



PROPERTY OWNERS

HANDBOOK

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INTRODUCTION

Every community – including Tellico Village – has its own way of doing things, its own standards that property owners and other residents are expected to observe.

This booklet of information and references to rules, regulations, and standards is intended to make you a bit more comfortable with Village property ownership and/or residency.

By becoming more familiar with how the Village operates, we hope you will be encouraged to participate in the governing process.

This booklet probably will not answer all your questions, but it should provide a good overview. It also will indicate where to turn for further information.

When reading about or contemplating life in Tellico Village, keep in mind what it is – a private community established by contract with a state agency (Tellico Reservoir Development Agency). It is not an incorporated city or town, but it does have a “government,” which is the “Tellico Village Property Owners Association” (POA), of which all property owners are automatic members.

As described in the *Declaration of Covenants and Restrictions* and *By Laws*, voting members elect the Board of Directors. The Board in turn appoints committees and also hires a general manager, who manages the staff to perform the myriad of daily duties.

Important and Emergency Contact Information

Type of Call	Who to Call	Number
Medical, Fire or Police Emergency	Emergency Services	911
Sewer Alarm	Public Works	865-458-4522
Dock Fuel Pump	Public Works	865-458-4522
Power Failure (by county)	Loudon: Loudon Utilities Board Monroe: Ft. Loudoun Electric	Loudon: 865-458-2091 Kahite: 423-442-2487
Phone Service	Loudon: BellSouth Monroe: TDS Telecom	Loudon: 865-557-6111 Kahite: 423-253-2101

Cable TV Service (none for Kahite)	Loudon: Charter Communications	Loudon: 1-866-472-2200
Trash Collections	Santek Waste Services	844-500-1161
Water and Sewer Service Transfer	TVPOA Office, Utility Clerk	865-458-5408 ext. 4112
Landfill (Loudon County)	Santek	865-458-2651
Convenience Centers	Loudon County Monroe County	Lenoir City: 865-988-878 Loudon: 865-458-8536 Vonore: 423-884-6788
Solid Waste	Loudon County Monroe County	Loudon: 865-408-9158 Kahite: 423-442-2497

HOW TO CONTACT US

POA Facility/Department	Phone	Fax
POA Main Office	(865) 458-5408 or (888) 287-0676	(865) 458-9666
ACC Department	(865) 458-5408 ext. 4117	(865) 408-2643
Chota Recreation Center	(865) 458-6779 or 458-6783	(865) 458-6796
Wellness Center	(865) 458-7070	(865) 458-0849
Golf Tee Times	(865) 458-0024	(865) 458-5118
Kahite Pro Shop	(423) 884-6108	(423) 884-6543
Kahite Restaurant	(423) 884-2159	
Tanasi Pro Shop	(865) 458-4707	(865) 458-5118
Tanasi Restaurant	(865) 458-9392	
Toqua Pro Shop	(865) 458-6546	(865) 458-9129
Toqua Grill	(865) 458-1330	
Yacht and Country Club	(865) 458-4363	(865) 458-6464
Public Works Department	(865) 458-4522	(865) 458-8983
Community Channel TV-3	(865) 458-9917	(865) 458-9917
Truth Be Told (Rumor Hotline)	(865) 458-7088	TruthBeTold@tvpoa.org
Welcome Center	(865) 458-7061	

HISTORY OF TELLICO VILLAGE

Tellico Village: Its Origins and History

By Worth Wilkerson

Tellico Village is more than a simple real estate development. It is part and parcel of a comprehensive plan to bring jobs, higher incomes, and economic growth to Loudon, Monroe, and Blount counties—an area that in the 1960s lagged badly behind the rest of the state in most important economic measures.

The Tennessee Valley Authority (TVA), a New Deal federal agency, fostered the plan that would use the shoreline lands around its proposed Tellico Lake for industrial, residential, and recreational development, with most of the proceeds from that development being plowed back into the local area.

The River

The Little Tennessee River rises in the steep and scenic mountains of western North Carolina and north Georgia—an area that receives some of the highest rainfall totals in Eastern America.

After crossing the North Carolina border into East Tennessee, the river flows through more gentle topography on its way to join the Tennessee River near Lenoir City. This topography created broad floodplains that, in the years before Tellico Dam, were dotted with fields of corn, tobacco, and hundreds of small dairy farms.

Long before the white man took over the river and the land, the Cherokee Indians claimed the Little Tennessee River as their own. They believed it was a special river. Its waters brought them purification of soul and body as well as providing food and transportation. They located their villages along its shore, some of which carried names familiar to modern-day Tellico Villagers—Chota, Toqua, Tommotley, Tanasi, Chatuga, Coyatee, and Kahite.

Tellico Dam

The Aluminum Company of America (Alcoa) discovered the Little Tennessee River early in the 20th century and built a score of dams to harness its power for Alcoa's giant aluminum plant at Alcoa, TN. During World War II, TVA rushed completion of Fontana Dam near the North Carolina-Tennessee boarder in a massive effort to provide power for the secret uranium enrichment process at Oak Ridge.

The final dam on the river was Tellico that TVA started in 1967. Before Tellico Dam was completed 12 years later, it would become a national symbol in the bitter struggle between conservationists and developers. The battle over Tellico Dam made two trips to the U.S. Supreme Court and propelled a 3-inch fish called the "snail darter" into the nation's headlines. It took a special exemption from Congress to complete the dam in 1979.

Tellico Dam diverts the flow of the Little Tennessee River through a canal into nearby Fort Loudoun Lake, allowing use of the generators and lock at Fort Loudoun to provide additional electric power without the expense of installing an additional generator and navigation benefits without building an additional lock. Tellico Lake also provides additional valuable flood control storage above Chattanooga, one of the most flood-vulnerable cities in the nation.

Tellico, a tributary reservoir, operates in tandem with Fort Loudoun on the mainstream, limiting annual lake-level fluctuations in Tellico to only about six feet, as compared to 20 to 50 feet on other TVA tributary reservoirs.

The unique feature of the Tellico Reservoir, however, is the meticulous planning that TVA undertook on the 363 miles of shoreline and the steps it took to insure that the promised benefits of new jobs, improved income, and economic growth would be realized and shared with the people in the surrounding counties.

TRDA and CCI

To carry out its commitment, TVA encouraged Loudon, Monroe, and Blount counties and the Tennessee Legislature to create the Tellico Reservoir Development Agency (TRDA) as an independent state agency. TVA then turned over the 11,000 acres of shoreline lands to TRDA to manage for residential, industrial, commercial, and recreational development and for wildlife enhancement.

The first important element in the plan was Tellico Village. Cooper Communities, Inc. (CCI) of Bella Vista, AR, was selected in late 1984 as the developer for the planned lakeside community. CCI is a privately held company that, at the time, had successfully developed three other planned communities in Arkansas.

The purchase agreement for the 4,806-acre site for Tellico Village highlights the unique nature of the Village and sets it apart from the typical real estate development. CCI agreed to invest at least \$10.5 million in infrastructure and amenities in the new community and make cash payment of \$2 million. In addition, Tellico Village POA agreed to lease all roads, amenities, and other common properties from TRDA and make annual lease payments to TRDA. These annual payments currently total \$299,340.

TRDA has used its revenues from land sales and leases to invest in a major job-training facility and to develop a major industrial park that currently provides more than 3,500 jobs to people in the surrounding counties.

The Village Begins

CCI finally obtained title to the site on Dec. 15, 1985, and began work almost immediately. Lot sales began about nine months later, and the first residents moved in during February 1987.

