

Fairfield Glade & Crossville, Tennessee

The True-Cost Retirement Guide



EDITION	FACTS CHECKED THROUGH
2026-2027 Edition	29 July 2026

Independent, reader-funded reporting for one property decision. No listings, commissions, affiliate links or lead forms.

<https://unbrochure.com>

READ THIS FILE LIKE A RECORD

What this edition is

This guide combines reporting, arithmetic and a household decision method. A verified date means a person opened the named source and checked the claim on that date. It is not a warranty that the fact has stayed still.

Open questions remain open. A directory does not prove capacity. A license is not an endorsement. County measures do not describe an individual neighbor, provider or worker.

The companion calculator runs in the browser and stores nothing for the reader. Print the decision record before closing the tab: <https://unbrochure.com/tools/true-cost-calculator-t7k2m9x4qd>

USE THE GUIDE FOR	CONFIRM ELSEWHERE
Questions, comparisons, dated reporting, scenario arithmetic and a visible decision file.	Contract language, title, tax treatment, insurance, medical access, provider capacity and current fees.

Corrections: corrections@unbrochure.com | General questions: hello@unbrochure.com

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CHAPTER 03

3. The Community Club ledger

In November of 2025, Wyndham left Fairfield Glade, and the people who stayed got the bill.

Between Wyndham and the timeshare associations winding down alongside it, eight by the Club's count, the Community Club had been taking in \$2.55 million a year, about eleven cents of every dollar it collected. The board called it a wake-up call, and the answer arrived in the 2026 budget: seventeen dollars more a month from everyone, the food and beverage discount gone, and a thousand dollars added to the fee a buyer pays at closing.

None of this was hidden, either. It ran in the budget documents, the board minutes, the Glade Sun. But a budget document is written for people who already live there. It assumes you know what an amenity reserve fee is, why the C lots matter, and which lines move when a partner leaves. If you're still deciding whether to move here, you're reading it from the outside, and no one's handed you the decoder ring.

That's what this chapter is. It'll walk you through who belongs to the Club and who has to, where the money comes from and where it goes, what the board can raise on its own say-so and what needs your vote. And it ends with the calendar, because the Club redoes this arithmetic every fall, and the week to pay attention isn't the week the brochure shows up.

Who belongs, and who has to

The Fairfield Glade Community Club is a nonprofit membership organization, a 501(c)(4) in the tax code's filing cabinet, and joining it isn't a choice you get to make. The covenants recorded on this land since 1970 say that whoever takes a deed here becomes a member, and the current version, restated in 1997, hasn't softened on the point. Buy the house and you've joined the Club. There's no version of ownership without it.

That's not a scandal; it's how planned communities work, and it's how the golf courses and the eleven lakes get paid for. But it changes what kind of document a budget is. In a town, a budget is politics you can vote about and, if it goes badly enough, move away from without selling into the same system. Here the budget is a bill with your name on it, set by a board of neighbors, secured by a lien on your lot that the covenants wrote in before you arrived. The lien isn't a threat anyone waves around. It's just there, the way the foundation is.

One more thing the brochure won't dwell on: the Club's members aren't only people with houses. South of Peavine Road sit roughly eight thousand undeveloped lots from the original 1970s plat, about four thousand of them still in private hands, many bought sight unseen decades ago by people who never built. Those owners are members too. Their lots have no roads, no water, no sewer, and, on the evidence of the county's delinquent-tax sales, almost no resale market. Chapter 4 comes back to what that means; for now it's enough to know the Club's ledger has always carried two kinds of member, and the arithmetic between them is old and unfinished business.

CHAPTER 04

4. Buying in, and getting back out

Every house has two closings. At the first one, you carry in a folder, sign where the flags tell you, and leave with keys. At the second, perhaps fifteen years later, the folder belongs to a buyer and the keys leave your hand.

The first closing gets all the attention. The second is where the truth about the first one finally shows up.

