

**Saddle Ridge Property Owners Association
Board Meeting Minutes**

September 11, 2023

Present: Larry Clapp, president, Michael Gass, Dave Glarner, Shannon Lydic, Judy Pearson, Keith Shuster, Betsy Smith, and Sally Whelan.

Board Meeting convened at 6:09 pm.

Minutes for the August 14, 2023, Board meeting were approved.

Minutes for the annual meeting, July 15, 2023, were approved by the Board. The community will review and vote on the minutes at the July 20, 2024, annual meeting.

Treasurer's Report: Sally Whelan

- **Approved Budget Analysis, August 31, 2023** (attached)
- \$4,740.45 has been spent in September (\$3,518.45 Roads; \$985 Legal Fees; \$62 annual Post Office box rental; \$155 AT&T line to kiosk; \$20.95 State of TN annual report)
- Sally is exploring options for the phone connection at the entry pedestal. Currently, only 20 residents are connected to the pedestal phone box.
- 91% of annual assessments have been collected. Sally will follow up on liens and the process of foreclosure for the remaining accounts.

Architectural Review Committee: Judy Pearson.

- 3 new property owners: Anzulewicz (Oakwood), Besche (Chilhowee), and Francisco (Oakwood). Will not send *Before Your Build* document until the Board has finalized the fees.
- Judy researched the placement of propane tanks on properties because of concern about the placement of a tank on Oakwood. See attached guidelines for placement of propane tanks. Eric Miller, Firewise, TN Department of Forestry, reports that there are no requirements for burying tanks. He does suggest putting reflective markers on above-ground tanks and on the lid of buried tanks.

Communications Committee: Michael Gass

- The *Ridge Rambler* will go in the next few days.
- At some point we may want to post guidelines for Facebook comments.

- The Board discussed removing email addresses and phone numbers on the SRPOA website to lessen the chance of phishing. The Board decided to leave emails/phone numbers for now.
- SRPOA posts to the community will no longer be *anonymous*. A resident was concerned about a recent anonymous post not being a SR owner.
- The SR directory was mailed September 10 to residents who gave permission to be in the directory.

Environment Committee: Shannon Lydic

- Fall Cleanup will be Saturday, October 28.
- Possible clean-up day projects:
 - Avoid piling debris behind the barn. The SR chipper works off of the tractor—and the tractor may be available soon to take care of debris around the community.
 - Trim Walnut Flats/Grouse Top corner.
 - Replace a fence post on the split rail at the gate.
 - Improve the location and condition of the Little Library at the barn. Ideas and recommendations welcome.
 - Move Yield sign to more visible location on Grouse Top.
- Briefly discussed
 - Research convex mirror for the Waters End/Grouse Top intersection.
 - Recycling glass in the community. Limited options.
 - Firewise home inspections. Beth Rushing will take care of.
 - Finding volunteers to take over the community flower beds.

Equipment Committee: Dave Glarner; Keith Shuster

- The Kombi is missing. It is the motor than runs the Stihl pole saw and trimmer. Will post on Facebook
- Betsy will send the most recent inventory of equipment to David and Shannon.

Road Committee: Keith Shuster

- The brakes and steering have been fixed on the tractor. Gary Brewer needs to check the shifting, but hopefully the tractor will be ready Friday.
- Road committee members: Keith, Lisa Shuster, Rob Carroll, Steve Foster
 - Committee developed a spreadsheet with a map identifying sections of roads around SR that need more than gravel and grading. The problems need more work than volunteers can do, for example, building up the road and improving the ditching. (see attached)
- Bob Lydic has a grapple and is willing to help with SR road projects.

- Until the owner on Hawk Hollow submits plans, little or no work will be done. A truck can get back to the proposed entrance to the driveway.

Events Committee: Michael Gass for Beth Koella

- The Fall Cookout will be Sunday, October 1.

