

A Brief History of the Mountain Valley Subdivision

After reading a two line add in *The Hendersonville Times-News*: “110 acres for sale; Call for information”, Lloyd Ducote Dan’s father contacted the sellers (Jim Smoke and John McCoy) and picked up Dan at the construction site where he was working. They drove to the property along Cummings Road and walked most of the prospective site on foot. Since they didn’t have enough funds for a 50/50 outright purchase of the property, they negotiated a “Rolling Option” for the purchase (\$100,000 down and \$100,000 for the first land purchase with an additional purchase annually there-after with the down payment applied to the final land tract purchased). Missing an annual payment would lead to the forfeiture of the \$100,000 down payment. Once the deal was finalized, Phase I of Mountain Valley began.



The land as it looked along Cummings Road before Mountain Valley was started.

Mountain Valley Subdivision: Phase I

The land was cleared and the initial portion of Mountain Valley Drive was laid out and constructed for Phase I. As all the utilities were being installed, Lots 1 through 30 were surveyed and stacked out and sales of lot and house packages began in 1985. One of the first houses to be started and built was on Lot 1, just to the right of the entrance.



Mountain Valley Drive and an early house under construction in the Mountain Valley Subdivision



As the first year went by, other houses were constructed in this first Phase of Mountain Valley. The general practice was for prospective buyers to pick out a lot and then sit down with Dan to come up with a desirable design for their new house. Dan would then get plans prepared and review them with the buyers with an estimate for the project. Once a contract was signed, construction would commence. As this process continued, Phase I of Mountain Valley began to take shape. Proceeds from the lot sales were used to repay banks for the development and for future land purchases.



Other Phase I houses under construction

Of course, there was weather to contend with as the construction crew worked to build year round at a rate that would fulfill the “Rolling Option” requirements to make payment for the next Phase. It is also worth noting that each Phase of Mountain Valley had its own set of 25-year Covenants, each somewhat unique for that Phase and developed by the Ducotes and their attorney.



Winter scene showing some of the completed Phase I houses and an early flood of Cummings Road.

Mountain Valley Subdivision: Phase II

Phase II, the next portion of the 110 acres per the “Rolling Option” requirements, was purchased as building continued in Phase I. Phase II of Mountain Valley consisted of Lots 31 through 45, four along Mountain Valley Drive and the remainder along Kalmia Terrace Court. The terrain of this portion of Mountain Valley was a little hillier requiring greater road construction. Some of the lots fall off in front or the rear of the property. The pictures below show the road and a couple of the houses.



Kalmia Terrace Court under construction



Efforts were made to quickly get the houses closed in and under roof before the winter months came with snow and colder weather. Poured concrete was used for the lowest level with concrete block below ground and wood framing used above that. Different exterior sidings and interior finishes were used based on the desires and wishes of the new residents.

Mountain Valley Subdivision: Phase III

Phase III consists of Lots 46 through 52 and Lots 65 through 73 located along Circle Top Drive and Lots 53 through 64 along Mountain Valley and West Vista Drives. Phase III required a lot tree and stump removal. Because of this Dan started his own grading company, Ducote Grading Inc. The steep slopes and granite rock found on some of the lots along Circle Top Drive required the use of new building techniques. On the steepest slopes deeper footings utilizing steel reinforced concrete were poured and allowed to setup. Then wall forms were erected with steel reinforcing rods throughout. Finally concrete was pumped into the forms and allowed to settle and fill the forms. Once the concrete cured, the wall frames were removed and construction of the wooden framing and house was erected on top of the poured foundation and walls. Going forward Ducote Grading did all the clearing and road construction.





Sometime around late 1989 as Phase III was nearing completion, Lloyd Ducote wanted Dan to buy him out. Dan agreed on the condition that the banks would lend him the money. Dan's first attempt was with Frankie FitzSimons at Northwestern Bank. He listened and gave him a quick no. A little later Dan went back to the same bank and presented the deal to Tom Apodaca and he said yes.

