Our Saddlebrooke: Rights, Responsibilities, Relationships, and Resales

Kathleen Sartoris, Board Director

Saddlebrooke Homeowners ARE the HOA!

As HOA members we share a common interest in organized living spaces, appealing amenities, high property values, and sense of community.

Living in an HOA is a choice and recent statistics suggest it is an increasingly desirable choice. Nearly a quarter of the US population (75.5 million in 2023) live in an HOA. In 2021, HOA developments made up 71% of new Western U.S. housing construction.*

Our choice to move into an HOA required educating ourselves on HOAs in general and Saddlebrooke specifically. Our responsibility as members is understanding the rights and privileges found in Saddlebrooke's Covenants, Conditions, and Restrictions (CC&Rs) and other governing documents. These documents are written to ensure a sustained high quality of life for homeowners today and in the future. Your Board, as fellow HOA members, not only understand this, but have a fiduciary responsibility to uphold and ensure the Community's compliance.

What are the specific benefits of an HOA?

Property values

Most data on HOA home values come from the Communities Association Institute (CAI). They estimate HOAs increase property values up to 17% over similar non-HOA communities.** The National Association of Realtors estimates the bump in value on average is 5-6%.*** While there are many factors involved, a contemporary and well-run HOA will protect your investment by being attractive to future buyers.

Community

As an Active Adult Community we have opportunities to engage in a wide variety of activities with neighbors who share similar interests and subsequently become involved and form new friendships.

Sense of Belonging

Saddlebrooke is a unique community formed not only by its governing documents, but equally from personal bonds with our neighbors around common interests. We look out for each other. This becomes increasingly valuable as we age and are separated by distance from family.

Variety of amenities

As a 55+ Active Adult Community, our large HOA allows for our wide variety of amenities; Tennis, Golf, Pools, Pickleball, Cycling, Bocce Ball, Walking paths, Fitness options, Arts and Crafts and Recreational games to name only a very few of many popular options. Additionally, we have a myriad of special interest clubs and groups adding to socialization and staying active.

Our Collective Duty

Saddlebrooke is a non-profit, mature HOA. Our membership fees sustain operating costs and reinvestment in our Community. We do this by anticipating our future needs while keeping our Community up to date while anticipating evolving interests of new retirees.

Given our large HOA, there are amenities that one person may never use while their neighbor does, and that they use but their neighbor doesn't. Pooling our resources allows options available to all. Saddlebrooke offers a lifestyle we are unlikely to afford or enjoy privately. We are a collective, and need to keep this in mind as we look to the future.

Looking Ahead

We are preparing to embark on another lifestyle enhancement. An up to date and expanded Creative Arts and Wellness Center. This project will expand the ability of more of the Community to enjoy current activities and facilitate new ones of interest to current and future residents. Your Board of Directors, Committees, and Management are fulfilling their duty to ensure Saddlebrooke's relevant offerings in the future.

Saddlebrooke Homeowners Are the HOA. We are self-governed. We encourage you to volunteer your expertise, talent or interest, be that as a board member, committee member, or to assist with a specific, short-term project.

- *Foundation of Community Association Research 2021
- **Community Associations Institute (CAI) 2015
- ***The National Association of Realtors 2024

GM COFFEE

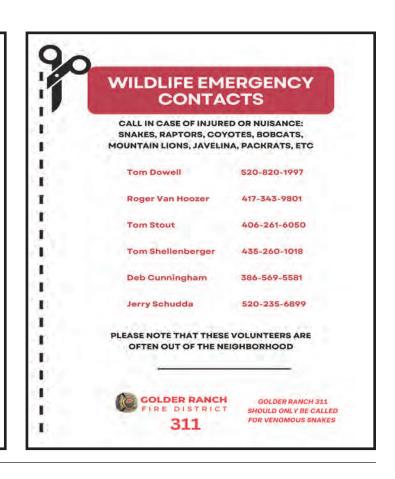
Friday, June 13th

9:00am-10:00am

Please join us in The Vistas for the next coffee hour with

Vivian Timian, General Manager Tom Swikoski, Board President Patrick Hughes, Common Area Manager

The coffee hours are a great opportunity for residents to ask questions & discuss community concerns.





