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# *The* *Ridge Rambler*



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## President's Message

It's January! Can you believe it? I barely can. On the other hand, I'm in multiple layers of clothing, so that's kind of a hint! I hope everyone had a great Fall, happy holidays, and a great New Year's Eve & New Year's Day! I went to the Cove with friends and family on NYD and had a great time.

It's been an interesting couple of months.

Our neighbor to the east requested a zoning exemption to allow a group called Bronco Off-Road (BOR) to use his 900-odd acres for 3-5 years as a training ground for new Bronco owners. Much chaos ensued. Several residents and Board members and Board Committee members met with BOR to try to understand what they hoped to implement. Generally speaking, a few residents were positive, but the vast majority were negative. Many SR residents, residents of other nearby communities, and residents along East Millers Cove Rd attended the Blount County Zoning Exemption Committee meeting, and spoke both for and against (mostly against) the exemption. In the end, the Committee voted to postpone the decision for a month, and shortly thereafter BOR withdrew their request. I call that a victory! But it may well just be a delay. Or it may be a victory against BOR, but some other organization is waiting in the wings. Our neighbor commented that BOR wasn't his only offer to use the land, just the best one. If you travel EMC east of SR with any regularity, please let us all know if you see another of those "Zoning Exception Meeting" signs.

My opinion of Bronco Off-Road itself aside, I do think that's a clever name!

The Board has also solicited and received a lot of feedback over the past several months about the Road Impact Fee change we implemented last year, and subsequently suspended enforcement. All the feedback reminded me of the saying that "If you try to please everyone, you will end up pleasing no-one." And yet we felt that this issue had hung over all our heads — residents, builders, prospective builders, buyers, and prospective buyers alike — for too long, and we should take some concrete step forward. And so, at our last meeting, after much discussion, we have finally solidified and approved the Bylaws change that gives us a legal basis for the Association Infrastructure Support Fee, which is what we used to call the Road Impact Fee. The amendment itself, and a document explaining it, and our reasoning for it, is at the end of this issue.

Speaking of building: as far as anybody could recall or look up, in past years we usually had at most one new house being built at a time. Many years we had none at all. Then last year (late 2022-23) we had four at once. The Board has been informed that 10-12 owners are in various stages of home construction in Saddle Ridge. It's going to be a busy year. Please help welcome our new neighbors!

On other fronts, we finally got our tractor repaired! And our Road Chairperson, Keith Shuster, has spent almost a hundred hours (at last count) "in the saddle", so to speak, mowing vegetation, blowing leaves, and doing other maintenance tasks. "What tasks?" you might ask. Well, let me tell you. My wife and I were on our way home after running some errands one morning, and who do we find but Keith, knee-deep in the muck, trying to clear a clogged culvert that runs under Chilhowee Loop. We stopped and helped (or rather, watched) for a while, and offered some no-doubt helpful advice, but eventually left him to it. Thanks for all your efforts, Keith! And thanks, of course, to the other members of the Road Committee, too. We appreciate all your work.

The next Board meeting is scheduled for Monday, March 11. Please [email](#) the Board if you would like to address the Board, or have any questions, comments, or concerns.

Larry Clapp

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## Fall Cookout



We had a great time at the fall cookout! Weather was great and we have a lot of great cooks in Saddle Ridge. Special thanks to Hugh and Judy Pearson for building us a great fire to cook our hot dogs.

Beth Koella  
Chair of Events Committee

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## Firewise Grant

I'm pleased to report that Saddle Ridge is the recipient of a \$10,000 grant to support our Firewise activities in 2023-24. These funds will allow us to do even more to protect our community from wildfire. We can use these funds for such things as to purchase, rent, or repair equipment or supplies used to clear hazards, or to pay contractors to do hazard mitigation in common areas.

Visit our Firewise [website](#) for more information about resources available to you as a Saddle Ridge community member.



Thanks to all those in the community who have contributed to community cleanup and to ongoing work to keep us as safe as we can be.

