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2017

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HELPING AND HEALING

After a loss such as the one suffered in Gatlinburg and Chalet Village, (especially on the North side), it is so hard to find the right words. I know I will fall short. Our village suffered much loss, including the loss of some amazing people. The words don't exist to ease the pain of that loss. However; the courage and kind, forgiving actions of our friends after losing everything, should encourage each and every one of us to do the best we can, and be the best we can, and to help lift each other up.

With this said, I want to share how the CVOC community pulled together during and after the fires. I know of MANY of you that on your way out of the fires, took the time to stop and check on your neighbors, waking some who had already gone to bed and checking rental homes for Guests. I know of homeowners who packed their cars with as many as they could hold and then led others out to safety. I have first hand knowledge of how Ober Gatlinburg was a safe haven for 20+ who were not able to leave and, when they could not go down, they went up and Ober gladly opened their doors as a place of refuge. The gentleman at Ober who stayed and wel-

comed the fleeing people is one of our very own homeowners who, chose to stay, even though his own home burned and his family evacuated. I am sure there are many more stories that I have not heard yet. But, I do know that because of your actions and compassion, many made it off the mountain that otherwise would not have!

The acts of above and beyond do not surprise me. Chalet Village is a community made up of people who genuinely look after and care about each other. Those who live full time, vacation, or have second homes are friends. Through planned social events, mountain clean ups, neighborhood watch, meeting at the pools and tennis courts, and community involvement, bonds have formed. Yes, the fires on November 28 were the absolute worst experience many of us will ever face. However; if we can look past the destruction and see how our CV Community stepped up to assist and lift each other up, it should bring comfort in knowing that you own properties in a community that cares so much about their friends and neighbors. I will not name names, because I am afraid of forgetting someone.



You know who you are and know that you have my deepest appreciation for all you did and continue to do for "our people".

Just a few good deeds you need to hear about; many homeowner's who did not lose their properties, immediately stepped up and offered their homes to those who had nowhere to go, some, for short term immediate needs and others for long term. Many accepted no payment. Others volunteered to assist in debris clean up. Several came and volunteered long hours of their time helping in our relief distribution center at the South Clubhouse, helping with gathering contact information, making a list of homeowners who checked in so that if anyone asked we could share that they were ok and how to reach them. We had volunteers that came to assist with the basic needs of cleaning the fire and wind damages out of the swimming pools. One amazing lady took it upon herself to help gather donations of food, clothes, gift cards, and meet specific needs people had. She did an incredible job, providing cribs, car seats, a computer for a college student, etc. We were able to help so many families; we had the brother of one of our owners put together donations from the Fellowship of Christian Athletes for brand new

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FROM OUR PRESIDENT-KEN WEBSTER



**KEN WEBSTER
CVOC BOARD
PRESIDENT**

Since November 28, 2016, there has been a whirlwind of activity in Chalet Village to say the least. Many of you, including myself and family, lost your homes, but our area is resilient and will come back better than ever!

It is encouraging seeing what properties have been cleaned up since the fire-storm. Chalet Village as well as other areas of the city and county have suffered

since the fires but Spring is almost here and the flowers are starting to bloom and give us a fresh look.

Life here in Chalet Village is anything but normal, but things are getting to our new "normal" on a daily basis. Our tourists are coming back little by little. So many of them have been coming here for years and have shared so many wonderful memories of the

times their families have visited our area and what Chalet Village means to them.

It is so amazing to hear others say such great things about the area where we are fortunate enough to live and have property. We look forward to seeing many of you who have lost homes rebuild!

