

RULES & REGULATIONS

Updated June 2026

Welcome to Saddle Ridge! We are proud of the natural beauty of the area and strive to maintain that beauty and friendly atmosphere. There are rules and regulations that unit owners and a board of directors have established to make that possible. It is also advisable to leave a key to your unit with a neighbor in case of an emergency while you may be gone on vacation.

1. MONTHLY DUES:

Your monthly dues are reviewed on an annual fiscal basis and are effective October 1 due on the first day of the month payable via ACH through your checking/savings account at your bank. The form is located on our website at www.saddleridgeestates.net or may be requested from the treasurer.

2. MONTHLY NEWSLETTER:

A monthly newsletter called *Deer Tales* will be delivered (by email or hard copy) to your unit to keep you posted on activities of the Saddle Ridge community. It is also posted to the Next Door social media and on the SREA website. SREA meeting notices are posted in the *Deer Tales*.

3. BUILDING OCCUPANCY & USE:

No unit owner shall occupy or use their unit or the limited common areas around them or permit the same or any part of the unit to be occupied or used for any purpose other than as a private residence for the owner, the owner's family, the owner's lessees, or guests. This does not preclude residents from using a room in their unit for an office for their personal business. No unit may be used as a motel and rented out on a daily, weekend, or weekly basis (example: VRBO, AirBNB, etc.). Owners who lease or permit others to occupy their unit are responsible for ensuring that these people are following the rules and regulations established by their board.

4. LEASE OR RENTAL AGREEMENT:

Within 5 business days after entering or renewing a written condominium rental agreement, the unit owner shall provide a copy of the agreement to the SREA. The SREA shall keep a copy of any condominium rental agreement on file while that agreement is in effect. The unit owner shall also provide to the renter or occupant a copy of the Rules and Regulations.

5. ALTERATION, CONSTRUCTION OR REMOVAL:

Nothing shall be altered or constructed in or removed from the common areas and facilities, except upon written consent of the SREA.

6. STRUCTURAL CHANGES:

A unit owner shall not, without first obtaining the written consent of the SREA, make or permit to be made, any structural alterations or changes to the unit or the exterior of the building, common or limited common areas or facilities. When a unit owner wishes to make structural changes to the exterior of their unit (e.g., windows, exterior doors, decks, etc.), the unit owner is required to complete a "Project Request Form" on the SREA website (<https://www.saddleridgeestates.net/forms/>) two weeks prior to the start of the work. Requests must include drawings, dimensions, material lists and must conform to existing appearances of the unit.

7. SEWER SYSTEM:

The Sewer System should be protected from fibrous materials and grease which cause clogging of sewer pipes and floats. Care must be taken not to introduce into the system paper towels, sanitary napkins or tampons, disposable diapers, and rags. Grease should be solidified and disposed of in the garbage. The fee for our sewer and water system is included in your monthly dues.

8. TRASH & RECYCLING COLLECTION:

Each unit has been given a dark gray trash container as well as a blue recycle container, to be stored in your garage. Pickup is every Monday for refuse and every other Monday for recycling. The refuse/recycling may be picked up any time after 7:00 AM, so please have your containers out by that time. Be sure to place your containers at least a minimum of 5 feet from your mailbox and on recycling day, place your two containers at least a minimum of 3 feet apart from each other. Please remember to take your empty containers in at night and place them in your garage out of sight. Do not leave them out by the road. Do not leave them outside your garage. We try to keep all our areas in a good-looking manner for us, as well as our visitors. All trash and recycling must be placed inside the containers only. Anything sitting outside the container will not be picked up. If your neighbor has room in his/her container and you are overflowing, please put extras in their container. If your container tips over for any reason and contents are scattered, you are responsible for cleaning it up. If a holiday falls on Monday, pickup will be on Tuesday.

9. SNOW PLOWING:

The main roads and side roads of Saddle Ridge will be plowed and salted/sanded as needed to keep them safe. The driveways will be plowed after 2 or more inches of snow has accumulated. Plowing will begin once the storm event has concluded. It is the unit owners or renter's responsibility to remove the snow from their sidewalks and the 3-foot apron in front of their garage.

