** Increases are, unfortunately, a necessary evil. After much discussion, the Board and Staff hammered out a budget for 2019 that allows us to maintain the Village and provide for the future. To accommodate both, we had to cover increased costs and save for the future. However, to minimize increases, we are seeking help from the state and local governments.

- **Amenities:** The Tellico Village model provides amenities with everyone sharing in the operating costs. User fees defray expenses, but not completely. The balance is made up through funding from assessments. You can help us minimize increases in assessments by using the amenities and supporting our restaurants more frequently.

It takes a Village to keep us going. We all need to do our part. The Board and Staff are committed to doing our best, and we hope you are as well. Enjoy the rest of your winter! But, please be careful. Ice and snow are probably on the way!

Bruce S. Johnson  
President, Tellico Village Board of Directors

## BOARD UPDATES

### Upcoming Board Meetings:

February 20, 2019	Board Meeting	1:30 p.m. Yacht Club Top Floor
March 5, 2019	Board Workshop	1:30 p.m. POA Conference Room
March 20, 2019	Board Meeting	1:30 p.m. Yacht Club Top Floor
April 2, 2019	Board Workshop	1:30 p.m. POA Conference Room
April 17, 2019	Board Meeting	1:30 p.m. Yacht Club Top Floor



## LOOKING BACK AT 2018

### WINSTON BLAZER, GENERAL MANAGER

As we march forward into what will be a very exciting 2019, it is important to take a look back at 2018 to some of the key accomplishments during the year that made life even better here in the Village.

One of the key elements is the overall state of the Village. There were 159 new home permits issued in 2018 (this is up from 149 in 2017), which shows that we have a very vibrant and healthy development here. We should all be very proud of that.

In 2018, we continued to grow and improve, as witnessed by the planning and approval of the new Toqua Clubhouse and Kahite Community Center (both of which will open in 2019) as well as the addition of 5 miles of hiking trails for a total of 15 due to the hard work and dedication from the Village volunteers known as the "Chain Gang." Another addition to our Recreation Department in 2018 were paddle board and kayaking opportunities along with our Welcome Center, which has been a huge success and is one of our marketing highlights of the year.

I know some questioned why the POA purchased the bank building in 2015, but in 2018 we welcomed nearly 8,000 visitors in our Welcome Center. That is an incredible number that shows the tremendous outside interest in the Village and that our marketing program is an effective tool for the POA. Previously, we would only see the occasional visitor, just a few a month.

We are also now more accessible to visitors with the road improvements in and around the Village. The completion of the new Hwy 321 bridge over the river and the paving of Highway 444 has made life smoother here for all of us, and the POA's paving of the roads within our own community is a great enhancement.

Another highlight of the year was that Continuous Improvements (CI) resulted in \$160,000 in savings. CI was a program implemented to challenge the employees to come up with savings. Here are a couple of CI examples: A new process we used for

rebidding our property and liability insurance that resulted in significant savings. A separate project coordinated by the IT Manager was to replace the standard Cisco phone system with a Cloud Based Verizon VOIP system; this resulted in a savings of \$68,000 with more to come in 2019. In the seven years the CI has been in existence, it has resulted in a little over \$1 million in savings. The money from these savings goes into our reserve funds, which we use to make improvements, such as the Toqua Clubhouse.

I should also note the great job done by our food service contractor, AWE Hospitality. The subsidy on our food service operation is the lowest it has ever been. At Kahite Pub & Grill, which is very dependent on golf rounds, the subsidy for 2018 was \$32,000 vs. \$82,354 in 2017. At the Yacht Club, participation was up by 5,000 guests in 2018. The subsidy was the lowest it's ever been at \$42,437 in 2018 vs. \$57,741 in 2017. We do not subsidize Toqua and Tanasi food service operations.

Finally, I would like to conclude with something that started in 2017 and our Villagers found to be very beneficial in 2018: the Summit Medical Group. This primary care clinic has provided our residents with excellent health care right here within the Village. Summit Medical Group offers comprehensive primary care through Brandon Sammons, D.O., as well as digital X-ray, lab services, physical therapy, cardiology, and dermatology. In addition, a vascular care specialist is on site on certain days. The convenience of its location and the care provided by Summit Medical Group has enhanced the quality of life here in Tellico Village.

Overall, 2018 was a great year to be in Tellico Village and things will only get better in 2019.



# TOP 10 FINANCIAL STORIES OF 2018

## PARKER OWEN, CHIEF FINANCIAL OFFICER



With 2018 now behind us, it is a good time to look back at some of the major events of the year that shaped the financial performance of the Tellico Village Property Owners' Association. The past year was one of significant challenges for TVPOA, with several events that affected not only 2018, but that will have continuing financial impact over the longer term. Following in roughly chronological order is my list of the top 10 TVPOA financial stories of 2018.