HELPING AND HEALING (Cont. from pg1)



**BLESSINGS TO
MEET THE NEEDS...**



Christmas gifts, he not only put out the call but flew from GA to VA and then drove the truck here (on his own dime) loaded with new toys, coats, gloves, gift cards, etc. We had donations come in from families in Indiana and Florida who have stayed in Gatlinburg for generations and "just wanted to do something" bringing trucks and trailers loaded with food, water and clothes. We had another family who vacations regularly in CV do a "fill the bus" campaign, they brought so much food, water and personal hygiene items from their community it overflowed the bus; we had another family who instead of their annual family Christmas vacation, took the money they would have spent and brought items for OUR people to have a Christmas, we are talking the entire extended family! Turkey's, hams, stuffing, potatoes, you name it, they brought it and we were able to provide Christmas meals for more than 30 families! The American Legion and the Eagles in Indi-

ana sent two trailers of supplies, our own local Disabled American Veterans sent up bedding, pillows, blankets, sheets, towels, etc. one of our own rental companies passed out free lunches and coffee the first days the roads opened! A family took on the expense of debris clean up for a friend and neighbor because the clean up was going to come out of the "rebuild" money the family had. Folks this stuff is special, it is rare, it's OUR people! We distributed clothes and over 3800 pounds of food that went directly to our community, all because of the generosity of our homeowners and vacation guests. I know there are some who are upset right now and do not understand the value of the HOA. However; I ask you to look at what we have as far as

amenities, look at our community and look at our people! That alone should show you the value. The selfless acts listed above go above and beyond what a homeowners association is. This is a "community". Chalet Village did not develop into what we have by leaving it to itself. The Developers had a vision and designed a community to meet that vision. That vision has been protected by the covenants and restrictions to become what we have, the people who are drawn here come for the sense of community. That sense of community has been cultivated for years, the assets of the association have been preserved, protected and improved with the lowest possible fees in a community of our size and with the amenities we have to offer. Please, participate! Come to the meetings, come to the functions, meet your neighbors, take pride in our community. To those of you reaching out to each other, sharing your time and talents, reminding us what it means to be a part of something....thank you....you are appreciated more than can ever be expressed.

OPEN LETTER FROM CVOC TREASURER STAN JOHNSON



**Stan Johnson—CVOC
Treasurer**

Open Letter to the Chalet Village Owners Club Membership

The "Board of Directors" feel compelled to advise the membership of the challenges the board and management team have been operating under the past few years, and will be for the next several years.

The year (2015) started off with a pipe freezing and busting in the ceiling of the North club house causing extensive repairs which, thankfully, most were covered by insurance. However; there were upgrades to the electrical systems required by code that were not covered. We also took this time to upgrade the Kitchen appliances to more energy efficient models (which, we included in our annual budget expenses). This work was completed in March of 2015.

In October 2015, we suffered an underground burst pipe in the lap pool at North that compromised the pools foundation. We, just like each of you, are obli-

gated to immediately mitigate our damages under any claim. The urgent need was to stabilize the pools foundation and repair the pool. This work was completed in March of 2016.

We, in good faith, assuming that our insurance company (EMC) would be covering the loss, did what was required to save the pool structure. This cost close to \$250,000.

Waiting on EMC, we found ourselves having to go to the bank for \$125,000. However; at this point, EMC has refused to pay the claim (because it involved "dirt"). We have been forced to pursue payment through the Courts but, our case will not be heard until October of 2017.

Then, the "Wild Fires" ravaged Gatlinburg, and hit Chalet Village North particularly hard. Not only with property losses, but, the tragic loss of lives. The amount of destruction on the North side is unbelievable. Until you see it firsthand you will never really appreciate how deadly this fire was. We were fortunate that the North Clubhouse was spared, so many of our homeowners were not so lucky. It will take a few years before North is back to its old self but we encourage you to rebuild and continue to be part of the Chalet Village community.

As you know, the clubs bylaws do not provide the means to access our membership to help with financial short falls (special assessments/capital improvement assessments). We had adjusted and tightened the original 2017 budget to absorb the expenses of the unpaid insurance claim and meet our obligations. However; after the fire, we had to again modify the 2017 budget to account for changes in revenue due to the fire losses.

The board has just approved and put in place the 2017 budget. I'm pleased to advise you that it is financially sound. We have a budget that will allow us to maintain our facili-

ties at our current standards and meet our financial obligation to the bank.