Mountain Valley Subdivision: Phase IV

With the deal in hand, engineer Jon Laughter and Dan laid out all the roads and obtain approval to commence with Phase IV. Phase IV consisted of Lots 74 through 108. Even before the roads and utilities were completed, some individuals paid \$5000 down to chose their preferred lot. The first of these lots went to Doris and George Houseworth. The Houseworths and the Ducote family remained great friends until their passing. Below is the Moroni house Windy Knoll Drive under construction.





While Dan was still building houses in the earlier phases and Phase IV, he moved on with plans for Phase V, the final phase of Mountain Valley. As lots were being sold and houses built, the banks were being paid back and the final land purchase was made. The \$100,000 down payment was used as a portion of the final land purchase after some clever reminding of the original land owners of the deal that they had struck with the Ducotes at the start.

Mountain Valley Subdivision: Phase V

Phase V is made up of Lots 107 through 127. Phase V also required a large amount of tree and stump removal as well as substantial earthwork to build the roads and lay out the lots. Again granite rock was encountered that had to

be dealt with for both roads and building lots. The pictures below show the construction of Dallas Drive and upper Mountain Valley Drive.



Dan remembers selling the first lot of Phase V to Trudy Lundsford, This lot perhaps required the most work to get it in shape to set the house. Dan said that Trudy was a real character from Coral Gables, Florida. Trudy told Dan to start right away on her house. Dan told her he needed a contract and specs. He remembers Trudy saying, "Honey, I've got Old Money and lots of it so get to work!!!" Trudy's lot required a good amount of blasting and rock removal. It was good that this was one of the first built in Phase V.



Pictures of some of the other houses built in Phase V are shown below. Several of these houses were built to take advantage of long range scenic views afforded by the location of the respective lots high on the mountainside.



As Dan was nearing the completion of his 20 plus years of construction of the Mountain Valley subdivision, the Mountain Valley Homeowners Association Board realized that the 25-year covenants in effect for Phase I were about to run out and the other Phases would soon follow thereafter. The Board decided to draft a new all encompassing version of new covenants would be binding for 25 years and automatically renew every 10 years for perpetuity. These new covenants were drafted with help of Attorney Michael Thompson of the Van Winkle Law Firm. Affirmation of the new covenants were signed by lot owners and filed in the Henderson County Court House on September 28th 2010. Also effective with the new covenants was the fact that Dan Ducote signed over all responsibility for the subdivision to the Mountain Valley Homeowners Association as of July 1, 2015.

Acknowledgements:

I would like to thank Dan Ducote for his input on putting together this brief pictorial history of the building of the Mountain Valley Subdivision in Henderson County. His vast collection of pictures showing different aspects of the construction over time were a real contribution to this effort. As Dan has mentioned many times to me he feels that Mountain Valley is a signature development that he speaks very favorably about with much pride.

A brief information piece about Dan follows in Appendix A as well as the history of Greyhounds on the land that was to become Mountain Valley in Appendix B. Finally Appendix C is included to show the plats of the five phases of Mountain Valley as they were purchased, sold and built upon over the many years of construction.

Bob Armstrong

Appendix A. Dan Ducote, Mountain Valley Builder

Dan Ducote moved to the Etowah area when his father Lloyd E. Ducote moved the family from New Orleans in 1969. Dan's father was an Army veteran who graduated from Tulane University with a degree in Civil Engineering and Land Surveying. He was a builder and land developer in the New Orleans area and continued in this field after moving to the Etowah area developing various subdivisions and building the Etowah Shopping Center. Dan was 11 at the time of the move and attended Etowah School and then graduated from West Henderson High School. During this time Dan learned all aspects of construction such as framing, pouring and finishing concrete and subdivision layout, etc. Dan worked on various construction projects and became an avid rock mason.

Upon graduation from high school, Dan received a full athletic scholarship to play basketball at Martin College. During his second year at Martin, he experienced a career ending injury. Faced with a major decision, Dan decided to leave college and return to the Etowah area and the construction industry he had grown to love. Upon returning home, he began the construction career utilizing the skills he had previously learned and eventually talked the bank into loaning him money to build a spec house. After the house sold, Dan built a second spec house and after it sold people began contracting with him to build custom homes for them. By the early 1980's Dan built 23 houses in 13 months. These jobs provided the working capital for Dan to partner with his father in developing Timberlake where Dan did all the construction of the Condos.