1. We began the year with a budget that continued the theme of the past several years, "Repair, Replace and Renovate." The 2018 plan was mostly aimed at improving the operating conditions and appearances of some of our facilities and infrastructure, with more than 80% of the 2018 Capital Plan in support of the "3 Rs." New items included cardio equipment at the Wellness Center, a cart fleet and fairway mowers at Tanasi, and golf maintenance equipment at Kahite. The cart paths at Toqua were replaced and additional bunkers were renovated at Tanasi. Our Public Services division replaced several trucks and some water and sewer equipment and repaved or rejuvenated a significant number of roads and parking lots. The major renovation for the year was the Wellness Center interior refurbishing. The remainder, about 20% of the capital budget, was for infrastructure and operating improvements. There were no new amenities budgeted for 2018.

2. While there were no new amenities budgeted for 2018, architectural designs and plans were developed for a new Toqua Clubhouse replacement and for a new Kahite Community Center to replace the old "double wide" activity room at Kahite. More information and updates on these two projects are forthcoming.

3. Completing its first full year of operation in 2018, the Summit Medical Group at Tellico Village continued to grow its patient base and expanded its services to include rotating specialties. For TVPOA, the newly constructed building has been profitable. Summit Medical Group, PLLC, leased the building for an initial 10-year term, with two 5-year optional extensions. They will make lease payments during the initial term to pay the principal and interest on a fully amortized 10-year loan, plus property taxes, insurance and exterior building maintenance. At the end of 10 years, TVPOA will own the building free and clear.

4. The audit of TVPOA financial statements by the CPA firm of Coulter & Justus, P.C. produced another clean, unqualified opinion by the auditors. Furthermore, the audit firm issued its required Auditor Communications Letter to the Audit Committee and noted no exceptions or areas of concern. Finally, the firm did not issue a management letter concerning internal controls issues because it did not identify any significant issues that warranted communication. Finally, there were no audit adjustments during fieldwork procedures, meaning there were no material mistakes or unreasonable estimates identified during the audit. In the world of financial reporting, this is about as good as it gets. These audit results reflect the hard work of our accounting staff throughout the year as well as during the audit process.

5. The 2017 Board goal "to develop and implement a process for tracking and analyzing historical, current and future maintenance costs" was updated as an input to the budget process. This was a strategically important study for TVPOA since one-half of every dollar spent can be categorized as maintenance. Of that half, 91% is accounted for within the Golf and Public Works divisions. One of the most interesting findings of this study was the maintenance cost per home. The constant dollar maintenance cash cost per home is remarkably stable, almost flat, and trending just slightly upward. There is a strong case to be made that growth in homes and residents, inflation, aging and quality expectations are causal factors, meaning an increase in one causes an increase in our maintenance costs. These conclusions were validated by Dr. Eric Heidel, Ph.D., Associate Professor of Biostatistics at UT Graduate School of Medicine and an expert in statistical analysis. Residential growth is generally desirable due to lower delinquency rates, more revenue from user fees, reduced supply of vacant lots and generally higher property values. But it comes at a cost in the form of more wear and tear on our roads, facilities, water and sewer systems and infrastructure. With growth in new homes and new residents, there will be new sources of revenue, but also higher maintenance costs. We have been managing toward this reality for many years through our reserves funding and formulas, low debt levels, and increases in the assessment rate and user fees.



6. At the August meeting of the Finance Advisory Committee, TVPOA Board of Directors President, Bruce Johnson, presented board guidance for the 2019 budget process. The guidelines were as follows:

- Use the final 2018 budget as a starting point with an increase for inflation
- Maximum 3% salary increases tied to performance
- No initial change in rates and fees, but increases may be proposed as the process develops
- Initial increase in assessments to cover inflation, with the possibility that rates may need to be higher after reviewing reserves balances
- Aside from the Toqua and Kahite projects, no new amenities – unless cost neutral (e.g. boat docks)

7. Following a long and arduous process to reconcile our needs with the initial Board Budget Guidelines, the 2019 budget and 2020 to 2024 five-year-plan were approved on November 14 with an assessment rate of \$132.90 (5.0% increase) and a capital plan of \$4,519,253. The major projects included in the budget were replacement of the Toqua Clubhouse at \$2.4 million, with \$1.2 million funded from the Amenity Reserve and \$1.2 million of new bank financing, and construction of a new Kahite Community Center at \$784K, with \$636K funded from the Amenity Reserve and \$148K of private funding. Installation of a new HVAC dehumidifier at the Wellness Center for \$277K, plus \$300K for a new roof and interior repairs at the Wellness Center complete the major projects in the Capital Plan. There were modest increases in user fees for docks, RV storage and fitness memberships and a 6% increase in water and sewer fees, reflecting pass-through of rate increases from LUB and TASS combined with increasing costs of maintenance of water and sewer lines and equipment.