A sound and stable budget did not happen without some very tough decisions, the management team came forward (before the fire) and said they did not expect or want a wage increase for the 2017 season, a very much appreciated gesture. We are blessed with a quality management team. We literally turned every possible rock over looking for the smallest of savings and putting them in place. One of the toughest decisions was not having our typical annual "home owner's dinner" that so many look forward to. **We are replacing the usual annual dinner with a 5PM to 6:30 PM cocktail party with an array of hors d'oeuvres at the South club house (no charge) and urge you to start your evening with us.** The very popular brunch typically held at the North club house, will be held this year at the South Clubhouse. Please let us know if you plan to attend the cocktail party so we can plan accordingly. Please plan to attend the annual meeting as you have in the past and support the organization.

As we asked you last year, it would be very helpful if you can send your annual fees in as soon as you are able. It will allow us to exit our line of credit from the bank sooner rather than later, saving hundreds of interest dollars.

The CVOC Board and Management Team look forward to seeing you at the "annual meeting". We need your support more than ever!

IMPORTANT RE-BUILD INFORMATION

ALL contractors doing debris clean up **MUST** obtain a permit from **SEVIER COUNTY** **PRIOR** to beginning clean-up. The application can be obtained by calling 865-774-7120 Or online www.seviercountyn.org. **PERMIT MUST BE POSTED ON SITE.**
****PLEASE be diligent in hiring contractors, check licensing, insurance and references.....*** ultimately you are the responsible party if they are not properly insured.

If your contractor is planning to leave retaining walls or reusing foundations, you **MUST** have them inspected by a structural engineer. There are specific guidelines to be met before you will receive a notice of completion for the debris clean up. Properly permitted contractors will receive all the mandatory requirements. IF your contractor is planning on re-using ANY portion of your existing foundation, the structural engineer **must certify that the foundation, retaining walls, etc. have been tested and are safe to rebuild EXACTLY what your building plans say you are building.** That certification, along with the plans must be turned in to SEVIER COUNTY to get your building permit.

Please be aware that the City of Gatlinburg and Sevier County have now imposed mandatory clean up dates. Gatlinburg is September 30, 2017 and Sevier County (North side) is December 31, 2017. Please avoid the additional expenses and headaches of missing the deadline.

ALL contractors must obtain **building permits** from **SEVIER COUNTY**. You are no longer required to get approval thru Gatlinburg Planning and Building. You only need to deal with SEVIER COUNTY PLANNING AND BUILDING. 865-774-7120. Once you have permits, they **MUST be posted on site**. Once construction begins, you have one year to complete the project. Please keep in mind, under the covenants and restrictions, all homes **MUST BE A MINIMUM OF 1200 SQUARE FEET.** If you have questions or concerns **please** contact the office regarding your particular needs.

In addition, ALL homeowners are required under the Covenants and Restrictions (MB32/208- PG 1 PARAGRAPH 3) to provide a copy of your plans, building materials and contractor information to Chalet Village Owners Club. You must also provide a copy of the building permit and any certifications by your structural engineer. This is NOT blue prints, just a copy of the plans, total sq feet, exterior materials and contractor information. If you turned it in to get your permit, that is the information we need, along with copies of your permits for septic, foundations, and building.

In the very near future, Sevier County will be hydro seeding the hillsides along the roadways in Chalet Village to help with erosion issues. In addition, the Sevier County Electric company has started sending a team of Arborists out to tag the good and bad trees along the easements. Once marked, the electric company will be sending a tree removal company in to remove the damaged trees and then will have new trees planted in there place.

*IF YOU HAVE QUESTIONS REGARDING THE COVENANTS AND RESTRICTIONS OR QUESTIONS REGARDING YOUR INDIVIDUAL PROPERTIES PLEASE CONTACT THE OFFICE FOR MORE INFORMATION.

If you, or your contractors have any questions or need further information or, we can assist you in any way please contact CVOC at 865-436-4440 or CVOWNERS@AOL.COM. There is also information available on the website at www.chaletvillageownersclub.com.

