Rules and Regulations for the Saddleback Ridge Homeowner's Association

The following rules and regulations are adopted by the Saddleback Ridge Homeowner's Association. Authority supporting the adoption of these rules and regulations include the following: T.C.A. § 66-27-402(a)(1)-(6) (the Condominium Act of 2009); Art. II of the Saddleback Ridge Homeowner's Association Charter; Art. III, Section 2 of the Amended and Restated Declaration of Covenants, Conditions and Restrictions; and Article VII, Section 1.A of the Amended Bylaws. These rules are effective upon dissemination to members at the annual meeting on May 6, 2023.

1. Definitions

- a. "Association" shall mean the Saddleback Ridge Homeowner's Association.
- b. "Architectural Control Committee" shall have the same meaning as that term is used in the CCR.
- c. "Board" shall mean the board of directors of the Association.
- d. "CCR" shall mean the Saddleback Ridge Amended and Restated Declaration of Covenants, Conditions and Restrictions.
- e. "Management Company" shall mean any third-party entity that oversees Short-Term Rental of any lot in the subdivision.
- f. "New Construction" shall mean the building of a structure on a previously vacant lot.
- g. "New Construction Guidelines" shall mean the set of rules governing New Construction, as set forth herein.
- h. "Short-Term Rental" shall have the same meaning as that term is used in the Sevierville Zoning Ordinance: A residential dwelling unit meaning a structure or part of a structure designed and used as a home of a person, family, or household, including a single-family dwelling, such as a house or cabin or a portion of a single-family dwelling, an individual residential dwelling unit in a duplex, or an individual residential dwelling unit in a multi-family building, such as an apartment building, a condominium, cooperative, or time-share building, that is rented, wholly or partially, for a fee for a period of less than thirty (30) continuous days.
- i. "Short-Term Rental Operational Permits" shall mean final approval issued by the City of Sevierville authorizing use of a property as a Short-Term Rental.

2. New Construction:

- a. All new construction must comply with the New Construction Guidelines.
- b. The owner and contractor must sign off on the New Construction Guidelines at the beginning and end of the project.
- c. All owners must obtain a certificate of insurance, which must provide a waiver of subrogation and have coverage for the Association on the insurance. Further, each policy must contain a 30-day notice of cancellation.

- d. Lot clearing without prior notification and written approval by the Architectural Control Committee is prohibited. A fine of at least \$300.00 will be assessed to the property owner if a lot is cleared without notification.
- e. The house and site layout must be approved by the Architectural Control Committee.
- f. Dumpster placement must be approved by the Association and managed by the contractor. The Association will provide "No Dumping" signage for each dumpster. Only construction materials may be placed in the dumpster and the dumpster shall not be loaded over the top.
- g. The contractor and owner take full responsibility and liability for the actions of sub-contractors.
- h. The work site must be kept in order. One notification will be provided for non-compliance. Non-compliance with this requirement will result in a \$100.00 fine. Each subsequent 2-day span will incur an additional \$100.00 fine.
- i. Curb removal and replacement must be reviewed with the Architectural Control Committee.
- j. Final landscaping and building requirements must be signed off on by the Architectural Control Committee before closing. Noncompliance with this requirement will result in a \$300.00 fine.

3. Short-Term Rental Properties

- a. Compliance with City of Sevierville Zoning Ordinance
 - i. All owners of Short-Term Rental properties shall provide the Board with all applicable licenses and a copy of the Short-Term Rental Operational Permits issued by the City of Sevierville. All permits must be current and shall be provided to the Board each year at the annual renewal period. None compliance will result in a \$200.00 for each month.
 - ii. All owners of Short-Term Rental Properties are responsible for maintaining compliance with the Operational Permit concerning the number of guests in the home. If the number of guests exceeds the permitted amount, a fine of \$200.00 from SBR will be assessed for each day of the violation. This is in addition to any fine levied by the City.

b. Management Companies

- i. All owners of Short-Term Rental properties shall provide the Board with the name and contact information for any Management Company managing the property.
- ii. It is the responsibility of the property owner to keep the Board informed of any management changes. Failure to respond to a written request from the Board, within one week, for current property management information will result in a \$150.00 fine. Each subsequent 2-week period that goes by with no response will result in an additional \$150.00 fine.
- iii. The Owner and Management Company will be contacted by the Board regarding any communication related to the Association's governance

- documents, including these Rules and Regulations. If no Management Company is being used, the property owner will be the point of contact.
- iv. Representative Management Companies must respond to notifications by the Association within 24 hours or a fine of \$100 will be assessed.

c. Trash removal

i. All owners shall have trash removed from the premises after each guest checks out. Failure to manage the trash removal properly will result in a \$100 fine for each occurrence.

d. "For Rent" signage

- i. "For Rent" signs must utilize the template provided by the Association. The Association will provide signs to Management Companies for a cost of \$25.
- The signs shall be hung on the side of the mailbox. If a mailbox is not present, SBR will provide the approved sign holder at cost. The Architectural Control Committee must approve the sign placement. Article 5 Section 8

4. Parking

- a. Owners shall make every effort to comply with Article V, Section 16 of the CCR, which prohibits "on street" parking unless of a temporary nature. If the Association determines there is an excessive number of vehicles at the property, they will be asked to find alternative parking off premise. Failure to comply will result in a \$200 fine.
- b. Owners shall comply with the following restrictions:
 - i. No Parking to within 15 feet of mailboxes
 - ii. No Parking on front lawns or on grass next to the curb
 - iii. No parking across from other parked cars
 - iv. No Parking in the wrong direction
 - v. No Commercial Vehicles are to be parked on the streets overnight.

5. Waste removal

- a. All owners must strictly comply with Article 5, Section 5 of the CCR. Failure to manage the trash removal properly will result in a \$100 fine for each occurrence.
- b. Dumping of residential trash in a Commercial Dumpster will result in a \$500.00 fine or each occurrence.

6. Quiet enjoyment

- a. The Association designates 11:00 pm to 8:00 am as quiet time. Loud or obnoxious activities, behavior and or condition, regardless of the time of day, will not be tolerated. One warning by the Board will be given. If the police are called to the property because of a public disturbance, a \$200.00 fine will be assessed.
- b. Construction Machinery, unless otherwise authorized, shall not operate outside the hours of 9:00 am till 6:00 pm. Examples: bulldozers, bobcats, excavators or rock removal equipment. Failure to comply will result in a \$300.00 fine

7. Lighting

a. All gas or electric yard lamps are to be functioning and illuminated from dusk to dawn. Failure of the lights to function will result in a notification from the board. Failure to comply will result in a \$50 fine. Contact SCUD for gas light service. (865) 453-3272

8. Maintenance and landscaping

a. All owners shall perform all maintenance and landscaping required to keep lots in neat appearance. Failure to maintain a neat appearance will result in a notification from the Board. Each subsequent 2-week period that goes by with no response or corrective action will result in a \$150.00 fine. If assistance is needed with maintenance, the Association's maintenance team can help for a service fee.

9. Pets

a. Pets shall always be kept on a leash in common areas and pet waste shall be picked up immediately. One notice of violation shall be provided by the Association. Failure to comply will result in a \$50 fine for each subsequent occurrence.

10. Pool

a. Damage, neglect or failure by a group or individual to clean up after visiting the pool area will result in immediate revocation of pool usage for the balance of the season. Property owners shall be responsible for the actions of their guests or tenants. Any cost incurrent for clean up or repair of pool property will be assessed to the owner. The pool is reserved for property owners and their immediate guests only. No additional guests may use the pool.