That's especially true in Fairfield Glade, where "property" can mean a house on a finished street, a townhome with another association layered over the Community Club, or an undeveloped lot bought decades ago with no road or water at its edge. They share a name and a set of covenants. They do not share an exit.

So this chapter starts at the end. Before you decide what to buy, decide what you would need to be true when it is time to sell, rent, transfer, or simply stop carrying it.

First, name the property correctly

The 1997 Fairfield Glade declaration governs the broad community, but it says plainly that it does not erase the separate recorded documents for condominiums, townhomes, attached developments, timeshare interests, or other subdivisions. A title commitment that lists six governing documents is not six copies of the same thing. Each can add a fee, a use rule, an approval process, or another association.

That makes the first due-diligence request very simple: give me every recorded document and every current board policy that applies to this parcel. Not the community generally. This parcel.

For a detached resale home, the answer may be mostly the Community Club's declaration, rules, design standards, and fee schedule. For an attached home, there may be another budget, another reserve question, and another vote between you and the door. For a vacant lot, the question isn't what the finished community offers. It's what physically reaches the lot today: recorded road access, water, sewer or an approved septic path, electric service, and a buildable envelope that survives the slope and drainage.

If a document or utility answer will matter at resale, collect it before purchase. The next buyer will ask the same question with less patience.

The money due on the way in

The reported amenity reserve fee in the Club's 2026 budget is \$6,000 on a home purchase. Local reporting says buyer and seller may negotiate who pays it, or split it. The contract should say. A sales conversation that calls it "usually paid by the buyer" isn't a substitute for a line in the closing estimate.

The law around fees like this changed while the first version of this guide was being researched. Tennessee's 2011 transfer-fee statute had been used to explain why Tellico Village did not charge a similar fee. In April 2026, Public Chapter 727 changed the statutory definition: an amount connected with purchasing, issuing, maintaining, or transferring a club membership tied to the property or its community isn't a transfer-fee covenant under that act.

That sentence isn't a legal opinion about Fairfield Glade's fee, and one isn't needed. The practical facts are enough: the reported figure in the Club's 2026 budget is \$6,000 for a home purchase, the charge belongs in the closing arithmetic, and the next edition must check it again. The change in Tennessee law also means any comparison community's at-closing figure needs fresh written confirmation. The old shortcut, "state law keeps it at zero," has expired.

CHAPTER 08

8. The full cost model

"Tennessee has no state income tax" is true, and it is one of those truths that can carry a whole moving truck full of assumptions behind it.

Tennessee does not tax wages, Social Security, pensions, IRA distributions or 401(k) distributions. That can be a real savings. It does not tell you what the house costs to insure, what the Club collects, which amenities you will buy, how often your care will send you to Knoxville, or what lands on the closing statement before you have unpacked a plate.

A cost-of-living score cannot tell you either. It averages households you do not live in, houses you are not buying, and habits you may not have. The useful comparison is smaller and more demanding: this house, this household, against the life you are paying for now.

That is what the calculator is built to do.

Three clocks, not one total

The tool keeps three clocks because a retirement move does.

Year one is the expensive year. The calculator starts with the Community Club assessment across twelve months, adds the annual costs you enter, then adds the one-time amenity reserve fee and your estimate of other closing costs. The purchase price itself is not counted as an expense; it is used only to turn your closing-cost percentage into dollars. You are buying an asset, not burning the price of it.

The steady-state year is what ownership looks like once the moving truck and closing table are behind you. It includes the annual assessment, property tax, insurance, utilities, amenity use, healthcare travel, and anything else you entered. That is the number to compare with the annual cost of the home you live in now.

Five years shows what the assumptions do when they have time to work. The assessment compounds at the assessment rate you chose. All other annual costs on both sides compound at the second rate. The one-time Fairfield Glade costs appear in year one and do not repeat.