8. In May 2018, Loudon County returned approximately 203 lots previously owned by investors to the POA inventory unencumbered by back taxes. Another 185 individually owned lots were deeded to the POA in January 2019 unencumbered by back taxes. TVPOA agreed to pay taxes on these lots going forward and will market the lots to prospective buyers and homebuilders. It is a win for both the county and the POA as a necessary step in returning these lots to revenue-generating status for the long-term future.

9. The Tennessee River Valley and much of East Tennessee broke all-time records for rainfall in 2018. At the Links at Kahite Golf Club, we measured 78.4 inches of rain during the year, and the resultant loss of playable days took its toll on the number of golf rounds. With excessive rain we not only lost play on

the rain dates, but also on the ensuing cart-path-only dates. For 2018, we were 5,231 rounds under budget and 4,001 rounds lower than in 2017. This translated into a revenue shortfall to budget of \$278K.

10. At the December meetings of the Architectural Control Committee, we approved 21 new home permits, bringing the total to 159 for the year. This is the highest number of new home permits since the pre-recession year of 2006 and marks two consecutive years that new home permits have exceeded the 100 mark. As we saw during the budget process and the maintenance study leading up to it, this level of growth brings in new revenue, but also new costs to accommodate the growth. It is a very nice problem to have here.

Despite the long-range challenges of keeping our infrastructure and facilities up to date and in good operating condition, we are well positioned to meet those challenges and enhance Tellico Village's reputation as a desirable place to live and retire. Setting aside the medical office building debt that is fully serviced by the lease payments, our current debt levels and interest expenses are at 10-year lows. Our capital equipment lease obligations are being retired and are unlikely to be renewed. Our lines of credit have zero balances and are available for our use. The Wellness Center facilities note, which had an initial balance of \$2.13 million in 2008, has a current balance of \$332K. It will be paid off by mid-year 2020, freeing up a substantial amount of debt service capacity.

In summary, 2018 was an eventful year for Tellico Village. The Village Marketing program was hitting on all cylinders with the highest number of visitors, Discovery Tours, prospective leads and closed sales since its inception. The Realtor Partner Program and Builder Partner Program have enjoyed successful years and are looking forward to new growth opportunities. We maintained and renovated some aging facilities and infrastructure that will now provide many additional years of service. We continued to pay down debt and increased our reserve balances. With the prospect of two new clubhouse additions in 2019, the future looks bright for Tellico Village. We will manage our resources carefully in 2019 so that we maintain our financial strength and stability. These will be strong selling points as we market the Tellico Village brand to prospective buyers.

To each of the property owners of Tellico Village, I hope that you too have had a successful 2018, and I wish you and your family a very prosperous and healthy 2019.





## MEET NEW BOARD MEMBER

### CARLA JOHNSON

Carla Johnson and her husband, Jeff, have resided in Tellico Village since 2016. They take pride in their community and strive to keep moving forward for future residents.

Carla currently holds a position at the Tanasi Golf Shop along with a wide range of other skills. Her background includes being the executive director of a non-profit education foundation where fundraising and grant awards increased by 400% during her tenure. She is also knowledgeable in video production, advertising, and marketing. Prior to joining the Board, she worked in public relations involving city government, the Chamber of Commerce, and education systems.

Carla believes the high quality of life in Tellico Village needs to maintain its affordability while continuing on a path of growth.

Q. What made you decide to run for the Board?

A. My decision to run for the Board of Directors was a result of my desire to serve Tellico Village by helping protect our excellent quality of life and property values. To achieve this, we must adopt a proactive approach to planning for future growth, especially in the areas of infrastructure and amenities.

Q. In your first year on the Board what do you hope to accomplish?

A. My first year will largely be spent researching where we are now, studying past best practices, and getting up to speed on current issues being addressed by the Board. I also hope to contribute to work already in progress to enhance communications and accessibility to timely and accurate information for current and potential property owners. My top priority is to constantly seek ways to enhance the quality of life at Tellico Village.

## CONTINUOUS IMPROVEMENT 2018

### MITZI LANE, CONTINUOUS IMPROVEMENT MANAGER

Once again, Tellico Village Property Owners' Association employees found several ways to save money in 2018 as part of the Continuous Improvement Program. For the second consecutive year, employees saved \$160,000. A ceremonial check was presented during the POA Board meeting in December. The recent savings puts the program at a combined \$1.05 million since 2012. Employees are rewarded for developing ideas and new projects that will save the POA money. They are also encouraged to create efficiencies such as saving time while working on various projects. POA employees should be proud of themselves for the exceptional job done in 2018 with respect to Continuous Improvement.

In 2018, the bulk of savings came from the Information Technology Department and the Accounting Department. The IT Department was able to save approximately \$70,000 by going with a cloud-based system on telephones. The change took place in November. "Originally we used a phone system that was a traditional BellSouth PBX long distance type of service and this new system is a voice-over IP system through Verizon that eliminates any long-distance charges," said IT Manager, Kevin Alfont. "The bulk of the savings comes from the elimination of long-distance charges. We can basically make long-distance calls for free."