FINANCIALS

BALANCE SHEET as of 4/30/2025

	Current Year		04/30/2024		12/31/2024 Fina	
ASSETS Cash, Cash Equivalents & CDs					_	
Operating Fund	\$	3,204,283	\$	4,212,051	\$	4,966,157
Replacement Reserve Fund		4,611,807		4,315,842		3,925,492
Capital Improvement Fund		2,109,594		1,432,827		1,621,149
Total Cash		9,925,684		9,960,720		10,512,798
Accounts Receivable, Net		637,411		574,768		1,261,407
Inventory & Prepaids		505,928		502,464		585,598
Property & Equipment, Net		19,000,098		19,306,538		19,381,423
Operating Lease Assets		668,005		592,398		668,005
Total Assets	\$	30,737,126	\$	30,936,888	\$	32,409,231
LIABILITIES & MEMBERS' EQUITY						
Accounts Payable & Accrued Expenses	\$	583,222	\$	600,670	\$	685,380
Deferred Revenue		1,712,039		1,622,208		3,875,356
Operating Lease Liabilities		651,816		582,798		651,816
Total Liabilities		2,947,077		2,805,676		5,212,551
Undesignated Members' Equity		20,475,279		21,970,282		22,172,310
Designated for Capital Reserves		6,721,401		5,748,669		5,546,641
Current Operations		593,370		412,261		(522,271
Total Members' Equity		27,790,049		28,131,212	-	27,196,680
Total Liabilities & Members' Equity	\$	30,737,126	-\$	30,936,888	-\$	32,409,231

Capital & Reserve Funds As of 04/30/2025

	Capitai					
	Replacement		Improvement		Total Capital	
	Reserve Fund			Fund	Reserves	
Beginning Balance - 01/01/2025	-\$	3,925,492	\$	1,621,149	\$	5,546,641
Fund Contributions		642,600		500,000		1,142,600
Interest Income		45,208		17,486		62,694
Payroll Transfer Timing (clears in May)		226,714		-		226,714
Capital Expenditures - Operations & Amenities		(127,678)		(29,041)		(156,719
Capital Expenditures - Golf		(94,240)		-		(94,240
Capital Expenditures - F&B		(6,290)		-		(6,290
Ending Balance - 04/30/2025	\$	4,611,807	\$	2,109,594	\$	6,721,401

INCOME STATEMENT as of 4/30/2025						
	Current Mo	onth			Year to Date	
Actual	Budget	Better / (Worse)		Actual	Budget	Better / (Worse
\$ 522,951 26,820	\$ 536,878 29,800	\$ (13,926) (2,980)	CSF & Other HOA Revenues HRF Revenue	\$ 2,111,593 142,860	\$ 2,147,510 119,200	\$ (35,917 23,660
145,381 219,774 365,154	158,091 238,850 396,941	12,711 19,076 31,786	General & Administrative Expenses Services & Amenities Expenses Total HOA Expenses (Excluding Depreciation)	620,263 872,569 1,492,832	642,260 968,603 1,610,863	21,997 96,034 118,031
184,617	169,737	14,880	HOA Net Income	761,621	655,847	105,774
405,123 299,294 105,829	436,947 307,017 129,930	(31,824) 7,723 (24,100)	Golf Revenues Golf Expenses (Excluding Depreciation) Golf Net Income (Loss)	1,488,166 1,104,059 384,107	1,500,257 1,137,738 362,519	(12,091 33,679 21,588
342,866 326,745 16,121	313,192 337,703 (24,511)	29,674 10,958 40,632	Food & Beverage Revenue Food & Beverage Expenses (Excluding Depreciation) F&B Net Income (Loss)	1,284,071 1,272,313 11,758	1,252,769 1,368,848 (116,078)	31,302 96,535 127,83 7
306,567	275,155	31,412	Total Net Income (excluding Roads Expenses)	1,157,486	902,287	255,199
0	42,522	42,522	Roads Expenses	20,996	170,087	149,091
306,567	232,634	73,933	Total Net Income (excluding depreciation)	1,136,491	732,200	404,290
72,007 59,506 23,111 154,624 24,566	72,571 59,497 23,177 155,244 21,071	564 (10) 66 620 3,496	HOA Depreciation Golf Depreciation F&B Depreciation Total Depreciation Interest Income	289,789 238,011 92,613 620,413	290,282 237,986 92,707 620,975	493 (24 94 562 10,508
17,500	5,833	(11,667)	Income Taxes	17,500	23,333	5,833





SOO BEVER GE

Kelly's Korner

Kelly Evans, Food & Beverage Director

Bring on the heat, June is here, and we hope you are too.