Tellico Village is located on approximately 4,800 acres of land that the Tennessee Valley Authority (TVA) purchased in the 1960s and 1970s as part of its Tellico Dam and Reservoir project. The reservoir covers approximately 16,000 acres.

Cooper Communities, Inc. (CCI), acquired the property in December 1985, and began construction of Tellico Village in January 1986. CCI is a privately held corporation, based in Bella Vista, AR, which has developed residential villages in several states.

Following up on its commitment, the developer has completed championship golf courses, a yacht and country club, and a recreation center. These areas are referred to as common properties.

Tellico Reservoir Development Agency (TRDA), an agency of the state, holds title to most of the common property in Tellico Village but leases the land to the POA, which makes annual lease payments.

Tellico Village has become a thriving and diverse community, made up of eight neighborhoods. To serve its needs, new businesses and commercial areas, as well as churches, have been developed.

Kahite is the final major neighborhood developed in Tellico Village. It is a non-contiguous block of property located about 10 miles south of the Loudon County portion of Tellico Village areas. It has an 18-hole golf course, a clubhouse with activity room, pro shop, two tennis courts, and an outdoor swimming pool.

CHRONOLOGY OF TELLICO VILLAGE

Cooper Communities Inc. proposes to develop Tellico Village	September 1984
CCI acquires site from TVA/TRDA	December 1985
Property Owners Association formed	December 1985
Actual development begins	January 1986
First home site sold	March 1986
First building permit issued	July 1986
First 1,000 property owners	November 1986
First family moves to Village	February 6, 1987
Visitors Center complex opens	May 1987
Toqua Golf Course opens	July 1987
59 families at end of 1987	December 1987
2,108 property owners end of 1987	December 1987
Community Church organized	March 1988
Yacht and Country Club opens	October 1988

Chota Recreation Center opens	December 1988
HomeOwners Association formed	January 1989
3,000 property owners	September 1989
Refinancing of Property Owners Association	Fall 1989
1,000th resident	June 1991
4,000 property owners	May 1992
Lakeside Plaza commercial area opens	January 1993
Mialaquo Center commercial area opens	September 1994
Village Square commercial area opens	Spring 1994
Community Church sanctuary opens	December 1994
5,000 property owners	June 1996
Tanasi Golf Course opens	June 1996
Kahite Neighborhood development begins	August 1996
POA purchases land for future facilities	June 1998
First residents move into Kahite	April 1999
CCI relinquishes majority on POA Board	June 1999
Community Church opens Family Life Center	October 1999
Property owners approve sale of land for long-term health care facility	February 2000
Estimated population reaches 4,000	July 2000
Permit issued for 2,000 th housing unit	July 2000
Kahite Activities Center opens on limited schedule	September 2000
POA sells property for health care facility	October 2000
6,000 property owners	January 2001
First Baptist Church of Tellico Village opens	May 2002
First Loudon County Commissioner and School Board representative from new 7th District elected	August 2002
CCI deeded Kahite golf course and activity center to POA at The Links at Kahite grand opening	August 2002
Mialaquo Place Shopping Plaza opens	November 2002
CCI Land Sales Division leaves Tellico Village	December 2002
The Neighborhood at Tellico Village opens	May 2003
2,320 Homes and Townhouses occupied, for a population of 4,640	December 2004
3,067 Homes and Townhouses occupied, for a population of 6,134	December 2005
Family Beach and Pavilion open	May 2006

3,303 Homes and Townhouses occupied, for a population of 6,606	December 2006
Wellness Center opens	July 2007
3,426 Homes and Townhouses occupied, for a population of 6,852	December 2007
Chota Recreation Center renovation completed	April 2008
New Kahite Activity Center opens	May 2008
New HAR-TRU tennis courts open near Wellness Center	June 2008
Food Lion Supermarket and Tellico Greens shopping area opens	December 2008
3,499 Homes and Townhouses occupied, for a population of 6,998	December 2008
3,546 Homes and Townhouses occupied, for a population of 7,092	December 2009
3,280 Homes and 326 Townhouses occupied, for a population of 7,212	December 2010
3,323 Homes and 326 Townhouses occupied for a population of 7,298	December 2011
3,368 Homes and 326 Townhouses occupied for a population of 7,388	December 2012
3,427 Homes and 326 Townhouses occupied for a population of 7,506	December 2013
Pickleball Courts open at Wellness Center	June 2014
Toqua Pavilion opens	July 2014
3,493 Homes and 326 Townhouse occupied for a population of 7,638	December 2014
Tellico Village Welcome Center opens	November 2015
3,567 Homes and 327 Townhouses occupied for a population of 7,788	December 2015

PROPERTY OWNERS ASSOCIATION (POA)



The POA is the legal entity that serves roughly the same function as a city government in a public municipality. It operates and maintains the Village – operates the golf courses, yacht club, and recreation center; maintains the streets, sewers, water, and common areas; adopts and enforces regulations; and collects and allocates revenues for the betterment of the Village.

Property owners automatically become members of POA and underwrite the work of the organization through payment of a monthly assessment. Meetings of POA’s Board of Directors are held monthly; property owners and renters are encouraged to attend.

POA utilizes committees made up primarily of property owners to advise management and the Board on Village operations. Committee meetings are open to all property owners. Check the *The Connection* or Tell-E-Gram for the dates, times, and locations.

Information also can be obtained by visiting the POA website at www.TellicoVillagePOA.org.

The Architectural Control Committee meets twice monthly. Other advisory committees, that generally meet monthly, are: Communications & Marketing, Finance, Golf, Long Range Planning, Public Services, and Recreation. The Audit, Nominating, and Election committees meet as needed. The Board may appoint other advisory and ad hoc committees.

Headed by the general manager, the POA staff operates the daily activities of the Village.

Board of Directors

The seven-member POA Board meets the third Wednesday of each month at 1:30 p.m. in the Yacht Club. Property owners are welcome and encouraged to attend all Board and committee meetings. POA Board workshops are 10 a.m. the first Tuesday of each month in the POA office.

Honors Awards Committee

HAC runs the annual POA Honors Awards. Biennial meetings are scheduled as needed.

TOWNHOUSE ASSOCIATION

Townhouse owners are automatically members of the Townhouse Association. They are also members of the POA and subject to all rules, regulations, and standards of both organizations. Townhouse rules and regulations can be found at www.tellicovillagetvta.com.

The Townhouse Association serves the additional needs of townhouse owners. It administers certain provisions for exterior remodeling and painting, provides common grounds maintenance, and handles administrative responsibilities that pertain to townhouse properties. It establishes and collects monthly assessments for these purposes, which are in addition to POA assessments. Docks owned by the Townhouse Association are located at the Chatuga Point Townhouse area and slips can be leased as they become available. Townhouse owners have priority for leasing.

The Townhouse Association holds monthly Board meetings which are open to all members. Property owners elect the members of its Board to three-year terms at its annual meeting.

The rights and responsibilities of townhouse owners are contained in the *Supplemental Declaration of Covenants and Restrictions for Townhouse Properties; Bylaws of Tellico Village Townhouse Association; and Rules and Regulations of the Association*. These are available from CCI or the Townhouse Association. These rights and responsibilities are in addition to the ones contained in the POA document.

HOMEOWNERS ASSOCIATION (HOA)

The HOA of Tellico Village plays an important role in Village life. It is a volunteer organization of Village residents who meet quarterly to provide their talents and insights for the betterment of the community. Membership is optional for homeowners who wish to join for a small annual membership charge. However, to attend HOA sponsored social events, you must be a paid member.



HOA's purpose is to represent the interests of Tellico Village homeowners. It also sponsors social activities, welcomes newcomers, and promotes activities of benefit to residents.

