

Saddle Ridge Property Owners Association
Annual Meeting
Saturday July 20, 2019
10:00 AM

CALL TO ORDER

At 10:15 AM Steve Foster called the meeting to order. Board members present were: Steve Foster, Robert Smith (Smitty), Tom Braun, Alane Wyss, Connie Evans, Janet Kolarik, Sue DuBois, Judy Pearson and Ken LaValley. First timers to the Annual meeting introduced themselves; they included the Doebler family, Rocky and Joan Jackson, Robert & Shannon Lydic, and Charlotte Brakebill with son Michael. The rest of the property owners then introduced themselves.

MINUTES

Steve asked for a motion to approve the 2018 Annual meeting minutes. Carl Koella moved they be approved with a second from Janet Kolarik. The motion was approved.

PRESIDENT'S MESSAGE

As retiring president Steve Foster addressed a few issues including:

- The new trash and tool barn.
- Creation of a new equipment committee to manage our additional equipment purchased with our Firewise Grant
- A request for a dock at the lake which would cause our insurance to be cancelled (not being done).
- New lock on our Fed EX / UPS box. We need to make sure we are locking after package removal as it is still being found unlocked.

Steve thanked all SRPOA members for their support of the Board during his tenure as president.

TREASURER'S REPORT

Treasurer – Smitty explained the annual report for fiscal year – July 1, 2018 thru June 30, 2019. The annual report includes Operating Statement, Budget Variance Analysis and the Proposed Budget for the next fiscal year, July 1, 2019 to June 30, 2020.

The Operating Statement shows all amounts by quarter and a Year-to-Date column. The Operating Inflows come from annual assessments – reporting current year collections separate from those made from members who were in arrears. The Operating Outflows report expenditures using the same format as provided in that annual budget. Because of the large amount reported in Special Projects, a special analysis of this account is provided at the bottom of the statement.

The Budget Variance Analysis reports the budget approved at our last annual meeting, the actual amounts which come from our Operating Statement, the variance of the actual compared to the budget for each line item, and the percent of the actual amount divided by the budget.

Smitty provided some additional information on certain line items in the Operating Outflows section that were significantly over budget:

- Equipment fuel and maintenance - purchased new equipment and fuel
- Special projects – legal expenditures, major road work on Oakwood and Waters End and wash out at the dam
- Larger trash barn purchased
- Telephone had a rate increase
- Gate operations needed repair work
- Special events needed new Christmas lights

Finally, Smitty discussed the Proposed Budget for fiscal year July 1, 2019 to June 30, 2020. Our assessments under Operating Inflows will stay the same. Under Outflows most line items remain the same. Special projects have an increase due to major road projects that need to be done. Although we show a deficit Saddle Ridge has done a good job of building its reserves. So we will spend some of the money on things needed.

With no questions Smitty made a motion that the budget for next year be accepted. A second was asked for and given by Betsy Smith. The motion carried.

COMMITTEE REPORTS:

Communications Committee – Sue DuBois

An electronic newsletter is sent to everyone quarterly; if you're not receiving it, please let us know.

We have a closed group Facebook page. If anyone wants to join contact Sue DuBois. It is a great way to share current information – a tree down, power outages and where, a bear sighting.

We have a contact list which Betsy Smith maintains.

We have a Web site – saddleridgepoa.com. It contains all our static information – by-laws, past newsletters, meeting minutes.

Finally, we frequently post notices of meetings and other things of general interest on the bulletin board at the kiosk. Please watch it for announcements about upcoming events.

Events Committee – Connie Evans

Connie listed the events her committee covers starting with the Annual meeting held every year in July. Our next event is our annual Fall Cookout. The association provides the hotdogs and condiments and everyone brings a potluck dish along with their choice of beverage. Christmas brings barn decorating and lighting with a few snacks. We also have a pot luck dinner about March to help all the women get

over winter cabin fever, hosted by one of our home owners. Lastly, we provide some snacks and beverages for our Fall and Spring cleanup events.