In the Accounting Department, we moved away from a fixed-rate insurance quote and plan, and replaced it with one that had a lower initial premium.

Parker Owen, POA Chief Financial Officer said "we're willing to go with a lower premium and share some of that risk. It proved true that our loss experience was low enough that we ended up saving money." The POA has continued with the process again this year.



The cumulative savings goal for 2019 has been set at \$165,000. A utility paperless billing project will be implemented this year and is shaping up to save a substantial amount and will help us achieve this goal. The TVPOA vision is to be a continuously improving community and maintaining an environment that affords a high quality of life. Tellico Village employees recognize it is our job to do what's best for the association and we look forward to another great year where "It's better at Tellico Village."





## 2018 - A WET YEAR TO REMEMBER!

### JIM WEST, DIRECTOR OF GOLF OPERATION

For golf operations at Tellico Village, 2018 was a rollercoaster year of extremes. We started off the year with an exceptionally cold winter with lots of frozen ground that lasted well into the

spring. Spring is typically a season that begins mid-March and continues until early June. However, this year we largely skipped spring and went from a very cold winter straight into a hot and wet summer. Hot and humid summers aren't uncommon in East Tennessee; however, the amount of rain we received in 2018 set all-time records. We recorded a whopping 78.4" of precipitation in 2018. In comparison, Seattle, Washington only recorded 35.7"!

Obviously, record rainfall had a considerably negative effect on golf rounds and revenue as both fell woefully short of projections in 2018. However, even with rain dampening our financial performance, there were many memorable events and activities in 2018.

Toqua Head Golf Professional Adam Jacob came up with an innovative way to help introduce beginning ladies to the game of golf and hook them on the experience. He patterned his idea off the hugely successful PGA Junior League by creating a similar concept with the ladies with an unintimidating and friendly 2-person team competition. In a year plagued with record precipitation that otherwise resulted in double-digit declines in rounds at courses across our region, Adam was able to grow participation in our developmental Lady Linksters league by a remarkable 20%. Adam was recognized for his efforts by the Knoxville Chapter PGA when the organization awarded him the 2018 Richard Eller Growth of the Game Award!

Our Toqua Golf Course underwent a wonderful major improvement project with all-new golf cart paths. Head Golf Course Superintendent Chris Sykes and his turfcare team worked with our Public Works department to maximize the impact of this project. Paths were re-routed and re-contoured on several holes to more appropriate locations. These beautiful new paths will last for many years! Toqua also hosted a major amateur championship in 2018 with the Tennessee State Golf Association Four-Ball Championship in late June, which received rave reviews from the finest players in Tennessee.

At our Tanasi Golf Course, our turfcare team led by Head Superintendent Wells McClure completed the final stage of a three-year bunker renovation project. Wells and his team successfully renovated all greenside bunkers using Capillary Concrete for liners and SP-55 sand. As part of this process, they also had the opportunity to recontour numerous bunker cavities to reduce the amount of slope and improve the playability of the bunkers. By completing this project with in-house labor, Wells and his team saved the POA tens of thousands of dollars. On the proshop side at Tanasi, PGA Professional Casey Flenniken earned his fourth consecutive Tennessee Section PGA Assistant Player of the Year Award!

At The Links at Kahite, Head Superintendent Jordan Clark worked diligently to improve playability of the course. Jordan widened fairway corridors on many holes and converted several areas of cool rough (Fescue) to primary rough (Bermuda). All the precipitation made it difficult, but Jordan and his team worked tirelessly to control the height of the primary rough. Another wonderful 2018 highlight came when the Tennessee Turfgrass Association awarded the Links at Kahite and Jordan Clark with the 2018 Environmental Stewardship Award!

Another big moment was when the POA Board assembled a Golf Ad Hoc Committee to assist in developing plans to help control golf subsidies going forward. This committee was headed by POA Board Member Mike Colacone and consisted of an intentionally diverse group of golfers and non-golfers. Over a period of several months, this committee developed recommendations to present to the Golf Advisory Committee and POA Board of Directors that served as the basis for the 2019 fee structure. Included in this recommendation were new afternoon unlimited golf options to provide affordable golf during the afternoons while maximizing revenue for the POA.







Tellico Village PGA Professional and Director of Golf, Jim West wins his 4th 2018 Knoxville Chapter PGA Horton Smith award.



Tellico Village PGA Professional, Adam Jacob wins the 2018 Knoxville Chapter PGA Richard Eller Growth of the Game award.



Jordan Clark, Head Superintendent wins the Tennessee Turfgrass Association Environmental Stewardship award.



Tellico Village Assistant Golf Professional Casey Flanniken wins his 4th Tennessee Section PGA Assistant Player of the Year award.