Standing committees include At Large, Government Liaison, Neighborhood Watch, Welcome, Membership, Communication, and Social.

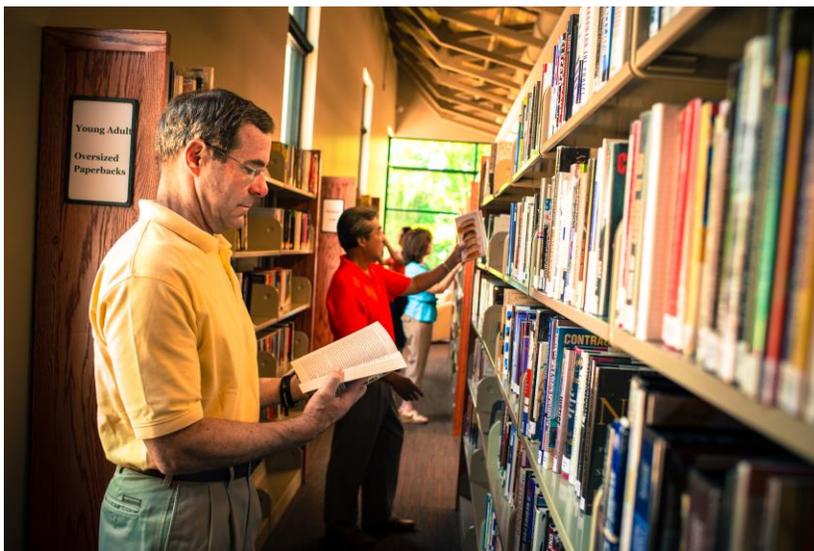
Welcome Committee representatives provide a specially prepared packet of information for newcomers and answer questions or direct the newcomer to the proper person or place. Welcome Coffees are usually held the third Monday of the month at 10 a.m. in the Tanasi Clubhouse. Check the HOA calendar for the schedule.

The leadership of HOA and various committees and interest groups can be found in the *Tellico Village Directory* or by accessing the HOA website at www.hoatv.org.

LIBRARY

The Public Library at Tellico Village is a part of the Loudon County Library System and is administered by the Loudon County Library Board. The Library is open and free to all residents of Loudon County. It is located on Irene Lane. Their website is

www.tvlibrary.org.



The Friends of the Tellico Village Library, Inc. is a Tennessee Non-Profit Corporation. Its purpose is to support and promote the use, services, and facilities of the Tellico Village Library.

RULES, STANDARDS, REGULATIONS, AND GUIDELINES

Owning property, as well as living in Tellico Village, carries significant responsibilities for each of us. When we buy property, each of us agrees to abide by a set of legal documents including: The *Declaration of Covenants and Restrictions*, *Articles of Incorporation* and *By-Laws* of Tellico Village Property Owners Association, Inc. (a Tennessee non-profit corporation).

The rules and regulations are essential to protecting property values and respect for the rights of all property owners. Guidelines, rules, regulations, and standards are for all of us, not for a select few.

General POA Rules

Following is a sampling of certain rules, standards, regulations, and guidelines. It is *not* all-inclusive and readers of this Handbook are urged to review *all* of the above referenced legal documents.

The *Declaration of Covenants and Restrictions* are difficult to change, but rules and regulations can change frequently, so be sure to get the latest information from the POA office or on the POA website at www.TellicoVillagePOA.org.

Villagers have a responsibility to be aware of the contents of the *Declaration of Covenants and Restrictions*, the *Bylaws* of the POA, and the current rules and regulations. Here are some of the standards that are most likely to affect property ownership and day-to-day life in the Village.

The following are excerpts from the Blue Book. Property owners may obtain a copy from the ACC at 112 Chota Center or online at www.TellicoVillagePOA.org.

Parking

- Motor homes, boats, trailers of any kind, and trucks or other vehicles not normally used for personal transportation may not be stored or permanently parked at any residence or lot unless fully garaged. Temporary parking of such vehicles by property owners or their guests for loading or unloading is permitted for up to seven days within a 30-day period; temporary parking of such vehicles by short-term renters of three months or less is not permitted. Townhouse Association rules may differ. [Refer to Blue Book Section C, Part 2 (32)]
- Commercial vehicles shall not be parked in residential areas other than for accommodating work on premises.
- Long-term or overnight parking is not allowed on street right-of-way or other common property.

- Parking on street right-of-way shall not inhibit passage of any vehicles, particularly emergency vehicles.
- Each residential dwelling shall have 200 square feet hard surface automobile parking space served by a 10-foot wide (minimum) hard surface driveway access to the street.

Signs

The use of signs is very restrictive in accordance with Section 19 of the *Protective Covenants*. Residential area signs are limited to one square foot (144 square inches). “For Sale” and “Open House” signs are allowed if in compliance with “Sign Policy.” “Sold,” “For Rent,” political, and most other signs are prohibited.

Check the “Sign Policy” before erecting any signs.

Home Occupations

While businesses are prohibited in residential areas, some home-based occupations may be allowed if extraordinary traffic conditions and/or other problems are not created. An ACC permit must be obtained. [Refer to Blue Book Section C, Part 2 (38)]

Pets and Other Animals

It is permissible to have dogs, cats, or other household pets as long as they are not a public nuisance. Owners need to be aware that Tellico Village is subject to state leash laws.

Other animals, livestock, and poultry of any kind are not permitted.

Trash and Garbage

A collection contractor who will bill you directly supplies containers. These containers and other trash must be stored inside garage, basement, or screened or fenced area

Recyclable newspapers, plastics, and aluminum cans are collected weekly on the same days as trash pickup. Brown plastic containers are provided. The Tellico Village Garden Club also collects aluminum cans only as a fund-raising project. Their collection bin is located near the POA maintenance area off Tellico Parkway on Davis Ferry Road. There also is a recycling bin for cardboard and newspaper at the same location.

If you’re new to the Village, ask your neighbors about your collection days or check the Tell-E-Gram for updates.

Mailboxes

Residential mailboxes are of a uniform type, design, and color. The box and post will be supplied and installed by POA. All boxes are black in color, and you can specify size: standard, 19" x 7" x 9"; large, 21" x 9" x 11"; or extra-large, 24" x 12" x 15". An additional cost is incurred if a size other than standard is chosen.

Temporary seasonal decorations are okay if they don't alter the box and post design. Mailboxes may be painted to match the dwelling.

Maintenance of the box and post are the property owner's responsibility. For replacement or location change, call Public Works; charges are minimal.

Building Construction

Architectural Control Committee (ACC)

Reviews applications and issues permits for construction of all homes, businesses and shoreline improvements in Tellico Village. ACC meets 9 a.m. on the first and third Thursday of each month in the POA office.

Frequently Asked Questions About ACC

Q: What is the purpose of the Architectural Control Committee (ACC)?

A: To give its "best efforts" toward maintaining and enhancing property values in the Village through control of building construction and maintenance of properties, in accordance with the "Declaration of Covenants and Restrictions (C & R's), Tellico Village, Tennessee." The ACC also processes all applications for construction, and enforces the C & R's, Standards, Rules and Regulations created there under. (Certain Common Properties, such as streets, roads and utilities, are under the jurisdiction of the Public Works department or other Tellico Village committees). Questions concerning permit requirements, fees, meeting times, etc. should be directed to the **ACC Permit Division** at 865-458-5408 (extension 4117). This department is located in the main POA Office Building at 112 Chota Center, Loudon, TN 37774. Questions or concerns about rule violations or projects under construction should be addressed to the **ACC** at 865-458-45408 x 4117 or x 4188.

