

REAL ESTATE

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Real estate

Bringing homes to Fontana Lake

Developers committed to preserving unique wilderness environment

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Sign in Charles Norwood's office: "The meek shall inherit the earth, but they'll never get a right-of-way."

BRYSON CITY — Up until the mid-'90s, there was no development on Fontana Lake — the shoreline was owned by the government. On the north side is Great Smoky Mountains National Park, and to the south is the Nantahala National Forest.

Now there's a 1300-acre residential development called Fontana Lake Estates, but you'd never know it. Even when you're in the midst of it, you just feel like you're riding through a mountain forest on an unpaved road — which you are.

"Right there is (so-and-so's) house," says Jerry McKinney, the real estate agent for Fontana Lake Estates. He has two visitors and the two developers in his SUV, and the five are jouncing through the woods looking at property.

"Right where?" says one of the guests, who are rubbernecking to try and see the house. Finally they distinguish the siding, which is nearly camouflaged by the trees.

The homes don't have to be huge — a minimum 1,600 square feet for a two story — but they do have to be earth tone, and unobtrusive.

Like in the plantations of Hilton Head Island, trees are venerated like tribal chieftains, not mowed down like so many weeds just so Bubba can have a better view. Houses must be artfully arranged in between them, and cutting one down requires a permit.

"We don't want to see your house if we can possibly help it," said Paul Kell, an Alabama developer who with partner Charles Norwood bought the tract in 1995. Both have homes on the lake, and Norwood has since moved there to supervise the day-to-day development.

Buyers from 17 states have



Debbie Chase-Jennings/STAFF PHOTOGRAPHER

Paul Kell, left, and Charles Norwood have been both business partners and competitors over the years in their home state of Alabama. Together they bought 1,300 acres on Fontana Lake in 1995.

already purchased 140 of the 250 lots. There are 15 houses completed and five under construction.

Large lakefront lots average about \$150,000 and one- to seven-acre "view" lots start at \$50,000. If you want a lot with both lakefront access and a long-range view, say of Clingman's Dome, it'll cost you about a half-million.

There is no time limit by which you must begin construction, but you have to finish what you start. They don't want half-constructed houses sitting around indefinitely with rebar poking out of the foundation.

Nothing shall unnecessarily disturb the peaceful, pristine atmosphere of the wilderness, the developers decreed. They are so serious about this that they go to the trouble and expense of using hand tools instead of heavy equipment wherever possible,

TO LEARN MORE

For more information about Fontana Lake Estates, call 1-888-777-1090 or visit the Web at www.fontanalakeestates.com

knowing that residents prefer the sound of a bird's voice to a buzz saw.

Even the occasional powerboat seen on the lake seems to be equipped with a silencer, so muffled is its motor through the surrounding foliage.

There's wildlife galore here, and not just the kind you encounter in children's storybooks. The bunnies and Bambies must find a way to coexist with black bear, bobcat, beaver, and wild boar — and so must you, if you live here.

There's a wooded marina, and a garage where you can store your boat if you don't have your own dock. But there's no golf

course, gatehouse or grillroom, and there never will be. It's just not what Fontana Lake is about.

"When I get somebody in here asking where the clubhouse is or when we're going to install the streetlights, I know this is not for them," says Norwood. "The people (who choose Fontana Lake) are satisfied to go to Bryson City to play golf. What they want here is peace and quiet and wilderness seclusion."

A railroad runs through it

The road into the development winds up and down through the woods, with a startling new view of the lake and the mountains beyond at every turn. In three places the road crosses the tracks of the Great Smoky Mountain Railway, a tourist train that takes in all the scenic beauty of Western North Carolina between Dillsboro and Murphy.

At one crossing, the tracks

disappear around a high-walled bend so lovely that you feel compelled to stop, get out, park yourself on a picnic blanket and sing "She'll Be Comin' Round the Mountain."

But Norwood and Kell don't feel nearly so romantic about the railroad. They aren't the least bit interested in whiling away a perfectly good business morning waiting for the next train to show up.

"Will you ever pave this road?" one of the visitors asks.

"Maybe," says Norwood, who is as disinclined to waste words as money. And yet waste money — on the Great Smoky Mountains Railway — is just what he had to do to get access to the prime part of his property. But that's another story, and a sore subject.

The roadside wildflowers and orange flame azalea are as striking as anything in a manicured

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SPECIAL TO THE CITIZEN-TIMES

Fontana Lake Estates is the only residential development on Fontana Lake. Most of the lake is bordered by the Great Smoky Mountains National Park to the north and the Nantahala National Forest to the south.



Debbie Chase-Jennings/STAFF PHOTOGRAPHER

The Smoky Mountain Railway runs through Fontana Lake Estates on its way to the Nantahala Gorge.

FONTANA: Developers happy with success of efforts

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garden, but Norwood sees only the occasional patch of scruffiness on the shoulder. As they pass a tractor going the other way, he frowns.