Beth Rushing  
Firewise Coordinator

## Fall Cleanup



As we move into the Holiday Season and experience full winter in Saddle Ridge, it seems like the Fall Clean Up was already so long ago. But I can say with a full heart how the service of so many community members is such a blessing here in Saddle Ridge. For me, it wasn't so much about the sparkling clean kiosk, gate and barns - though they really are something to be proud of - or the so important removal of fallen and cut trees and invasive plants, but the incredible willingness of my neighbors to step in and take care of this special place we call home. I counted at least 37 community members coming out to dedicate over 55 hours of effort -- much of it in doing the less-than-glamorous work of trash collecting and weed-pulling, and all with big smiles and lots of camaraderie.

Thank you all and see you at the Spring Clean Up next year!

Shannon Lydic  
Chair of Environmental Committee



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## Equipment Report

Leaf blowers were the popular item from the shed during the fall quarter. We look forward to pruning equipment activity during the spring.

Thanks to Keith Shuster and his crew, the tractor is back in commission and the mower, blower and chipper attachments have all had enough maintenance to remain a valuable asset to Saddle Ridge.

Dave Glarner  
Chair of Equipment Committee

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## Road Report

A huge thank you to Dale Richardson, Steve Foster, and Tom Braun for their hard work in getting the tractor cab straightened out and put back together. Also, thanks to Rob Carroll for helping me clean out the drainage areas on both sides of Bear Paw.

We have been able to stay within our road budget due to the money saved from having the tractor back, volunteer work and having very little rain. Lamar has been grading when the road conditions and weather

permits, and laying some gravel. A few large drainage tiles need to be cleared but require a backhoe to locate the ends of the tiles and to clean them out. This will be completed in late January or early February. We are also working to recover stone that has been washed to the sides of the roads and put it back on the roads. Lamar will be doing this when he has his Bobcat in here.

I am looking for some volunteers to help with some branch and tree clean up along Elks Point and Eagle Pass so I can mow along those roads. If you are interested, please give me a call or email me.

Keith Shuster  
Chair of the Road Committee

## Treasurer's Report

### Saddle Ridge POA Budget Analysis 6 Months December 31, 2023

	Actual Dec-23	Actual 6 months	F/Y 2024 Budget	Variance Over (Under)
<b>Operating Inflows</b>				
SRPOA Assessments				
Current	\$ 900	\$ 87,000	\$ 88,000	\$ (1,000)
In Arrears	-	-	-	-
In Advance	-	-	-	-
Other - Road Fees	-	-	-	-
Firewise Award	-	900	10,000	(9,100)
Total Operating Inflows	<u>\$ 900</u>	<u>\$ 87,900</u>	<u>\$ 98,000</u>	<u>(\$10,100)</u>
<b>Operating Outflows</b>				
<b>Road Committee</b>				
Road Maintenance	805	15,141	47,480	(32,339)
Gate Operations	181	366	1,000	(634)
Special Projects	-	-	10,000	(10,000)
<b>Environment Committee</b>				
Garbage Operations	750	4,500	10,000	(5,500)
Lawn Mowing	-	2,275	2,000	275
Special Projects	-	124	500	(376)
<b>Equipment Committee</b>				
Equipment: Fuel and Maintenance	927	5,508	8,000	(2,492)
Purchases	-	-	-	-
<b>Events Committee</b>				
Annual Meeting	-	234	300	(66)
Other Group Activities	-	-	100	(100)
<b>Firewise Expenditures</b>	328	328	-	328