Q: Where can one find more information about the C & R's, the ACC, and the Property Owners Association (POA)?

A: Property Owners should request a copy of the latest edition of the Blue Book that explains a great deal about living in Tellico Village as well as basic requirements for obtaining permits for various construction projects. Property Owners should also acquire a copy of the Covenants and Restrictions (C & R's), a registered legal document, which is the "technical legal code" for all property owners. (The C & R's will remain valid until 2011, and will then renew as currently written, if no amendments are approved by 2008.)

Q: Is the ACC one of the Advisory Committees?

A: It is a committee appointed by the POA Board of Directors. However, this is a decision-making committee established by the C & Rs, operating under the POA umbrella as a standing committee. Advising the POA Board about ACC related issues is among the many areas of responsibility of the ACC.

Q: How is the ACC structured and how does it operate?

A: It is comprised of up to seven (7) committee members, all of which serve as volunteers and are appointed by the POA Board of Directors. Members serve for a term of 3 years with staggered terms to provide continuity. In addition to the committee members, a staff of POA employees is dedicated to the day-to-day ACC business and maintains a close working relationship with the Committee.

Q: Are all of the rules and regulations for building construction contained in the C & R's?

A: No, the C & R's are general in nature and provide for the ACC to establish more specific rules & regulations. Over the years, the ACC has developed the Blue Book for residential construction and the Red Book for public/commercial buildings. These books contain many, but not all, of the working rules for building construction and are available at the POA Office as well as the POA Web site.

Q: What sort of rules do these books contain?

A: The rules and regulations fall into three broad categories:

- Those pertaining to general building and construction rules, standards and regulations, the permitting process and final review to grant permission to occupy (the final review will determine if the Performance Bond/Letter of Credit may be released).
- Those pertaining to day-to-day construction site activities.
- Those related to behavior of people living, working or visiting in the Village.

Q: When does a Property Owner need to get a Permit?

A: A permit is required when the exterior appearance of a lot is to be changed in any manner, such as new construction, remodeling or adding to an existing structure.

Q: Owners may understand that a permit is required before building a new home on their lot, but what about something like adding a deck or painting the house?

A: Permits are required for additions, painting a house, and other actions that will change the exterior appearance. Such items as landscaping structures, fencing, retaining walls, outbuildings, propane tanks (both above ground and buried), exterior painting or siding changes, additions/remodels, boat docks & seawalls, swimming pools, etc., must also have a permit. Even mowing or bush hogging a vacant lot requires a permit.

Q: How does the ACC prepare for and operate its meetings? Are meetings closed?

A: The ACC meets twice monthly, normally on the first and third Thursdays (9 am) in the main conference room of the POA Office Building. These are open meetings attended by Property Owners, Contractors and other interested parties. **The ACC staff must**

receive completed Applications for Permits at least 10 days prior to the meeting (Note: Commercial Applications require submission a minimum of sixty days before the meeting). ACC members review their assigned applications and visit the job site prior to the meeting. After discussions between committee members, applicants, contractors, and other interested parties, a majority vote of members at the meeting determines the approval, rejection or tabling for further review of the application.

Q: Do the adjoining/neighborhood property owners get any type of notification that an application has been submitted?

A: Soon after the ACC Staff receives the permit application, a pending job sign will be placed on the site, identifying it as a location for which a request has been submitted for exterior work. **When time permits,** a notice will be placed in the paper boxes of homeowners in the immediate vicinity of the proposed work. ***This type of notification is done as a courtesy only,*** so please be alert to any Permit Pending signs that are placed on lots in your neighborhood. Interested property owners may view the application at the ACC office and are invited to attend the ACC meeting to express their concerns, if any. The committee will hear their comments before making a motion for approval/rejection. **You should remember that the issue of maintaining a view across property not owned by you is not a valid reason for objection.** All decisions of the ACC could be appealed to the POA Board of Directors (if the appeal is deemed to have merit) by following a set procedure (this procedure is located in the Blue Book). Because time limitations exist, you must contact the General Manager's Office at the POA immediately if you have occasion to file an appeal.

- **NEW CONSTRUCTION**

Q: Who is responsible for obtaining an ACC Review Permit and the Building Permit? The owner or the contractor?

A: The property owner bears the ultimate responsibility for obtaining any and all permits as well as making sure the project meets all of the requirements of Tellico Village and the authority having code jurisdiction. This includes following up with the Code Enforcement Division as to the status of correcting rule violations. Contractors are employees of the property owner and are responsible to the individual owners for adherence to the rules. Property owners and contractors should work together with the Permit Division staff during the process of obtaining the building permit. This will enable the property owner and contractor to obtain much needed first-hand knowledge of the rules and expectations, and is therefore more likely to head off problems related to rule violations as the project undergoes completion. It should be noted that many complaints or issues heard by the ACC are the result of unclear or incomplete agreements between homeowners and contractors.

Q: What about owners who are not knowledgeable about construction or the other details involved in getting a building permit?

A: The ACC Permit Office will provide assistance and helpful information to property owners. Property owners considering a building project should contact the ACC Permit Office early in the planning stage in order to help avoid unpleasant surprises when

applications are submitted for committee review. The importance of choosing a licensed, insured and experienced contractor cannot be over-stressed! Code compliance questions should be addressed to the authority having code jurisdiction.

Q: Is there a minimum size requirement for Tellico Village homes?

A: Yes, twelve hundred square feet of heated living space, plus an enclosed two-car garage. Some recorded plats may have a higher minimum square footage requirement so you should check the recorded plat at the courthouse of the county in which you are building. ACC members review each application on an individual basis, looking closely to determine if the foundation (footprint) and house design are generally in harmony with surrounding structures and terrain before voting on the application.

Q: What about colors? Are there restrictions against certain colors?

A: The overall emphasis, as described in the Blue Book, has always been in favor of neutral and/or soft tones. Extremes such as bright colors, dark colors (including black) and metallic colors will not be considered. Exterior components such as front door and shutters may be a brighter color if such color(s) complement the exterior colors. No bright, shiny or reflective roofs (whether metallic or other material) are permitted. As the community grows and committee members change, so do the interpretations of what is an acceptable color. Color chips and samples are required when submitting an application package.

Q: Do you get inquiries or complaints about some colors, after installation, which were approved by the ACC?

A: Sometimes. As mentioned earlier, design trends and committee members change. What looks good to some may not look good to others.

Q: Are ACC Review Permits ever denied?

A: Yes. Most rejections are due to incomplete information, non-compliance with established guidelines, or for non-conformity with the neighborhood. Property owners and contractors are strongly encouraged to attend the ACC meeting to answer committee questions and possibly make alternate decisions if a portion of the application is unacceptable.

Q: Can a homeowner make changes to their home during construction?

A: Yes, as long as a written Permit Change Request (to be done *before* the work is started) has been submitted to and approved by the ACC, and if required, by the code inspection agency. Some changes will require new signs to be posted and additional review at an ACC meeting, meaning the submittal deadline is ten (10) days prior to the meeting date. A non-refundable processing fee may be charged for the request. Note: unauthorized changes may result in costly “re-do’s” or payment of POA cost recovery charges!

Q: Are there typical “building code” inspections performed during construction?

A: Effective January 1, 2006, Loudon County began building code inspections for projects in the Loudon portion of Tellico Village. Effective January 16, 2009, TRDA

began building code inspections for projects in the Monroe (Kahite) portion of Tellico Village. The cost of the building permit for Loudon County/TRDA building code inspections is in addition to the fee charged by the POA for the Review Permit. The ACC does not perform building code inspections and does not advise property owners about code compliance issues. The Code Enforcement Division does conduct regular, but random, construction site inspections to ensure that the site is in compliance with other POA requirements. **Property owners may obtain independent inspections for added assurance that the home complies with the building code.**

Q: How much control does the ACC have over building contractors?

