
The
Ridge Rambler



The logo consists of a rectangular frame with vertical bars, resembling a stable stall. Inside the stall is a black silhouette of a horse in profile, facing right. Above the stall, the words "SADDLE" and "RIDGE" are written in a serif font, separated by a small decorative element.



President's Message

Thank you to everyone that braved the rain at the annual meeting on July 20th!

Congratulations and welcome to the two new board members, Tamri Cutlip and Alex Wyss, and of course welcome back to Betsy Smith! And on a personal note, an extra-hearty *thank you* to Shannon Lydic, who is succeeding me as POA President. I'm sure you'll all do a fantastic job.

Thanks too to our outgoing board member, Judy Pearson, who has served a total of 12 years on the board. As someone that's bowing out after just three, I really have to salute her.

Spring has officially come and gone, and we're now well into Summer. The days are getting shorter again. I like both Spring and Summer, but I still look forward to Fall the most!

Thanks again to everybody that came to the annual meeting, and thanks to all Saddle Ridge residents that help make it a great place to live!

Larry Clapp

Spring Clean-Up



The name of the game for Spring Clean Up 2024 was, “Pick a ditch, any ditch, and have at it!” Neighbors came out on the day -and continued to work through the following weeks- to clear road culverts all around the community to keep rain run-off from the roads.

A major task was to clear the big pond drains running under Waters End and into the creek. Kudos to all who helped with that. As we all know, one of our most valued and fragile assets is our road system. Thank you to all who continue to help keep it in shape!

Specifically, 23 neighbors worked on that gorgeous morning providing 42 labor hours. Our now bright yellow dry hydrant by the pond is easier to spot and the bridge by the trash barn is scrubbed clear and safer to walk over too. As always, a big thank you goes out to the people who keep up with removing the brush and trees from the roads and culverts, keep the invasive plants to a minimum, and keep our flowerbeds looking lovely. Finally, the EMC was in pretty good shape this year so trash pick-up was light with only 14lbs collected for the *Keep Blount Beautiful* program.

We have a couple of tasks that still need getting done, but it was a great day to get out and meet some new neighbors and prepare for summer fun! We all benefit from these volunteer efforts, so please feel free to send a thank you to our neighbors for everything they do!

Shannon Lydic
Chair of Environmental Committee

Saddle Ridge Improvements Funded by Firewise Grant



Thanks to a generous \$10,000 grant from Firewise Tennessee, Saddle Ridge board members were able to make several infrastructure improvements in 2023-24 that will help protect our community from wildfire. These initiatives include:

- The installation of new road navigation signs throughout Saddle Ridge that will allow fire crews and other first responders to respond quickly to emergencies anywhere in Saddle Ridge.
- The installation of a dry hydrant at the pond on Overlook View owned by Perry and Patty Burchfield. This hydrant, along with the one previously installed at the pond near the front gate, will serve as a water refueling station for fire trucks responding to fires in Saddle Ridge. A special thanks to the Burchfields for accommodating this installation.
- Maintenance and repairs to equipment involved in fire hazard mitigation in common areas within Saddle Ridge.

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

Annual Meeting of the Saddle Ridge POA

The 2024 annual meeting of the Saddle Ridge Property Owners Association (POA) was held at the Barn on Saturday, July 20, 2024, at 9 am.

Outgoing Board President Larry Clapp thanked community members for their volunteer efforts during the past year, including:

- Retiring Board member Judy Pearson's twelve years of service on the Board (spanning four non-consecutive terms);
- Beth Rushing's success in procuring for Saddle Ridge a \$10,000 Firewise grant made possible by the volunteer hours that many Saddle Ridge owners put in on clean-up days;
- Keith Shuster's efforts as Roads Committee chair. Keith averaged 70 hours/quarter of road maintenance work in FY 2024, saving the community approximately \$20,000. Some of these savings were used to complete a special project widening Grouse Top road; other special projects are scheduled for FY 2024.
- The efforts of Hugh Pearson and Tom Fenwick to keep the gate in working order this past year.

Sally Whelan, Board Treasurer, reviewed both the final FY 2024 budget analysis report and the proposed budget for FY 2025. Sally explained that overhead costs increased for insurance, mowing, garbage, and telephone services after the FY 2024 budget was in place, necessitating changes reflected in the FY 2025 project. The FY 2025 budget was formally approved.

Tamri Cutlip, Betsy Smith, and Alex Wyss were elected to fill three vacancies on the Board in 2024-25. Following committee reports and an open discussion period, the meeting adjourned at 10:20 am.