The fun never ends in SaddleBrooke One Food and Beverage! The usual crowd favorite events include Grillin' and Chillin', Bingo, Trivia, and two impeccable Chef's table dinners!



One of our newest events, New Tap Tuesday, will feature TWO beers at \$4 a pint, ALL DAY on June 10th from Ranch Hand Brewery. Brian, the brewery's representative, will be in the RoadRunner Grill from 4 pm to 5 pm that evening to pass out samples, free beers, and swag. We have chosen to feature the popular Ranch Hand Amber and their newest beer, perfect for summer, a Strawberry Rhubarb Wheat – the perfect summer wheat with just a tinge of sweet and sour notes.

June 14th kicks off Father's Day weekend with our Father's Day Good 2 Go meal kits, and then join us in the RoadRunner Grill on Father's Day where we will have \$15 pitchers of all of our

draft beer all day and a Prime Rib Skillet special!

We are very excited about Prime Rib Night on June 18th. We have been keeping an eye on prime rib pricing and found a great deal on our great quality prime rib that we jumped on!

Woof Woof! Another new exciting dining opportunity for our furry friend lovers! We will serve "Yappy Hour" every other Friday from 3 pm to 5 pm out on the Grassy Knoll. This will be the only pet-friendly dining area, with soft seating and pop-up seating. Enjoy Fish Fry Friday, a cold beer, and your well-behaved four-legged companion (on a leash, please). Look to the F&B Monthly calendar for the Fridays we will have our Yappy Hour!

Summertime changes to SaddleBrooke One Dining:



Saturday night moves down to the RoadRunner Grill and joins the weekly Happy Hour with our limited menu schedule from 3 pm until 7 pm. We checked with Jessiah, and he has a portable piano that we look forward to hearing down on the patio for a very nice date night. There will be no more "drinks only" Happy Hour on Wednesday through Friday nights in the RoadRunner Grill. These changes will help Food and Beverage reduce labor costs, consolidate diners to provide great service, and provide better financial opportunities to our employees scheduled to work. To sum it all up nicely and easily:

- Saturday through Tuesday, join us in the RRG from 7 am until 7 pm
- Wednesday through Friday, join us in the RRG from 7 am until 3 pm
- Wednesday is Event night (Vistas or RRG) from 4:30 pm until 8 pm
- Thursday and Friday in the Vistas and Agave from 4:30 pm until 8 pm

By Popular Demand For One Night Only!!

Wednesday, June 18



Start with a Caesar Salad
Savor a 12oz Roasted Garlic Crusted Prime Rib
(cooked medium rare)
served with a Loaded Baked Potato
and Roasted Vegetable Medley
Dessert is French Cream Cheesecake
with cherry sauce

The Vistas Agave reservations required!! \$38 plus tax & gratuity



GOLF& GROUNDS Solo 2 Brooks On 2

The Productive (Dog) Days of Summer

Mike Roddy, Director of Golf

The movement from spring to summer has been a little inconsistent this year. Tucson had its first 100-degree day on April 11th, the earliest occurrence on record. However, as we have moved into May, we have still had some cool days and even morning lows in the high 40's on the courses. Unfortunately, the lack of moisture is the one area that has remained consistent. Despite these weather challenges, lots of activity has been happening on the courses. Here is a brief update as of this writing:



May Course Closures -

- The first round of aerification was completed in May
- Solid tine aerification and topdressing was performed on all of the fine turf areas of the courses
- Drainage repair and bunker sand replacement got underway
- Thank you for your cooperation with these essential cultural practices

