

If you are making Changes to Your Home or Yard, Please Read This First
If your planned project changes what your home or yard looks like from the outside, you probably need approval from the Saddle Creek Homeowners Association.

Summary of the Architectural Guidelines for homes in the Saddle Creek Homeowners Association

This summary is based on the original Declaration of Covenants, Conditions and Restrictions for Saddle Creek that each homeowner signed at closing. Each guideline in this summary references the specific article and section from which it is taken.*

APPROVAL PROCESS

Before you make any changes to the outside of your home or yard, you must get written approval from the Saddle Creek Homeowners Association (HOA).

Overview of Changes that Need Approval

Approval is needed for changes or updates such as:

Repainting your home

Adding or changing landscaping (exception: native plants that don't block visibility at streets/driveways)

Building or changing a fence, wall, shed, deck, patio, or other structure or addition to your home or lot.

Changing the grade (slope) of your lot

Doing any work that alters the outside appearance of your home or lot

What Doesn't Need Approval

Basic landscaping with native plants that are commonly used in the area

As long as they don't block visibility for drivers at intersections or driveways

Article VI, Section 1

How to Get Approval

1. Submit your plans and details to the Saddle Creek Homeowners Association Board through the online form on the website.

<https://saddlecreekassociation.com/architectural-review/>

2. This submission should include what you are changing, what it looks like, color, size, materials, location, the person doing the work, etc.

Article VI Section 2.a.

3. The Saddle Creek Homeowners Association will review your submission to make sure it fits in with the look of the neighborhood with regard to the “harmony of external design and location in relation to surrounding structures and topography.”

Article VI Section 1 and 2

4. If approved:

You will get a written confirmation of your approved plans.

The Saddle Creek Board of Directors will keep a copy for the records.

Article VI Section 2.b.

Important Notes

The Saddle Creek HOA will approve or deny architectural changes based on how well your plan fits with the overall look and design of the neighborhood as it applies specifically to your lot.

Even if something was approved for another home or lot, it does not necessarily mean it will be approved for your home or lot as “surrounding structures and topography” are different throughout the neighborhood.

Article VI Section 2.b.

The Saddle Creek HOA and its Board members are not responsible for:

Structural issues

Design flaws

Mistakes made in plans

Mistakes made in construction

Compliance with City Ordinances

Article VI Section 2.c.

SPECIFICS

Structural Improvements to the Home or lot —

Any additions, extensions, or exterior remodels to your house are considered structural improvements and must be approved by the Saddle Creek HOA. Examples of these include adding or installing a room, porch, deck, garage, pool, hot tub, fence, wall, basketball goal, etc.

Article VI, Section 1

Paint

Any change in exterior paint color requires approval.

Colors must maintain harmony with surrounding structures

Article VI, Section 1

Landscape

Native plants that don't obstruct visibility **do not** require approval

Article VI, Section 1

Landscaping that alters the lot's appearance does require approval

Article VI, Section 1

Maintenance

Homeowners must maintain:

The home and lot including painting, replacement and care of roofs, gutters, down spouts, exterior building surfaces, lawns, trees, shrubs, driveways, walks, and other landscaping features.

Article VI (Exterior Maintenance)

If not maintained:

The Association may intervene to complete the maintenance work after 20 days' written notice

The cost will be billed to homeowner

Article VI (Exterior Maintenance)

Fences

Fences must be approved for: height, materials, and location

Fences cannot extend past the front building line

Metal fences, if approved, must be suitably screened when visible from the street.

Article VII, Section 7

Walls

Walls must be approved for: height, materials, and location

Walls cannot extend past the front building line

Article VII, Section 7

Sheds

Metal sheds (temporary or permanent) are not allowed.

Article VII, Section 8

One accessory building (like a shed) requires approval and is allowed if:

It is on a permanent foundation

It is incidental to residential use.

Article VII, Section 1; Article VI, Section 1

Boats, Campers, Trailers

Mobile homes, trailers, campers, manufactured homes are prohibited

Article VII, Section 8

No vehicle or trailer can be used as a residence

Article VII, Section 8

Cars

Inoperative vehicles must be stored inside a fully enclosed garage

Article VII, Section 4

Vehicle repairs must be done within enclosed garages

Article VII, Section 4

Signs

The following signs are allowed:

One (1) "For Sale" sign

One (1) temporary sign (e.g., yard sale) for up to 72 hours

Article VII, Section 5

Easements

Please be aware of easements as indicated on Neighborhood Plat Surveys,
<https://saddlecreekassociation.com/association-docs/>
and noted in Article VIII Section 1

* Please note: the original Declaration of Covenants, Conditions and Restrictions for Saddle Creek has a typo. The original document omits Article V and then lists Article VI two times. For the purpose of this summary “Article VI” refers to the first Article VI listed in the document which references Architectural Control. This summary then uses the phrase “Article VI (Exterior Maintenance)” to refer to the second Article VI listed in the original document which outlines homeowners responsibilities regarding exterior maintenance.