

President's Report – July 2025

Montana Community Spirit

Throughout this year, your board has been dedicated to maintaining our Iron Horse Community and addressing various matters to protect and enhance our neighborhood. We continue to be fortunate to have such a welcoming culture here at Iron Horse. We encourage all residents to connect with their neighbors through friendly greetings and conversations, as these interactions truly strengthen our community bonds.

Governing Documents Update

After 25 years with minimal changes to our governing documents, the board undertook a comprehensive review to ensure they remain current and effective. The bylaws required several updates, including address corrections, enhanced voting procedures to accommodate electronic voting, and revised financial protocols for borrowing and check-writing procedures. Our CC&Rs remain relevant and current for the time being. The most significant updates are being made to our Design Guidelines, which are periodically refreshed to address evolving needs. We identified several areas requiring attention due to construction challenges, innovative design trends, new building materials, and situations not adequately covered by current guidelines. We anticipate completing these revisions by year-end, with the updated documents available on our website.

Rules and Regulations

We have recently updated our Rules and Regulations to address several community needs, including a new drone policy, updated trash collection procedures, street parking guidelines, large animal protocols, and clarifications regarding our leash policy for dogs. Updated copies are available for your review today.

Water System Management

We commissioned Morrison-Maierle Engineering to conduct a comprehensive water system evaluation. Their assessment confirmed that our system is functioning well and is properly managed. Their primary recommendation was to increase our annual maintenance budget to account for the system's age and ensure continued reliability.

The backup power generators we installed last year for our main water pumps performed excellently during recent power outages, maintaining continuous water supply to our community.

We have enhanced our well monitoring frequency in response to increased development and several drier-than-normal seasons, which have impacted our aquifer levels. While our supply remains adequate, we plan to conduct a study next year to evaluate the feasibility of deepening wells 1 and 2 or adding a fourth well to the system.

We've identified that sprinkler controllers and irrigation system leaks are the primary contributors to excessive water usage. Several homeowners have achieved significant water savings by replacing their 20-year-old controllers. We also recommend checking your controller settings after power outages. This year, we've assisted six homes in resolving unusually high water usage due to irrigation leaks, water feature issues, or valves inadvertently left open.

We are currently testing innovative water meters that provide cellular updates, allowing you to monitor your irrigation usage and detect abnormal consumption patterns. These meters are standard for new homes and will be available for existing homes this fall. The upgrade cost is approximately \$1,000 for routine installation. Please contact Nancy if you're interested in upgrading your meter.

Electrical Service

We have experienced numerous power outages over the past year, and we understand the frustration this causes. While your HOA has taken all possible steps to ensure reliable power supply, we need your advocacy. If you're concerned about the frequency of outages, please contact Flathead Electric directly with your concerns. Following any significant power outage, we recommend having your home circuit breakers, hot tubs, alarm systems, and electronics inspected.

Infrastructure Improvements

Following several guardrail impacts during winter 2024, we replaced the guardrails on Iron Horse Curve to protect our main power connection. We are implementing an ongoing program to inspect, repair, and replace aging guardrails as needed.

Road and Drainage Maintenance

We are establishing reserves and developing plans for a comprehensive "mill and fill" road program, scheduled to begin in 3-5 years. We prefer to complete the majority of new home construction before undertaking major road work. In the interim, we will continue necessary repairs to extend our roads' lifespan.

Our roadside drainage ditches play a crucial role in managing spring runoff and heavy rainfall, preventing road flooding and ice formation. We have invested considerable effort this year in cleaning ditches and clearing drains. We appreciate your cooperation in keeping landscaping materials, soil, sand runoff, and rocks from accumulating in these drainage areas.

Construction Activity

Following the post-pandemic construction surge, we have returned to more typical building activity levels. Currently, we have 7 new homes and 8 remodels under construction, with 8 homes awaiting final DRC review and 3 beginning the review process. While all new homes require approval, please remember that tree removal, landscaping changes, hot tub installations, roofing, painting, and remodel work also require HOA approval.

Our construction hours are 7:30 AM to 6:30 PM. Security conducts early morning rounds to ensure contractor compliance. Special permits are available for work outside posted hours for activities such as concrete pours or asphalt paving. Please contact our property manager for special work hour applications. We are developing solutions for construction vehicle parking challenges and will provide updates as they become available.

Security Services

We have entered into a new two-year contract with Talos Security, effective February 2025. Please contact them for large animal sightings, vehicle accidents or breakdowns, road condition reports, safety concerns, or other community issues. We recommend adding them to your home alarm contact list, as they provide the fastest response time in our area.

Snow Removal and Winter Maintenance

We improved our snow removal efficiency last winter and will continue prioritizing Iron Horse Drive for initial clearing. We plan to continue minimizing sand and rock usage while utilizing our salt mixture for the upcoming winter season.

Fire Safety Initiatives

The HOA board has approved a multi-year plan to thin trees and remove deadfall in common areas to enhance neighborhood fire safety. We also respond to downed trees on roadways following severe windstorms.

We collaborated with three insurance companies to update our fire mitigation checklist, which is available on our website. Please maintain the areas around your home and any lots you own free of dead and downed trees.

East Lakeshore Fire Station Proposal

The board has received numerous inquiries from homeowners regarding rising insurance rates and policy cancellations. Our area is underserved from both medical and fire protection perspectives. We have been working with the City of Whitefish and Fire Chief on a proposal for a new fire station on East Lakeshore Drive. The City requires property and funding to address this need. We are collaborating with the Golf Club on a potential property donation adjacent to the driving range. This community-wide initiative would require approximately \$8 million for construction and equipment. If Iron Horse contributed half the funding, it would represent a donation of approximately \$12,500 per home, cabin, or lot. The other half of the funding would come from those living around the lake and the City. We have held initial discussions with the Whitefish Community Foundation to serve as the fundraising administrator.

Tax Law Changes – Montana SB 542 and HR 231

Governor Gianforte recently signed new property tax legislation (SB 542 and HR 231) that affects our community. While initial implementation details were limited, your HOA is working with local accounting and real estate professionals to clarify these changes. Information packets with examples are available for interested residents. As we are not tax experts, we recommend consulting with your tax accountant regarding your personal situation.

Mail and Package Delivery

We are addressing a package delivery challenge in our neighborhood. The combination of increased summer volume, growing Amazon deliveries, and USPS online order delivery has created capacity issues for USPS and neighborhoods with central mailbox clusters. Our local Whitefish Post Office has reached capacity for downtown package storage. As a short-term solution through August 1st, we are allowing packages to be placed on top of mailboxes rather than returned to sender. Board members have met with the postmaster to understand the issue and develop this temporary plan. "Current USPS policies state that when confronted with an oversized package or when secure delivery isn't possible, carriers typically attempt door delivery first, and if that's not possible, they may leave the package in a location based on the carrier's judgment." As we understand it, they retain liability for this delivery method. We are collaborating on a long-term solution to prevent future issues.

Community Communications and Announcements

We strive to keep you informed of important matters through newsletters and emails throughout the year. Please note the following updates:

- Please update your contact and caretaker information with Nancy to ensure we can reach you in emergencies
- We will implement a 3% surcharge for credit card payments beginning January 2026 once our new billing system is operational
- Runway upgrades will cause Kalispell airport closures starting July 6th through July 30th 2026. Plan ahead and check airline schedules.
- A new cell tower is being commissioned on Big Mountain, which should improve service in the area

Closing

Thank you for your continued support in making Iron Horse a safe, well-managed, and welcoming community.

Respectfully submitted,

Scott Sanderude, President
Iron Horse Homeowners Association