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## Marina Cay Homeowners Association Fall 2025 Newsletter

It has been a beautiful, and extended fall here in Bigfork and as the final leaves fall, we are looking forward to a magical winter in Montana's Christmas Village. There have been some incredible northern lights (thank you Loyann for capturing them) and the resident deer seem at home and ready for the next season.



**2026 Annual Homeowner Dues:** The Board approved a 2% dues increase for 2026. While any increase is unwelcome, this adjustment is necessary to protect reserves and continue avoiding special assessments. This amount does not keep up with inflation, but the Board felt it was important to keep the increase minimal while we wait to see how the new Montana property tax laws—and a potentially slower July 2026 rental season, affect owners. As shared at the AGM, fixed

operating costs continue to rise, especially water and sewer, which have increased by about \$600 per month under the new rate structure.

**Major Projects Update:** At the fall meeting, the Board reviewed a 10-year project projection. While full reserve funding would require roughly \$100,000 per year, the Board chose a more balanced funding level that aligns long-term needs with rising operating costs. To support this approach, the exterior painting cycle was extended from 10 to 12 years, reducing long-term expenses while still protecting the buildings. The Board also opted to shift toward maintenance-free or low-maintenance materials wherever feasible; although these cost more upfront, they significantly reduce long-term repairs.

**Proof of Insurance Requirements:** As Bob mentioned in his President's Letter, homeowners are now required to submit proof of insurance annually to [marinacayhoa@gmail.com](mailto:marinacayhoa@gmail.com). Chrysler & Gordon and I will work with owners to ensure completion, but please note that any owner who has not submitted proof of insurance by June 1st may be subject to a \$50 fine.

**Time to Review Your Insurance:** I cannot stress enough how important it is to speak with your insurance agent, have them review the bylaws, and make sure your policy provides the appropriate coverage. It has been genuinely heartbreaking to work with several owners who discovered, too late, that they were underinsured. Please remember: our bylaws indicate that owners may be responsible for damage to their unit regardless of the cause. Ensuring you are fully covered protects both you and your neighbors.

**New Owners:** Please join us in welcoming Dave and Nancy Waldowski to Waterfront 152, Heather and Benjamin Robison to Waterfront 253, and Mark Evans to Courtyard 238.

**Condos for Sale:** Bay 301: \$590,000 and Waterfront #258: \$269,000. Additionally, a Hill East owner is selling a 20' boat slip in the marina, listed for \$139,000 - interested parties may contact 949-315-9331 or [jim@jimchristensen.net](mailto:jim@jimchristensen.net)

**Boat Slips:** Summer slip rentals will be available beginning January 1, 2026, on a first-come, first-served basis. Owners may reserve up to two weeks (Sunday-Saturday) at a rate of \$110 per week.

**Home Improvements:** If you're planning renovations, please ensure you use licensed contractors and notify us in advance. Non-emergency work is permitted Labor Day through Memorial Day, Monday-Friday during business hours. Contractors must keep exterior common areas clean and free of debris. This is also a perfect time to inspect items such as aging hot water heaters or failing exterior window seals.



**For Those Who Rent:** If you rent your unit, please ensure your renters and property managers are familiar with HOA rules. Trailers and stored vehicles are not permitted, smoking is prohibited on decks and within 25 feet of buildings, and pets are not allowed. Owners are ultimately responsible for their guests' and renters' actions. The bylaws can be found on the Documents page at [MarinaCayHomeowners.com](http://MarinaCayHomeowners.com)

**Winter Heating Readiness:** Sonder Management recommends keeping your thermostat set to 60°F or higher, rather than 50°F. In a power outage, that small increase can help prevent frozen pipes. Water damage must be reported promptly to maintain insurance coverage; mold can form in 24-48 hours and often results in claim denial. If you are away, please arrange for someone to check your unit regularly. Sonder can do brief pop-ins while onsite, but we cannot provide the detailed inspections a licensed property manager offers. Please also ensure we have a current key or access code, as quick access in the event of an emergency can help mitigate damage.

Thank you all for another wonderful year here at Marina Cay. We are always available to help, and we appreciate your attention to these updates and your ongoing efforts to keep our property safe, maintained, and welcoming. Wishing everyone a peaceful winter season in our beautiful corner of Montana.