Old Business

- Bylaws change for Road Impact Fee. Larry reviewed his phone conversation with the SRPOA attorney, Melanie Davis:
 - Davis suggests using the term *Association Infrastructure Support Fee (AISF)* rather than the *Road Impact Fee (RIF)* to better indicate that the fee applies to the SRPOA, not an individual road. It is a fee for building a house in Saddle Ridge and contributing to the community's infrastructure.
 - An amendment to the by-laws is needed to reflect the change and to formally grant the authority for the SRPO to levy fees. The State of Tennessee legislature recognized that entities must have the ability to amend their by-laws when that entity's Covenant & Restrictions do not have a provision for amending. The State allows a majority vote by the board to approve the amendment.
 - Per discussion with our attorney, the SRPOA has no legal authority to make to discount or waive fees for any reason.
 - The C&Rs cannot be changed without unanimous approval. It is a contract the property owner agrees to when closing on the property.
 - The foreclosure procedure can begin at any time; however, we cannot seek more than 6 years of damages in the past unless we placed a lien on the property when the delinquency began. Liens expire after 10 years. The foreclosure moves to small claims court.
- The by-laws must be amended with a specific amount. After lengthy discussion and a thorough review of fee options, the Board approved \$3,000 as the Association Infrastructure Support Fee effective July 1, 2024, for new houses, and \$1,500 for major renovations or additions to existing houses. The current fee of \$800 will apply through June 30, 2024.

Larry, Keith, and Betsy will prepare the amendment in the next few weeks. The SRPOA Board will meet to vote on the amendment. Without approval, the Board representing the SRPOA will not have the authority to levy fees.

- Procedure for Assessing the Association Infrastructure Support Fee.
 1. The Property owner submits house plans.
 2. The Architectural Review Committee (ARC) reviews the plans and gives a conditional approval. The ARC may recommend changes at this point.
 3. When the building permit is received, the owner submits the house plans to the ARC for final approval. Any changes will be discussed and approved, if needed.
 4. The ARC chair notifies the Treasurer who will send out an invoice for the AISF at the current rate: \$3,000 (effective July 1, 2024); \$800 if the building permit is obtained before that date.

New Business

- **Motion:** The charters for the Environment and Communication Committees were approved unanimously.
- **Motion:** \$1,500 was unanimously approved to cover the cost of surveying the SRPOA-owned property at the end of Waters End (parcel #062 019.00 11.7 acres) to bring the property into the SRPOA. Once this is done and approved by the County, the Board will review plans for the property.

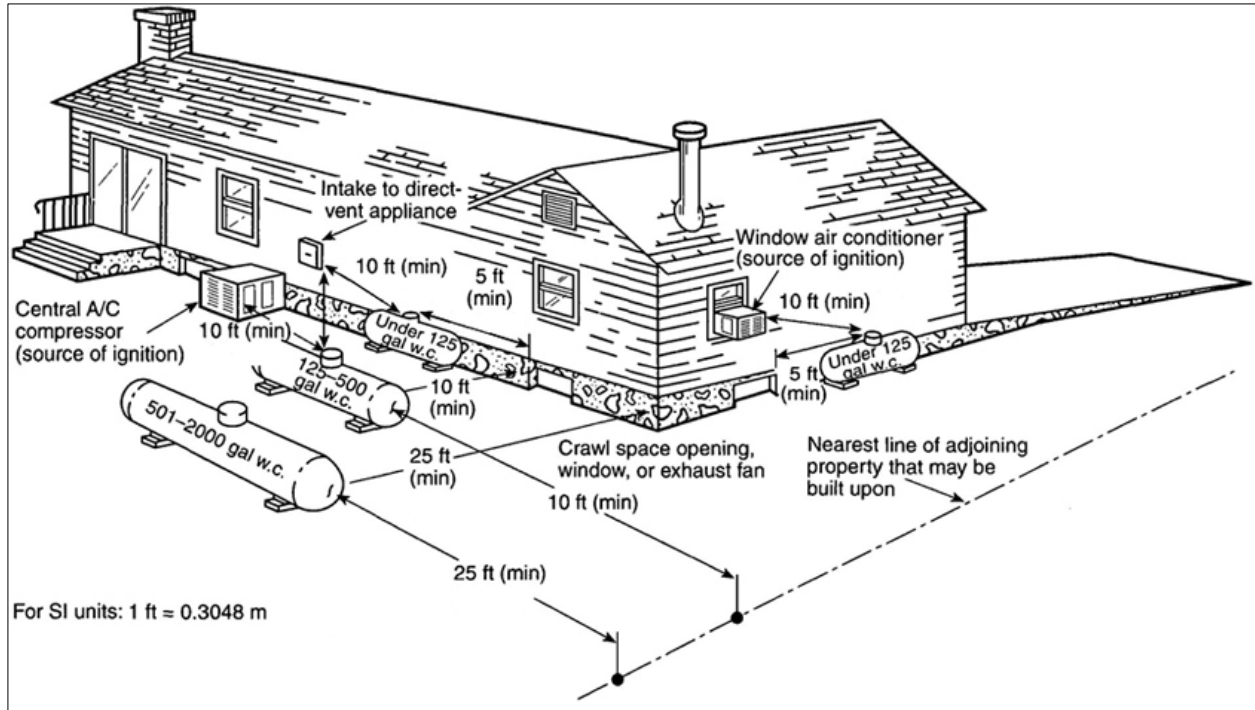
The next Board meeting will be Monday, December 11, at 6 pm at Betsy Smith's house.