Around 1985, a two line ad with a phone number appeared in the Hendersonville Times News.

"110 acres for sale Call for information

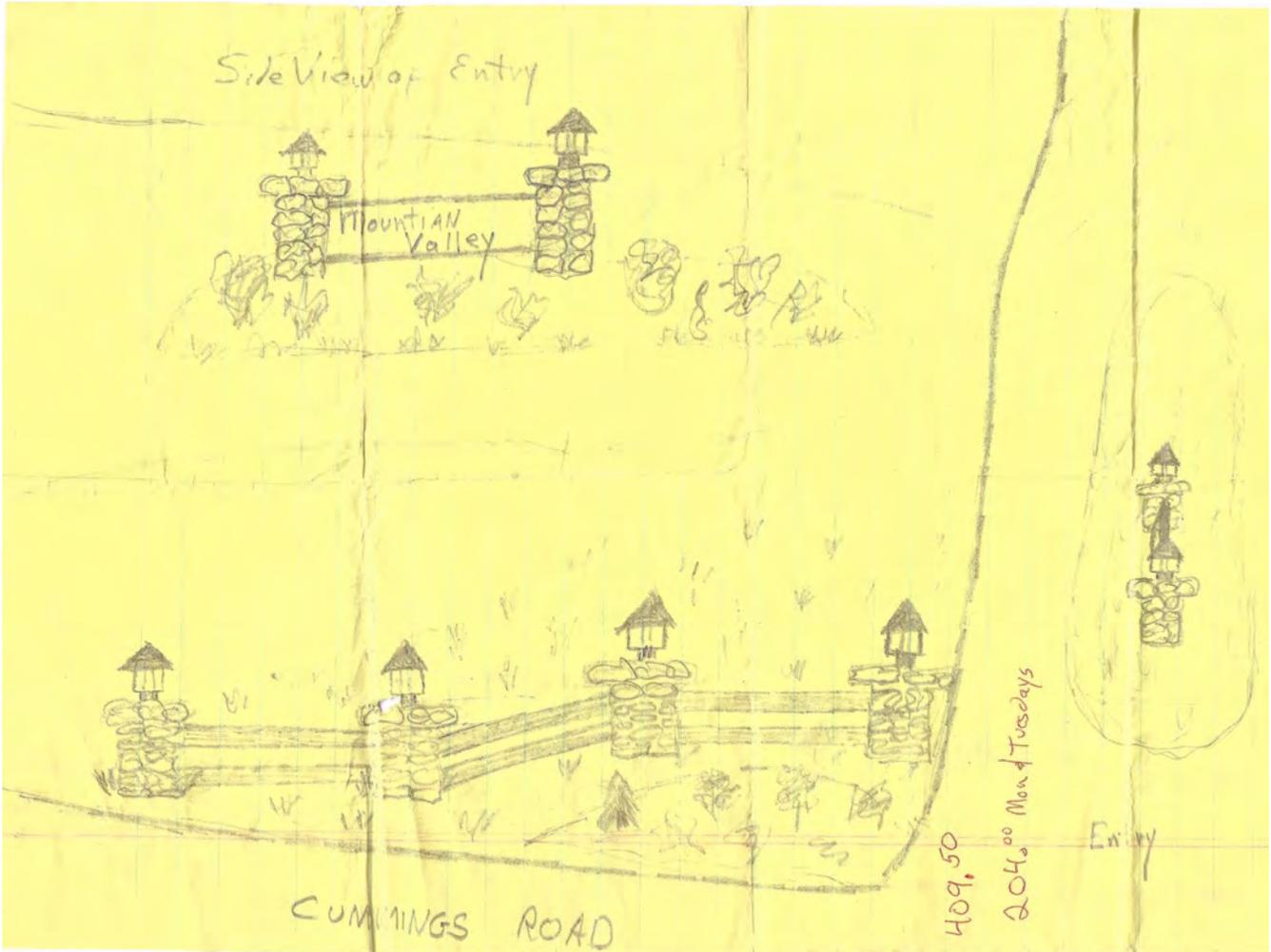
Lloyd read the ad and came by Dan's jobsite and picked him up to go look at the property. Dan told his father that he would not be able to come up with his half of the funds to purchase the property. Lloyd said that it would depend on how the terms were negotiated. So father and son walked the property and based on what they saw entered into negotiations to purchase it. What they came up with was a "Rolling Option" contract: \$100,000 down and \$100,000 to buy Phase 1 of what was to become the Mountain Valley subdivision.