Transition -

- The up and down spring has led to a slower start to the transition period in the overseeded areas. Ryegrass has been treated to give the underlying warm season Bermuda grass the upper hand
- Mother nature will ultimately dictate the start of the summer growing season with consistent overnight lows and hopefully a consistent and wet monsoon period
- We will be anxiously awaiting the start of the monsoon and looking forward to the additional benefits of rainfall and humidity for the Bermuda grass

June/July Closures -

- Course closures are set for June and July
- Core aerification will be the big component of this round of cultural activities

Course	Date Closed	Date Re-Open
SaddleBrooke	June 16 th	June 30 th
Tucson	June 30 th	July 14 th
Catalina	July 14 th	July 28 th

Following these closrues, all courses will remain open until the overseed period in late September. Try and stay cool over the next few months. The entire Golf Team looks forward to seeing you on and around the courses this summer.







\$4 PINTS ALL DAY (FEATURED TAPS ONLY)

On Tuesday, June 10 we're bringing back



The two featured taps will be The Strawberry Rhubarb Berliner Weisse the perfect summer wheat with just a tinge of sweet and sour notes

and The Amber Ale
toasted and sweet caramel notes with herbal and citrus hop aromas

The Ranch Hand Brewing Rep will be back with more swag and samples 4:00pm to 5:00pm in the RoadRunner Grill





Sacoles one

June Updates

Christopher Albers, SaddleBrooke One Patrol Manager

Open Garages & The Emergency Contact Form

Our 3rd shift officers find open garage doors every month. It is important to ensure that your home is secure before you go to bed each night. Javelinas, rodents, snakes, and other local wildlife love to explore open garages. In light of this, it is important that residents submit the Emergency Contact Form to Patrol. This can be done on the Patrol webpage on the Resident Website, or you can obtain a form from the Administration Office. The only information Patrol gets for new homeowners comes from closing information and this often lacks basic contact information, like phone numbers. Patrol cannot call you to let you know your garage door is open or if there are other issues we need to contact you about, if you do not submit an Emergency Contact Form.

Pet Safety

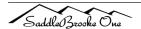
Now that hotter days have arrived, remember that heat affects our pets differently than it does humans. Dogs & cats do not sweat like humans. Their primary mechanisms for cooling themselves are panting and drinking water. When you walk or run your dog(s) be sure they have plenty of water & don't walk them in the heat of the day. If they are outside in your yard, make sure they have access to shade and plenty of water. You should never leave your pet alone in your vehicle. Even a vehicle with vented windows can overheat a dog or cat on days the temperature is 90F or above.

2025 Notice of Violations Issued					
Violations	March	April			
Speeding	1	0			
Stop Signs	6	6			
Handicap Parking	0	0			
RV Parking	1	2			
Other Parking	3	0			
Cart/Walking Path	0	1			
Pets	0	0			
Total	11	9			

WELCOME

Please help us welcome our new SaddleBrooke One homeowners

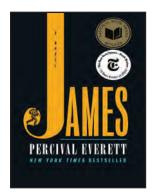
NAME	UNIT	NAME	UNIT
Douglas & Michelle Kouri	8A	Robert & Candace Somes	5
Julie & Robert Swarts	16	Heather Walls & Cory Dudley	19
John & Patricia Helfrick	11	James & Anne Rezich	5
Nancy Fuller	20	Michael & Jane Kelly	18
Amos Urquidez & Freida Payne	1	Michael & Catharine Ett	16



What's New at the Library?

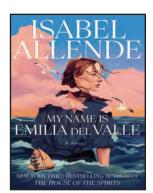
Margaret Betanzos

The 2025 Pulitzer Prize for Fiction books written in 2024 has been announced and we have a copy or two. The title is **James** and it was written by Percival Everett. You can find it on the Pulitzer cart in the Fiction room.

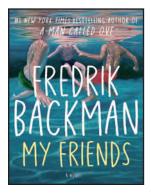


Isabel Allende has a new book out that takes us from San Francisco in 1866 to Chile in 1892. It is about love and a civil war. The main character is looking for the father she never knew. Look for **My Name is Emilia del Valle**.

