

**Saddle Ridge Property Owners Association  
Architectural Review Committee  
P.O. Box 353  
Walland TN 37886**

**Before You Build or Remodel in Saddle Ridge**

Saddle Ridge Property Owners Association (SRPOA) as the developer has a set of *Land Use Restrictions, Protective Covenants and Building Standards for Saddleridge* referred to as the Covenants and Restrictions or C&Rs. The C&Rs explain what can and cannot be constructed in Saddle Ridge. The purpose of the C&Rs is to establish minimum standards to maintain Saddle Ridge as a quiet mountain community set in the foothills of the Great Smoky Mountains.

The C&Rs and this document, *Before You Build or Remodel in Saddle Ridge*, provide guidelines for building or remodeling in Saddle Ridge. The C&Rs and *Before You Build* are available on the Saddle Ridge website [www.saddleridgepoa.com](http://www.saddleridgepoa.com) under the heading Welcome Residents. You will also find other useful information about the community on the website.

**Overview of the Building or Remodeling Approval Process**

- 1 – Contact the Architectural Review Committee (ARC), [saddleridgepoa@gmail.com](mailto:saddleridgepoa@gmail.com)
- 2 – Read the *Before You Build* and the Covenant & Restrictions
- 3 – Send the house or remodeling plans to the ARC with an estimate of when you expect to start and finish the project.
  - Overall view of the house
  - Approximate site plan and placement on the lot
  - Square footage of the home
  - Floor plans
  - Front, rear, left, and right elevations
  - Paint and roofing colors
- 4 – Pay the non-refundable Road Impact Fee as soon as you receive pre-approval to build. You will receive an invoice from the SRPOA. For more details, see the last section.
  - \$5,000 – new home construction
  - \$1,500 – driveway access
  - \$3,500 – new home construction if driveway access has been paid
  - \$1,500 – remodeling/addition
- 5 – Meet on your property with the contractor, property owner, and a representative of the Road Committee. At the meeting, the Road Committee representative will explain to the contractor and property owner the impact of heavy machinery and increased traffic on the roads in Saddle Ridge and will make suggestions of how to minimize any negative impact.
- 6 – Receive final approval to build or remodel.

## Recommendations - Information for You, General Contractors, and Subcontractors

The lists of recommendations below may be used as a checklist for new home builders and current owners remodeling their home. The recommendations are in keeping with the Saddle Ridge C&Rs. Review the items, and where applicable, review them with your general contractor. The contractor must get the information to the work crews.

### General Information

- Obtain a temporary gate code for your contractors and subcontractors. Do not give out your personal code to contractors.
- Advise your contractor and subcontractors that the maximum speed limit in Saddle Ridge is 20 miles per hour.
- Drive with caution on the narrow, gravel roads. Do not block the roads at the construction site.
- Do not offload construction equipment and/or park construction vehicles or equipment inside the immediate gate area or on the road at the building site.

### Site Preparation

- Have an accurate survey of your property done *before* beginning construction. A survey will establish the boundaries and help with identifying the best location for the house.
- Do not clear cut the property.
- Construct sediment barriers where erosion and silt runoff are likely to be a problem.
- Avoid damaging streams and creeks during the site clearing process and construction. If necessary, restore them to their original state. The streams and creeks are common to all Saddle Ridge property owners.

### Driveways

- Construct driveways with a minimum width of 14’.
- Install a 16” culvert or appropriately-size culvert where a new driveway meets the main road to allow storm water flow under the new driveway cut.
- Plan the driveway to give access for emergency vehicles and turn-around space for vehicles and equipment dealing with fire prevention and safety.

### Home

- Complete the exterior of the home within 1 year of the start of construction.
- Do not use high-wattage, bright lights (like those used for street lamps). They cause light pollution and disrupt wildlife. Consider using conventional flood lights with motion-sensors when needed to illuminate the driveway area. Lighting that is referred as *dark sky friendly* is available at most electrical/lighting suppliers.

### Trash

- Inform your contractor(s) that burn permits will not be issued by the State of Tennessee for burning in Saddle Ridge. C&R Section A6 prohibits any burning, i.e., garbage and debris.
- Place a construction dumpster onsite before construction begins. It should remain in place until all construction is complete.
- Dispose of trash generated during construction.

- Do not use the community trash barn for construction trash.
- Do not have outdoor trash containers. They attract bears, raccoons, and other wildlife.
- Install a porta-john at the building site before construction begins.

### **Fire**

- Post the house number/address of the property. We suggest you order the blue reflective signs (\$20) from the Blount County Fire District website: [www.blountfire.org/address-signs.html](http://www.blountfire.org/address-signs.html)
- Subscribe to the Blount County Fire Protection District for fire protection. The current subscription cost is \$170/year (BCFD website [www.blountfire.org](http://www.blountfire.org)). The fire department will fight fires for all Saddle Ridge residents, but without a paid subscription, the homeowner will be billed \$3,000/hour for services rendered.
- Refer to the [www.saddleridgepoa.com](http://www.saddleridgepoa.com) website and the Firewise website [www.firewise.org](http://www.firewise.org)

### **Road Impact Fee**

- \$5,000 – new home construction
- \$1,500 – driveway access
- \$3,500 – new home construction if driveway access has been paid
- \$1,500 – remodeling/addition

The final approval by the Architectural Review Committee will go into effect upon receipt of the Road Impact Fee for new construction or remodeling/additions. The Road Impact Fee helps to offset the damage heavy equipment and increased traffic do to Saddle Ridge roads.

*New Home Build.* A \$5,000 non-refundable road fee is due after the house plans have been approved and the building starts. After the first year of building, an additional \$5,000 will be pro-rated monthly until construction is complete.

*Driveway.* If you are not ready to build, but want access to the property, submit \$1,500 Road Impact Fee. When construction begins, submit the \$3,500 non-refundable Road Impact Fee.

*Remodeling/Additions.* A \$1,500 non-refundable road fee is due after the plans have been approved and before the building starts. A major remodeling project is defined as any building addition or renovation requiring heavy trucks or equipment (such as delivery trucks, concrete mixers, or land-moving equipment).

Send a check for the Road Impact Fee upon receipt of the invoice to the Saddle Ridge Property Owners Association (SRPOA), P.O. Box 353, Walland TN 37886.

Throughout the project, the Road Committee will monitor the project's impact on the roads in Saddle Ridge. At the conclusion of the project, the Road Committee will review any impact the project had upon the roads. At the discretion of the Road Committee, an additional impact fee will be assessed in cases of extreme damage to the roads. Property owners may appeal this assessment to the Board in writing and in person at a regularly scheduled Board meeting.

If you have any questions, email [saddleridgepoa@gmail.com](mailto:saddleridgepoa@gmail.com)  
Saddle Ridge Property Owners Association, Architectural Review Committee