The calculator rounds each printed annual component to a whole dollar and then adds the rows. If you check the five-year column with a pencil, it comes to the number at the top. The arithmetic is meant to be challenged.

What Unbrochure supplies

Two numbers arrive with evidence attached: the 2026 Community Club assessment, \$137 a month for homes with sewer and trash service, and the \$6,000 amenity reserve fee at closing. They come from the same fact registry that supplies the site. When a December budget changes them, the calculator changes with the other pages.

Four other boxes arrive filled for convenience: a \$350,000 house price, 2% for other closing costs, 3% annual assessment growth, and 3% growth for everything else. None is a fact about your move. None is a forecast. The printed record labels each one an Unbrochure working placeholder until you replace it.

That last sentence matters because the calculator failed its own standard before this chapter was written. It used to call those untouched defaults "Provided by you." They were not. The record now tells the truth about who put each number there, and a test opens the untouched page to make sure the mistake does not return.

CHAPTER 11

11. The decision kit

By the time a house feels right, every unanswered question starts to look temporary.

The decision kit exists to catch that change. It does not tell you whether to move. It keeps the house from rewriting the test after you have seen the kitchen, the view and the room where the grandchildren could sleep.

Start the file before the first showing. Put the household limits on its first page. Then make the property answer them.

Write the limits while they are still yours

Give each line a number or a condition. "Affordable" and "not too far" will move when the house asks them to.

- **Entry cash:** the most you will spend between the accepted offer and the first ordinary month, including closing, moving, immediate repairs and cash kept outside the transaction.
- **Steady-state annual cost:** the most the household can carry without treating investment gains, overtime or a hoped-for tax outcome as income.
- **Routine drive:** the longest trip you will accept for groceries, primary care and the activity that brings you out of the house most often.
- **Care access:** the services that must be accepting patients or clients before the move, not only listed in a directory.
- **One-driver plan:** what changes if one household member stops driving.
- **Exit condition:** the resale delay, carrying cost, stairs, care gap or distance from family that would make the property unworkable.

Run the full-cost calculator after these lines exist. Print the result and keep the separate move fund beside it. If the written-quote case fails a household limit, a more optimistic scenario does not repair it.

Ask the person who can answer

The companion due-diligence list contains 49 questions. Its useful feature is not the count. It is the routing.

The Community Club answers for the assessment, budgets, reserves, one-time fees, amenity prices, rental and alteration rules, arrears, liens, elections, insurance and planned capital work. Ask for the governing document, budget, rate schedule or written policy behind the answer. "We have never done that" is not the same answer as "the declaration does not allow it."

The realtor answers for the listing history, prior transfers, current inventory, time on market, transaction costs, property flags and whom the agent represents. Treat a market summary as a lead to records, not as a record of this parcel.

A neighbor answers for the cost that surprised them, the drive they did not expect, the worst month, the search for doctors and dentists, life without driving, and whether they would buy again. Ask two neighbors who did not arrive in the same year. A happy answer and an unhappy answer can both be accurate.

The county or city answers for the address-specific tax bill, special districts, ambulance system, road responsibility, recorded hazards, pending development and utility service. Ask the office that owns the record. A parcel page, a trustee's bill and an assessor's value are related, not interchangeable.

APPENDIX B

Household limits worksheet

Complete this before the first showing. Use a number or condition that cannot move because a house is attractive.

FIELD	WRITE IT HERE
Entry cash	Maximum from accepted offer through the first ordinary month, plus cash kept outside the transaction.
Steady-state annual cost	Maximum annual carrying cost without hoped-for gains, overtime or tax outcomes.
Routine drive	Longest accepted trip for groceries, primary care and the activity that anchors the week.
Care access	Services that must confirm current access before the move.
One-driver plan	What changes if one household member stops driving.
Exit condition	The resale, carrying-cost, mobility, care or family-distance condition that makes the property unworkable.

Household member: _____ Date: _____