Each year thereafter they would buy addition acreage, with the price per acre going up a couple of thousand per acre until the whole 110 acres were purchased. All this was contingent on not missing an annual payment. Along the way Dan formed his own grading company to grade the roads and sites for construction. He also learned the skills of erecting reinforced poured concrete walls and pillars. After Phase III, Dan bought out his father and continued with Phase IV and V. Dan stated that he built most of the homes in Mountain Valley except for approximately 10.

Dan has developed and built in other subdivisions in Henderson County such as, Sunset Ridge, Crystal Creek, Crystal Heights and was a co-developer of Timberlake. He also developed, built and at one time owned The Plaza at HorseShoe.



His wife Debbie says she misses the days when she ran the Sales Office near the pond next to the entrance. Her son Dallas along with the neighborhood children played, swam and fished in the pond. Neighbors and folks we had built homes for stopped by to talk from time-to-time. All are good memories now.



Dan's pencil sketch for the entrance to the Mountain Valley subdivision.



Center Island of Entrance as built

Appendix B. Greyhounds on the Mountain

The following story was related to me by Dan Ducote. It concerns the raising and racing of greyhounds on the property that was to become Mountain Valley and Mountain Valley Annex (additional property along Valle Way).

"I remember seeing all the greyhound dog houses which were located approximately just above the road of Phase I Mountain Valley. They probably covered an area of 6 or 7 lots.

When we were clearing and grading Phase I we saw many bones of dead animals including cow and pig bones. I was told this was left over from feeding the greyhounds.

Adjacent to Mountain Valley is a section I called Mountain Valley Annex. When I was grading to build a house just below the Richardson house, I could tell that the whole area had been leveled out and graded. I could see that they had made a dog racing track. The track was still visible and posts that had surrounded it were still there. There were bones and liquor bottles everywhere in the woods below.

The guys we bought the land from said that they raced the dogs there around the track with a real live rabbit (which is illegal). They kept the winners and killed the rest of the dogs. When they raced them, there were 2 or 3 men with shotguns guarding the area. They would take the fastest dogs to Florida where they were unknown and make a lot of money."

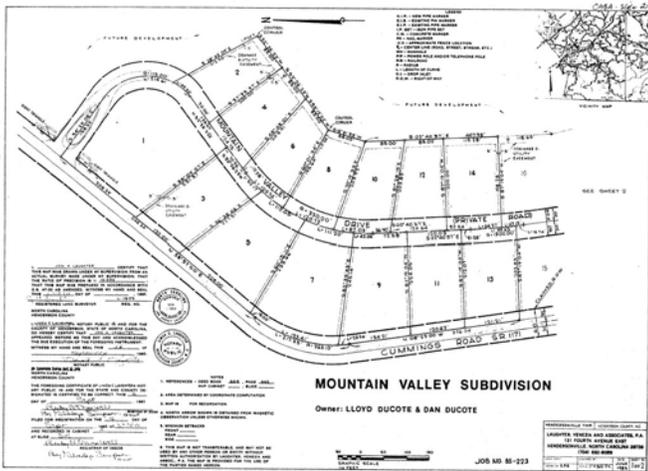
In conversations with another long time resident of Henderson County, I learned that Sky Brook Farm also kept hounds and greyhounds on its property and kenneled them in the smallest of its four barns on the right.