A: The ACC has limited control over contractors, due to the fact that the POA has no binding legal responsibility to them, or for them. The ACC regularly and successfully communicates directly with the building contractors. But it should also be recognized that the property owner hires the builder, and **it is the property owner who has the ultimate responsibility for a contractor's actions/behavior.**

Q: What areas of the job site does the ACC monitor?

A: There is actually quite a long list but the most common inspections include:

- Port-a-john installation
- Trash containers (dumpster or other types of approved containers)
- Streets in front of the site (gravel, mud, dirt must be cleaned off)
- Excessive Noise (music, language, etc.)
- Silt fence properly installed and maintained
- Drainage onto streets or adjoining lots

Q: Are there any regulations as to the time of day or days when contractors can or cannot work?

A: For a more complete answer to this question, reference the Blue Book, Section D, Part One, (29) Item "i." Oftentimes weather dictates the outdoor activities. Two examples are:

1. Roofers working in cooler hours of the day.
2. Concrete finishers working until the pour has properly cured.

Q: What is the required completion time for new home construction?

A: There are three targeted time-lines for completing the home. Of course circumstances are occasionally encountered that may cause these dates to be extended. Construction must begin within forty-five (45) calendar days of ACC meeting at which the permit was tentatively approved. The interior and exterior must be completed within 12 months (unless there are extenuating circumstances that have been duly noted and approved by the ACC). Finally, finished grading and basic ground cover, which normally consists of straw and seeding or mulch, must be complete in order for ACC staff to conduct the final review of the home for occupancy. (Note: the performance bond/letter of credit will be held by the ACC until ground cover has been established).

Q: At completion, is there a requirement for an occupancy permit?

A: The ACC must conduct a final review of the project **before** occupancy. In addition, you must also contact the county authority having jurisdiction for a final code compliance

inspection and occupancy permit. For the ACC final review, the property owner/contractor must submit at least ten (10) days prior to the requested inspection date, the “Final Inspection Request” form included with your original application package. Other required paperwork includes the Original “As-Built” survey, a copy of the termite letter, and engineer’s letters for any retaining walls. In addition, the local county may have submission requirements that you must meet. Once the inspection has been completed and approved by the ACC (and the county code inspector), the property owner may move in.

• **GENERAL ACC INFORMATION**

Q: Who is responsible for correcting violations that occur during the construction project?

A: The property owner is responsible.

Q: Who is responsible for any monetary cost recovery associated with the violations?

A: Cost recovery charges are the responsibility of the property owner. The property owner may pursue collection of these charges from his contractor, if it is felt that the contractor was the cause of the charges being incurred.

Q: How is the amount of a cost recovery charge determined?

A: It is based on the cost incurred by the POA to bring about the cure for the violation.

Q: When trees on an adjoining property appear dangerous, how is this handled?

A: We recommend that the property owner contact the other property owner about the situation. You should also consult with your insurance company and/or seek qualified legal advice if you have a problem such as this.

Q: Are you allowed to cut trees on your own property before obtaining a permit?

A: Prior to obtaining a building permit, you must obtain a Minor Lot-Clearing Permit. This is a “no-charge” permit and allows you to do very LIMITED clearing. For lots with a home, a “no-charge” Tree Removal Permit is required to remove trees.

Q: What about visible trash cans at occupied homes?

A: Containers shall be put away, out of sight, until the day before pick up and returned to storage no later than the day after collection.

Q: What authority does the ACC have regarding unkempt lawns and abandoned equipment left in yards?

A: If the area is an eyesore and is not being kept up, the Code Enforcement Division can notify the owner of the concern. If no action is taken, the POA may take the steps permitted in the C & R’s to correct the situation.

Q: What is the policy regarding mailboxes?

A: Mailboxes are supplied and installed by the Public Works department of the POA, after final inspection. Other than seasonal decorations, no change in color or style is

permitted, *except* that the color of the paper box and post may match the exterior primary color of the house.

Q: What about animals in the village?

A: No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot or parcel of land of the project. The exceptions to this rule are that dogs, cats or other household pets, which are not considered inherently frightening to the general public, may be kept, providing that they are not kept, bred or maintained for any commercial purposes.

Q: Who is responsible for “Common Property”?

A: The POA is responsible for overseeing the Common Property. If adjoining property owners want to modify Common Property, they must have an agreement among themselves and also must have written permission from the Public Works Department.

Q: What about RV, golf cart, boat and trailer parking?

A: For a simple question, the answer is actually quite involved. RVs may be parked at your residence only for cleaning, loading or unloading purposes (7 days maximum in 30-day period). There can be no overnight/long term parking of these vehicles on any street or other common properties. Commercial and/or construction vehicles shall not be parked in a residential area, other than for the purpose of accommodating current daytime work on the premises located in the residential area.

- **FORWARD THINKING**

Q: What ideas have been discussed by the ACC and POA Board of Directors on ways to enhance the ACC’s contribution to the Village and all property owners?

A: There have been many new ideas and topics that have been discussed, with several implemented over the years. While the ACC and POA Board of Directors will continue to plan and develop other improvements, four specific areas have recently gained favorable attention.

1. Communications – Improve communications to our property owners about the responsibilities of the ACC and the policies and practices that guide our operations. Among the areas identified include the use of Tell-E-Gram, TV-Channel 3, The Connection, and updates on the POA website.
2. Property Owner/Contractor compliance – The Blue (Residential) and Red (Commercial) Books have become more detailed in listing the requirements associated with building or remodeling a structure in Tellico Village. Specific questions or concerns about rule violations should be addressed to the ACC at 458-5408 x 4117 or x 4188.
3. Conflict Resolution Committee – The POA Board of Directors has appointed a Conflict Resolution Committee to assist in resolving property owner

conflicts/issues that occasionally arise in residential communities. For more information on this Committee, please contact the POA Office 865-458-5408.

4. Review of similar private communities – The POA regularly reviews the policies and standards that other communities have adopted and give consideration to those ideas that will help our community become both stronger and a more enjoyable place to live.

Rules and Standards

As in most every city, town, or village, there are detailed rules and standards for building construction in the “Blue Book” that can be obtained from the POA Office, the ACC office, or by accessing the POA website at www.tellicovillagepoa.org/tvpoa/about-poa/acc. Before you get started on planning a home building or renovation project, get the “Blue Book” and speak with the ACC Office.

Don't rely on hearsay; read the rules yourself.

- Building any structure or changing its **exterior** in any way requires a permit.
- Fences, swimming pools, outbuildings, docks, seawalls, lawn irrigation systems, antennas, etc., require a permit.
- Exterior house colors that are a neutral tone fit the Village; bright and extreme colors are frowned upon and may be disallowed.

Repainting the outside of your house? Same color is okay. A no-charge permit must be obtained. A different color requires a permit. (Fee required.)

- Clearing a lot requires a permit. [Refer to Blue Book Section C, Part 1 (28)]
- Basic landscaping and gardening **may not** require a permit, except for any landscaping activity within the 20-foot golf course setback. [Refer to Blue Book Section c, Part 2 (35 and 36)]
- There are published fees for permits. [Refer to Blue Book Section E]
- Select a house plan that not only meets your needs and desires but also (1) fits the lot, (2) is in harmony with the neighborhood, and (3) falls within the “Blue Book” standards. [Refer to Blue Book Section C, Part 1 (3)]
- Minimum house square footage is shown in the Blue Book. [Section C, Part 1 (3a)]
- Energy-saving house designs are required.