## RECREATION UPDATE

### SIMON BRADBURY, RECREATION DIRECTOR

It is the first of the year and resolution season is in full swing at the Wellness Center! It is wonderful to see all the motivated villagers working toward their health goals for 2019 at the Wellness Center, Chota, Kahite, and on our trails. We are proud to offer

state-of-the-art amenities after making upgrades to each area this past year.

The Recreation Department repainted pickle courts, upgraded cardio equipment, resurfaced the indoor pool, refinished floors, added a new floor, replaced the sand in the indoor pool filters, upgraded equipment at Kahite, repaired the tennis court fencing at Chota, introduced kayaking and paddle boarding for rec members, laser graded the clay courts, and now have 10 miles of hiking trails in the main village and five in Kahite.

Jonathon Smith and his crew completed the Toqua trail and connected it under the bridge at Clear Creek all the way back to the POA offices. Gary Mulliner and the "Kahite Chain Gang" just completed the Chota Connector trail, which connects from the power line trail and back to the POA Welcome Center from the other side. The trail comes up just behind Classico's Restaurant. Hikers can now enjoy a meal or drink after a hike.

We replaced the indoor pool dehumidifier and moved the double wide out of Kahite for construction to begin on the new community center. Our Recreation Committee went above and beyond to advise us how best to provide customer service during closures of the Kahite Annex and the Wellness Center indoor pool. For the indoor pool, we offered free daily passes for use at the Farragut YMCA and Blount Memorial Springbrook Wellness Center. A special thanks to Rick Thompson,

RAC member, for his efforts at Kahite that resulted in us being able to use the Corn tassle Church activity space to continue classes for displaced Kahite Villagers.

There have been a few comments about wanting a month off from membership fees to accommodate people when facilities are under repair or being upgraded. This is not a strategically sound or fiscally responsible practice. In order to maintain and upgrade facilities, there are times when some facilities will need to be closed.

Here are a few examples of reasons some facilities have been temporarily closed. Should all 2,000 members get a refund even when not all use these facilities?

- 1.) Pickle ball courts closed for painting
- 2.) Clay courts closed for laser grading
- 3.) Kahite without an annex for an extended period while building a new facility
- 4.) Indoor pool closed for repairs and upgrades
- 5.) Wellness Center closed for maintenance shut down
- 6.) Two playgrounds closed for updates

How do we determine which members get a refund? Therefore, we decided not to offer any refunds. I hope you all understand our reasoning. The Recreation Committee fully explores all variables before making these decisions and the Recreation Department strives to be the best in the industry. In doing so, we have to take the time to close facilities when needed and we do so in a strategic manner. We plan to close the Wellness Center each August for maintenance and this year, the emphasis will be on replacing the roof.

In 2019, we will focus on our five-year strategic master plan: upgrading the outdoor pool area at Chota, finishing work on the Wellness Center roof, and completing the community center at Kahite.

I look forward to seeing you at one of our many facilities or on the trails!



# WHAT IS GROWTH?

## JOE BOGARDUS, TVPOA MARKETING TEAM MEMBER

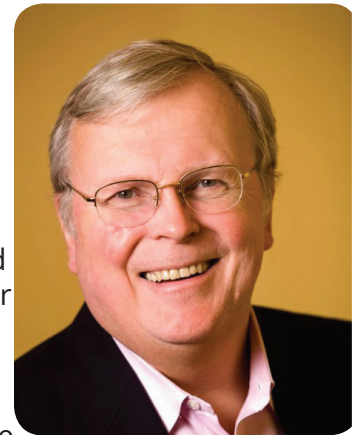
(Editor's note: The Tellico Village Property Owners Marketing Department presented results of the community's 2018 marketing efforts at the February 5th Board workshop. The team reported 2018 information has been folded into this broader article on Village growth from 2013-18. The Village re-launched the Tellico Village brand in 2013.)

### Growth and change in Tellico Village has many faces.

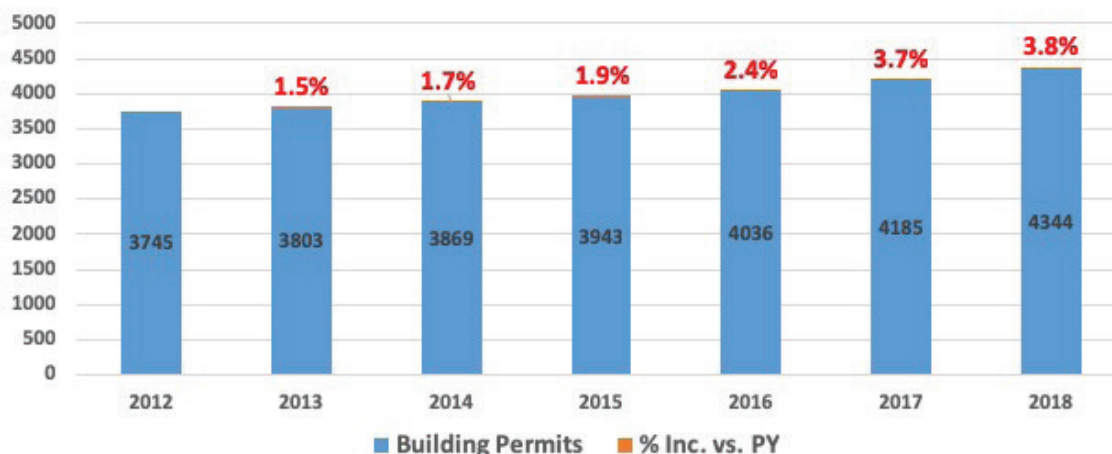
Randy and Dawn Bray, formerly of Naperville, IL, are two of those faces that represent growth in Tellico Village. The Brays arrived in East Tennessee in May 2017 and rented in the area. Originally, they considered building a new home, but instead found a spec home that met their needs on Coyatee Circle. They moved into the home in the Fall of 2017. The Brays are younger than the average TV residents, though they are involved in many activities and are delighted with their new lifestyle. They play