"Why is he grading the road when he should be mowing?" he says to no one in particular. McKinney is just the driver, and Kell wouldn't know; he and his wife Susan have only just arrived from Alabama for the weekend. And the visitors - well what do they know?

And yet everyone is momentarily subdued by the question. It's as if Captain von Trapp has just walked in on some family frivolity and said, "Why are the children so boisterous?"

Norwood, despite being every bit as unpretentious as the "down-home," sweet-home Alabama boy he claims to be, is also very serious. Placid on the surface, like the 400-foot center of Fontana Lake, he personifies the adage that still waters run deep.

Harold Rogers, owner of Tar Heel Realty in Robbinsville, remembers the day Norwood walked into his office.

Never judge a book by its jeans

It was the fall of 1995, and Norwood had taken his 14-year-old son Blake to Fontana Village for an event marking the 50th anniversary of the Bataan Death March in World War II. On the way home to Alabama, Blake asked to stop in Robbinsville for a Coke.

At this point in time, Norwood had been in the lumber and land business for about 20 years. Using his forestry degree, he had partnered early with developer Paul Kell, and the two had acquired some 200,000 acres of Alabama property.

While Blake was getting his

Coke, Norwood glanced at listings posted in the window of Tar Heel Realty.

"It was a quiet Saturday afternoon, and we were just sittin' around passin' time," Rogers remembers. "This guy comes in in a pair of faded old blue jeans, no belt, with his shirt unbuttoned and handgun out. We thought he was just someone driftin' along in life."

When he heard the drifter ask a salesman if he had any lots for sale on Fontana Lake, Rogers thought, "You go, big spender."

The salesman politely explained that there weren't any lots for sale on Fontana because the government owned all the land. However, there was a 1,300-acre tract at the east end of the lake that the U.S. Forest Service was trying to get rid of.

Although this was true, the salesman said it almost jokingly. Norwood looked like a person who might have trouble scraping up enough quarters to buy his son a can of Coke, let alone a \$2.5 million piece of the most pristine lakefront wilderness in the south.

"Do you have a map?" Norwood said. "I might be interested."

At that, Rogers' rabbit ears went up. He listened as the salesman told Norwood - in all honesty - that time was running out on the deal. The Forest Service had an option to purchase another parcel in Swain County that would expire in two weeks; unless it could find a buyer for the Fontana piece, the deal was off.

It didn't make sense to Norwood. The spectacular Fontana Lake acreage had been for sale for two years - why hadn't it sold?

The Realtors were up front about why: The land needed five or six miles of access road and other infrastructure before house No. 1 could be built. But worse

than that, the new owner would need a right-of-way from the Great Smoky Mountains Railway to access the best piece of property, and the railroad refused to give it. They, in essence, held the whole sale hostage.

No sweat, Norwood thought. In 20 years of land acquisition, he had had plenty of right-of-way resistance - from railroads and other recalcitrant owners - and one way or another he had always prevailed.

What he hadn't figured on was the difference between fighting right-of-way battles in his home state of Alabama, where he was known and had a good reputation, and fighting right-of-way battles in another state, where he was an outsider.

Norwood didn't have time to go back and inspect the property; he had to push on to Alabama. When he got home he called Kell and said he thought they should buy this land, sight unseen.

Norwood's recollection of Kell's response: "Well, we've done dumber things."

Kell's recollection of Kell's response: "No."

"Oh, he always says no to everything at first," Norwood said.

Two weeks later, just before the option expired, Kell and Norwood bought the property.

Three years and a pile of money later, they finally had a permanent easement over the railroad tracks.

Living legacy

Charles Norwood says he and his partner could have bought the Smoky Mountain Railway for less than it cost them to acquire the easement - and they tried to. During the three years, when it was put up for sale by the Forest Service, they tried to bid and were refused, he said. The origi-

nal leaseholder was allowed to buy it for far less than what Norwood and Kell were willing to pay.

"But that's water over the dam," Norwood says, admitting that the venture has been financially viable in spite of the railroad debacle. "In our wildest dreams we never imagined it would be this successful."

One outcome Norwood is most proud of is the effect the project has had on the Davis family cemetery. Unofficially called the "Davis Cemetery Peninsula," the tract of land that's now Fontana Lake Estates contained a graveyard dating back to the Civil War. Before Norwood built the roads, the only way the descendants could get to it was by four-wheeler, over a rutted logging trail, or by boat.

"Even then, the family maintained it perfectly," Norwood says. "People don't get more down-home than that."

Now the family not only has a passable road, but Norwood put a fence around the cemetery and built a parking lot where people can leave their cars "while they do their decorations."

"My father owned a funeral home, and he would expect me to do as much," Norwood said. "I hope to be buried there myself some day."

That answers the question of whether he's left Alabama permanently for North Carolina. But has he gone so far as to buy a plot in the Davis Cemetery?

"No, but they'll make way for me. They really appreciate what we've done."

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