

The Idaho Club Homeowners Association, Inc.

Annual Meeting

22 September 2023, Event Tent at the Idaho Club

I. Member Sign-in and Call to Order:

The meeting was called to order by the HOA Board President, David (Luke) Reed at 5:02 PM. The following Board members were present, Luke Reed, Bill Haberman and Read Tuddenham. Chris Norton, Marty Quill and the HOA Executive, Tom Curtiss were unable to attend. Irene LaCommare represented the Lodge Home sub association.

Each person in attendance received an information package that included the Meeting Agenda; Minutes of the 2022 Idaho Club Homeowners Association Annual Meeting; President's Report; HOA Financial Overview; HOA 2023 Actual to Budget through 30 June 2023; HOA Statement of Assets, Liabilities and Equity as of 30 June 2023; Notice of Annual Meeting and Proxy Statement; Exhibit A – Revised Procedures for the Idaho Club HOA Board Meetings. These documents are available on the HOA website.

Meeting agenda:

- Call to Order
- Confirmation of Quorum
- Introduction of the Board of Directors
- Minutes of the 2022 Meeting
- President's Report
- Old Business
 - Financial Report
- New Business
 - Election of Board of Directors
 - Declarant's Report
 - Questions/Discussion
 - Pet Policy
 - Rental Issues
 - Wildfire Mitigation
 - Action Items
- Adjourn

Luke confirmed the presence of a quorum. He noted that the Declarant still had over 50% of the possible votes, constituting a quorum.

II. Minutes

The draft minutes for the 2022 Annual Meeting were included in the information package. Luke asked for any comments or questions regarding the draft minutes. There were no comments from the floor and Luke asked for a motion to approve the minutes. Ken Sanger so moved, and Bill Haberman seconded the motion. The minutes were approved by voice vote.

III. President's Report

Luke highlighted the following items in his President's Report:

The Board revised the Pet Policy to require hard leashes when dogs are off their own property.

The HOA website has been reorganized and updated with the most recent documents to improve communications.

Exhibit A at the back of the information package documents the policy for holding HOA Board meetings and explains how we are complying with state law requirements for open meetings.

There have been several complaints regarding short term rentals of non-lodge home residences. Tom has addressed the complaints and CC&R rental requirements with the rental agents. There will be more discussion of rentals later in the meeting.

Valiant Idaho transferred 3 parcels of land to HOA ownership. Two parcels are the Moose Mountain gazebo site shown in the original POBD lot plans, across the street from the Lanng's home. The third parcel near the sewage pond will be improved to provide a site for a future garbage dumpster and Moose Mountain mailbox station. Work will start on the gazebo property by opening the road.

Bill, Luke, Tom and Read met with state representative Mark Sauter, County Fire Mitigation Manager Nick Zahler and Northside Fire Chief Brad Mitton to discuss options and programs for reducing the wildfire risk on Moose Mountain. Luke relayed Tom's experience with very large increases in insurance rates at Schweitzer properties due to wildfire risk. He said he would be asking for volunteers later in the meeting for a committee to continue work on wildfire risk mitigation.

The following is the full President's Report included in the meeting information package:

President's Report

The Idaho Club Homeowners
Association September 2023

- **Design Review Board.** The DRB has been very busy reviewing all construction, landscaping, and remodel projects. 25 projects are in cycle (under construction or pending), 13 on Moose Mountain and 12 on the north side. 2024 looks to be just as busy as 2023. The board is made up of volunteers Read Tuddenham, Meleah Norton, Bill Manis, and Bill Haberman, as well as architect John Hendricks and our managing agent, Tom Curtiss.
- **Financial Status.** The HOA treasury is in good shape. We currently have about \$360K in the bank plus \$53K in accounts receivable. A few member accounts are quite delinquent, and the board has authorized our agent to place liens on those properties.
- **Gatehouse Infrastructure.** The east gate is currently undergoing total overhaul after it was nearly destroyed by a truck. Work is expected to be finished by November 15. Tap2Open keypads have been added to the entrance at the two gatehouses, enabling residents to give a time-limited code to guests. Our goal is to have central visibility and control of all gates from the main gatehouse. That goal

cannot be achieved until the new cell tower on Moose Mountain becomes operational next year.

