

# Ranch HOA Realtor Information (FAQ)

After multiple terms of being President and answering a litany of questions from realtors over the years, I'm compiling a list of Frequently Asked Questions hoping we answer as many questions as possible up front!

**Signage:** Please make sure all signs are at least 3 feet from the road edge (esp in winter). If you place a sign, please remove it when complete. If signs remain after we know the property is closed on, we will dispose of the sign 90 days after the closure.

**Transfer Fees:**

**HOA Transfer Fees:** For all homes sold after January 1, 2024, there will be a \$100 Transfer Fee for HOA records and related billing.

**Water District:** There is a \$100 Transfer Fee for the Water District (if the property is in the Ranch Water/Sewer District). See the Water District section below for more information on Water/Sewer.

**HOA Covenants and Bylaws:** These are available on our website in electronic form. We recently had our Covenants and Bylaws restated with recent amendments (no substantive changes were made). But please access the latest version on the website. We are registering these with Flathead County, but sometimes an older version is pulled.

**Rental Rules:** The HOA does not restrict long term rentals (>30 days). Short term rentals fall under Flathead County restrictions and all county rules must be complied with including application/registration with the County, notification of neighbors, HOA, etc. Those rules can be found on the Flathead County website under Planning and Zoning.

**HOA Dues:** The current dues for the coming year are \$900. A \$50 discount is offered if the dues are paid in full by Jan 30th of each year. Full dues (\$900) may be split into two payments with the first due on Jan 30 and the second payment due on April 30.

**What the HOA Dues Cover:** 80% of our annual budget goes to road maintenance, plowing, and improvements (Road Budget). Every year, we pave, patch, widen or otherwise fix problem areas on the three (3) miles of roads we are responsible for. 32% of that road budget is used in the winter for plowing and sanding. The HOA is not responsible for plowing walkways/driveways—most owners take care of their own driveways and some hire plowing contractors. Pommel Dr., Latigo Ln., Panorama Hill and Ranch Rd are all plowed down to Hwy 35 when we receive 3" or more of snow (started by 7AM). Sanding is done as needed.

The HOA also is responsible for collecting the dues (100% of all property owners are current). The HOA (and Water District), under direction of the Secretary/Treasurer(s), uses Chrysler and Gordon, PLLC for all our accounting, billing, and financial filings. We believe that having a legally responsible third party managing the oversight of all finances is good business. The books are available for review upon request any time (by appointment).

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The other 20% of our budget is allocated to insurance, legal support, accounting, and miscellaneous expenses like tree removal, emergency road repairs, temporary signage, etc. We maintain a \$5000 rainy day fund to cover those miscellaneous expenses. All expenses are approved by the board—no spending is unaccounted/unauthorized.

The HOA does not have a clubhouse, pool or other amenities. There are greenspaces separating Pommel, Latigo, and Ranch roads that the HOA owns. Those spaces are open to hiking, but not maintained. No formal trails exist. One of the bridle paths is maintained connecting Latigo to Pommel as an emergency fire exit if needed, but is blocked to traffic via a chain at the end of Latigo (the chain and post can be removed for exit). Residents may use the path for hiking or biking.

The HOA has installed a set of locking mailboxes about ¼ mile from Hwy 35. Mailboxes are available for a one-time \$125 fee. The mailbox then belongs to your property in perpetuity. Upon the purchase of a box, you must activate service with the USPS. They do not deliver to the box without activation. Keys are transferred from one owner to the next. If you wish the key to be changed, you can hire a locksmith to change your lock. We ask that you provide a copy of the new key to the HOA, but it is not required. If you do have a locksmith change the lock, please at least tell us you did this so that we can delete the old key from our system. We maintain a set of spare keys in the event of the loss of all keys whereby replacement keys may be made.

**Internet Services in our area.** The best solution is Starlink if you can get it (delivering 7-200Mbit, I have seen 30Mbit on avg with fluctuating speeds all the time). The current FCC laws make Starlink dole out dishes sparingly. You need a clear view to the north that is not impeded by trees. Centurylink can usually provide DSL via phone lines delivering 2-14Mbit speeds depending on your distance from the main hub (the further up Pommel or Latigo you are, the worse it will get).

**Garbage.** Flathead County assesses a fee via your property taxes for the Green Box sites throughout the county. You bring your trash to those sites for free. In general, there is no garbage pickup service. Some private garbage services may provide pickup in the summer, but generally will not in the winter because our hill is too difficult for their trucks. Everyone pretty much just takes their own trash to the Green Box sites. Closest is at Swan Hwy / Hwy 35 (<https://maps.app.goo.gl/nXjeSemLb8WiL8CV6>)

Water and Sewer information is provided in the next section below.

The HOA maintains an active Board elected every two years at the annual meeting usually held in June (usually at the high school). Notices are posted in the neighborhood the week of, and online on our website at least 30 days prior to the meeting.

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The HOA also maintains an active Architectural Review Committee (ARC) which is responsible for upholding the building standards found in the Bylaws/Covenants. Please see our website for more information related to the building requirements, application, fees, etc.

