

January 2025

Happy New Year to Everyone in the Iron Horse Community!

First, our thoughts and prayers go out to the people of Southern California and especially those Iron Horse Club and Association members that have been impacted by the recent fires.

I thought now was a good time to update both new and existing property owners on the various projects and events that your Iron Horse Homeowners Association (HOA) has completed and is working on.

Our Iron Horse Community is Growing

As a premiere private club community, property owners expect excellent services and high quality infrastructure. Let's start the update with a statement that the board has been working with this past year as we grow:

Post Covid, the local growth has been rapid, and in Iron Horse we are almost like a small city now. We own, operate, sell and maintain, to varying extents, water wells, water distribution, water meters, back-up generators, fiber lines, roads and barriers, plowing operations, common area maintenance including fire fuel mitigation, construction plans, landscape plans and remodels, etc. It's impressive how much we accomplish with limited resources, and how few issues we have overall. As these systems get more complex, mostly by virtue of more users, we need to be out in front managing, maintaining and improving them for the community.

Wildfire Mitigation and Homeowner's Insurance

On top of everyone's mind right now is wildfire protection and homeowners insurance. The Iron Horse Homeowner's Association (HOA) has received many calls and we have held discussions with several homeowners that are concerned about the safety of the Iron Horse Community from fire. The issue of fire safety in our community has been a key topic over the years, but it is important that we continue to improve every year. This is why we devoted so much time to fire education last June at our Townhall meeting and we will again in June 2025. Each year we work with local fire officials and insurance to put together a "checklist" of best known fire mitigation practices. Based on new information, we have revised that list. A current checklist is attached at the end of this update. We plan to update the Design Guidelines this year for fire mitigation as well. These actions should help with the changing insurance requirements.

Here are some other recent actions by the HOA to improve fire safety in our community:

- The HOA annually communicates to property owners the importance of removing dead or dying trees, underbrush, and trimming trees up.

- Each year our property manager, Nancy, meets with the Department of Natural Resources and Conservation (DNRC) to tour the common areas and the community to suggest fire remediation recommendations. We act on those recommendations.
- Mitch with Big Mountain tree service inspects the Iron Horse Community each spring to identify problem trees and brush. He makes a list which we communicate to individual owners to improve fire safety.
- Local landscapers, like May Lawn and Rothermel, notify Nancy of tree and brush issues, then develop a plan to resolve.
- We work closely with the Iron Horse Golf Club (IHGC) on tree and brush issues on their property.
- We have met with both the Whitefish City Fire Chief and the Big Mountain Fire Chief to discuss fire mitigation and a fire wise plan.
- The HOA purchased a QTAC fire skid for the back of the Security Jeep that holds 85 gallons of water for quick response to fire.
- The HOA purchased 4 firefighting backpacks for the golf cart, Jeep and guard station to rapidly deploy in hard to reach places.
- Security has been trained on how to use the fire equipment and in CPR for medical emergencies.
- We keep our water storage tanks near full in the summer and have independent back up generators on the system in case of power failure.
- The HOA is working with surrounding HOA communities like Suncrest, Elk Highlands and Big Mountain on fire emergency communication plans. We have not yet found a good community wide emergency text system, but we are still looking.
- We send a welcome packet out to new owners that includes information on the 4 stages of fire risk, what is expected of them for fire mitigation, safety and security protocols and contact numbers, evacuation routes, etc. Contact Nancy if you want a welcome packet.

Based on what we are learning about the recent California fires, I am sure there will be even more we can consider doing in the community. For example, make sure that your home insurance adequately covers today's cost of rebuilding. In addition, we continue to work with local fire officials, the City, and the County to consider options for a manned fire station closer to the Iron Horse community. This idea will take time and funding to make it happen.

To assist busy homeowners with improving fire mitigation, the HOA is working with local tree service companies on a proactive proposal to help homeowners develop a defensible area around their home or vacant lot. This program seeks to enhance safety, ensure compliance with fire safety regulations, and promote a proactive approach to wildfire risk management while meeting community standards. More to come on this program in the next few months.

New Construction and Remodel Update

As Andy Moshier mentioned last year, new construction in Iron Horse is decreasing with 15 homes under construction and 8 additional remodels underway. This number is down from the peak of 42 homes under construction in 2022 / 2023. We expect to see 5 – 7 new starts in

2025, but cost and contractor availability has delayed some starts. Please make sure that all new, remodel and landscaping projects are submitted to Nancy and the DRC for approval. We all look forward to the day that the big trucks and construction vehicles are less obvious on Iron Horse Drive.

