

Saddle Ridge HOA Summer Newsletter

SUMMER
2025

About the HOA

The HOA board is elected each year usually held in July at the annual meeting of the residents in the Saddle Ridge Community. The HOA board is responsible for assuring compliance with the covenants and maintaining the common areas including the entrance and the lake. Details of the covenants and board members email address can be found on the Saddle Ridge HOA Website.

How to Reach Us

Mail: P.O. Box 105, Owens Cross Roads, AL 35763

HOA Emergency #: 256-617-9600

E-mail: srhoacommunications@gmail.com

WWW: saddleridgehoa.net

Join our Facebook group:
facebook.com/groups/saddleridgeoxr

Current HOA Officers

President: Tammy Kluesner

Vice President (acting) Raymond Kluesner

Secretary: Faye Dukes

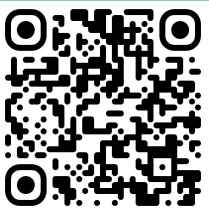
Treasurer: Shelia Johnson

Board Member: Carmen Scallan

Saddle Ridge HOA Your Saddle Ridge HOA is made up of volunteers from the neighborhood versus paying a professional HOA company which helps keep our dues as low as possible. Please support us by being on time with your dues payment and keeping our neighborhood looking beautiful. We are looking for block captains – let us know if you are interested.

Update Our Directory

We are trying to update our contact info for all residents. Even if your information has not changed, please fill out the resident information online at: saddleridgehoa.net/directory.html



Scan the QR code for quick
& easy access to the SRHOA
Directory Update form!

We need YOUR help!

Damage to Property & Mischief

Some young people have been caught throwing our erosion control rocks into the lake, as well as committing mischief such as using a knife to mutilate a large goldfish carp after catching it and slicing off the bark of the crepe myrtle tree by the red bridge. Attempts have been made to stop this behavior, but they have continued to come back near the red bridge. No Trespassing signs and signs warning against moving the rocks have been purchased and will be placed on the bridge side of the lake. If you see any of this type of activity, please report it immediately to the HOA emergency number (256-617-9600). Please use the HOA e-mail for non-emergencies.

Parking Issues

Please avoid long-term parking on the street. Street parking can cause safety and vehicle passage issues as well as reducing the beauty of our neighborhood. More importantly, it blocks the driver's view of children that may be playing close to the road. If more parking is needed and you are considering expanding your driveway, please contact the HOA with the plans. We are happy to assist with this to help prevent the congestion of street parking. Also, please be aware that boats, trailers, RVs, food trucks, and similar type vehicles may not be parked longer than 14 consecutive days on driveways; grass parking is prohibited.

Speeding

Speeding has become an increasing safety issue in the neighborhood. Please be aware of speed limits in the neighborhood, especially when on Saddle Ridge Drive where the speeding is mainly seen and the limit is 25 mph.

see page 2 for more info

A Message from the SRHOA President

Lake News: Our beautiful lake is actually a retention pond that captures storm drain rain water and has unfortunately experienced damaging episodes of bank flooding caused by heavy torrential rainfall. Last year, these flooding episodes caused severe erosion and chunks of the banks to fall into the water which were already weakened by wildlife holes. After meeting with a representative from Huntsville city, it was recommended we purchase a rip-rap erosion prevention system. Veterans Lawncare did an excellent job creating the system that saved the banks and consisted of multiple days of re-shaping the banks, laying in an erosion liner and laying in many tons of rip rap rock along the higher 3 sides of the lake. The system has worked very well protecting the lake banks.

PLEASE BE CAREFUL AROUND THE LAKE!

Canadian geese, cranes, ducks, snapping turtles, snakes, fish & an occasional beaver or muskrat are some of the wildlife that live at and around our lake. Please be mindful of these precautions:

- Always keep a **safe distance** from all wildlife
- Be aware that **snakes** like the brushy side around the bridge
- Watch out for **large animal holes & fire ant mounds**
- Be sure to always **supervise young children**
- Please read the **Lake Rules & Notice Sign** posted in the gazebo
- Water is chemically treated - **catch & release fishing only**

Have a safe & wonderful summer!

Tammy Kluesner
President of Saddle Ridge HOA

RESIDENT REMINDERS

Water Fountain

Please Note: fishing lines & plastic bags can kill the fountain motor. If you fish at the lake, please only fish on the gazebo (West) side, away from the fountain. Fishing line & plastic bags will tangle the underwater fountain apparatus and ruin the motor which would cost the neighborhood thousands of dollars to replace.