How strict are the rules of the HOA? The current HOA board and ARC wish to maintain high property values. However, we also realize we live in Montana where many recreate with boats, campers, trailers, etc. Strictly speaking these devices are not allowed to be parked in driveways or on the road/roadside. However, we usually do not enforce this as strictly as the rules may state; we ask that residents with such devices store them discreetly as possible and we may ask members to move those we find unacceptable or get complaints on. The same is true of non-functioning cars, equipment, etc.

We are strict on building requirements. The square footage requirements, setbacks, height, colors, and building materials are taken seriously. The same is true for tree removal. Please see the Covenants page of our website for all the details.

**Temporary Living Space.** The question arises: Can I live in my camper or RV while my home is being built? Or, Can I camp on my empty property and use it as a campground. The short answer to both is no. Our Covenants specifically prohibit both. After a home is built and you are living in it, we do allow visitors to camp or park on your property for a short time. But you cannot live in an RV or camper while your home is being built. Our water district would not allow water hookup and the county would not allow the use of a septic field. Finally, we have seen a number of construction projects go sideways and take longer than the year allotted to build. Imagine if we allowed an RV/camper to be used and then the builder quits or the owner runs out of money...we would be put in a very difficult position of evicting the owner at a particularly difficult time—we simply will not go there or put ourselves in that position. The covenants will be vigorously defended in this situation.

Overall, the current board wishes to live harmoniously with all neighbors. We seek common sense solutions. We ask that members speak with the board if you have an issue. Demanding a change or threatening legal action is not the path we seek.

# Ranch Water District Realtor Information (FAQ)

## Ranch Water / Sewer District Information:

When the Ranch HOA was founded in the late 1970s, a water system was installed. In the early 2000's it was found deficient and the residents/board took it upon themselves to research and eventually replace the entire water system in 2007. This included the construction of a new 200,000 gallon, glass lined, metal tank, all new water mains, fire hydrants, additional well, pump house, electronic controls, etc. The cost for this system was \$2.1M. The board managed to find grants covering \$1.8M. The remainder, including the creation of a sizeable reserve fund (required by the granting agency, Rural Water), was covered via a bond. Most of the member properties have a bond attached to the property payable with the property taxes each year. Some have paid it off and the payoff can be calculated for you if requested.

To obtain the grants and the bond mentioned above, a separate and legally formal Water District was required. Therefore, the Ranch County Water and/or Sewer District was created with the various properties of the Ranch HOA registered with the Secretary of State as members. Membership for those properties served is required and a separate/private well is not allowed. Although the name has the word Sewer in it, there are no sewer services offered. Every property has their own septic system. Every owner must obtain a permit from Flathead County to install a septic system and work with Flathead County to get the needed approvals. As of the writing of this (Aug 2023), no property has been declined by Flathead County—the HOA and Water District have no bearing or influence on this.

When the board was planning the installation of the new water system in the early 2000's, the developers of Saddlehorn were also in full swing and looking to Bigfork to supply them with water. Bigfork was unwilling/unable to extend service out/up this way at that time, therefore all parties got together and found a workable solution whereby Saddlehorn provided land and right-of-way access for all water mains, and funded the drilling of a new well given to Bigfork Water. The Ranch Water District then purchased the water tank for both developments to share. Both Bigfork Water and the Ranch Water District maintain their own wells and water lines. But we share the tank, upkeep and monitoring. This is a rarity as normally, Montana DEQ does not approve inter-connected systems. However, we both maintain and test our systems/water on both sides according to the rules required. It is a great example of the state, municipal and private parties working together to achieve a workable and better solution than the two could have done separately.

As stated above, our water is tested regularly (monthly) and at other intervals for certain organic and inorganic contaminants, metals and even radiological elements. Montana DEQ maintains a website with Public Water Systems (PWS) Monitoring data that can be accessed at any time at: <https://deq.mt.gov/water/Programs/dw>. Our annual Water Quality Report is listed under the Water District's tab on our website at: <https://ranchhoa.org/water-district.html>.

## **Ranch Water District Realtor Information (FAQ)**

How clean is our water? Our water is pumped and directly delivered to our members without treatment. In our recent testing, virtually every contaminant the EPA/DEQ requires testing for resulted in a No Detect. Our water is nearly as perfect as it can get. It does have high calcium hardness which can make washing more difficult and deposits to collect on faucets. Most members do install water softeners in their homes. Because we are inter-connected with Bigfork and their systems are technically connected, there are times when Bigfork may be required to chlorinate their water which may be detectable on our end.

Quality water is not free. Every member of the water district gets a water bill. Those that do not have a home present, still get a bill for the base rate as that is how we pay for the upkeep and monitoring of our water system. There is a meter pit present on every property that is in the district which makes it quite easy to hook up a new home. At the time of hookup, the owner/builder simply requests the hookup and pays their own (or our plumber) to install the water meter. Once installed, even if you do not use water yet, you will be billed for the reading and any water used on top of the base rate.

Meters are read monthly and bills are sent every month. We require any new owner/member to use automatic bill pay whereby we debit your checking account each month.

There is a Transfer Fee of \$100 for each property served by the Water District at the time of sale for the property.

This document will be updated periodically.

Date of last update: August 3, 2023