- Lot setbacks, sideline utility easements, and the like are not to be violated; there is good reason for their existence. These items are noted on the recorded lots.
- Any alteration or improvement to common property requires prior approval from the Public Services Committee and must be performed in strict accordance with the requirements of the permit. Applications and permits for work on common property are available at the Public Works Department.
- Only propane gas is available; tanks must be buried. Further details may be found in the Blue Book. [Refer to Section C, Part 1 (19)]
- A performance bond/letter of credit is required to obtain a house-building permit.
- Houses must be completed, including basic groundcover, within one year, unless an exception is granted by the ACC.
- Only Tennessee-licensed contractors may build your house – unless you contract it yourself.
- POA/ACC cannot be your on-site inspector or supervisor, so investigate the contractor thoroughly; get third party references.
- POA has monetary penalties for construction site violations. Hold your contractor contractually responsible.
- Drainage from your (built-upon) lot must be directed away from adjoining lot(s). This is the responsibility of you and your contractor.
- Owners of lakefront lots with **direct shoreline privileges** may obtain a permit for construction of a dock, a pump for sprinkler system, and shoreline erosion control measures. Permits are issued only by the ACC who, following approval will pass the matter to the TVA and Corps of Engineers for their independent approval. To determine if your lot falls in this category, contact the ACC office.

Communications

It is impossible to overstate the importance of communications to the effective functioning of all organizations, including the operation of Tellico Village. That is why the POA Board is committed to open, two-way communications with property owners and those who serve their interests.

“Two-way” communications is more than a catch phrase at Tellico Village. *Informing* property owners and residents is one-half of an obligation the Board has; *listening* is the other half. Therefore, the monthly meetings of the POA Board are *open* – public in nature – and all property owners and residents are encouraged to attend. The same is true of the monthly meetings of the POA committees.

Communications & Marketing Advisory Committee

CMAC advises public relations manager on communications with property owners and outside organizations and governmental bodies and oversees the POA website and a community services television channel. It meets 9 a.m. on the first Friday of each month in the POA office.

“Having your say”

The General Manager and a POA Board member meet by appointment with individual property owners to discuss matters that may not be addressed through other advisory committee measures or that property owners prefer to discuss privately.

E-Mail

The e-mail address for specific questions/concerns for the POA is tellicomail@tvpoa.org. These questions are forwarded to the appropriate person/department and can be answered directly and usually quickly.

POA 101

This program is for new property owners and residents to - “*Welcome you to Tellico Village*”- and provide you with information on your Association and how we can help you when you have a property owner question or concern. Contact the POA to sign up for the program.

POA Website

This www.TellicoVillagePOA.org website was developed and is maintained by the POA to keep property owners informed on matters of interest, for information to potential property owners, and public relations in surrounding communities. The website provides valuable information regarding the POA and about activities in the Village. You are encouraged to make use of it regularly. The website provides Channel 3 events and links to various organizations in the Village and surrounding counties.

Channel 3

Channel 3 is the cable television channel operated by Tellico Village Community Television where announcements of Village activities and videotapes are shown. It is not available by antenna or satellite. Individuals without cable television may watch Channel 3 on TV sets at various amenities throughout the Village. In addition, information shown on Channel 3 may be seen on the POA website, www.tellicovillage.org.

Written policies governing use of Channel 3 for non-commercial messages are available at the POA Office. Persons and not-for-profit organizations wishing to utilize the medium are invited to submit an application form that can be obtained at the POA Office.

Newspapers

The Connection provides timely information on happenings and activities in the Village on a weekly basis. It is published weekly by Loudon County Publishers, Inc., 201 Simpson Road, Lenoir City, TN 37771, and is available by annual subscription at a minimal cost. Currently, one issue per month is available to all residents in kiosks throughout the Village, compliments of the publisher.

Finance

Finance Advisory Committee

The POA Finance Advisory Committee advises the Finance Director, Accounting Manager, Board, and POA management on matters pertaining to Village finances.. It meets 9 a.m. on the Friday immediately preceding the monthly Board meeting each month in POA office.

Specifically, the Committee, working with POA management and other POA advisory committees, carries out the following activities:

- Preparation of a 5-year plan for the Village (done annually). This plan defines all major projects and activities expected over the coming five years and how they will be financed.
- Preparation of detailed operating and capital expense budgets for the coming year.
- Monitoring of actual performance versus budget during the current year, identifying variances, and making recommendations for changes where appropriate.
- Reviewing capital expenditure proposals from other committees and making recommendations to the Board.
- Communicating financial information to the POA membership.

Golf

Golf is an amenity in Tellico Village available to all property owners and their guests. Play is subject to guidelines and fees. There are three 18-hole golf courses -- Tanasi, Toqua, and Kahite -- with excellent Proshops and restaurant facilities.

Golf Advisory Committee

GAC advises director of golf operations on the development, operations and maintenance of Village courses. It meets 3 p.m. on the second Thursday of each month in the POA office.

Professional Staff and Pro Shop

The Director of Golf directs all functions related to the operation and management of the courses. The Proshops make available a variety of equipment and golf wear. Golf instruction is available by appointment.

Fees

Applicable charges, including daily and annual green fees, daily or annual cart use, trail fees for private carts, and practice range fees may be paid at the Proshop.

Tee Times

Tee times can be made via telephone by local golfers using the Chelsea Automated Tee Time System at (865) 458-0024 or on the website, www.TellicoChelsea.com

Tellico Village courses adheres to a strict dress code. Consult the website at <http://www.tellicovillagepoa.org/golf>.

Dress Code – Golf Courses

Men – *Acceptable*: shirts with collars and sleeves, slacks and golf shorts up to four inches above the knee. *Unacceptable*: tank tops, tee shirts, fishnet tops, cut-offs, overalls, jams, sweatpants, bathing suits, tennis shorts or other athletic shorts more than four inches above the knee. Denim jeans are not acceptable golf attire.

Women – *Acceptable*: dresses, skirts, slacks, golf shorts up to six inches above the knee, golf shirts with collars do not require sleeves; golf shirts without collars require sleeves. *Unacceptable*: halter tops, tank tops, fishnet tops, cut-offs, bathing suits; sweatpants, short shorts, tennis shorts, or other athletic shorts. Denim jeans are not acceptable golf attire.

Restaurants

There are a variety of dining opportunities in and near the Village. The Blue Heron at the Yacht Club, Kahite Clubhouse, Toqua Clubhouse and Tanasi Clubhouse restaurants are leased to private operators. There are several other commercial restaurants located in Cherokee Place, Lakeside Plaza, Village Square, and nearby.

Golf Carts

Information may be obtained at the pro shop.

General Rules, Etiquette, Violations, and Disciplinary Action

A “Tellico Village Property Owners Association Golf Rule Book” may be obtained at the pro shop, or you may access information on the POA website at www.tellicovillage.org.

Ladies Golf Association and Men’s Golf Association

These groups organize weekly golf events and special member tournaments throughout the year. They support and manage the computerized handicap system. They also purchase items or perform tasks such as course beautification that benefit the golf operation. These organizations have their own dues that cover USGA handicap service charges as well as certain social functions.

Lake Activities and Boat Docks

Pleasure boating on Tellico Lake is a very popular activity, and this carries responsibilities for the property owner who uses the lake.

For property owners who do not have lakefront lots, POA has a limited number of “common docks” to lease. When leasing a dock space (a slip), certain rules and regulations are contained in the lease agreement. Application to lease a dock space may be made at the Public Works Department.