pickleball, boat, golf, fish and are members of New Villagers. Dawn has opened a business and is a member of the Tellico Village Business Alliance.

The Brays' arrival, along with others, helped increase the Village's population and propel total residences (homes and townhome) in the community to an all-time Tellico Village high of 4,344. Last year, the community experienced its best growth year in the past twelve years. Since 2012, the Village has grown 16.0 percent for an annual average of 2.5 percent. In 2017 and 2018, the growth rate was 3.7 and 3.8 percent, respectively. Over the past six years, this represents an increase of 599 households or approximately 1,138 people (599 households x 1.9 people per household\*) for an average of 190 new residents yearly. Tellico Village has grown at a manageable pace and is changing.



## Tellico Village Annual HH Growth Building Permits: 2012 - 2018

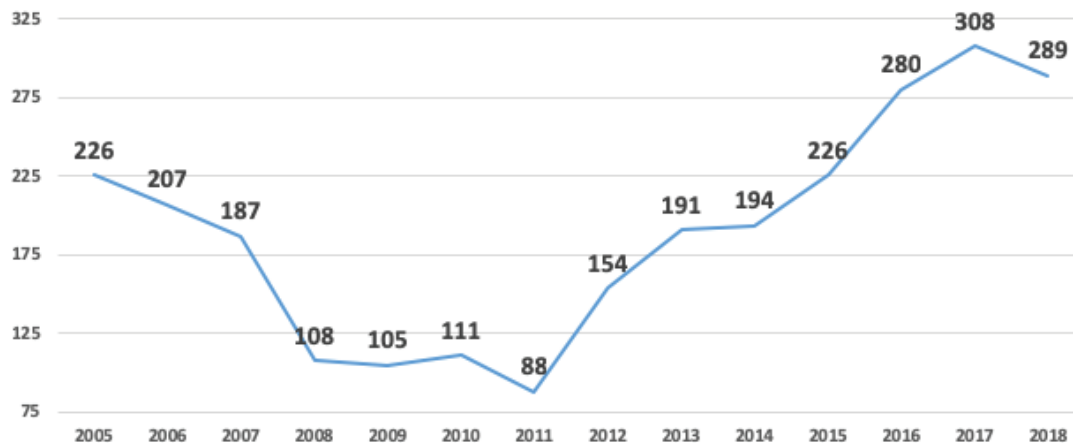


In December of 2015, Charlie and Jane Thompson visited Tellico Village and discovered an existing home "with potential" on Seminole Lane in the Coyatee neighborhood. They purchased the home in early January 2016 and in the spring, started the process of making it their own. Like the Brays, the Thompsons are the faces of change. Beyond managing their numerous household improvements, they play pickleball, golf, and are members of New Villagers and the Tellico Village Lions Club.

According to the Multiple Listing Service (MLS), the Thompson purchase was one of 1,488 TV existing homes or townhomes that changed ownership from 2013 to 2018. This represents a population turnover of more than 2,800 Villagers, who, like the Brays and Thompsons, tend to be younger and more active. In 2016, 2017, and 2018, there were 280, 308, and 289 homes sold in the community; these three years represented record years for existing home sales. The 308 homes sold in 2017 were a 100 percent increase over 2012 sales.



## 2016 -2018 MLS Home Sales are highest in Tellico Village History



The home the Thompsons purchased was built by Dick and Mary Grace Joyner. It was one of the first homes on Seminole Lane when the Joyners took possession in 1998. In 2014 and 2015, Dick and Mary Grace experienced health problems which curtailed their participation in various Village and neighborhood activities. Subsequently, their children prevailed upon them to return to their home state of Illinois.