- **Trash Receptacle.** Location of HOA dumpsters near the new maintenance building on Lower Pack Road has been a qualified success. Some users have failed to break down cardboard boxes or placed unsuitable items (e.g. home gyms), taking up volume unnecessarily. Some users, frustrated by a overstuffed dumpster, have left garbage on the ground—that also is unacceptable. At some point in the future, these dumpsters will be moved to a new location south of the highway.
- **Pet Policy.** The board has revised the resolution covering pets within the Idaho Club development. Notably, all pets off owner’s property must be under control with a physical leash. This policy is consistent with Bonner County law for dogs. This change was motivated by several incidents in which dogs went out of control on common areas or neighbor’s private property, and one very serious incident. The policy includes a system of fines for violations.
- **CC&R Revision.** By vote of the general membership at a special meeting on November 17th, 2022, amendment #8 to our CC&R’s was passed and subsequently recorded with the Bonner County Clerk. The amendment authorizes the board to impose fines for violations of terms of the CC&R’s, and associated board resolutions. A rigorous process is required to impose any fines.
- **Communications.** The board has taken steps to improve communications, including more frequent emails to the membership, and enhanced use of the member’s portal on The Idaho Club website. An “Announcements” folder has been added to the portal where regular and special meetings of the board and general membership will be announced, in accordance with the state law on HOA processes. Information on financial status, board resolutions, action without meeting, meeting minutes, and many other topics can be found on the portal.
- **Rental Properties.** Properties outside Lodge Home areas are limited by our CC&Rs to rental periods of not less than seven days. Weekend rentals are not allowed. Some rental agents have thumbed their nose at this restriction by either blatantly ignoring the rule or using shenanigans to circumvent the rule. Many weekend rentals turn out to be keggers by large groups of young people, which is very annoying to neighbors. The board is very close to imposing fines on properties where this practice is happening.
- **Welcome Committee.** The board has continued to provide a small budget to the committee to cover expenses for welcome baskets for new residents—the baskets are loaded with goodies, much of which is donated by The Idaho Club. The committee (Bev Hague, MaryHelen Hall, Tracy Sanders, Anne Carter, Connie Reed, Meleah Norton, and Linda Blessing) continues to do a great job of contacting new residents and making them feel welcome. And they organized a community potluck supper in the tent last month that was a great success.
- **Gates and Median Landscape Committee.** The board has appointed a committee to develop a plan for improved quality and maintenance of the landscaping around our gates and medians. Committee members are: Judi Manis (Chair), Irene LaCommare, Linda Blessing, Doreen Williams.
- **Common Area Transfer.** Valiant Idaho has taken steps to transfer ownership to the HOA of three properties identified on The Idaho Club master site plan as common

area. Two of the properties comprise the "gazebo site", and the third is envisioned as a possible site for a south-side mail station and dumpster location. The board is working on plans to develop both of these sites.

- **Wildfire Mitigation.** With wildfires in our region every summer, and disastrous wildfires, near and far, fresh in our minds, the vulnerability of Moose Mountain is a major concern. The board has done some research on this matter, and is now ready to appoint a committee to develop and execute a plan to reduce our risk to wildfire disasters. There is a trend of major insurance companies leaving regions of high wildfire risk, resulting in very high insurance rates, or even complete non-availability of insurance. While Moose Mountain has most of the trees, north side properties are also vulnerable to insurance problems. Board members earlier this week met with Idaho Legislative District 1 Representative Mark Sauter, a former fire chief, for advice on how we can proceed.

IV. Old Business

Financial Review

Luke discussed the following highlights of the financial results contained in the meeting information package:

2022 Year End Results

Actual and budgeted numbers would make these entries more complete

Snow removal expenses were the big surprise and exceeded the budget. Since the end of the year the HOA has received a refund from the Lake Estates sub-HOA for snow removal which partially offset the overage.

The annual contribution to the reserve fund fell short of the \$140,000 budgeted.

2023 First Half Results

Snow removal costs for the first half of the year are \$18,334 versus a budgeted \$15,000. This leaves \$11,666 in the budget to cover snow removal during the fourth quarter of 2023. The original annual budget was \$30,000.

The budget allocated \$12,500 to special projects of which \$1,521 was expended. This primarily went toward starting the gazebo project.

As of mid-year 2023, the association had \$373,690 cash in the bank and cash reserves. This compares with \$341,868 in 2022. By year end cash and cash reserves should be approximately \$500,000.

The wildfire risk reduction may need some funds. A budget line will be added for 2024.