The meeting adjourned at 9:28 pm.

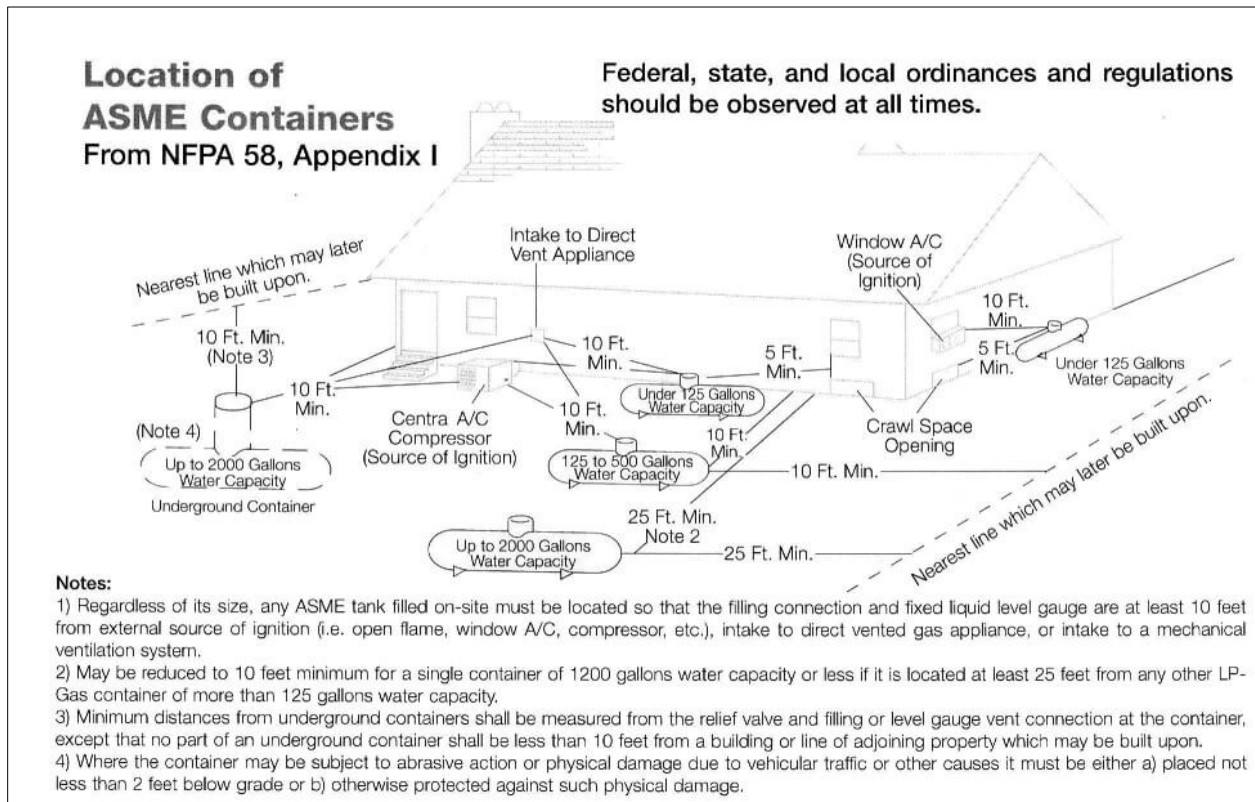
Betsy Smith, secretary

Saddle Ridge POA
Budget Analysis
Two Months August 31, 2023

	F/Y 2024 Budget	Actual 2 months	Variance Over (Under)
Operating Inflows			
SRPOA Assessments			
Current	\$ 88,000	\$74,100	(\$13,900)
In Arrears	-	-	-
In Advance	-	-	-
Other - Road Fees	-	-	-
Firewise Award	-	-	-
Total Operating Inflows	\$ 88,000	\$74,100	(\$13,900)
Operating Outflows			
Road Committee			
Road Maintenance	47,480	5,663	(41,817)
Gate Operations	1,000	-	(1,000)
Special Projects	10,000	-	(10,000)
Environment Committee			
Garbage Operations	10,000	1,500	(8,500)
Lawn Mowing	2,000	-	(2,000)
Special Projects	500	-	(500)
Equipment Committee			
Equipment: Fuel and Maintenance	8,000	-	(8,000)
Purchases	0	-	-
Events Committee			
Annual Meeting	300	234	(66)
Other Group Activities	100	-	(100)
Firewise Expenditures			
	-	-	-
Other Non-Committee Outflows			
Legal	3,500	-	(3,500)
Telephone	1,320	162	(1,158)
Electricity	1,000	180	(820)
Accounting	250	114	(136)
Miscellaneous	500	330	(170)
Insurance	1,650	-	(1,650)
Property Taxes	400	-	(400)
Total Operating Outflows	88,000	8,183	(79,817)
Net Surplus (Deficit)	\$0	\$65,917	\$65,917
Certificates of Deposit Interest Income		1	
Net Change in Cash Holdings		\$65,918	
		7/1/23	08/31/23
Cash		\$28,637	\$94,556
Certificates of Deposit		\$30,080	\$30,081
Total Cash Holdings		\$58,717	\$124,637



<https://texasbestpropane.com/images/tank-above-ground.png>



https://www.propane101.com/images/Propane_Other/propane-tank-distances-graphic.jpg