**Other Non-Committee Outflows**

Legal	215	1,570	3,500	(1,930)
Telephone	147	536	1,320	(784)
Electricity	90	541	1,000	(459)
Accounting	-	116	250	(134)
Miscellaneous	280	741	500	241
Insurance	-	-	1,650	(1,650)
Property Taxes	-	293	400	(107)
Total operating outflows	<u>3,722</u>	<u>32,273</u>	<u>88,000</u>	<u>(55,727)</u>
<b>Net Surplus (Deficit)</b>	<u>\$ (2,822)</u>	<u>\$ 55,627</u>	<u>\$10,000</u>	<u>(45,627)</u>
<b>Certificates of Deposit Interest Income</b>		3		
Net Change in Cash Holdings	<u>\$ (2,822)</u>	<u>\$ 55,630</u>		
	<u>7/1/23</u>	<u>12/31/23</u>		
Cash	\$ 28,637	\$ 84,267		
Certificates of Deposit	\$ 30,080	\$ 30,084		
Total Cash Holdings	<u>\$ 58,717</u>	<u>\$ 114,351</u>		

Sally Whelan  
Treasurer

## Adoption of Association Infrastructure Support Fee (AISF)

On December 11, 2023 the Board of Directors of the Saddle Ridge Property Owners Association (SRPOA) voted unanimously to revise the SRPOA Bylaws to instate an Association Infrastructure Support Fee (AISF) in lieu of the old Road Impact Fee (RIF). The Board took this action to manage costs associated with construction activities, including but not limited to road and property maintenance, gate maintenance and access updates, Architectural Review Committee (ARC) administration, and Saddle Ridge road equipment maintenance.

The full text of the Bylaws change is as follows:

### AMENDMENT TO BYLAWS OF SADDLE RIDGE PROPERTY ASSOCIATION, INC.

Comes now Saddle Ridge Property Owners Association, Inc. (“Association”), by and through Lawrence M. Clapp, its President, and approves this Amendment to the Bylaws of Saddle Ridge Property Owners Association, Inc.



**WITNESSETH:**

THAT WHEREAS, the Bylaws of Saddle Ridge Property Owners Association, Inc. (“Bylaws”) were adopted by the Saddle Ridge Property Owners Association, Inc. (the “Association”) on June 2, 2006; and

WHEREAS, Tenn. Code Ann. § 48-60-202 provides that a non-profit corporation's board of directors may amend or repeal the corporation's bylaws; and

WHEREFORE, upon a vote of the Association Board, the Board unanimously agreed to amend the Bylaws as follows:

The title of Article Fourteen is hereby amended to be “Assessments and Fees.”

A “Section 2” is hereby added to follow Section 1 in Article Fourteen as follows:

Section 2. *Association Infrastructure Support Fee.* Pursuant to the authority granted by Tenn. Code Ann. § 48-53-102(16), the Association shall levy and collect an Association Infrastructure Support fee (“AISF”) for new construction and/or remodeling on Lots as follows:

- (a) For new construction:
  - (i) The Owner shall submit any house plans to the Architectural Review Committee (“ARC”) for consideration prior to the construction of any home.
  - (ii) The ARC shall review the submitted plans. The ARC shall be permitted to return the submitted plans to the Owner with requests for revision. Whether or not revisions are requested, the ARC shall either give a conditional approval or deny the request.
  - (iii) When the building permit is received from Blount county, the Owner shall submit the house plans to the ARC for final approval. Any needed changes will be discussed and approved or denied. Final approval by the ARC will not be given until the building permit from the county has been received.
  - (iv) Upon final approval by the ARC, the ARC chair will notify the Treasurer who will send out an invoice for the AISF using the fee schedule defined below:
    - 1) For building permits received before July 1, 2024:
      - \$800 - new home construction
      - \$400 - new home construction if driveway access has been paid
    - 2) For building permits received on or after July 1, 2024:
      - \$3,000 - new home construction
      - \$1,500 - new home construction if driveway access has been paid



