Ranch Association, Inc.		
PO Box 11		
Bigfork, MT 59911		
www.ranchHOA.org		
contact@ranchHOA.org		

Your Board: Mark Smolen, President Danielle Roland, Vice President Jerry Southwood, Sec/Treasurer Robert Bolain David Davis Thaddeus Crouch

Hello Ranch HOA Members!

It's August 30th--I'm not sure where the summer went, but it was busy around here! If you were up here, you were probably tired of seeing more signs indicating more paving, seal coating, etc. We thank you all for your patience and cooperation during this busy time.

We were successful in getting another 575 feet of Ranch Road repaved and all of the upper roads (where the homes are) seal coated. We also sealed the two sections we've paved over the last two years to keep it looking <u>and lasting</u> like new. The goal of this board is to repave another section every year until we have the entire road system back in good condition. It will take a few more years with our limited budget, but we remain committed to not raising dues and putting every penny we can into the roads.

This spring we did a road cleanup day--thank you all who attended. We got the brush piles burnt and we'll be doing a Fall cleanup day in early October (Date TBD)--please attend if you are able--every set of hands makes the work go quicker, and there are usually cookies or donuts!

At the entrance of the bridle path at the end of Latigo we replaced the two main bollards. One of them rotted out and broke off; so we used schedule 40 steel pipe and expect these to last. We also set them in larger pipe sunk in concrete so they are removable if needed. Thanks to Robert Bolain and Mark Smolen for doing the work.

We are also seeing more construction and with that comes some noise. There have been some complaints and the board has worked to find solutions. However, I felt it a good idea to have a quick discussion with you regarding what we expect and where/when we can help. Please see the attached page for more. Thank you for your input and we will continue to work where necessary on any issues.

Winter is coming and with that, we are exercising our extension contract with Snowbound Enterprises to have them continue to maintain our roads again this coming winter. You may also contract with them (info online) if you'd like your yard maintained. Again, we'd like to remind everyone that we advocate a 15 MPH speed limit when winter conditions exist.

While I'm on the subject of speed limits, I'm going to take this opportunity to remind everyone we do have a 25 MPH speed limit on all of our roads. I know it's easy to go faster, but please think about children playing, the animals, your neighbors and overall safety when you come up or go down. I'd especially like to ask parents to remind their children and their visiting friends, that we do take this seriously and please keep your speed down.

Finally, enclosed you will find the **ANNUAL DUES NOTICE**. We have taken your suggestions and will try a new payment option for those of you who would like to break it up into 8 payments. The discounted rate is still available if you pay in full by Jan 31, 2020. And we'll offer credit card payment (via PayPal) again online.

Thanks again,

Mark Smolen

A Discussion on Noise or other Covenant Enforcement Practices

Recent events have warranted a discussion on Noise and Covenant policies regarding where, when and how the board will interact with residents of the Ranch.

The board passed a new Noise Amendment to the Covenants in 2019. Available Online

There may be some confusion as to what it was geared to do and how it may be enforced.

The Resolution was geared at "Heavy Construction" i.e. Excavation, Pouring of Concrete, Large Trucks (Concrete, Pumpers, Semi's, etc.), Use of Loaders, Skid-steers, etc. on Sundays or Daily before 8AM and after 8PM.

It was not meant to curtail other activities like lawn mowing, use of power tools, trimmers, pressure washers, wood splitters, etc. However, the use of these devices should be considered carefully before 8AM or after 8PM. In most cases, neighbors should try to be considerate, but there are times when a job runs long and people are trying to use the available daylight in the summer to complete a task. In those situations, we would ask everyone to be considerate and if a neighbor asks another neighbor to consider or limit the noise, please consider the request and find a "neighborly solution".

The board is here to enforce the covenants. It is not here to play referee between HOA residents. If a resident believes a covenant is being broken, the resident should notify the board. It is not the resident's job to enforce the covenants--it is the board's role. The board will look into each complaint and make a determination as to how the issue will be dealt with. The board will in most cases, contact both parties and work to find a solution if warranted. The board may not always agree with the complaint/assessment of the covenant infringement.

Neighbors should strive to be neighborly--however, it is not the board's role to dictate decorum or referee disputes. Neighbors have the right to speak, but not trespass onto another neighbor's property. A resident always has the right to ask someone to vacate their property. Trespassing is a legal matter, not an HOA matter. The Flathead Sheriff deals with Trespassing, not the HOA/Board.

Any time you feel the need to speak to another resident, builder or contractor, it should be done in a civil and NOT threatening manner. If you're angry, maybe it's not the time to have that discussion.

And again, you can always let the board handle the issue. Thank you.

The Ranch Association, Inc.
P.O. Box 11
Bigfork, MT 59911

DUES BILLING STATEMENT FOR 2020

Recap of new billing and collections dates that were approved at HOA Board Meeting - April 10, 2019

- 1. Bills for the next budget (fiscal) year will be mailed on September 1 of the current year.
- 2. There will continue to be a discount for full payment received by January 31st of the budget year (Total \$750 paid by Jan 31).
- 3. We are now offering two methods/time-frames for payment of non-discounted dues:
 - a. Non-discounted dues can be paid in two installments; the first payment by January 31st
 - and the second payment by April 30th of the budget year.

OR

b. Non discounted dues of \$800 can be paid : \$100 per month for 8 months beginning in September of the current year. That would allow for 8 payments (Sept thru Dec of the current year continuing with Jan thru April of the Budget Year)

******** ALL DUES ARE DUE BY APRIL 30 OF THE BUDGET YEAR

This notice will serve as your dues bill for 2020	<u>\$750.00</u> <u>net due 01/31</u>	
	\$800.00 non-discounted \$400 due 01/31 and \$400 due 04/30; OR	
	\$800.00 \$100/mth Sept/Dec of the current year and \$100/mth Jan/Apr Budget year	

******** PAYPAL-Instructions for paying your 2020 dues via PAYPAL can be found on the HOA website under DUES Tab @ ranchhoa.org

Ranch HOA - Budget for 2020

Expenses-		
Road Fund-Regular	10,500.00	Seal Coat-\$6k, Patch-\$2.5k, Other-\$2k
Road Fund-New Major Repairs	12,000.00	
Snow plowing, salt, sand, de-icer	11,000.00	
Insurance-Gen. Liability and Officers/Directors	2,200.00	
Legal Support (external)	1,000.00	
Accounting Support (external)	1,600.00	
Misc cutting, clipping, weed spraying	600.00	
Misc items-postage, box, copies, envelopes, etc	600.00	
Taxes	<u>250.00</u>	
Total Expenses for 2020	<u>\$ 39,750.00</u>	
Income-		
53 lots, 750.00 net per lot		

\$ 39,750.00

Total Income for 2020