Environmental Committee – Alane Wyss

Alane acknowledged the help of all the volunteers who jumped in during our two major clean ups and Firewise day every year. Each time our folks divide into 2 groups with one group picking up East Miller's Cove Road from Walland School to the County line. The other group works on the front entrance, road intersections within Saddle Ridge and other road areas. We have a great group of men and women that make up a tree crew whenever needed when a tree falls. Anyone interested in joining the Environment Committee may do so.

Road Committee – Tom Braun

We had three major projects this year:

- Widening of a Chilhowee Loop choke point near the intersection with Elks Point.
- Building up a major curve on Waters End.
- Stabilizing the dam on Waters End at the end of our lake. This problem was caused by the major rainfall (over 11 inches) in February.

In the coming year culvert replacement needs take place at the dam and Walnut Flats and road reshaping is needed to help prevent water runoff.

With our Firewise Grant we purchased a new tractor side mount mower for trimming vegetation on our roads. We will be using volunteers to clear cut saplings and debris to prevent damage on the new mower. Over all 250 hours of grading, bobcat work and over 65 truckloads of gravel completed our road work for this year.

Architecture Committee – Ken LaValley

Currently three new homes are under construction and a couple of homes are having repair work done. Payments have all been made to cover road impact fees and deposits are paid.

Firewise – Betsy Smith

The Saddle Ridge POA received \$25,000 from the state for Firewise Safety. Betsy broke down the costs on paper showing how and for what our Firewise Grant was spent. She listed tools and safety equipment purchased for \$2,500 which will be stored in the equipment barn. They are for all property owners to use on their property.

To maintain our Firewise designation we need to continue record hours and monies spent clearing our property of potential fire hazards. This will support our requests for education and hazard mitigation in our community. We are eligible for two grants:

- Educational grant for \$500
- Money for other uses up to \$10,000

Anyone may have the Firewise committee do a home inspection to have your property declared Firewise-safe. This is not a requirement and the inspections takes place “outside” only. A form is available for guidance and additional information

Betsy recognized folks for helping get road signs in place and the crew for learning how to use our new chipper and all the chipping they’ve done.

ELECTIONS

Steve thanked Tom Braun and Ken LaValley for their service as they are going off the Board along with Steve. This leaves 3 positions open and there are 3 candidates running – Mary Glarner, Beth Koella, and Paul Lazenby. After the candidates introduced themselves, Steve asked for a motion to accept these new Board members by acclamation. Smitty so moved with a second from Carl Koella. The motion carried.

QUESTIONS AND COMMENTS:

Concern for the road sinking at the corner of Saddle Ridge Rd and East Miller Cove Road was expressed. The County is aware of it and getting ready to repair it. Also, Smitty is meeting with the highway department next month and will discuss our concerns along with a few issues about East Miller Cove Road.

The spraying done on the sides of Saddle Ridge roads was a concern. Many young trees and saplings are dying. Sue DuBois spoke to the Alcoa Utility Co. who had hired the contractors to do the spraying. She was told that they were supposed to spray only select saplings in their right of way.

A suggestion was made that Firewise look into purchasing a log splitter as one of our home owners has been using his when trees come down. Betsy Smith (Firewise) will add this to her list.

A question was asked about investigating with other insurance companies about a dock on our lake. It was and is considered a major liability and no insurance company would cover Saddle Ridge if we had a dock.

The Board was asked to elaborate on Saddle Ridge’s legal expenditures. Smitty stated that we are pursuing a matter related to the developer’s right to Saddle Ridge. Since it is an ongoing lawsuit, our attorney has advised us not to discuss it. Steve Foster also stated that once the matter is settled, a complete update will be provided.

After a question on procedure as to how issues brought before the Board at their meetings were recorded in the minutes, the Board explained to the membership that anyone may bring an issue to them before the meeting is called to order. They then must leave and the President will call the meeting to order at which time the Secretary will start recording the minutes. The issue will be added to the agenda be discussed and recorded.

With no more questions Steve Foster inform the membership that the next Annual meeting will be on July 18, 2020 with the brunch starting at 9:30 and the meeting at 10:00 am.

Barbara Jewell moved that we adjourn the meeting with a second from Sue DuBois. The motion carried.