

Controlling Fees and Preserving Property Values



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Operating Budget Estimate

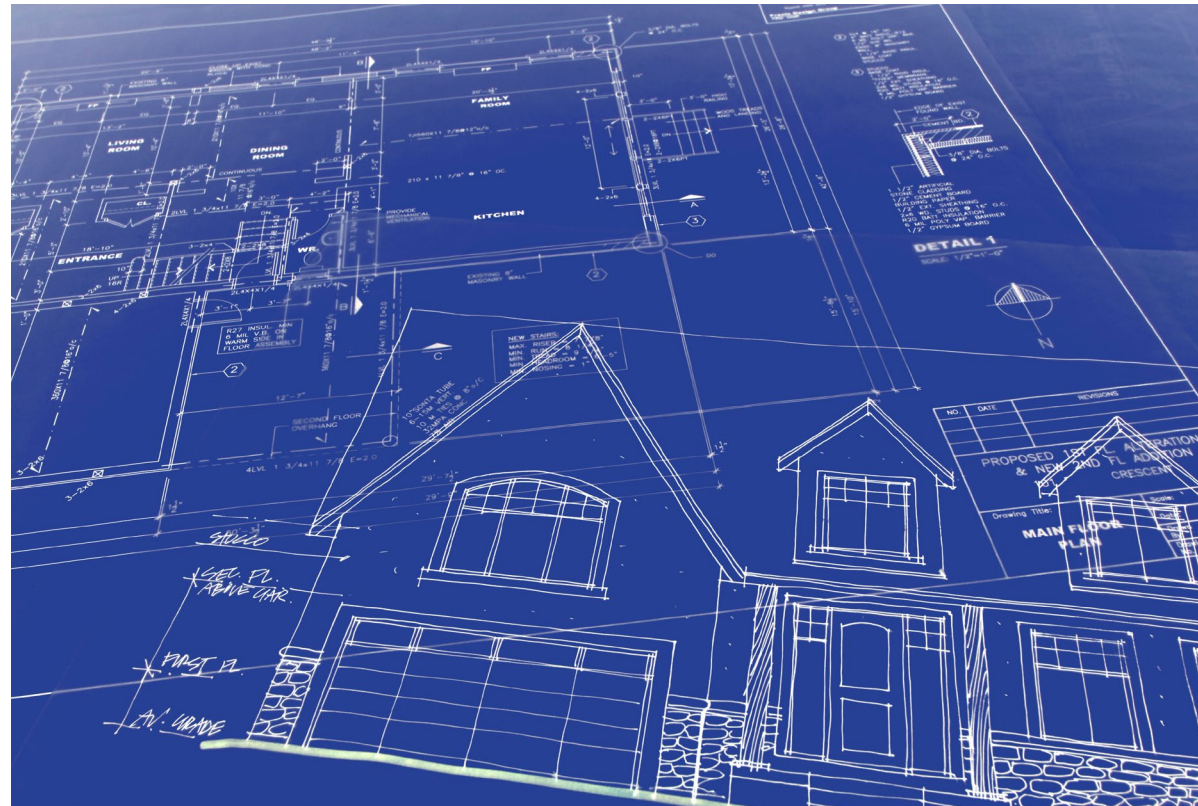
Category	Annual Estimate	Notes
INCOME		
Revenue	\$ 545,400.00	Based on Tennessee Property Assessor data there are 358 homes, 127 townhomes (villas), 144 condos, 319 lots, and 39 hangars. The budget assumes a 90% collection rate.
Other Receiveables	\$ -	Income from past due accounts, non-resident fees, etc. TBD
Total Income	\$ 545,400.00	
EXPENSES		
Professional & Administrative Services (incl. Property Management)	\$ 101,764.00	The Association is a non-profit corporation and is required to file taxes annually and needs accounting services, Association Management Services and Legal representation for collection enforcements and supporting association governance. This includes the cost of annual statement, printing, copies, postage, owner portal, and community website.
Operations	\$ 245,000.00	This includes full-service maintenance contract for parcels HOA owns, roadway shoulders, and all common areas such as: landscaping including mowing and trimming in common areas and road shoulders; road maintenance, patching and filling, some drainage clearing as needed; pool maintenance; signs; fences; tree trimming and removal; snow removal; and common area utilities.
Security	\$ 124,000.00	Includes staffed security at entrance for 92 hrs./week, 52 weeks per year
Repairs	\$ 13,000.00	This includes routine repairs to common areas and entrance, outside of those included in the operations line item.
Insurance	\$ 8,400.00	Comprehensive Property Coverage, Liability, Directors & Officers Liability, and Umbrella Coverage
Taxes	\$ 1,000.00	The Association must pay taxes on any income made through investments and property taxes.
Reserve	\$ 52,236.00	Going forward this will be based on a reserve study by a professional engineer to determine an appropriate amount of savings needed for large future maintenance projects and replacements, such as roadways and drainage, common areas, security and safety. For this budget estimate it is simple the net of income and revenue.
Total Expenses	\$ 545,400.00	

