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Emergency Contact Information

Police, ambulance, fire department	911
Suicide Prevention	1-800-273-8255
Poison Control	1-800-222-1222
WSSC – Washington Suburban Sanitary Commission	301-206-4002 or wsscwater.com
PEPCO – Potomac Electric Power Company	1-877-737-2662

Non Emergency Contact Information

Community Management Company:	301-468-8919 ext. 136
Abris Realty	apatala@abarisreality.com
Property Manager: Arman Patala, CMCA, AMS	Fax: 301-468-0983
7811 Montrose Rd Suite 110	
Potomac, MD 20854	
Hours: 9 to 5 M-F	

Please make sure the management company has your email address so you receive community mailings.

Saddle Ridge Community List Serve	SaddleRidge-subscribe@yahogroups.com
Police	240-773-6800
Report Public Infrastructure Issues (not for our private street).	311
PEPCO – Potomac Electric Power Company	202-833-7500
Verizon Land Line:	
New or Change in service	1-855-896-9206
Residential Repair	1-800-837-4966
Comcast Land Line:	240-773-2288
	1-800-xfinity
	301-206-4001
WSSC – Washington Suburban Sanitary Commission	1-800-634-8400
Montgomery County Recycling	https://www2.montgomerycountymd.gov/depwebstore/
Order free new blue bins annually	
Request bulk trash pickup	
United States Postal Service – For mailbox issues	Silver Spring 301-608-1304 or put a note on the mailbox.

Homeowner's Calendar

Twice a week	<p>Trash Service Contracted by Condo Association with a private company Currently Tuesday and Friday morning by 7 am. Shifts one day on some government holidays.</p>
Weekly	<p>Recycle Service provided by the county. Currently on Tuesdays by 7 am. Shifts forward one day on government holidays.</p> <ul style="list-style-type: none"> • New Year's Day - January 1 • Martin Luther King, Jr., Day - third Monday in January • Presidents Day - third Monday in February • Memorial Day - last Monday in May • Independence Day - July 4 • Labor Day - first Monday in September • Veterans Day - November 11 • Thanksgiving Day - fourth Thursday in November • Christmas Day - December 25
Monthly	<p><u>Condominium Fees Due</u>: 1st of each month. Late fee charged if payment is deposited into the Association's checking account after the 15th. <u>Condo Association Board Meeting</u> – 2nd Wednesdays</p>
Quarterly	Clean or replace your heat pump filter.
Semi Annually	Change batteries in your smoke detector.
May	Elect your Condo Association Board. Please plan to attend this meeting or send a proxy vote.
Early Fall	Turn off water to outside spigots/hose bibs then open and drain the faucets by first frost date to avoid frozen pipes. Damage from frozen hose bibs is the homeowner's financial responsibility.
November	Approve your Condo Association Budget. Open meeting to discuss budget.
January	Recycle Service for Christmas Trees – Place tree on front walk on recycle day.

Spring or Fall

Get to know your neighbors: Condo Association Community Potluck picnic – we always could use a few volunteers to help organize this event.

Annually

Flush hot water heater, clean dryer exhaust pipe,
Have your chimney swept if you use your fireplace regularly

A condominium is a form of real estate ownership. By purchasing a condominium you have purchased both your own house (not the exterior walls) and a share in the surrounding common real estate. At Saddle Ridge the common areas include the front, side and rear yards, the lane, the parking spaces, the street lamps, retaining walls and the signage. Generally, the Association Board is responsible for maintaining the common areas while the homeowner is responsible for caring for the house. There are nuances however, so the below table is ment to clarify responsibilities.

The Board of Directors of the Condominium Association hires a professional management company to do the day-to-day work of the Association and to provide professional guidance to the Board. The management company performs many services unit owners don't see such as contracting/supervising the services, repairs, financial tasks and problem solving.

Property Terminology

Common Element (CE)	Use by any community resident and use as a walking path by the general public
Limited Common Element (LCE)	Use is restricted to the owner but the association may or may not be responsible for maintenance. Changes to external LCE require association approval.
Owner	Use is restricted to the unit owner and the unit owner is responsible for maintenance and replacement.
Other	The mail boxes are property of the United States Postal Service.

See Attachment I for a list of community elements with their classification.

The Condo Association Provides (using the monthly condominium fees):

Maintenance & Replacement	Snow plowing is contingent on availability of the contractor. We do hire to have the street and the sidewalks plowed. If the all of the parking spaces are free of vehicles, those will be plowed as well. The nature of plowing will pile some snow behind your vehicle. Clearing this is your responsibility. Plowing takes time. Please help yourself and neighbors when possible by shoveling.
Exterior of building	
Landscaping – trees, shrubs and grass	
Retaining Walls	
Lamp Posts	
Utilities for lamp posts	
Sidewalks	
Street	
Parking areas	
Signage	
Snow Removal	
Deicer for the ground	
Trash removal	
Gutter Cleaning	
Leaf Blowing-front and back	

Insurance

The Association carries a master insurance policy which insures the structure of the buildings. However, the master policy does NOT insure against loss of personal possessions or "betterments/improvements". Thus, in the event of a fire, the master policy would pay to replace or restore the structure of the building but would not pay for wall paper, paint, added architectural features such as crown molding, ceiling fans, furniture, clothing, etc. This is a non-inclusive list but only examples of what would not be covered. Individual owners would be wise to purchase condominium owners insurance for this protection. Please check with the Association's insurance agent to be sure there are no gaps in coverage between the plan you select and the Association plan.