Lake level changes from “summer pool” to “winter pool.” In the summer (usually about May through October) the level is about 813 feet above mean sea level (MSL) and about 807 MSL in winter.

TVA retains ownership of all shoreline below 820 MSL. Lakefront property owners may not block public access to this land but can prevent access to their dock.

Boat Safety

Safety is of paramount importance when boating on the lake. We are subject to State of Tennessee Wildlife Resources Agency (TWRA) and Loudon County (Sheriff) laws, rules, and regulations. Property owners who participate in boating activities are encouraged to take a safe boating class.

Tellico Boaters Assistance Response Team, Inc., (T-BART)

T-BART is a non-profit organization devoted to educating and assisting boaters on Tellico Lake. It was founded by a group of boating enthusiasts who felt the need to respond to requests for **non-medical** assistance from other boaters on Tellico Lake. To request assistance on Tellico Lake from T-BART, call Loudon County Dispatch at (865)

986-9081, Monroe County Dispatch at (423) 442-4357, or Emergency Only, 911. For more information, go to <http://www.t-bart.org/>.

Boating Rules

To highlight a few:

- Gasoline fuel is available at the Yacht Club Marina. There is also a sewage dump station available at the Marina. Only property owners may take advantage of fuel services and a special identification card is required from the POA Public Works Department. Fuel is only available by credit card.
- Equip your boat properly and completely to meet Coast Guard standards. Know and practice the rules of water safety.

Security

911 Emergencies

In case of a fire or medical emergency, call **911**; give the name, address, 911 ID number, and type of emergency.

911 ID Number – Streets

Streets in the Village are assigned a number known as a **911 ID Number**. These numbers appear on the street signs, and a list is available at the POA Office.

Tellico Village Volunteer Fire Department (TVVFD)

Fire protection and first responder emergency medical services are provided by the Tellico Village Volunteer Fire Department (for Kahite, the Hopewell Volunteer Fire Department). The TVVFD is a non-profit organization. Anyone interested in joining the volunteer fire department may apply by contacting the Volunteer Fire Chief. For more information, visit www.tellicovillagefiredepartment.com.

Open burning is **not** permitted within the Village.



Law Enforcement

The Loudon County Sheriff's Department provides law enforcement services (in Kahite, by the Monroe County Sheriff's Department).

Neighborhood Watch

Neighborhood Watch, sponsored by the HOA, plays an important role in preventing crime, and newcomers may expect a visit from their volunteer neighborhood watch captain to explain the system. "Suspicious" activities should be reported to the Loudon County Sheriff's Department at (865) 986-9081 (in Kahite, to the Monroe County Sheriff's Department at (423) 442-4357). Emergencies should always be reported by calling **911**.

Traffic Rules

Please observe all normal traffic rules, such as stop signs, no passing zones, street striping, speed limits, etc. Speed limits in the Village are 25 mph on residential streets and 35 mph on collector streets.

Long Range Planning Advisory Committee

LRP advises the POA Board on long-range issues facing the Village and proceeds to develop plans to address them as necessary. It meets 10 a.m. on the fourth Thursday of each month in the POA office.

Public Services Advisory Committee

PSAC advises Public Works director on the construction, maintenance and improvement of common property, including common docks and security services. It meets 1 p.m. on the fourth Thursday of each month in Public Works office.

Public Works Department

Location: **112 Chota Center, Loudon, TN 37774**
Phone: **865-458-4522** during regular hours AND after-hour emergencies
Fax Number: **865-458-8983**
Hours: **7:30 a.m. to 4:00 p.m. Monday through Friday**

Public Works Department Responsibilities

Streets

- Maintains all streets and street right-of-ways (shoulder/ditch line)
- Approves ornamental street lights at the request of homeowners; forms are available in Public Works office
- Maintains more than 100 miles of paved streets
- Performs snow removal

- Mows all street right-of-ways/shoulders
- Works on Common Property IF it is endangering homes or life

Brush and Leaf Removal

Please have brush/leaves on the right of way/shoulder/ditch line by the Sunday prior to pick up.

- Brush pickup is done on a daily basis from March through October
 - Week 1: Kahite, Mialaquo, and Chatuga Neighborhoods
 - Week 2: Toqua Hills, Toqua Greens, Toqua Shores, and Toqua Point Neighborhoods
 - Week 3: Toqua Coves, Chota Shores, and Tanasi Neighborhoods
 - Week 4: Chota Hills, Chota Woods, Tommotley, and Coyatee Neighborhoods
- Leaf pickup is done November through February (brush pickup is suspended during this time)

Maintenance

- Maintains all TVPOA buildings
- Does housekeeping on all TVPOA buildings
- Maintains the grounds around all TVPOA buildings
- Maintains the North, South, and Kahite entrances to the Village

Water and Sewer

- Maintains 106 miles of water lines
- Maintains 109 miles of sewer lines
- Reads the water meters
- Maintains the sewer system on property owners' lots. Call 865-458-4522 for technical help.

Common Property and Right of Way

- Permits are required for any work in the street right of way (from the pavement to the property line)
- Permits are required for any work on Common Property
- Permits are available in the Public Works office

Boat Docks and RVs

- Boat slip leases and docks are handled through Public Works
- Public Works is responsible for construction of boat docks as demand necessitates
- All RV questions, leasing, storage, etc., are handled through Public Works
- Public Works handles the fuel dock

Public Works FAQs

- *When and where does the Public Services Advisory Committee meet?* Meetings are held 1:00 p.m. on the fourth Thursday of the month in the Public Works office.
- *Where can I take paint cans and other hazardous waste?* Call Loudon County or Monroe County Solid Waste for times, dates, and locations of drop-off sites.

- *How do I get a streetlight installed?* Request forms for streetlights are available in the Public Works office.
- *Can Public Works pick up old washers, tires, etc.?* No, but the Loudon County Landfill will take these items (865-458-2651).
- *Who do I call if my mailbox has been hit and damaged?* Public Works repairs mailboxes and posts and will bill the homeowner for materials.

Electrical Power

Power comes from TVA to us through the local utility, Loudoun Utility Board (LUB); for Kahite through the Ft. Loudon Electric Co-op (FLEC). Neighborhood power lines are underground for aesthetic purpose, for which each homeowner pays \$20 per month (on his/her LUB bill) for 60 months (total \$1,200 and no discount for single up-front payment). The \$1,200 charge does not apply to Kahite's FLEC customers.

Sewer System

Sanitary sewage in the Village is handled by a "pumped effluent system" and ultimately delivered to the Loudon sewage plant (in Kahite, to the Niles Ferry sewage plant). Each house, townhouse, and public building has a buried interceptor tank with automatic pumping to the main. A failure alarm warns you of trouble and to call Public Works (telephone 865-458-4522, available 24 hours a day, 365 days a year)

Foreign matter is usually the source of trouble; i.e., pump clogging by matter that is not water soluble or biodegradable. A nominal surcharge on a resident's combined monthly water/sewer bill covers the cost of pump repair/replacement – unless foreign matter has caused the breakdown. If foreign matter is found, the property owner is responsible for the repair cost.

Each resident owns a "Pumped Effluent System." This is similar to a septic system except the effluent is pumped into the Village gathering system instead of draining into a leaching field.

Normal pump wear cost is covered by the monthly surcharge on your sewer bill. Abuse of the system resulting in failure is at the homeowner's cost. The present replacement cost of the pump is \$700+.