- High level estimate
- Scaled from two other HOA budgets, one of similar physical size and the other in TN.
- Adjusted for estimates specific to Deerfield scope of services
- Does not include any large repairs/replacements to common areas, infrastructure, etc.



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Development



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Why are Responsible Development and Architectural Standards Important?

No Zoning Laws in Tennessee:

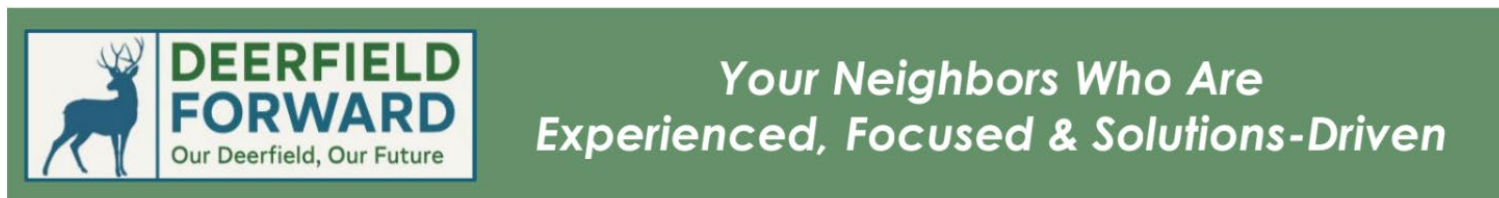
- Neighbors can place mobile homes, campgrounds, or businesses (e.g., farms, industrial operations) adjacent to your property.
- Unregulated land use risks lowering property values and quality of life.

Infrastructure Overload:

- New developments rely on existing roads, electricity, gas, and water systems.
- Homeowner fees often insufficient to update and expand aging infrastructure.

Risk of Unchecked Growth:

- Without standards, high-density or incompatible developments can emerge rapidly.
- Lack of enforcement threatens community aesthetics, safety, and sustainability.



Unregulated Development Risks at Deerfield Resort

No Zoning Laws or HOA Restrictions in Unincorporated TN

Freedom to Build Without Limits:

- Properties within Deerfield Resort, accessed by private roads, often lack HOA restrictions on deeds.

Strain on Shared Infrastructure:

- New developments overburden existing private roads, electricity, gas, and water systems.
- Homeowner fees may not cover updates or expansion, impacting all residents.

Threat to Community Standards:

- Unchecked, high-density development risks lowering property values and quality of life.
- Lack of enforcement undermines the resort's appeal and long-term sustainability.



Many properties in Deerfield have no zoning or HOA restrictions, putting your property values at risk.

Unchecked development is happening in Deerfield now!