Collection of delinquent accounts

Accounts having delinquent monthly condominium fees are sent to the association's collection attorney. This costs you and your neighbors' money. Please pay on time. Saddle Ridge Condominium Association has the legal authority to force foreclosure on your home to collect past due fees. This, while uncomfortable for everyone involved, has unfortunately been necessary. Do not expect your neighbors to pay for your expenses.

The Condo Association DOES NOT Provide:**Maintenance**

Interior of your home (plumbing, electrical, windows, etc.)

Security Systems

Chimney cleaning

Receiving repairmen

Accepting of packages

Planting of flowers

Watering of lawns, shrubs or flowers

Pest control

Insurance of the contents of your home or the improvements you have made.

You need to insure everything in the unit from the paint inwards and from the subfloor upwards. This includes all appliances, personal property, and any improvements that are attached to the unit such as built in bookcases. This also includes damage to these items resulting from appliances.

Utilities for your home	Electricity, Water, Phone, Cable
Snow Clearing	The Association provided snow removal service will not remove snow from your vehicle. This is the vehicle owners' responsibility.

Emergency Services and Access

Emergency repairs will be handled on a 24-hour, 7-day-a-week basis. Emergencies are to be reported to the management company immediately. Of course, it goes without saying that for any life-threatening emergencies one should call 911. However, any routine, or nonemergency repairs should be reported to the management company during normal business hours and not during after hours. We ask that you extend this courtesy to our management company employees so that they will not be disturbed at home.

Emergency	NON-Emergency
Water gushing into house	Loose shutter/siding
Fire	Pests observed
Gushing roof leak	Dampness on ceiling or walls
Any water leak into house	

Right of Access

Because of the nature of condominium ownership, a right of access has been created (By-Laws, Article VI, Section 3) to allow the Association or its assignees or agents to enter any unit for the purpose of making repairs or performing maintenance for the benefit of the Association. However, the Board of Directors or the management company do not have a set of keys to the units. Therefore, in the case of a necessary entry to your home, you are expected to cooperate with the management company by being home or arranging to give the management company access to your home.

Pets

Pets are permitted under the by-laws. However, no dog houses, cat houses, rabbit or chicken or other hutches or pet houses are permitted outside. There are many dogs in our neighborhood as well as other surrounding neighborhoods. Please encourage your pets to do their business in the neighboring woods. The Association provides pet waste stations with trash bins and waste bags for feces removal. Please use these and clean up after your pets. Dogs, except service dogs, are required by Montgomery County to be leashed. Many neighbors feel very strongly about this policy and will call the police when they see an unleashed dog.

Security

Although Derby Ridge Lane is a private drive and cul-de-sac, it is still a street. Saddle Ridge residents can enhance security by being aware and by making sure vehicle and home doors are locked. Leave the front porch light on overnight to discourage visitors. Also, several unit owners have installed motion sensor lights both in the front and rear of their units and report that they like this approach. Purchasing and using Charlie Bars for sliding glass doors and installing home burglar alarms are recommended. If you do have a burglar alarm please have at least one neighbor who knows how to turn it off and can be called in the event that the alarm system malfunctions while you are away. Please advise the management company as to who can turn off your alarm.

Getting to know your neighbors will help you spot suspicious strangers, especially around the parking areas. Do not be afraid to say hello to strangers. Friendly persons enjoy the conversation and unwanted individuals dislike the attention which will encourage them to go elsewhere.

If you observe any suspicious or criminal activity, IMMEDIATELY call 911. Time is critical in alerting the police. The longer you wait to call the better the chance of the criminal getting away. Although the local police consider this one of the safest neighborhoods in our surrounding area we do still occasionally experience some petty crimes. Please also notify the list-serve and the management company of crimes that do occur.

Due to the size of the units and limited property for each unit there always seems to be more need for storage space than we actually have. Therefore, the following guidelines have been developed to manage these needs.

Trash and Recycle Bins	Trash and recycle bins are to be stored so as not to be seen from the front of the house.
Firewood	Each unit owner has a fireplace which leads to most of us having a woodpile. The practice of stacking firewood near the building encourages termites to build tunnels and enter your home. Therefore, stack firewood so it is not touching the building or the wooden privacy fences. Wood piles are not to be seen from the front of the house.
Bicycles	The Association offers limited bicycle storage in a bike shed for use of the community. Access to a bike storage slot is granted on an as available basis. Contact the management company to determine if there is a slot available. All other bikes are to be stored inside or at the back of the units.
Vehicles	There are enough spaces for each home to have 2 parking spaces with a few extra at the end of the street. Please be courteous to your neighbors and park only two cars near your home. Extra cars that are parked overnight should be moved to the east end of Derby Ridge Lane or on Grubb Road. Place a note in your guest's car with your name and unit number. Guests will be expected to park on Grubb Road when space is limited. The Board and each owner has the right to have unknown or abandoned vehicles towed. Let's avoid this by being respectful and keeping your neighbors informed of events that will require more parking spaces.

