

**Iron Horse Homeowners Association
Board of Directors Meeting Minutes
November 07, 2023**

Present: A quorum was obtained with Andy Moshier, Daniel Lowe, Scott Sanderude, David Brandt, Randy Phillips by teleconference, and Nancy Nicoll, Community Manager.

Call to Order: President Andy Moshier called the regular meeting of the Iron Horse Homeowners Association to order at 3:31 p.m.

Guest: Whitefish Fire Chief, Cole Hadley

Introduction and overview of his time with the Whitefish Fire Department.

Fire Prevention in the Iron Horse Community of what we are doing here and to educate owners.

The need for a water tank for the summer months and what the fire department recommends. The need for a Property Manager/Caretaker Meeting with Board Members to discuss emergency protocols and prevention.

Fire Chief Hadley suggested a slide in water tank, they use a wildland truck that holds 100-150 gallons. This would help the fire department until they arrive in case of a fire, he will help with setting us up with the right equipment we will need.

The fire department has an ISO rating. ISO 1 rating is the best and this is what they want to achieve. This is a fire-wise rating and insurance rating is the best protocol. What Iron Horse can do to help is to have a water maintenance schedule from Gavin, our water well technician, and records of maintenance done on our water system.

Radio Tower- there is a temporary installed repeater stationed to reach Kalispell. They go off of tones and have 2 frequencies. The radio tower would be helpful. The City of Whitefish has on its schedule to purchase repeaters for the Police Department and the Fire Department.

Fire Chief Hadley wanted a relationship with our Security to eliminate unnecessary calls for the fire department. He asked if homeowners can add security to the calls when their alarm goes off. This would be if an alarm goes off in a home, security can go up to see what the issue is before the fire department arrives, identify if it is a faulty call or a real fire, then they can call 911 if necessary. If there is no fire, they can tell the fire department there is no need to come. Many alarms are from a tripped alarm by someone working on the system or accidentally set off.

It was noted to have a meeting with all of the Property Managers/Caretakers with the board to implement these protocols. This can be scheduled and held at Fish Camp.

Regulate owners on water usage.

We may need to charge more to the higher users of water.

Iron Horse HOA is checking into locating a place to put up a phone tower as there are some dead areas within the community. Fire Chief Cole will be happy to attend the Town Hall in June to talk about fire prevention.

Minutes Approval

The minutes of September 12, 2023, were presented to the board for approval.
The minutes were approved by all board members.

Financial Report

The financial report was reviewed with a comment on the water usage. There seems to be discrepancies in the irrigation water that did not get billed. A meeting will be scheduled with Gavin, Water Well Technician, our bookkeeper, board members and the HOA office to discuss the reports and make sure these reports in line with what is being billed. To be consistent with and accurate as a lot of revenue may be missed.

Roads in Iron Horse

- Repairs are scheduled in the Spring of 2024
- There is not enough in the Reserves for expensive road repairs
- How to raise the money
- Morrison and Meieralee hire for Roads and Water

Water Report and Water Pricing Plan

Water usage by owners, regulating water usage

Water Table concerns

Raising the moderate rate for higher users. Over 200 thousand gallons to possibly \$8.00 per 1,000 gallons.

Need professional Engineers to look at this, Morrison and Mieralee

30 horsepower boosters/ do we need a backup

Generator Replacement, look into replacing the portable generator with two permanent generators.

Discussion of the need for a 4th well is being considered.

A field trip by board members was on Friday, November 3rd to view the Iron Horse easement at the upper end of Lookout where we have a 300,000 water tank. This was conducted to see if this would be a good place for a 4th well and a phone tower. The talks will continue as research is being done.

A County Plat Map will be obtained to research the size of the easement. This easement is located on a private land owners property.

MtnMax Hire Fiber Internet

The Fiber Optics Internet will be ready this month. Billing will be charged Quarterly with the water billing. Mtn Max offers phone service as well with a router/port for the phone line.

CD Rollover

A motion by the Board to roll over the \$250,000 CD at 1st Interstate Bank which matures in December.
The motion was seconded and all board members approved.

A motion to open a CD at American Bank of \$250,000 this month. Motion seconded and all Board Members approved.

Snow Removal Contract

JD Thinning has the contract for Snow Removal for the 2023/2024 season. There was an additional amount outside of the current signed contract and this is for the cost of a Front-End Loader at a cost of \$3,500 per month. This seems like an extreme cost. Discussion with the Golf Club and Golf Club Maintenance before committing to this.

Spring Mailbox Expansion

The need for more mailboxes has come up. In the Spring of 2024 we will need to add more mailboxes. Adding 3 more boxes and packaging boxes should be enough to sustain for several years.

Secure Board Communication

- To assure protection of board members communications
- Members getting their emails hacked and not mentioning board titles can help as this is what the culprits look for
- If discussion needs to happen that is of a sensitive nature, do a phone call or in person meeting

2024 Budget/Future Dues Structure

The draft budget was presented to the Board

Discussion of a dues increase. One board member was against in 2024 as we must analysis what revenue we are not collecting from the water charges. The need to look at timing and the costs of capital improvements before we can confidently raise the dues.

Further Budget discussion to finalize the budget at the January meeting.

Christmas Bonuses


A list was presented to the board for Christmas Bonuses. The discussion of giving Talos Guards a bonus even though they have not been here a year but they have done a great job. This was approved. Give all guards \$100.00 and Steve LaCroix \$250.00. Other longtime vendors such as Matt Rothermel, Gavin Pirrie, Crystal Donavon, Kyla Duff, Patti Beck.

The next HOA Board Meeting will be January 3, 2024 at 2:00 p.m. mst.

Adjourn: There being no other business, a motion was made, seconded, and unanimously approved to adjourn the meeting at 6:08 p.m.



Randy Phillips, Secretary



Date