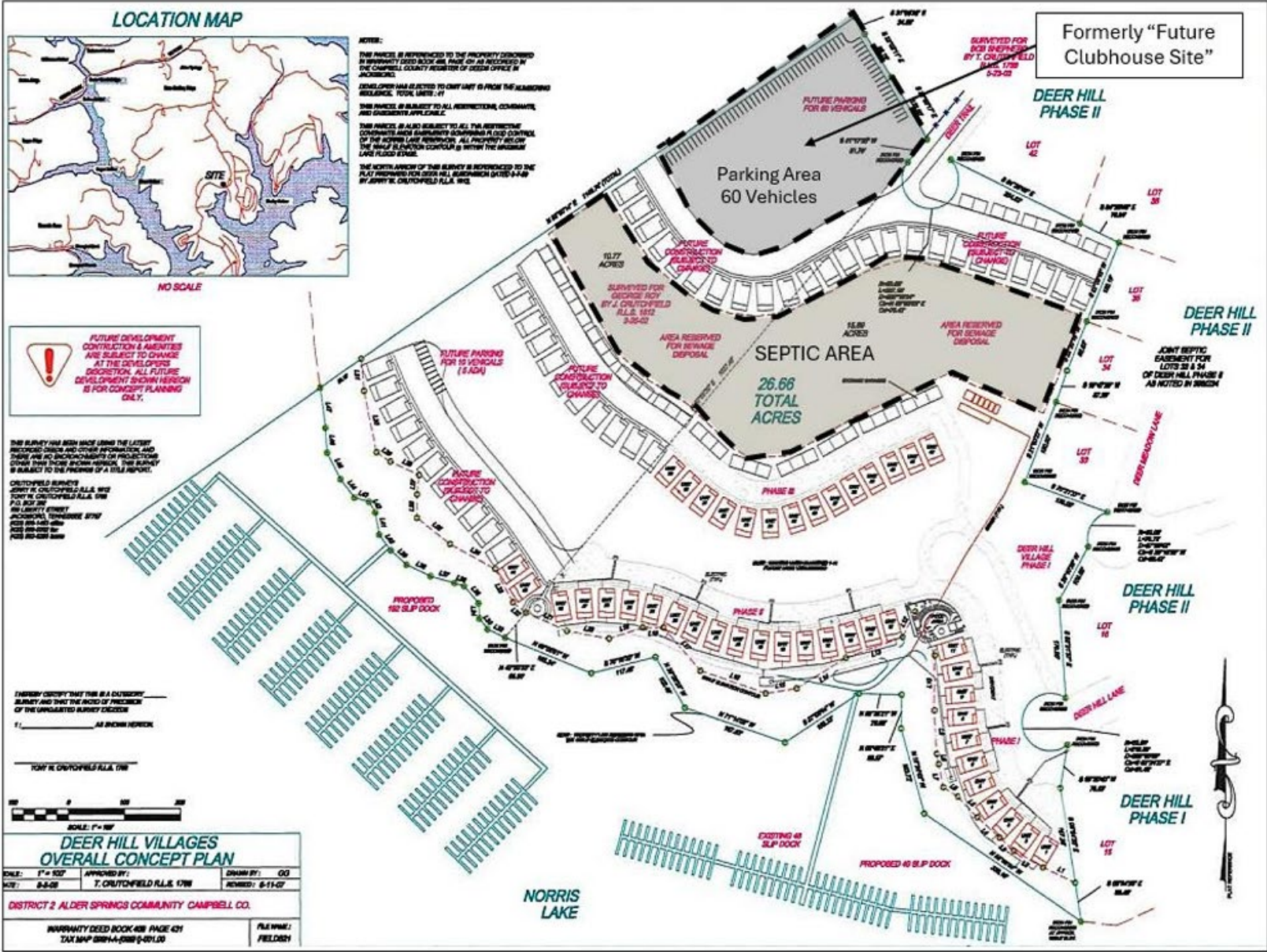
- **Deer Hill Village**
 - Expansion with no community approval, which would be required in owner-led HOA with appropriate restrictions.
- **TVA approval for 288 commercial public docks and a 60-car parking lot**
 - Who's going to use those docks?
 - 24/7 access granted through Deerfield's private roads – raising concerns about increased traffic and usage.
 - No property owner review or approval
- **Recent approval of 27-unit condo above Doe Lane**
 - No community approval, which would be required if proper fiduciary duties were followed.
- **Golf course now also has no restrictions for development.**
 - If the golf course is sold or if the owners decide to redevelop, there will be no restrictions on what they build
 - Fields Development Company removed the HOA restriction limited to single family homes in 2024 without the approval of property owner

With handpicked the developer's board and no restrictions, what's next?