10. ANTENNAE & DISH:

All antennae/dish equipment are the responsibility of the unit owner. Removal of unused dishes and their disposal is a unit owner's responsibility as well as repair of the surface that the antennae/dish was attached to. An antennae/dish should be located so as not to be offensive and still allow for good reception. Unit owners shall get approval for the location of an antenna/dish from the board before installation. Failure to do so may result in the board requesting its relocation to one that is not offensive.

11. OBSTRUCTIONS, COOKING GRILLS & OUTDOOR EQUIPMENT:

There shall be no obstruction of the common areas and facilities. Lawn ornaments can be displayed only on a limited common area which is 3-4 feet around the unit structure. Holiday decorations such as those at Christmas time are acceptable. Outside cooking grills must not be used on enclosed porches and must be located 10 feet from any unit. Any damage done to outside structure due to grilling or hot coals, will be the responsibility of the unit owner to repair or replace. Care shall be used in disposing of hot ashes. Picnic tables or other tables and lawn furniture are not to remain in the common or limited common areas after use. Outdoor equipment such as permanent tents, playground equipment, windmills, etc. are not allowed.

12. SIGNS:

No sign of any kind shall be displayed to public view on or from any unit or common area without prior consent of the SREA. "For Sale" signs shall be allowed (but not attached to the unit) within the 3-foot limited common area. For any exceptions, the board reserves the right to designate placement within the SREA. Respectfully displaying the American flag is permitted, which includes proper lighting. Garage sales must have the approval of the board before the day of the sale. Signs for authorized garage sales are permissible on the day of the sale.

13. ANIMALS:

- No animals, livestock or poultry of any kind shall be raised, bred, or kept in any unit or in the common area, except for dogs and cats or other household pets which may be kept in units. Pets other than dogs and cats are subject to SREA approval.
- Pets are permitted (maximum of two dogs and/or cats) with the understanding that all pets are to be on a handheld leash when outside (not on a tie-out cable or dog playpen/fencing) and must not be unattended, no exception to this rule.

- Pet waste must be immediately picked up. Pets are not to be left to run in the undeveloped areas, golf course, marina/recreation area, cart path, or other public areas. Do not dispose of your pet's waste in the woods or tall grasses around any of the properties in Saddle Ridge. You may place your pet's waste in a plastic bag in your trash container.
- Chronic barking dogs will not be tolerated.
- Dog houses are not permitted.
- If lawns are damaged by pets, repairs will be made at the unit owner's expense.

14. INCREASE OF INSURANCE RATES:

Nothing shall be done or kept in any unit or in the commons which will increase the rate of insurance on the common area, without the prior consent of the SREA (example: welding, limit of one 5-gallon gas container). No unit owner shall permit anything to be done or kept in his/her unit or in the commons which will result in the cancellation of insurance on any unit or any part of the commons, or which would be in violation of any law or ordinance.

15. NOXIOUS ACTIVITY:

No noxious, illegal, or offensive activity shall be carried on in any units or in the common area, nor shall anything be done therein which may be or become an annoyance or nuisance to others (example: fireworks, etc.).

16. NOISE:

Noise abatement is necessary for the peace and comfort of all. Noisy vehicles, loud music, and other noise emanating from units or surrounding areas will not be permitted. Chronic dog barking will not be tolerated.

17. TRAFFIC LAWS & SPEED LIMITS:

It shall be the policy of the SREA to utilize every means available to encourage and obtain compliance with established traffic control signs and posted speed limits. These means may include but not be limited to radar speed measuring devices, physical observations, and roadway impediments to limit speed. The speed limit in Saddle Ridge is 20 miles per hour. This is for the safety of our community from young to old, humans, pets, and wildlife. With people walking, biking, and golf carts on our roads, be aware of your surroundings and slow down. It is hard to enforce this rule but please remind yourself to go slow. There is no reason to break this rule in our community.