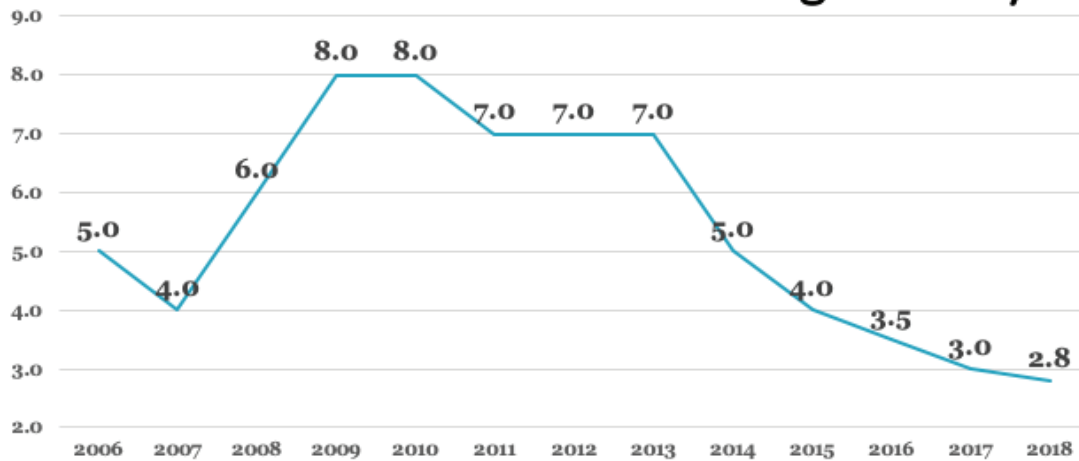
Many of the community's older residents are being forced to alter their lifestyles. Fortunately for the Joyners, their home was on the market for less than three months. They received a fair market price and used the proceeds to help underwrite their new independent living unit in Illinois.

In an aging community such as Tellico Village, it is important that the Village's older residents be able to sell their homes for a reasonable price in a reasonable amount of time. Since its inception in 2013, the marketing program has had significant impact on property values and the selling time for Village homes. At the end of December 2018, price per square foot had increased to \$151.90, the highest in the community's history and time on market had shrunk to less than three months. Equity in an average-priced TV home valued at \$427,285 has increased by 14.4 percent or \$53,784 over the past 24 months. The marketing program was launched at an ideal time as the housing market and economy gathered steam after years of listless performance. Today, 57 percent of all 2018 TV MLS sales can be traced to leads generated by the marketing department's efforts.

## 2018 Property Values (Avg. Sales/Square Foot) are Highest in Tellico Village History



## 2018 average MLS Home Months-on-Market are lowest in Tellico Village history



The community's biggest transformation has come from increased participation in all types of Village activities by TV's newest arrivals, most of whom have bought homes from aging Villagers. They are younger— median age of people moving to Tellico Village from January 2014 to February 2017 is 62.5 years. There have been more than 3,900 younger Villagers who are re-energizing the community and bringing new ideas, new programs, and new organizations to the Village. They are making our community vital and vibrant. They are using amenities with greater frequency than the people they replaced and demanding additional and

updated facilities. These changes and growth in new offerings are critical to helping make Tellico Village an attractive place for future residents while also benefiting current Villagers.

\*Long-Range Planning Advisory Committee calculates Village population by using 1.9 people per household.



# NOW SERVING BREAKFAST

From 8-11am • 7 Days A Week



**Tanasi Bar & Grill**  
450 Clubhouse Point • Loudon, TN  
865-458-9392



# HORNED OWLS RELEASED

On December 17, 2018, over 60 Villagers witnessed the release of two Great Horned Owls. Natalie Mong, Director of Smoky Mountain Raptor Center, gave a 15-minute presentation on how the two owls, Gizmo and Admiral, came into the rescue.

Many Villagers are volunteers at the Smoky Mountain Raptor Center, which led them to select Tellico Village as the pair's new home. Did you know that the Great Horned Owl is the only natural predator of the skunk? Tellico Village will be a great home for them while also helping nature keep a healthy balance.

The rehabilitation of one of the owls and raising of the other abandoned owl cost the raptor center \$2,280 (\$12 a day for 480 days). Tellico Village POA donated \$500 to the center to help cover the cost of care for these two owls. Donations were also accepted at the release. We are working with the center to add owl nesting boxes to the Village in the future.

We were very honored that Tellico Village was selected as Gizmo and Admiral's new home, and we look forward to seeing them around the Village.

Tellico Village Broadcasting posted a video on the presentation and an interview that can be viewed here: <https://vimeo.com/309641765>.

If you would like to learn more about the Smoky Mountain Raptor Center, visit them online at <https://smokymountainraptorcenter.org>.

Front Cover photo was taken by Kahite Golf Course Assistant Superintendent Jake Moore.



---

## TOQUA & KAHITE CONSTRUCTION UPDATES

As of February 5th, the Toqua Clubhouse has been fully demolished to the foundation and the concrete foundation is being removed. Once this has been completed, they will grade and prep the site for new footers to be poured. The double wide from Kahite has been relocated to Toqua to function as a temporary Pro Shop during the clubhouse construction.