Saddle Ridge Road Detail with 5-Year Repair Outlook

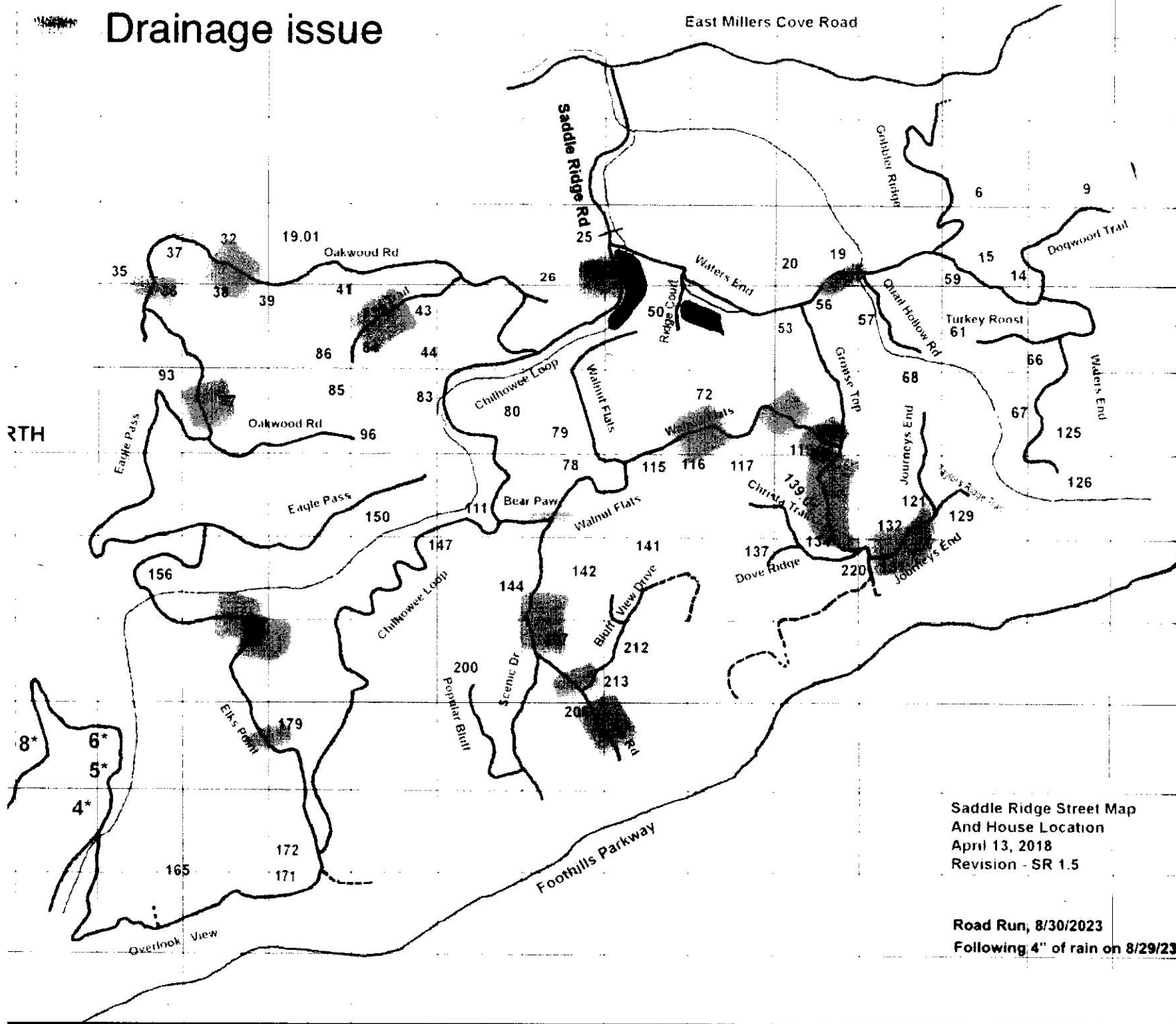
Date Added	Priority/Frequency	Road	ID (assigned for work order)	Repair Date	Issue Location	Issue Span	Issue Type	Issue Description	Repair/Improvement Options	Estimated Cost to Repair/Improve	Special Project?	Proposed Fiscal Year for Fix	Estimated Time to Repair/Improve (in days)	Road Closure Needed?	Road Closure Details	Comments
	Annually	Draining Ditch Clearing														
	As needed	Grading - General Maintenance - after heavy rains, after spring thaw and spot repairs.														
	As needed	Rock - General Maintenance														
	Bi-annually	Leaf Blowing														
	Bi-annually	Mowing														
8/26/2023	P1	Walnut Flats			1621 Walnut Flats, starting at power pole #8	136'	Moguls	Series of large moguls on uphill incline. Grading has become ineffective. Another approach is needed. Very rough, front wheel drive vehicles struggle to make it up the hill. Complaints from multiple residents.	Install Geofabric Install Asphalt chunk base, with crusher run surface Pug - resurface with rock and limestone mix Lamar's recommendation is to add crushed asphalt, then apply pug (probably roll it too?)		Y	2023-2024		Y	1 day? - Need to discuss with Lamar	8/25/23: Road run with Rob Carroll, Steve Foster, and Keith & Lisa Shuster. Road fabric being stored in the barn (100+ ft) may be sufficient to cover the repair area. Steve to work up estimated cost of materials, Rob to contact Darrin Suggs for his opinion and experience with road fabric, Keith to follow up with Lamar to better understand his recommendation and any concerns with possible approaches. 8/26/23: Keith met site with Lamar to discuss repair options at Walnut Flats by Barbara Jewell's. Crushed asphalt is Lamar's preference instead of using fabric. 8/29/23: After 4" of rain in an hour, Keith talked with Lamar on site. Lamar clarified that his recommendation is to put down crushed asphalt and then add pug on top, without laying any fabric. His has concerns about using fabric on a steep slope with rock so close to the surface.