Treasurer's Report

Saddle Ridge POA Budget Analysis
Twelve Months ending June 30, 2024

	Actual FY 2024 12 months	F/Y 2024 Budget	Variance Over(Under)
Operating Inflows			
SRPOA Assessments			
Current	87,776	88,000	(224)
AISF	2,400	-	2,400
Firewise Award	5,601	10,000	(4,399)
Total Operating Inflows	<u>95,777</u>	<u>98,000</u>	<u>(2,223)</u>
Operating Outflows			
Road Committee			
Road Maintenance	38,738	47,480	(8,742)
Gate Operations	366	1,000	(634)
Special Projects	-	10,000	(10,000)
Environment Committee			
Garbage Operations	12,636	10,000	2,636
Lawn Mowing	2,275	2,000	275
Special Projects	341	500	(159)
Equipment Committee			
Equipment: Fuel and Maintenance	5,508	8,000	(2,492)
Purchases	141	-	141
Events Committee			
Annual Meeting	234	300	(66)
Other Group Activities	84	100	(16)
Firewise Expenditures	10,000	-	10,000
Other Non-Committee Outflows			
Legal	2,120	3,500	(1,380)
Telephone	1,414	1,320	94
Electricity	1,105	1,000	105
Accounting Office Expense	254	250	4
Miscellaneous	741	500	241
Insurance	1,832	1,650	182
Property Taxes	293	400	(107)
Total operating outflows	<u>78,083</u>	<u>88,000</u>	<u>(9,917)</u>
Net Surplus (Deficit)	<u>17,694</u>	<u>10,000</u>	<u>7,694</u>

Certificates of Deposit Interest Income	9
Refund of Road Deposit Fees	(4,775)
Net Change in Cash Holdings	<u>12,928</u>

	<u>07/01/23</u>	<u>06/30/24</u>
Cash	28,637	41,564
Certificates of Deposit	<u>30,080</u>	<u>30,089</u>
Total Cash Holdings	<u>58,717</u>	<u>71,653</u>

Sally Whelan
Treasurer

Architectural Review Committee Report

This is my last report as a board member. I'd like to acknowledge the valuable assistance of former committee member Tim Evans and of current committee members Bob Spista and Scott Schehr during my tenure as Chair of the Architectural Review Committee.

This past year the committee approved construction of seven new homes in Saddle Ridge following review of building plans submitted to the committee. Several requests to install a tiny home or a modular home were rejected. (The width of the gate rules out the construction of modular homes.) For renovations, the committee considers whether heavy equipment will be used and its impact on the roads.

Owners contemplating a home construction or renovation project in the upcoming year are encouraged to read the revised *Before You Build or Renovate* document on the SRPOA website for directions on how to proceed with gaining Architectural Review Committee approval for their project. Please note that the committee considers whether heavy equipment will be used, and its impact on roads in Saddle Ridge, when reviewing proposals to renovate as well as to build in Saddle Ridge.

Thank you for allowing me to serve on the Board for a total of twelve years. I encouraged everyone to speak up and volunteer in some capacity in the life of Saddle Ridge.

Judy Pearson
Chair of Architectural Review Committee

Welcome New Property Owners!

James, Irene, James F., and Robert Kelley (Christa Trail)
David Kozmiuk (Walnut Flats)
Heather Lorton (Waters End)
Mark and Amy Lyttle (Christa Trail)
Lynn and Cheryl Mott (Park Spur)
Ryan and Kendra Platt (Walnut Flats)

Simon Sellers and Grace Schmidt (Elks Point)
Michael and Angie Voce, son Chris (Oakwood)
Samuel and Jessica Wear (Waters End)

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](#).

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](#) to be added to the group. Please remember, this page is strictly for people who own property in Saddle Ridge.

Contact Information for the 2024-25 SRPOA Board

President: Shannon Lydic | 865-268-5173
Vice President: Michael Gass | 253-651-9943 (Chair of Communications Committee)
Treasurer: Sally Whelan | 508-847-9140
Secretary: Betsy Smith | 615-631-1173

Tamri Cutlip | 615-686-1404 | Chair of Events/Hospitality Committee
Dave Glarner | 865-770-1295 | Chair of Equipment Committee
Beth Koella | 865-705-0455 | Chair of Architectural Review Committee
Keith Shuster | 609-320-3983 | Chair of Road Committee
Alex Wyss | 865-804-5545 | Chair of Environmental Committee