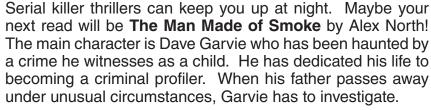
How many of you have read A Man Named Ove? Quite a few I imagine. Well, the author of that book - Fredrik Backman - returns with a charming book titled **My Friends**. This is a story about a group of teenagers who spend the summer on the end of a pier just hanging out. Summer with your friends -Ahhh!

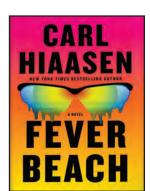


If you don't like nice - try crazy! That describes any book by Carl Hiaasen. His latest is **Fever Beach**. His books are wise cracking and a little nutty. And fun.

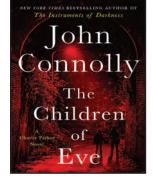


Or you might be looking for a thriller - **The Children of Eve** by John Connolly could be just the one for you. This is one of the Charlie Parker series. The story sounds blood chilling to me.

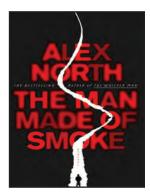




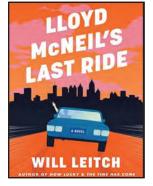
How do you describe a book like **Lloyd McNeill's Last Ride** by Will Leitch? It is about a good cop who gets a terminal diagnosis from his doctor. He wants to leave a good inheritance for his son so he tries to get killed in the line of duty. This book is described as zany and tender.



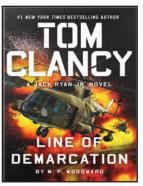
The newest Tom Clancy book, **Tom Clancy Line of Demarcation**, is written by M. P. Woodward. If you find it hard to find these Clancy books after they go into the back fiction room, you are not alone. We are required to shelve them by the actual author - not Clancy. This makes it hard for both the reader and the volunteer to find them on the shelf.



Where does the money come from to buy all these wonderful books?



Most of it comes from Friends of SaddleBrooke Libraries (FSL). Not a member yet? Please go to their website <u>sbfsl.</u> org. This wonderful organization is not only the fundraising arm for our libraries, but also puts on wonderful lectures several times a year - free for members and only \$5 for non-members.







June 2025

Understanding ALC Permit Requirements

Generally, ALC Permits Are Required For Work Modifying Any Exterior Appearance/Structure Of Your Home Or Landscape Areas.

ALC Permit

Required

Structural Enhancements To The Home Exterior

House/Trim Paint (Online Permits Available)

Roof Replacement

Awnings, Sunshades, & Screens

Barbecues and Grills

Driveway & Walkway Coatings and Extensions

Fences, Gates, Enclosures

Landscape Design And More....



Information Line: 520-917-3767

Call The Information Line If You Have A Question Or Want To Report An Issue To The ALC.

ALC Email: alcadmin@saddlebrooke. org

No Permit

Needed

Minor Exterior Maintenance (Stucco, Trim Touchup)

Gutters and Downspouts

Roof Repairs (Minor) Underlayment, Damaged Tiles

Birdfeeders and Birdhouses

"Sonoran" Yard Art, Decorative Pots (Six Pieces/Groups In The Front Yard) And More....

When In Doubt...

Contact Us Before Starting!



To Expedite The Permit Review / Approval Process And Minimize Your Wait Time, SCHEDULE AN ALC APPOINTMENT ONLINE Using One Of Four Windows: (9:00, 9:30, 10:00 and 10:30). The Link Is Available On The SB1 Web Site.



FATHER'S DAY GOOD2GO

\$50 per Kit (inclusive) Serves 2 Adults

2 FULL RACKS
MESQUITE SMOKED
BABY BACK
PORK RIBS

BASTED IN BBO SAUCE

DUTCH APPLE PIE

1 WHOLE PIE



BETWEEN
1 PM AND 4 PM

WHITE CHEDDAR

MAC & CHEESE

HERBED MASHED POTATOES

1 QUART

BBQ SAUCE FOR BASTING

1 PINT



Father's Day Specials

SUNDAY JUNE 15

Prime Rib Skillet 7:00am to 1:00pm

Just \$15!!

RRG Happy
Hour
3:00pm to 7:00pm

plus \$15 pitchers all day!