Accounts receivable were \$53,344 as of 30 June 2023. Panhandle Management continues working to reduce this number.

Adding September AR number would make info more current rather than a number 3 months out of date at the time of the meeting.

V. New Business

HOA Board of Directors

Read Tuddenham's and Bill Haberman's terms expire with this meeting. Bill will remain on the Board as the Declarant. The Board nominated Read for another 2 year term. Luke asked for nominations from the floor. None were made and he asked for a voice vote and Read was elected to another term.

Declarant Report

The Declarant's report was deferred until after the meeting.

Pet Policy

Luke recognized Ken Sanger to present his remarks regarding the HOA Pet Policy.

Ken said he believed the revised pet policy was not enacted properly. In his view, the policy was enacted at the Special HOA Meeting called for the sole purpose of ratifying a change to the CC&Rs, which was inappropriate. Luke responded that the policy was enacted well after the Special Meeting. Ken stated that the state law says people must be able to speak on the issues. Luke repeated that the policy was enacted properly.

Ken continued stating the policy had a rule which covered the golf course, which is not part of the HOA grounds and therefore the policy was invalid. Bill countered that if a policy contains a rule or provision that is unenforceable it does not invalidate the entire policy.

There was no further discussion of the Pet Policy.

Short Term Rentals

Luke recognized Ken Sanger to present his remarks regarding short term rentals in the community.

Ken believes short term rentals in non-lodge home residences are a problem for the community and changes need to be made in how they are administered. He recommended that owners be notified of any violations by renters. He wants to limit short term rentals and enforce the requirement for a minimum of a 7 day rental. He asked for a list of all properties currently listed for short term rentals and noted that Bonner County requires short term rental properties to be registered with the county. Are the current rentals in compliance?

Ken proposed the formation of committee to look at ways to reduce the impact of short term rentals and still remain compliant with state law and county codes. He noted that Bonner County was stepping up their efforts to track short term rentals and was procuring software to do it. He closed stating that short term rentals are a problem nationwide.

Luke said that we need to get the rental agents to enforce the 7 day minimum rental, not only 1 rental every 7 days.

Wildfire Risk Reduction

Luke recognized Read to discuss wildfire risk reduction efforts.

Read highlighted ongoing efforts to reduce wildfire risk. These included, banning all burning on Moose Mountain during the summer, testing fire hydrants, and the water truck.

Luke, Bill, Tom and Read met with state representative Mark Sauter, Northside fire chief Brad Mitton, and county wildfire manager Nick Zahler the 21st of September to discuss the county Bonfire program, what can be done to reduce fire risk, and availability of grants for fuel treatment.

Read said planning is just starting. The Board would like to set up a task force of volunteers to do the detailed planning. It currently looks like roughly a 5 step process.

- Build a team with local officials and neighboring property owners.

- Get the community into the county Bonfire program. It is the most probably source of grants.
- Determine what needs to be done and which lots should be cleaned up.
- Work out the financing.
- Figure out the contracting and implementation.

Committee Volunteers

Luke said the Board will create the wildfire task force and a rental committee and asked for volunteers. The Board will then make the final decision on committee members.

The following people volunteered for the wildfire task force:

- Dave Dillon
- Anne Carter
- Bill Manis
- Ron Williams
- Brad Handick

The following people volunteered for the rental committee:

- Ken Sanger
- Peg Tuddenham
- Chris Norton (Luke nominated him)
- Sam Hall (volunteered subsequent to the meeting)

Question and Answers

Q: Can the roving security patrol quiet his vehicle?

A: Tom will talk to him.

Q: Have there been any thefts in the community during the last year?

A: Luke answered fortunately no.

Q: Anne Carter asked, if something can be done to improve gatehouse maintenance? She noted daylight lights vs. warmer soft white lighting and the flower beds.

A: Luke said there is a committee headed by Judi Manis which is looking at upgrading the gates and medians. Judi has met with Tom. The committee will set priorities for upgrades and submit a proposal to the board for approval. Others can join the committee if they desire.

Q: When will the back gate on Moose Mountain be fixed.

A: Luke answered that it should be completed by 15 November.

VI. Adjournment

There being no more questions, Luke asked for a motion to adjourn the meeting. The motion was made, seconded, and passed by a show of hands. Luke adjourned the meeting at 5:52 PM.

Respectfully submitted,



Read S. Tuddenham

DRAFT