

**Iron Horse Homeowners Association  
Board of Directors Meeting Minutes  
November 19, 2024**

**Present:** A quorum was obtained with Scott Sanderude, Randy Phillips in person, Dave Brandt, Daniel Lowe, Andy Moshier, by phone and Nancy Nicoll, Community Manager in person.

**Call to Order:** Scott Sanderude called the meeting of the Iron Horse Homeowners Association to order at 9:32 a.m.

**Meeting Minutes Approval**

A motion was made to approve the minutes of September 19, 2024, as written, the motion was seconded, and with board members approving.

**Financials**

This year there was a lot spent on Capital Improvements. Items include Water System, Generators, Mailboxes, Railings and Roadways.

Water usage has gone up through the summer months, wells rebounding normally and showing consistency without showing signs of decline.

**CD Maturity**

One of the 7-month CDs matures on 11/19/24. The rate of this CD was 4.25%. In rolling this over the new rate for a 7-month CD is 4.03 and for 3 months the rate is 4.01%

A motion was made to roll over the CD for 7 months, the motion was seconded and all approved.

Note: A signature from Dave is needed at First Interstate Bank.

**Old Business**

**Talos Security Contract**

- a. The insurance for Talos has doubled
- b. The Talos Security Contract has been reviewed by our attorney and has been updated

A motion was made to accept the Talos Security Contract for 2 years, with the new contract starting in March of 2025. Motion was seconded and all approved.

**Wildflowers**

The HOA has always been to have the natural look with no wildflowers.

There is one owner that took it to the extreme and hydro seeded the wildflowers onto his property.

Many of the wildflower mixes include noxious weeds and have spread to neighboring properties.

Pat Thomas wrote a report on this and it is currently posted on the Iron Horse webpage. This will be added to the Design Guidelines when the changes have been approved. A copy of Pat Thomas's Report will be included in the new owner's welcome packet.

Contact with this owner will be taken care of by a board member.

- c. New meter may need some modification
- d. The new meter runs a bit higher in cost. \$750-\$800
- e. Offer both over the spring of 2025

**Newsletter**

Topics good

Question on the 3% credit card fee, some of the billing that is coming in have a 3.5% fee for credit cards. The Golf Club has a 3% fee, we will stay the same as they have it.

Comment on the snow removal. The use of a sand gravel mix has been used slightly in areas of concern. This is due to the ground not being cold enough yet. The salt mixture will not adhere to the warmer ground. As soon as the temperatures remain cooler and as we have more snow accumulation, we can use the salt mixture. We will be using 2 pickup trucks first for snowplowing, after more heavy snow the larger truck will be utilized.

**Holidays**

A question was presented to view the federal holidays, particularly Veterans Day. After discussion we will stay with the current holiday schedule. If anyone needs to take veterans day off, they can. It will not be added to the current list.

**2025 HOA Board Meeting Schedule**

Proposed dates for the 2025 year were presented. These can be changed as needed.

**Adjournment**

There being no other business, the meeting was adjourned at 11:00 a.m.

  
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Randy Phillips, Secretary

1/2/2025  
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Date