8/26/2023	P2	Bear Paw/Walnut Flats			Corner of Bear Paw and Walnut Flats		Drainage and corner falls away into draining ditch		Raise Bear Paw to make intersection more level		Y	2023-2024				
8/26/2023	P2	Hawk Hollow					Needs rock	Entire road needs rock, low spot needs to be addressed			Y	2023-2024				
8/26/2023	P2	Grouse Top/Walnut Flats			Corner of Grouse Top and Walnut Flats		Drainage and corner falls away into draining ditch		Raise Grouse Top(?) to make intersection more level		Y					
8/26/2023	P2	Chilhowee Loop			Just above driveways to lots 147-150		Drainage, Moguls	Switchback in need of repair			Y					
8/26/2023	P2	Eagle Pass/Oakwood			Corner of Eagle Pass and Oakwood		Moguls				Y					
8/26/2023	P2	Grouse Top			Between lots 134-139.01	190'	Moguls	Needs deeper grading	Deeper grading Install Geofabric?		Y					
8/26/2023	P2	Grouse Top			Between lots 119-139.01	126'	Moguls	Needs deeper grading	Deeper grading Install Geofabric?		Y					
8/26/2023	P2	Grouse Top			Need power pole number	45'	Moguls	Needs deeper grading	Deeper grading Install Geofabric?		Y					
8/26/2023	P2	Grouse Top			Not sure if this is needed? I don't have a location for it.		Moguls	Needs deeper grading	Deeper grading Install Geofabric?		Y					
8/26/2023	P2	Oakwood			Between lots 36-37		Moguls									
8/26/2023	P2	Walnut Flats			Lot 72		Moguls				Y					
8/26/2023	P2	Waters End			Before and after intersection with Grouse Top		Moguls	Series of large moguls on uphill incline. Grading has become ineffective. Another approach is needed.	Install Geofabric Install Asphalt chunk base, with crusher run surface Pug - resurface with rock and limestone mix		Y					
8/26/2023	P2	Chilhowee Loop			Above lot 150		Moguls	Switchback in need of repair			Y					
8/26/2023	P2	Chilhowee Loop			Lot 147		Road falls away toward the drop-off	Road dips and is sloped toward the drop-off, near where there was a previous incident.	Build up road bed to level it out		Y					
8/26/2023	P3	Chilhowee Loop			Between lots 83-80		Corrugation (Washboarding)	Heavily traveled, susceptible to corrugation.								
8/26/2023	P3	Chilhowee Loop			Inside the gate, past the gate electrical box		Drainage	Drainage ditch needs to be cleaned out. Drainage is an ongoing issue at the gate during heavy rains.								