The Association documents state that the unit owner must obtain approval from the Board of Directors to change what the exterior of the building/units/property looks like. What this means is that owners/residents may not do anything to alter the exterior of the building without approval. Since the Association maintains the exterior, this should not cause a problem. Some examples of exterior modifications, which cannot be done without written Board permission, are as follows:

- painting of exterior of the house
- Addition of skylight
- installation of storm/screen door
- addition of deck, or expansion to existing deck
- installation of pop out greenhouse window
- replacement of front exterior porch light, if different from the original
- landscaping changes (bushes, trees, etc.)
- installation of an attic fan

This list is not all-inclusive, but merely lists some of the requests that the Board has considered. This is an important concept because failure to heed these requirements may cause you to be responsible for upkeep of the structure forever. If you make a change without permission the Board could request that you remove the unauthorized improvement at your expense. You **MUST** ask permission, in writing, for any changes you want to make to the exterior of your home. This can be accomplished by sending an email with all the necessary details to the management company.

Leases:

As stated in Article VI, Section 1© of the Bylaws, a copy of the executed lease (and any renewals) must be immediately supplied to the Association at the Management Company's office along with the owner's mailing address, phone number and email address. The owner must also supply the Management Company with the name and phone numbers of all tenants so that they may be reached if necessary.

Owners are responsible for the actions of their tenants, whether such actions cause damage to the common elements or the unit or involve a violation of the Declaration, By-Laws or Rules and Regulations of the Condominium. If a tenant incurs a debt to the Association, the owner is responsible and will be billed. If the debt is not paid promptly, the Association may elect to place a lien against the unit. Collection of that assessment may be pursued in the same manner as any other assessment. If you do lease your unit, please be sure your tenant understands this and that the lease protects you, the unit, and the Association. The lease must specify that the tenants will abide by condominium governing documents, guidelines, resolutions, and rules. The owner is required to provide tenants with a copy of the rules and regulations, and a copy of this guide.

Sales:

Maryland Condominium Act requires that all prospective condominium purchasers be provided with a Resale Packet which includes a Resale Certificate. This packet/certificate includes information concerning financial conditions, insurance coverage, assessment liens against the unit, structural changes to the unit, as well as a copy of the current condominium documents.

If you are selling your unit, you must contact the management company to request this packet be prepared for you. There is a fee for this required service. Please accompany your request with a payment to the management company. Check with the management company for the current fee amount and preferred payment methods. Before this can be prepared the management company may need to make an inspection of your unit to be sure no changes have been made to the unit or limited common elements that are prohibited by the Condominium documents. Please allow thirty days for the delivery of this certificate. Certificate delivery may be expedited for an additional fee.

Responsibility Matrix

<i>Element</i>	<i>Classification</i>	<i>Responsibility-Owner</i>	<i>Responsibility-Association</i>
Appliances	Owner	Repair and Replacement	None
Attic	CE	None unless modified by owner	Repair and Replacement
Carpet, wood floors	Owner	Maintenance, Repair and Replacement	None
Decks, patios, front porches, railings, partitions, fences	LCE	Cleaning, Minor Repairs, and Negotiated Major Repairs	Repairs, Replacements
Electrical systems	Owner	Cleaning, Repairs, Replacement for home	All street lighting
Fireplaces & Flu	Owner	Cleaning, flue repair	Repair/replacement of exposed bricks and mortar
Fireplace Chimney Caps	Owner	Repair/ Replacement	None
Front Door	Owner	Painting, Repair/ Replacement	Approval
Front Storm Door	Owner	Painting, Repair/ Replacement	Approval
Front Hose Bib	LCE	Weatherizing	Repair/ Replacement
Rear Hose Bib	LCE	Weatherizing	Repair/ Replacement
Front porch light fixture	Owner	Repair/ Replacement	Approval
Heat Pumps	Owner	Repair/ Replacement	None
Plumbing/Pipes	Owner	Repair/ Replacement	None
Roof	CE	None	Repair/ Replacement
Sliding Glass Doors	Owner	Repair/ Replacement	Approval
Sump Pump	Owner	Repair/ Replacement	None
Water Heater	Owner	Repair/ Replacement	None
Windows	Owner	Repair/ Replacement	Approval
Window Well Covers	Owner	Repair/ Replacement	Approval
Yard & Grounds	CE	Personal flowers and plants maintenance and replacement, clean up after pets	Shrubs, trees, grass, signage, common element flowers repair and replacement