

Saddle Ridge Property Owners Association
Architectural Review Committee
P.O. Box 353
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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 Saddle Ridge* 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 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 – Read *Before You Build or Renovate* and the Covenant & Restrictions
- 2 – Contact the Architectural Review Committee (ARC), saddleridgepoa@gmail.com
- 3 – Send the house or remodeling plans to the ARC with an estimate of when you expect to start and finish the project. Plans for garages, outbuildings, and fences also need to be approved by the ARC. Include
 - Approximate site plan and placement on the lot (including the septic system, well, propane tank, and generator)
 - Square footage of the home, garage, outbuildings
 - Floor plans
 - Front, rear, left, and right elevations
 - Exterior paint and roofing colors

Or, if you are not ready to build, but want access to your property, send your request for driveway access at this point. (see item 6)

Remodeling/Additions. 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).

- 4 – When you receive approval for driveway access, a renovation, or approval to build **and** the Blount County building permit, you will receive an invoice from the SRPOA for the Association Infrastructure Support Fee (AISF). Send a check for the AISF upon receipt of the invoice to the Saddle Ridge Property Owners Association (SRPOA), P.O. Box 353, Walland TN 37886.

For building permits received on or after July 1, 2024:

- \$3,000 – new home construction (driveway and house)
- \$1,500 – driveway access only
- \$1,500 – new home construction if driveway access has paid been
- \$1,500 – remodeling/ addition (building permit may not be needed)

5 – Receive final approval to build or remodel. Site construction may begin upon receipt of the paid AISF.

6 – Meet on your property with the contractor 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. The AISF helps to offset the damage heavy equipment and increased traffic do to Saddle Ridge roads.

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 AISF 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.

Recommendations - Information for You, General Contractors, and Subcontractors

The list 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. The owner is monetarily responsible for any damage.

General Information

- Obtain a temporary gate code for your contractors and subcontractors by sending an email to srpoa@gmail.com. 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 at the posted speed 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.
- Avoid damaging streams and creeks during the site clearing process and construction. If necessary, install barriers and restore them to their original state. The streams and creeks are common to all Saddle Ridge property owners. For more information, contact the [TN Wildlife Resources Agency](#).
- Construct sediment barriers where erosion and silt runoff are likely to be a problem.

Driveways

- Construct driveways with a minimum width of 14’.
- Install a 16” culvert or appropriately-sized culvert where a new driveway meets the main road to allow stormwater 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 to illuminate the driveway area. Lighting that is referred as *dark sky friendly* is available at most electrical/lighting suppliers.

Trash

- Burning in Saddle Ridge is not allowed. C&R Section A6 prohibits any burning, including garbage and debris. Let your contractor know this.
- Place a construction dumpster *onsite* before construction begins. It should remain in place until all construction is complete.
- Remove trash generated during construction.
- Do not use the community trash barn for construction debris.
- Do not have outdoor trash containers. They attract bears, raccoons, and other wildlife.
- Install a porta-john at the building site before construction begins.

Utilities

- Bury electric lines whenever possible. Above-ground lines must be located no further than 100 feet from a road or driveway at each point along the path of electrical transmission. Emergency personnel need easy access in the event of a downed line that may result in electrical shock or fire.
- Bury the propane tank whenever possible. County guidelines state a minimum of 25 feet from the road and house. Review [guidelines](#) with your contractor.
- Review plans for solar panels with the ARC.

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 and select Address Signs.
- Subscribe to the Blount County Fire Protection District for fire protection. The current (2024) subscription cost is \$190/year (BCFD website 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 website and the Firewise website www.firewise.org