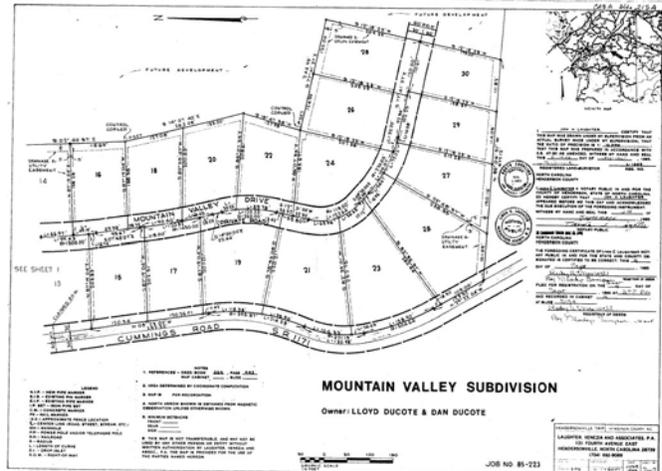
Barns at Sky Brook Farm

Appendix C. Plats of Mountain Valley Subdivision

Phase I

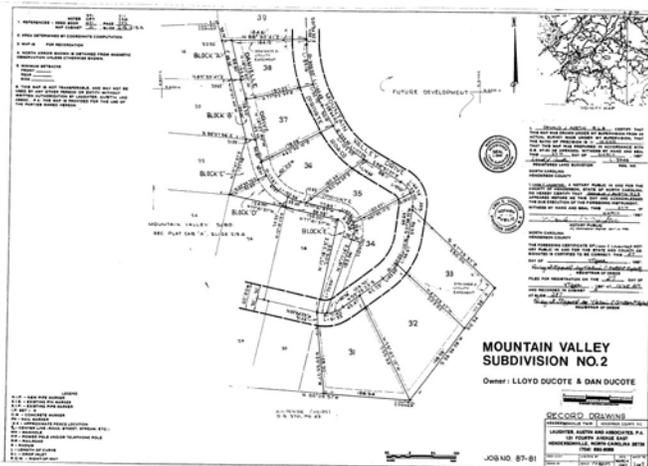


Ref: "Plat; Book A; Page 215"

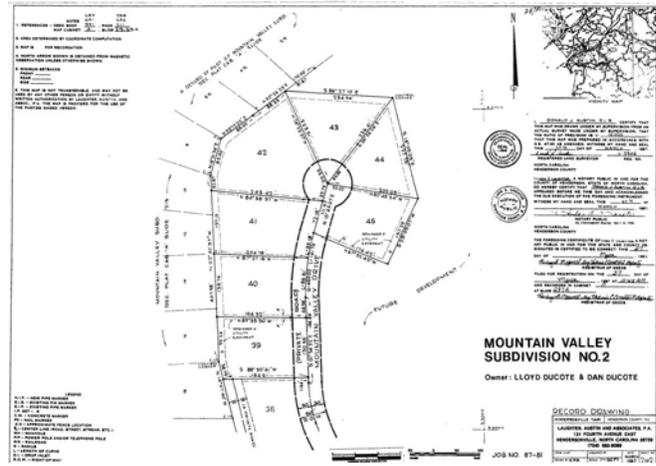


Ref: "Plat; Book A; Page 215A"

Phase II



Ref: "Plat; Book A; Page 287"

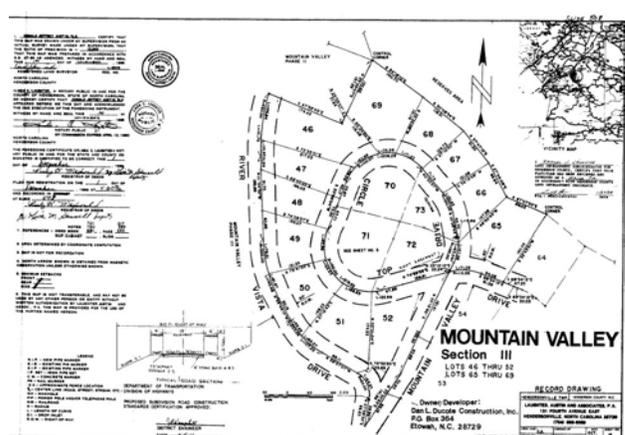


Ref: "Plat; Book A; Page 287A"