Prevent abuse to the pump. Put nothing into your sewer system that is not water soluble or biodegradable. Here are some items that SHOULD NOT be put into your sewer:

Kleenex, paper towels, paper napkins, coffee filters, cigarette filters/butts, sanitary napkins nor tampons, condoms, hair, chewing gum.

A kitchen garbage disposal unit should be run when solids are put down the sink. Large solids can pass through a non-running unit and plug the sewer pump.

If you are away from your home for an extended period of time (two weeks or more), add Ridex into the system when returning home. This makes the septic tank bacteria active again.

There is a red light and alarm on the pump control box outside of your house. If the system activates, call the Public Works Department, (865) 458-4522. There is a person to respond 24 hours per day. Pushing the “Silence” button on the box will silence the alarm.

If you don’t experience a sewer alarm but think you may have a sewer problem, you may want to call Public Works before you call a plumber.

For more information or questions, call Public Works, (865-458-4522).

Water System

Water comes to the Village from Tellico Area Service System (TASS) and Loudon Utilities Board (LUB).

Each resident’s water supply is metered by the POA, and the water and sewer charges are on a combined bill.

A form to pay monthly by bank draft is available at the POA Office and on-line at <http://www.tellicovillagepoa.org/>.

Streets and Street Right-of-Way

Public Works Department provides periodic street pavement cleaning and maintenance, including snow removal and shoulder grading.

Any changes or improvements to the right-of-way (beyond the pavement) must be approved by Public Works with costs and maintenance the property owners’ responsibility.

Streetlights are installed on a planned basis. Call Public Works to report a “light out” and the pole number.

Know where your utility lines are! Call “Tennessee One” (811) when you don’t know and before you dig.

Chipping service for trees and limbs is available along with leave pick up in the fall. Call Public Works for details.

Recreation

Recreation Advisory Committee

RAC advises the Recreation manager on recreational, health and fitness programs and facilities, including lake events. It meets 9 a.m. on the first Thursday of each month at the Wellness Center.

Chota Recreation Center

The Chota Recreation Center is a 17,460 square foot facility for recreational and community activities. It is often the starting point where newcomers and guests become involved.

Chota is the hub for a wide variety of recreational activities. Tennis, cards, meetings, it's all here. In addition, on the inside, the center has a gymnasium, two racquetball courts, four small meeting rooms and locker rooms with saunas in each. Outside patrons will find four tennis courts with lights, pickleball courts, a swimming pool with kiddie pool and a swing set.

Kahite Activity Center

The Kahite Activity Center is a 6,000-square-foot facility located in the Kahite Neighborhood in Vonore, TN. This facility has an area for meetings/activities, exercise equipment, locker rooms, two tennis courts, and an outdoor pool.

Contact the Rec Department (865) 458-6779 for information regarding daily hours of operation, activity schedule, and any other related items.

WELLNESS CENTER

The 26,000 square-foot wellness center contains a 6-lane/25-yard indoor pool (45 x 75 feet), warm water therapy pool (approx 90 degrees), 6,250 sq. ft. exercise room equipped with cardio-theater, two fitness class studios, indoor walking track, full service men's and women's locker rooms equipped with saunas, 4 soft court tennis courts and large parking lot (201 spaces). An eight-court pickleball complex opened in 2014.

Activities

Many activities and programs are held at Chota and Kahite. Information on these events can be found either in the Tell-E-Gram, Rec Department info sheet, on Tellico Village Community Television (Channel 3), in the *Connection*, or on the POA website at <http://www.tellicovillagepoa.org/>. Those interested in starting a new activity should contact the Recreation Department.

Hours of Operation

Daily hours of operation are posted, and the Chota swimming pool is open May through October. The Kahite pool is open Memorial Day weekend through early September.

Fees

Property owners may purchase annual memberships good for the Wellness Center, Chota Rec, and Kahite Activity Center. Daily fees/guest fees are available. Contact the

Recreation Department for additional fee information. (Adults are 16 years of age and up, while children are age 2 to 15 years. There is no fee for children under the age of 2.)

General Rules for the recreation facilities include:

- Use is limited to members and their guests. All patrons should check in and pay the appropriate fee at the front desk *prior* to using the facility.
- All children age 12 and younger must be with a responsible adult at all times while at the recreation facilities. A responsible adult is defined as someone 18 years of age or older.
- Tennis and racquetball reservations may be made at the front desk.
- Liquor, beer, smoking and pets are not permitted.
- Age restrictions apply for equipment use. Please see staff for specific information.
- Use of any part of the facility is “at your own risk.”
- No lifeguard on duty; diving is not permitted.
- Proper attire is required for use of the recreation facilities. See front desk attendant for information.

Yacht Club

Dining

The Blue Heron at the Yacht Club is the primary dining facility and the center for many



Village activities. These include POA and HOA general meetings, numerous club meetings, and special occasions such as dinner theatre,

special dinner nights, dinner dances, and holiday events.

The Blue Heron at the Yacht Club is open to the public as guests of Tellico Village. Reservations are recommended and many meals and events require reservations.

Weekly events currently include a variety of dining and social opportunities. Check with the Yacht Club because these are subject to change and new events may be added.

POA members may arrange special parties and bring dinner guests. The Yacht Club can accommodate special dietary needs. Please ask your server.

The Yacht Club is smoke free. No tank tops, halter tops, cut-off shorts, ball caps, or swim suits permitted in the dining room.

Look for monthly and weekly events on Channel 3 and in Tell-E-Gram. Additional information is also available on the POA website at <http://www.TellicoVillagePOA.org>.

ENFORCEMENT AND PENALTIES

The *Declaration of Covenants and Restrictions*, Articles XIII, XIV, and XVII, Section 6, provides for enforcement and penalties for any property owner who violates the rules and regulations. Also, monetary penalties for Blue Book violations are noted in the Blue Book, Section D.

HOW TO ADDRESS QUESTIONS OR CONCERNS

In general, most issues can best be addressed through the Committees and, if necessary, brought forward through the committee system to the Board.

First, determine the proper committee – Architectural Control, Communications & Marketing, Long Range Planning, Public Services, Finance, Golf, or Recreation. Most of these committees meet monthly (ACC generally meets twice-monthly), and their meetings are open to all property owners. In addition to property owner members, each committee has an ex-officio department director/manager liaison and Board liaison.

Committees are a good source of information and may often steer the property owner in the right direction and assist in resolving a matter. For matters that involve Board action, the Committee may bring forward its recommendation to the Board. There is an appeals process, and a copy may be obtained through the General Manager's office.

On the other hand, if the item is a service related matter at one of the POA amenities, (i.e., golf courses, recreation center, Yacht Club), the property owner may take it to the appropriate department manager, department director/manager and then, if not resolved, to the general manager, and finally, if not resolved, to the Board.

ACKNOWLEDGEMENTS

This booklet was initially prepared by a volunteer group of resident property owners from the POA advisory committees in the hope that it would make a positive contribution to harmonious relationships throughout Tellico Village.

It is not a legal document, and its intent is only to encourage voluntary compliance with community standards. It is not intended to cover all rules and regulations of the Property Owners Association.

The rules, regulations, and other information herein are subject to change, so readers are cautioned to obtain the latest information.

Did this booklet help you gain a better perspective of Tellico Village? If you have suggestions for its improvement, please write to us (c/o Property Owners Association, 112 Chota Center, Loudon, TN 37774) with your thoughts, comments, and ideas to enhance this booklet.

Property Owners Handbook Task Force

Revised December, 1999 – Administrative Staff

Revised May, 2002 – Administrative Staff

Communications Advisory Committee

Revised July 2007 – Administrative Staff

Revised April 2014 – Administrative Staff

Revised January 2016 – Administrative Staff