Recently, two new pages were added to the POA website to help residents track the construction of both the Toqua Clubhouse and the Kahite Community Center. For project updates, go to [www.TellicoVillagePOA.org](http://www.TellicoVillagePOA.org) and click on the "news" heading. You may also sign up for the Tell-E-Gram, which will have weekly updates on both projects. To sign up, email Amanda Parks at [aparks@tvpoa.org](mailto:aparks@tvpoa.org) or call 865-458-7061 ext. 4115.

Please plan to attend the HOA General Meeting on Thursday, March 14, 4 – 6pm at Tellico Village Community Church. All property owners are welcome to attend. This will be the first in a two-part series covering the important topic of “Cyber Security – Protecting your Personal Communications.” Part two will be presented at the May 23 general meeting and will cover “Cyber Security – Securing the Things around You” and will also include presentations on the POA Marketing program and a special presentation regarding Smoky Mountain Service Dogs. For more information, contact Ken Litke at [klitke204@gmail.com](mailto:klitke204@gmail.com).

---

**January 24th “State of the Village” HOA General Meeting Summary:** As part of keeping our members informed, presentations were made by HOA, TellicoLife, POA, StayInTV, TV Library, and the Tellico Community Foundation. Presenters focused on 2018 accomplishments and what their organizations are planning for 2019.

**HOA:** Ellen Fox, HOA President, introduced the 2019 HOA Board and presented the 2018 accomplishments and 2019 goals. Linda Klein, HOA Treasurer, presented the year-end financial summary, which shows HOA in a fiscally solid position entering 2019.

**TellicoLife:** Marsha Herzog, TellicoLife Business Lead, presented a brief history and mission of TellicoLife and reviewed 2018 accomplishments, including substantial progress on becoming the go-to online source for all activities and events in Tellico Village. She also outlined 2019 focus areas.

**POA:** POA Board President Bruce Johnson, General Manager Winston Blazer, CFO Parker Owen, and Continuous Improvement & Special Projects Manager Mitzi Lane presented for the POA. Topics covered included: 2018 accomplishments, 2019 areas of interest/challenges, continuous improvements, long range planning update, and POA financing challenges. One of the special areas of interest (AOIs) was the importance of political education for Villagers and the proposed formation of a Political Education Committee (PEC). More details coming soon.

**StayInTV:** Dave Hudgens, HOA Liaison, presented the outstanding programs and resources currently being offered, and highlighted the latest program soon to be offered for adult daytime assistance to provide respite for caregivers.

**The Public Library at Tellico Village:** Becky Haile, President of Friends of the Tellico Village Library Inc, presented a brief history highlighting the numerous services offered and supported largely by public donations. 2018 accomplishments included recovery and restoration efforts from the flood that occurred.

**Tellico Community Foundation:** Joe Beyel, Chair of Tellico Community Foundation Advisory Board, presented the foundation’s mission & guiding principles, along with their various focus areas for support and ways to increase engagement with charitable organizations.

To view all the slides and videos from the January 24th general meeting, visit [www.hoatv.org](http://www.hoatv.org).

---

For up-to-date information on additional topics such as the newly formed HOA/POA Highway Committee and the newest edition of Highlights and Happenings, please visit [www.hoatv.org](http://www.hoatv.org).

For details on all upcoming HOA meetings and social event dates, visit [www.tellicolife.com](http://www.tellicolife.com).





PRSRT STD  
U.S. POSTAGE  
**PAID**  
PULP

112 Chota Road  
Loudon, TN 37774

Phone: 865-458-5408  
Toll Free: 866-983-5542  
Fax: 865-458-9666

We're on the web:  
[www.TellicoVillagePOA.org](http://www.TellicoVillagePOA.org)

*Tell'em It's Better At Tellico Village*

AS OF  
DECEMBER 31, 2018,  
TELLICO VILLAGE HAS  
3,962 SINGLE FAMILY  
HOMES AND  
334 TOWNHOUSES.

*This newsletter is published  
for Tellico Village property  
owners.*

Amanda Parks  
Editor

Beth Kuberka  
Design



## Important POA Phone Numbers

Administrative Offices: 865-458-5408

Dial 0 (zero) for the receptionist  
Utility Clerk, Ext. 4112  
Member Services, Ext. 4121

Golf Courses:

Kahite: 865-408-2639, 423-884-6108  
Tanasi: 865-458-4707  
Toqua: 865-458-6546  
Chelsea Help: 865-458-4707

Public Works/ACC:

865-458-4522

Recreation Services:

Wellness Center 865-458-7070  
Chota Recreation: 865-458-6779

Restaurants:

Kahite Pub & Grill: 423-884-2159  
Tanasi Bar & Grill: 865-458-9392  
Toqua Cafe: Under Construction  
Yacht Club: 865-458-4363

Truth Be Told: 865-458-7095

Welcome Center: 865-458-7061