Phase III

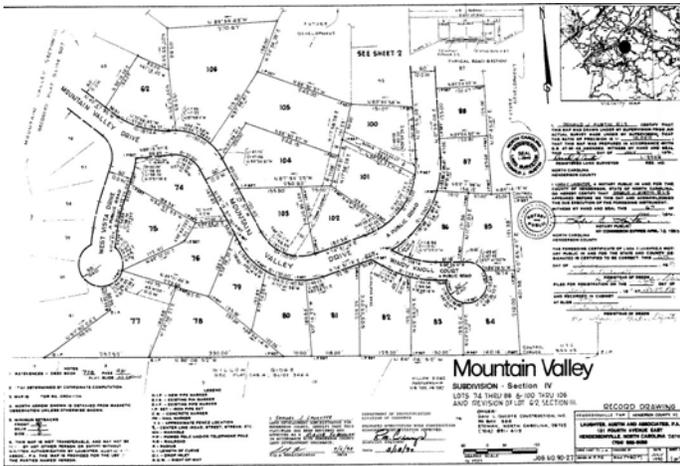


Ref: "Plat; Book 1988; Page 507"

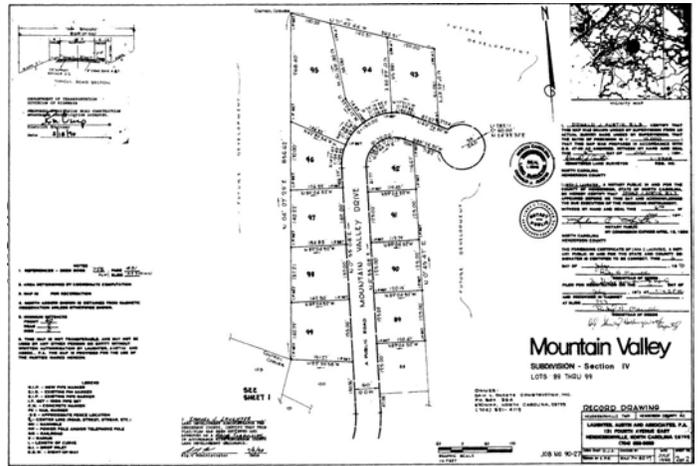


Ref: "Plat; Book 1988; Page 508"

Phase IV

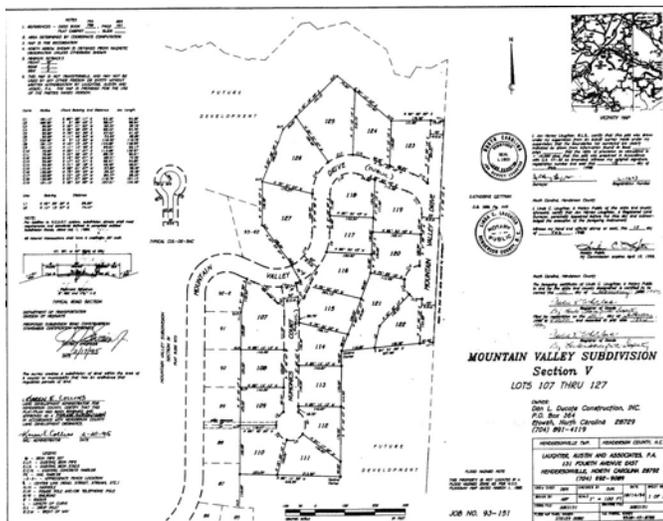


Ref: "Plat; Book 1990; Page 972"



Ref: "Plat; Book 1990; Page 973"

Phase V



Ref: "Plat; Book 1995; Page 1864"

The references (Ref) displayed under each of the land plats above can be found on-line by going into the Henderson County GIS system at <https://www.hendersoncountync.gov>. Then search the site for your deed or plat and type in the above reference for the plat you wish to view. These plats can be used as references for your lot lines and dimensions and references back to your original lot number in the Mountain Valley subdivision.