Utilities and Infrastructure

Here's an update on utilities. Given the extreme growth of the number and size of homes in the Iron Horse Community, lake front and nearby on Big Mountain, we are working to ensure we have the water capacity, natural gas capacity (Northwest Energy) and electrical capacity (Flathead Electric) in the area for final build out. We are improving our ability to monitor our water wells, and we recently installed automatic backup generators to have water in case of a power failure. Total water demand in the HOA climbed from 33 million gallons in 2020 to 45 million gallons in 2023 and home irrigation water in just 4 summer months accounted for 67% of the demand. Continued exponential growth in water usage is not sustainable. To help you understand your water usage we added water usage information to your water statement and we implemented tiered pricing this past irrigation season to increase the awareness of the amount of water used. Fortunately, in 2024 total demand was reduced to 40 million gallons. Based on information from our water consultant Morrison-Maierle, we are budgeting additional funds starting in 2025 to keep the system performing well. Currently our three water wells are in good shape for the expected demand, but we are watching the aquifer supply levels closely each season.

You will continue to hear about our roads over the next several years. We are taking maintenance steps to prolong the life of our 9.5 miles of roads. Increased road use from construction has not helped our road conditions. Last year we tried a couple of different maintenance techniques to see what works the best in our climate. Based on an evaluation of those repairs this spring, we will do more maintenance before June. We want to wait for any major replacement work until the majority of the home construction is completed. We will update our capital plan this year to identify the future funding needs for roads.

Our internet infrastructure continues to perform well. We currently have 91 homes on the Mountain Max digital fiber service which provides ultra-high speed 2GB/2GB synchronous service with a few more homes waiting for installs in the spring. If you are building a new home, talk with Nancy to get on the list. The community also has Spectrum internet service available so that homeowners have a choice based on individual needs.

Contract Services

We continue to be pleased with our Security Team from Talos. We just signed a new two year agreement with them. They also were awarded the contract for the Whitefish Ski Resort on Big Mountain. This change will allow better communication between Big Mountain and Iron Horse on critical community issues. Consider adding security to your home alarm system in case of emergency for faster response at 406-863-3032.

We renewed our snow plowing contract with JD Thinning for this season. We worked with them last year on road priorities and salting procedures. The first line of snow or ice defense are plows on two pickups. They will use the big yellow truck in really bad conditions. So far, we think they have done very well this season.

We worked with the Iron Horse Golf Club to contract time with Jennifer Brinkmeyer (IHGC Controller) to improve our accounting and billing procedures. We still have some more work to do on billing software, but we hope to have it in place by July. When the new software is in place, we will be adding a 3% charge to those that pay dues or bills with a credit card.

Trash Pickup and Mailboxes

Now let's talk about trash and mailboxes. The new bear proof containers are working as long as you close the lids on pickup day. Our reported bear sightings with trash bins were down significantly in 2024. Please only put your trash bins out early on Friday morning and have them back in by evening to keep the bear attraction to a minimum. We built out the remaining space in the Iron Horse Golf Club parking lot with new mailboxes. Thank you to the Club for their help on this project. Now, every homeowner and property owner can have a mailbox. If you need a mailbox, please contact and pick up your keys at the Whitefish Post Office.

Finances

Lastly, let's review the financials. Each year the board plans for a balanced budget. Any excess goes into our reserve fund. Overall, the HOA is in good financial shape. We did end 2024 with a loss due primarily to major water system upgrades (emergency backup generators) and significant road maintenance including some much needed guard rail upgrades. The losses were covered by our reserves. We did raise dues to \$300/month starting in July of 2024 to better meet the increasing service and maintenance costs we are experiencing. One goal we have is to add to our reserves over the next several years to help with future road resurfacing.

Key Dates in 2025

Mark your calendars for some key dates in 2025. We will hold a Town Hall Meeting on June 25th at 4pm at Fish Camp where we will provide appetizers and refreshments while we update homeowners and welcome our new neighbors. The Annual HOA meeting is on July 17th at the Iron Horse Golf Club clubhouse at 4pm, which will include the Board Elections.

Let me also thank our Property Manager, Nancy Nicoll, for handling the day to day issues that arise in a community like ours. If this newsletter has not addressed your particular concern, please email or call Nancy at NNicoll@ironhorsemt.com or 406-863-3042.

Scott Sanderude, President, Iron Horse Homeowners Association