

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

Date:

Property Owner
Name

Dear Owner,

Re: Saddle Ridge Address

On behalf of the Saddle Ridge Property Owners Association, we would like to welcome you as a new homeowner in Saddle Ridge. As you may already know, Saddle Ridge has a set of Covenants and Restrictions (C&R) that explain what can and cannot be constructed in the Saddle Ridge development. The purpose of the C&R is to establish minimum standards to maintain the Saddle Ridge development as it was originally intended. Using the C&R, the Architectural Committee has reviewed the plans and elevations you submitted and find that they meet all requirements. (If you do not have a copy of the C&R we will be happy to make one available.) And please, don't hesitate to call us if you have any questions. [Darin Suggs: 865-804-6449; Bob Frink: 865-984-4873; Bob Hood: 865-681-7623; Earl Magri: 865-982-4366; Phil Spampinato: 865-675-7997]. Enclosed with this letter are materials that deal with fire prevention. (Additional information can be found at www.firewise.org.)

The Architectural Committee has compiled a list of suggestions and recommendations that homeowners in the process of new construction will find useful, and in keeping with Saddle Ridge Community standards. Kindly review the items listed below, and where applicable also review them with your general contractor/builder.

Guidelines:

- It is recommended that you arrange with Hugh Pearson (TEL: 865-982-5729) to obtain a temporary gate code that should be used by your contractor and his subcontractors. You shouldn't give out the personal code you have set up with Hugh.
- Please inform your contractor(s) that "burn permits" will not be issued by the State of Tennessee for burning in Saddle Ridge, i.e. garbage and debris; C&R Section A6 prohibits any burning.
- Among the items typically overlooked during construction planning are: driveway access for emergency vehicles, turn-around space for those vehicles, and other items dealing with fire prevention and safety. Check the Firewise recommendations for minimum dimensions (<http://www.firewise.org>).
- Driveway recommendations: minimum width should be 14 ft. plus 16" culverts.
- Please advise your general contractor and his subcontractors to drive with caution; the maximum speed limit in Saddle Ridge is 20 miles per hour.
- Advise the contractor that materials and equipment greater than 3 tons must use Loop Road, which is the short bypass around the two stream-crossing bridges on East Millers Cove Rd.

- Responsibly dispose of trash that is likely to be generated during construction. To ensure this, a construction dumpster should be in place before construction begins and remain in place until all construction is completed.
- A “porta-john” toilet facility must be installed at the building site before the start of construction.
- Sediment barriers must be constructed during construction where erosion and silt runoff are likely to be a problem.
- Damage to streams and creeks must be avoided during the site clearing process and construction. The homeowner will be responsible for restoring the waterways that are in essence, common to all of the Saddle Ridge property owners.
- An appropriately-sized culvert pipe must be installed where a new driveway meets the main road to allow storm water flow under the new driveway cut.
- It is recommended that a subscription to the Blount County Fire Department should be in place for fire protection, at the start of construction. The current subscription cost is \$110/yr and an application may be obtained by calling 865-983-2133 (refer to their website <http://www.blountfire.org> for additional information). The fire department will certainly fight fires for all Saddle Ridge residents, but without a paid subscription, the homeowner will be billed for services rendered. (The current charge is \$2200 per call plus \$1100/hr after 2 hours.)
- A reflective address sign should be purchased from the Blount County Fire Dept.; they are invaluable for finding an address at night and for contractors to find your property during construction. Information and ordering these signs can be found at their website (<http://www.blountfire.org>).
- Bright lights that use high-wattage bulbs, like those used for street lamps, are discouraged for illuminating residences; they have the potential to cause “light pollution.” Please consider using conventional flood lights with motion-sensors if you are planning to illuminate your driveway area. Lighting that is referred as “dark sky friendly” is available at most electrical/lighting suppliers.
- Foundations must be covered with stone (natural or manufactured) or stucco, and the exterior of the home must be completed within one year of the start of construction.
- Propane fuel storage tanks should be installed underground (per Firewise guidelines).
- Outdoor trash containers are prohibited due to the presence of bears, raccoons, and other wildlife.
- No clear cutting or logging is permitted.
- Please advise you contractor(s) that offloading construction equipment, and/or parking construction vehicles or equipment inside the immediate gate vicinity is not permitted.

Finally, **this approval by the Architectural Committee will become official upon receipt of the construction/road impact fee.** For major construction such as a home, a non-refundable check for \$750 and a refundable check for \$750, made out to the Saddle Ridge Property Owners Association (SRPOA), should be sent to the attention of Robert (Smitty) Smith - Treasurer, at SRPOA, P.O. Box 353, Walland, TN 37886. For secondary construction, such as a garage or similar structure, a non-refundable check for \$375 and a refundable check for \$375 should be sent to Smitty. Please review the two paragraphs listed below:

Road Impact Fee for Home Construction or Major Remodeling Projects

Property Owners shall be assessed a \$750 Road Impact Fee which must be paid prior to starting any construction or major remodeling project. 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). In addition, a refundable deposit of \$750 must be paid to the Saddle Ridge Property Owners Association. That deposit will be held until the conclusion of the construction or remodeling project. Throughout the project, the Roads Committee shall monitor the project’s impact on the roads in Saddle Ridge. At the conclusion of the project, the Roads Committee shall review any impact the project had upon the roads that was not covered by the (refundable) Road Impact Fee. At the sole discretion of the Roads Committee, any additional impact shall be assessed and withheld from the \$750 deposit. Initiating construction during the winter months, when Saddle

Ridge roads are most susceptible to damage, will likely result in loss of some or all of the deposit. The impact fees are not limited to the \$750 Impact Fee and \$750 deposit, and the Saddle Ridge Property Owners Association may assess an additional Impact Fee 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.

Seasonal Consideration for Road Impact

Damage to the roads in Saddle Ridge causes inconvenience, blocked ingress and egress, and in the worst case scenario, safety hazards to residents and visitors. Throughout the winter months, during the freeze/thaw cycles and into the early spring, the roads are particularly vulnerable and susceptible to damage from heavy trucks/machinery commonly used in construction projects. It is important that all residents have the ability to come and go from Saddle Ridge and that emergency vehicles have access at all times.

Prior to final approval by the Architectural Review Committee to commence construction, a face-to-face meeting must take place between the Contractor, the Property Owner and the Roads Committee (Darin Suggs (TEL: 865-804-6449) or darin.suggs@me.com). At this meeting, the Roads Committee will explain to the contractor and the property owner the impact of heavy machinery on the roads in Saddle Ridge and will make suggestions of how to minimize any negative impacts.

On behalf of Darin Suggs, Bob Frink, Bob Hood, Earl Magri and me, we wish you the best of luck with your construction and welcome you to the Saddle Ridge community. Please feel free to contact any of us if we can help you in any way.

Sincerely,

Phil Spampinato
Architectural Committee
TEL: 865 675-7997 or 865 379-8971

Cc: D. Suggs, B. Spista, S. Foster, R. Smith, L. Hopps, D. James, N. Cane, H. Pearson, A. Tedford, B. Frink, B. Hood, E. Magri, P. Spampinato

P.S. Visit the Saddle Ridge Property Owners Association website at <http://www.saddleridgepoa.com> for additional information and pictures.