8/26/2023	P3	Elks Point			Below Lot 179	Drainage	Rutting												
8/26/2023	P3	Gobbler Ridge			Lot 6	Drainage	Horizontal rutting and washout												Y
8/26/2023	P3	Overlook View			Between lots 172-165 (above the pavement)	Drainage	Rutting												
8/26/2023	P3	Chilhowee Loop			Lot 147	Exposed rock	Road bed has eroded resulting in exposed bedrock	Raise road bed. Blast out rock											Y
8/26/2023	P3	Chilhowee Loop			Lot 80	Moguls	Switchback in need of repair												Y
8/26/2023	P3	Chilhowee Loop			Next switchback above lot 80	Moguls	Switchback in need of repair												Y
8/26/2023	P3	Waters End			Curve before Turkey Roost	Moguls													Y
8/26/2023	P3	Waters End			Between Lots 66-67	Moguls													Y
8/26/2023	P3	Dogwood Trail			Lot 13-14	Moguls, rock needed	Deeper grading needed and some rock												Y
8/26/2023	P3	Waters End			Near Ridge Court	Moguls, rock needed													Y
8/26/2023	P4	Poplar Bluff			At sharp bend to the right,	Debris	Tree has been cleared but remains at the roadside. Possible drainage concern												
8/26/2023	P4	SR Gate			Under the gate	Drainage	Erosion and occasional lifting of cement pads	Grade? Fill by hand											
8/26/2023	P4	Oakwood			Between lots 38-39	Drainage	Rutting												
8/26/2023	P4	Overlook View			Between Lots 5-6	Drainage	Rutting												
8/26/2023	P4	Overlook View			Beyond Lot 8	Drainage	Rutting												
8/26/2023	P4	Overlook View			On hill before lot 4	Exposed rock	Road bed has eroded resulting in exposed bedrock	Raise road bed. Blast out rock											Y
8/26/2023	P4	Overlook View			Need power pole number	Moguls	Switchback in need of repair.												
8/26/2023	P4	Scenic Drive			Need power pole number	Rock needed													
8/26/2023	P4	Eagle Pass			Lot 153	Rough		Grade											
8/26/2023	P4	Eagle Pass			Need power pole number	Rough		Grade											
8/26/2023	P4	Eagle Pass			Need power pole number	Rough		Grade or add rock											
8/26/2023	TBD	Overlook View			Turnaround area	Firewise concern	Can an emergency vehicle actually turn around? Cul-de-sac is sloped with a significant amount of gravel, Ability for emergency vehicles to turn around is necessary to drive up 2920 Overlook View driveway.	Raise road bed to make it more level or lower road bed before the turnaround area to eliminate some of the slope.											Y

*** Priority Ratings**
P1 - Critical - Hazardous, safety issue, needs to be addressed immediately; risk of vehicle sliding off the road, spinning out on an incline, driver forced to drive in an unsafe manner to avoid the hazard, roadway blockage (fallen tree, debris, washout).
P2 - High - Non-critical road deterioration that impacts vehicle travel; pothole, washout/rutting, depression, loose gravel, blocked drainage ditches
P3 - Medium - Area of concern - passable but needs to be addressed; pothole, corrugation (washboarding), fallen tree/debris, drainage issues
P4 - Low - Area of inconvenience - passable, will be addressed with next routine grading

Notes:
Geofabric in barn storage is estimated to be over 100 ft long.

Drainage issue



Saddle Ridge Street Map
And House Location
April 13, 2018
Revision - SR 1.5

Road Run, 8/30/2023
Following 4" of rain on 8/29/23