18. RECREATIONAL VEHICLES:

We do not allow snowmobile and ATV (All-Terrain Vehicle) use in any area of Saddle Ridge, including the cart path. This also includes S x S (Side by Sides), UTVs (Utility Task Vehicles), ROVs (Recreational Off-Highway Vehicle), or MOHUVs (Multipurpose Off-Highway Utility Vehicles), or any other future utility-type vehicle.

19. GOLF CARTS:

Golf carts are welcome in Saddle Ridge. They are not to be parked in/on grassy lawn common areas or limited common areas outside the golf course. Please use roads and paths provided. Golf carts are not to be driven by anyone under age 16 unless accompanied by an adult. Golf carts are not to be stored for the winter on common or limited common areas.

20. WOOD/PELLET-BURNING FURNACE, WOOD-BURNING STOVES & FIRE PITS:

Wood/Pellet burning furnaces/stoves and inground/above ground fire pits are not permitted in any unit or on porches, decks or any common/limited-common area.

21. FIREPLACE & CHIMNEY CLEANING:

The unit owner is solely responsible for wood-burning fireplace and chimney cleaning. Good fire protection requires yearly inspection/review if the wood-burning fireplace is used. No pine, green wood, or railroad ties should be burned in a fireplace, since resulting creosote buildup can cause chimney fires. Firewood storage is not permitted outside of units. All firewood must be purchased locally because of the emerald ash borers.

22. LAUNDRY:

Laundry must not be hung outside to dry in public view from the street, golf course or other units.

23. GARAGES:

Garages with unsightly storage or hanging laundry must have doors closed.

24. CONDO & PORCHES:

Porch areas or any other area visible to public or other units must be maintained in a neat and orderly fashion.

25. HUNTING & PUBLIC DISPLAY OF WEAPONS:

The use of firearms, bows and arrows, BB guns, pellet guns, crossbows and slingshots are strictly prohibited throughout the entire Saddle Ridge area except by consent from the board when there is need to eradicate varmints. It is recommended that firearms and pellet guns may be stored at the condominium and transported only if unloaded, in cases and with trigger locks and stored in a secured, locked container. Bows should be unstrung.

26. PARKING AREAS:

Owners/Renters should use their driveway, garage, and other designated areas authorized by the board to park vehicles. Guests may park on the roadway on a limited basis. No parking shall interfere with lawn maintenance and snow removal. Recreational vehicles, boats and trailers will be allowed to park for a maximum of three days only in driveways or authorized areas. No parking on any grassy areas maintained by the SREA. Vehicles will be towed at your expense. Long-term use of limited common areas for parking of bicycles, golf cart, motorcycles or other vehicles and equipment will not be allowed.

27. WATERING POLICY:

To conserve water and to exercise prudent management of resources, the board may, at its discretion, establish a watering policy for unit owners of the SREA. The Saddle Ridge Water Agreement states in-ground and manual watering of your lawns and shrubs/flowers in the limited common areas be done no more than three times in any week and for no longer than three hours on any occasion. Such watering may occur during the evening and early morning, but not between the hours of 8:00 am to 5:00 pm. The board may, at its discretion, institute penalties and fines for failure to comply with established watering policy.

28. UNIT PLANTINGS:

The SREA permits unit owners to maintain decorative plantings within the owner's limited common area. Those plantings must be maintained to not grow up against the siding or windows of the unit. Maintenance is the owner's expense. The area within the limited common area must be free of weeds and rogue plants/trees. In planting and maintaining flowers and shrubs near the foundation of any building, a unit owner may not alter the drainage around the building or otherwise do actual or potential damage to the building.

If a unit owner wishes to have particular plantings, in the common areas outside of those areas in which the owner may plant and maintain flowers, shrubs, or trees, the owner will make application to the SREA for the specific plantings and location desired and the SREA may determine whether the requested plantings will be allowed and any cost allocation for their planting and maintenance, but they shall be part of the common areas subject to the control of the SREA.

29. ENFORCEMENT:

Fines for violations of these rules and regulations will be determined by the SREA board of directors. If abatement is ordered, failure of the unit owner to abate the violation on the terms set by the board shall be a separate violation subject to the penalties above. Fines imposed shall be special assessments against the affected owner's Unit and shall be subject to enforcement by a lien against the Unit.