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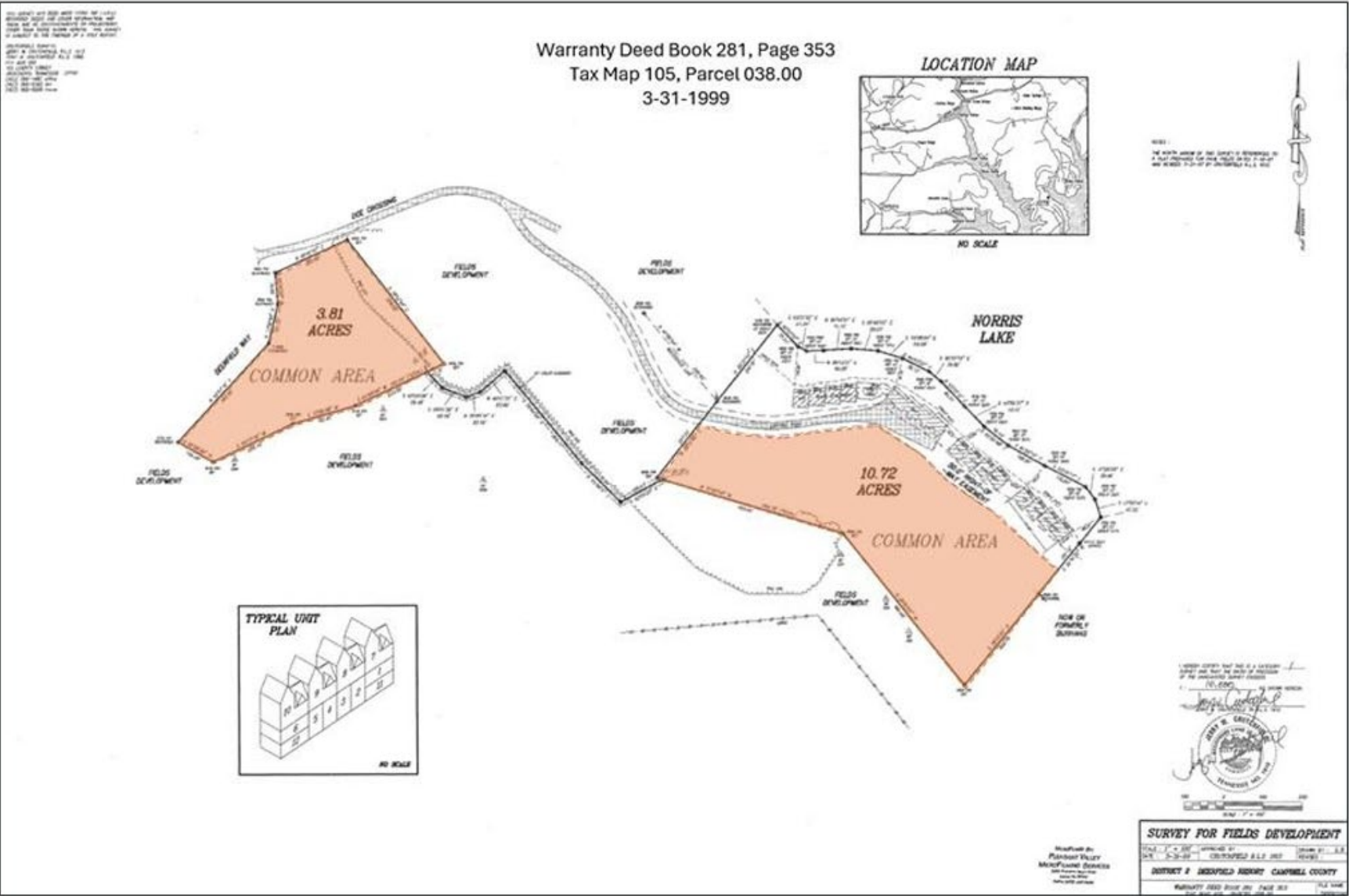
Deer Hill Marina
Grows from 2
Docks and 48 Slips
to 12 Docks and
288 Slips – Without
Owner Approval!



Campground
Marina and Deer
Harbor Marina –
Total Impact



Condos Planned on
Areas Originally
Platted as Common
Areas Without
Owner Knowledge
or Approval!