Property Maintenance

Please be sure to maintain the area behind the back of your fence to your property line. If the area behind your fence is within your property line, it is your responsibility to cut it and keep it free of trash. If the HOA has to hire someone to clean it up, the homeowner will be billed for the cost.

Annual Dues

Annual Dues are now \$190 per year

Annual dues are due on August 1st of every year & are overdue on August 15th.

Late fee schedule:

- \$20 late fee after Aug 15th
- Additional \$30 late fee after Jan 15th
- Additional \$30 late fee after June 15th
- Lien is filed after 1 year of delinquency.

Please set yourself a reminder to pay each August!

Ways to Pay Your Annual Dues

We have explored different ways for homeowners to pay their annual dues. We have rejected using online 3rd party payments such as Venmo, Paypal, & Credit Cards due to issues with privacy rights, confidentiality, & data security. However, there are multiple ways to pay your annual dues:

- Personal check or money order
- Certified check from your bank or credit union
- Bill Pay check sent by your bank/credit union
 - Simple to set up as an online banking option
 - Most of the time it's FREE
 - Can be set up as a recurring payment each year on August 1st.
- Payments can be hand-delivered to the HOA President or mailed to:

Saddle Ridge HOA, P.O. Box 105,
Owens Cross Roads, AL 35763

Overgrown Yard Fines

Notification will be made by the HOA to residents of overgrown yards & a **\$10 per day fine** will be assessed if the yard continues to stay out of compliance after specified grace period.

Mosquito Control

Please empty, drain, or cover any areas that can hold water such as pet dishes, buckets, plastic wading pools, and clay pots. Mosquitoes can breed in as little as a bottle cap of water!

Saddle Ridge Homeowners Association

P.O. Box 105, Owens Cross Roads, AL 35763

Annual Member Meetings

Meeting Dates: July 8th, 2025 & July 22nd, 2025

Time: 6:00PM | Location: Saddle Ridge Gazebo

Saddle Ridge Homeowners:

The Saddle Ridge Homeowners Association includes Saddle Ridge and Saddle Ridge at Hampton Pointe homeowners. This letter is a notification of the annual SRHOA Member meeting, which will vote on the budget and Board of Directors for the upcoming fiscal year 2025-2026. The proposed 2025-26 budget is included and covers the fiscal year from August 1, 2025 to July 31, 2026.

Only SRHOA Homeowners/ Lot Owners may vote at the annual meeting. We highly encourage your participation. Voting on the annual budget does not require a quorum, per By-Laws Section 5.02, so please make arrangements to attend in person or vote by proxy, per By-Laws Section 1.08.

Board of Director self-nomination may be mailed to the above address, or email nominations to Tammy Kluesner, the Saddle Ridge HOA President, at srhoacommunications@gmail.com. If a quorum is not present on July 8th, election of the new Board will be held on the backup date: July 22nd.

Proposed Budget for FY 2025-2026

Total Projected Income

Dues: \$190 x 92*	\$17,480
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*Board officers' dues are waived in recognition of their services

Projected Expenses

Huntsville Utilities (\$340/mo) (fountain, lights, sprinklers)	\$4,080
NR Outdoor Services Landscaping (\$500/mo from March - November)	\$4,500
Lawn Treatment	\$1,078
Flowers for Entrance	\$400
Property Insurance	\$2,522
Aqua Services Algae Fountain Services	\$3,059
Website	\$265
P.O. Box Fee	\$70
Postage/Envelopes	\$100
Buffer for Potential Price Increases	\$1200
Total Projected Expenses	\$17,274

Annual Dues Information

How much do I pay?

Annual dues are \$190

When are they due?

Annual dues are due on August 1st of every year & are considered overdue on August 15th. Late fees will be assessed after August 15th based on the Late Fee Schedule:

- \$20 late fee after Aug 15th
- Additional \$30 late fee after Jan 15th
- Additional \$30 late fee after June 15th
- Lien is filed after 1 year of delinquency.

Where do I send the payment?

- Personal check or money order
- Certified check from your bank or credit union
- Bill Pay check sent by your bank/credit union
- Payments can be hand-delivered to the HOA President or mailed to:

Saddle Ridge HOA, P.O. Box 105,
Owens Cross Roads, AL 35763

Please make all checks/money orders payable to:
Saddle Ridge Homeowners Association