- (b) For any other construction that requires heavy trucks or equipment including but not limited to driveway access, remodeling, additions to existing homes, or any other construction on the Owner's property:
- (i) The Owner shall submit any plans to the ARC for consideration prior to the construction of any driveway access, remodeling, additions to existing homes, or any other construction on the Owner's property.
  - (ii) The ARC shall review the submitted plans. The ARC shall be permitted to return the submitted plans to the Owner with requests for revision.
    - 1. If a building permit is required, whether or not revisions are requested, the ARC shall either give a conditional approval or deny the request.
    - 2. When the building permit is received from the county, the Owner shall submit the plans to the ARC for final approval. Any needed changes will be discussed and approved or denied.
    - 3. If a building permit is not required, whether or not revisions are requested, the ARC shall either give final approval or deny the request.
    - 4. Upon final approval by the ARC, the ARC chair will notify the Treasurer who will send out an invoice for the AISF using the fee schedule defined below:
      - For work started before July 1, 2024: \$400
      - For work started on or after July 1, 2024: \$1,500

The remainder of the Bylaws stay in full force and effect.

To summarize, the AISF is a fee for:

- Building permits received before July 1, 2024
  - \$800 new home construction (includes driveway access fee of \$400)
  - \$400 new home construction if driveway access has been paid
- Building permits received on or after July 1, 2024
  - \$3000 new home construction (includes driveway access fee of \$1500)
  - \$1500 new home construction if driveway access has been paid
- No building permit required (projects requiring heavy equipment or remodeling)
  - \$400 before July 1, 2024
  - \$1500 on or after July 1, 2024
- Driveway access only (applied toward full AISF when building permit is issued)
  - \$400 before July 1, 2024
  - \$1500 on or after July 1, 2024

### **History and Other Background Information**

The previous Road Impact Fee (RIF) was created in 2009 to care for the roads within Saddle Ridge. Recently a question arose whether the Property Owners Association had the legal authority to charge this fee, since it wasn't mentioned in the Bylaws or the C&Rs. The new AISF, being a change to the Bylaws,

provides that legal basis, is rooted in Tenn. Code § 48-53-102(16), and is about supporting the infrastructure of the community (as its name implies), which includes road and property maintenance as well as other Property Owners Association resources.

The old RIF was an \$800 fee plus a \$700 refundable deposit, invoiced when a property owner's house plans were approved by the Architectural Committee. The new AISF ties the invoicing of the fee to the granting of a building permit by Blount County, to time the payment of the fee as closely as possible to when construction actually begins.

Over the years, Saddle Ridge Property Association boards have worked hard to keep the annual fee and the road fee as low as possible, and to raise fees only as much as is needed to maintain the community infrastructure. The RIF had existed since 2009. The only change in 14 years was to change the structure of the RIF from a \$750 fee + \$750 deposit to an \$800 fee + \$700 deposit, to make the amounts easily distinguishable. This fee, which was already in need of review, coupled with significant rises in maintenance costs, had not been raised until now.

Former Board President Janet Kolarik's email of May 27 to the community explained the need for raising the RIF. The [minutes](#) from the February and March Board meetings offer the financial analysis that went into making the decision to raise the fee.

Since the annual meeting, the Board has received comments and concerns from property owners, as well as recommendations from past road chairs and the advice of our attorney in the Board's consideration of the new AISF. The Board needed to take steps to improve the SRPOA Bylaws and to establish a procedure for administering the AISF. As elected Board members acting on behalf of the community, it was decided that the best course of action for the community was to pass the bylaws change in lieu of a community vote. The resulting amendment is very specific about the fees. In the future, if a Board determines an increase in the fees is needed, then that Board must go through the process of changing the bylaws. This guarantees that a Board cannot simply raise fees.

Keep in mind that the AISF is different from the annual Property Owners Association fee established in the Covenant & Restrictions. The annual property fee can be raised only once every five years and is controlled by the cost-of-living index. The next possible year to raise the fee is 2027.

Using a variety of methods, the Board based the new AISF on the extra maintenance that new construction imposes on Saddle Ridge roads and other infrastructure. The [minutes](#) from the March 23 Board meeting cover construction-related road costs. Without the AISF, the many construction projects underway in 2024 (estimated to be between 10-12 builds) will quickly use up any cash reserves in the SPOA budget. Routine road maintenance will decline as a consequence.