GIFT OF TREES



Thanks to the generous donation from Jim and Barbara Stevens of White Pine acres and our very own Tom and Paula Wellborn of Trees Knoxville, many of you were able to obtain and plant new white pine saplings on your property. These trees are fast growing and native to our area and will go a long way to assist in erosion control. And, who can't use a few Christmas trees to fill up space on your property. Thank you so much to the Stevens for their kindness and concern for Chalet Village and to Tom and Paula for arranging the donation and bringing the trees to Gatlinburg for our homeowners. Their combined generosity resulted in over 600 trees being available and replanted in our community.

POOL NEWS AND SUMMER INFORMATION

This is a season of challenges for all of us. As you read in the letter from Stan Johnson, we have had to make some difficult decisions to keep a balanced budget and provide the best services possible while, we all work together to recover. One of those decisions was to keep the North Swimming pool closed this summer while we make necessary repairs caused by the fire. Although the building was spared, there was a great deal of damage to the pools, pump room, equipment, outdoor furniture and the grounds. A lot of factors went into the decision but the comfort and safety of our guests was a top priority. With the loss of over 530 homes in our community, we believe that the South Baden and Alpine facilities can handle the demand. We will begin the season with the South Baden pool being open Wednesday through Monday and closed on Tuesdays for maintenance. The Alpine pool will be open on weekends and holidays as the visitor demand dictates. We will monitor this on a daily basis and will adjust the use of the Alpine pool as necessary. Your rental companies will be given all the necessary information to make certain that your guests are not inconvenienced. Thank you for your patience and understanding as we work to do the best we can under the circumstances.

ANNUAL OWNERS WEEKEND — APRIL 29-30, 2017

The Annual Owners weekend will be held April 29-30, 2017. **All events** will be held at the **South Baden Clubhouse**. The Business meeting will begin with registration at 9am and the meeting starting at 10am. We will have speakers and guests to offer information pertaining to the issues we are currently facing with debris removal and rebuilding. With so much to cover, we anticipate the meeting to last until noon. Then, in lieu of our typical dinner party and dance, we are hosting a social hour Saturday evening from 5pm-6:30pm with a great selection of hors d'oeuvres at the South club house. We will also have a list of local restaurants offering special discounts this night for our homeowners. Sunday Morning we will have our usual buffet brunch from 9am-noon. Brunch will be \$10 per person with children under 10 only \$2. Please email and let us know what events you will be attending so we can be sure to make the right preparations.

There has been a great deal of false and misleading information circulating since the fires. Please educate yourselves so you know and understand both your rights and your responsibilities. If you do not have copies of the Covenants and Restrictions, please request them from the office. If you have questions, **PLEASE** do not hesitate to ask. Chalet Village is a community that was developed in phases beginning in the early 60's. There is a great deal of information (more than 300 pages) that apply to the Covenants and Restrictions and the operation of the association. You must have ALL the information to make informed and educated decisions.

Please come to the meetings, attend the social events and talk with your fellow homeowners. Let your voice be heard, but also be a participating member of the community. Be a part of helping us keep Chalet Village the special community we all love and appreciate and are proud to call home!



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ST. PATRICK'S DAY

This year, due to the circumstances, we have cancelled the typical St. Patrick's day pot luck dinner and opted to host a "appetizer pot-luck" round table! We are asking all that can attend to bring an appetizer (finger foods) to share and join us on Saturday March 18, 2017 from 2pm to 4pm at the South Baden Clubhouse.

This is a great opportunity for our homeowners to get together, share their experiences, and information as well as ask questions.

We will have some invited guests mingling through the room that can perhaps point people in the right direction to

find answers to insurance questions, construction issues, permit issues and other items that may come up.

The main purpose of this get together is to provide a place for our homeowners to come together, visit, and share with people with similar experiences. Hopefully this get together can help in the healing process. As the flags created by Pete and Joy Jucker so simply state—**HEAL AND REBUILD AT THE HEART OF THE FIRE.** Folks, our people are the HEART of Chalet Village and together we can and will recover better and stronger than before! Please join us!



May your blessings
outnumber
The shamrocks that
grow,
And may trouble avoid
you
Wherever you go.

Irish Blessing