Uncontrolled Development in Our Community



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How an Owner-led Board Can Manage Development

Establish Clear Governance:

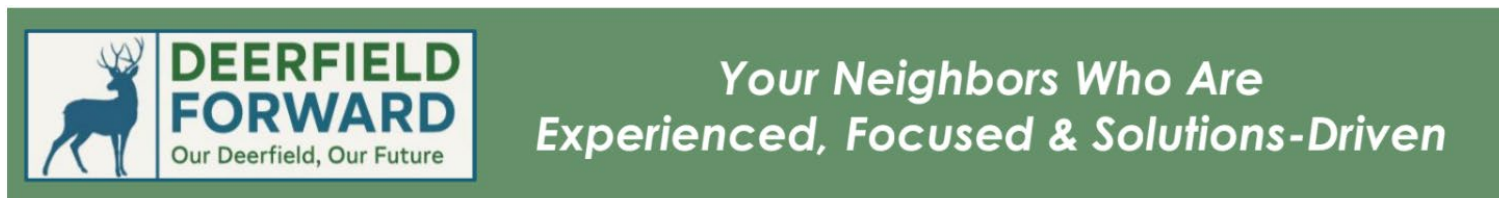
- Enforce bylaws and CCRs (Covenants, Conditions & Restrictions) that apply to all, including developers and builders.
- Set architectural standards for community review—balanced, not overly restrictive, ensuring minimum standards and owner input.

Plan for Sustainable Growth:

- Maintain a proper balance between homes and high-density buildings.
- Require infrastructure engineering impact studies for all development plans.

Empower Community Oversight:

- Develop policies and procedures for reviewing and approving future development.
- Ensure owner input and voting rights in the decision-making process.



Consider the Board for Deerfield Resort

Owner-led, Balanced Board vs. Developer hand-picked board

Transparency and Accountability:

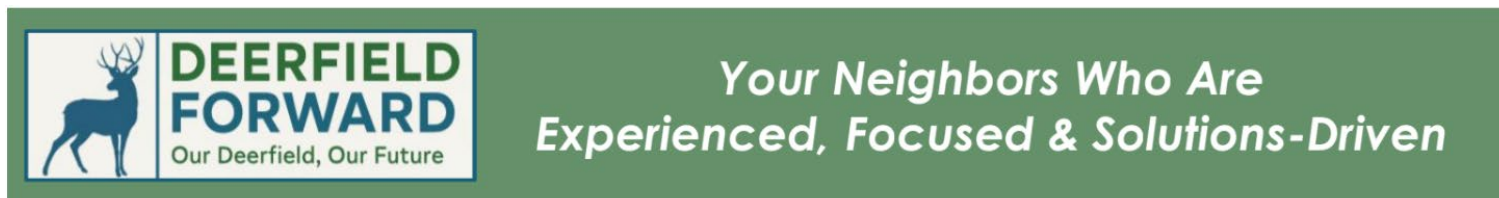
- Current Save Deerfield candidates, previously appointed, operated with no transparency, actions, or budgets—resort declined despite ample fees.
- A balanced board commits to signed conflict-of-interest statements and background checks for proper HOA insurance and fiduciary responsibility.

Experience and Professionalism:

- Balanced board brings high-level executive experience, large-scale business management, and HOA expertise—plus a fresh perspective.
- Focus on professionalism and forward-thinking governance, unlike the status quo and unprofessional behavior seen on social media.

Impact on Deerfield's Future:

- An owner-led, balanced board ensures community-driven decisions to protect property values and infrastructure.
- A developer hand-picked board risks prioritizing developer interests over residents' needs.



This is an Important Opportunity – Seize It!

Why It Matters:

- Unregulated development threatens property values, infrastructure, and quality of life.
- An owner-led, balanced board can ensure transparency, accountability, and sustainable growth.

What You Can Do:

- Vote for a balanced board committed to community-driven governance.
- Advocate for proper bylaws, architectural standards, and infrastructure planning.

Deerfield Forward's Commitment:

- This is what Deerfield Forward offers: a balanced approach dedicated to protecting your interests.