As an incentive to minimize road wear and tear, a portion of the old RIF was earmarked as "refundable." We have found no evidence that this practice had any beneficial impact. In addition, we found that the deposit was usually refunded automatically since clear guidelines on how or when to issue the refund, or in what amount, had not been established.

When the Board announced an increase to the RIF earlier in the year, it received feedback that budgeting for a new house can be a very tight proposition. Increasing the RIF from an \$800 fee + \$700 refundable

deposit to (at the time) to a flat \$5000 fee (with no refundable component) was a large increase and difficult to fit into an ongoing budgetary process. The board deliberated the adoption of a \$3000 fee with a \$2000 refundable deposit. But, given that \$2000 is hard to fit into a budget, and given also that past such deposits were always returned to property owners anyway, it seemed better to do away with the refundable portion, thereby minimizing the overall upfront cost to property owners. In short, a refundable deposit for the new AISF was removed to ease budgetary concerns faced by property owners and to eliminate subjective decision-making by the Board as to whether or not the deposit should be refunded in any particular case.

The Board has added a grace period for the onset of the new AISF until July 2024. This is a compromise to give sufficient notice for property owners in their home planning process or lot purchasing decision-making time to take the new fee into account.

Since our roads in Saddle Ridge must be maintained as uniformly and equitably as possible throughout the community, we cannot rely on or plan for property owners to fix the roads themselves. Most owners will not have the expertise, time, or equipment to maintain the roads from the gate to their house. The Property Owners Association must be prepared to accommodate property owners of all ages and capabilities.

The Saddle Ridge tractor has been repaired and will contribute some to road maintenance — but unlike our contracted professional, volunteers do not have the experience, expertise, or time to devote to the roads.

In conclusion, the Board reviewed the concerns from residents and discussed a fee structure and procedure that responds to as many resident concerns as possible. The Board has made every effort to raise the AISF only as much as needed to maintain the Saddle Ridge infrastructure. We feel that this is the best course for the community.

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## Welcome New Residents!

Kerri and Shawn Anzulewicz  
Eric and Cathleen Boegel  
Lynn Bayless and George Dodd

Michael and Bonnie Besche  
Averill Francisco  
Grace Schmidt

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## Visit the Saddle Ridge Website

<https://www.saddleridgepoa.com/>



The [Owner Information page](#) links to the *Covenant and Restrictions (C&Rs)* and *Before You Build or Remodel*—both must-read documents. You will also find helpful information about tools you can borrow (Firewise page), the evacuation routes for Saddle Ridge (Maps), and trash and recycling guidelines.

We encourage you to visit the community's website. If you have photos for the website, please contact [Michael Gass](#) or [Betsy Smith](#).

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## Join the Saddle Ridge Facebook Group

The Saddle Ridge Facebook group page continues to be a great source for information within our community. We regularly post messages, alerts, concerns, and needs to this page. Living in this rural community, we don't often see each other, so the Facebook page is a way to communicate timely news such as power outages, fire alerts, wildlife sightings, upcoming events, lost pets, or even suspicious traffic.

Contact Michael Gass at [cmichaelgass@gmail.com](mailto:cmichaelgass@gmail.com) to be added to the group. Please remember, this page is strictly for people who own property in Saddle Ridge.

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## Contact Information for the SRPOA Board

President: Larry Clapp | 813-765-5537

Vice President:

Treasurer: Sally Whelan | 508-847-9140

Secretary: Betsy Smith | 615-631-1173

Board Members:

Michael Gass | 253-651-9943 | Chair of Communications Committee

Dave Glarner | 865-982-3432 | Chair of Equipment Committee

Shannon Lydic | 865-268-5173 | Chair of Environmental Committee

Judy Pearson | 865-982-5729 | Chair of Architectural Committee

Beth Koella | 865-705-0455 | Chair of Events/Hospitality Committee

Keith Shuster | 609-320-3983 | Chair of Road Committee