

RIC SMITH
406.471.0377



SARAH BECK SMITH
406.261.0641

FINLEY POINT BREEZE

SPRING 2018



VOLUME XXII

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SPRING ISSUE 2018



Welcome to the Spring 2018 Breeze. Days are getting longer, and we have more light than dark!! Today, March 23, we have 12 hours and 23 minutes of light. Birds are returning, snow is gone, and we thatched the lawn two weeks ago. We are still waiting for the Tundra Swans to move into East Bay for their few days of rest. It is always a magical time.

There is lots of good info in this Breeze including an update from our hardworking Fire Department (send them a donation!), Montecahto Club, feedback and opinions from our VRBO article, pot-hole update, and more.

The Smith Team is looking for inventory. Our market inventory is shrinking! Please reach out to us if you are thinking of selling. Thanks for reading. Please drop us a note. Remember, we get the Point!!

-Ric & Sarah

BREEZE STAFF

A special thanks to all who make the Breeze possible!

PUBLISHER AND FOUNDERS

Sarah Beck Smith
Ric Smith

EDITOR

Sarah Beck Smith

@c21smithteam

facebook.com/smithteamflatheadlake

SMITHTEAMFLATHEADLAKE.COM



FINLEY POINT VRBO UPDATE

By: Ric Smith

We received more comments on our VRBO story than any other story, with the possible exception of ongoing comments about the roads. We can report to you that feedback was almost equally divided between YES to VRBO and NO to VRBO. We can also say that the comments were all well-articulated and passionate.

In summation, the “pro” comments were typically that many Finley Point/East Shore homeowners are in need of property tax or cost of living relief on the lake, and income from these rentals helps. The “con” comments were that VRBOs are loud and crowding too many people into the properties and lakefront.

We can also add that Lake County seems to be getting involved with lake rentals. Their involvement is not very clear to us, however, here is what we think: The county is now enforcing a law that has been on the books a long time. This law states that rental properties need to be approved by the county. They are mainly interested in septic. The concern is that a septic system designed for a 3 bedroom house would not hold up for weeks on end with 12 people, or some larger amount than what is permitted. If you have questions, please call Lake County planning 406-883-7235. Again, this is what we understand from reliable sources.

Please read below for a sample of some readers’ comments.

I personally think vacation rentals are a really positive thing for Finley Point and for the many other communities who have found success with them. Finley Point property owners are fortunate enough to own homes on arguably the most beautiful lake, in the most glorious state, in the whole country. (I may be a tad biased!) We should be courting tourism dollars wherever we can and I would much rather see lodging dollars go to my friends and neighbors than to some big, generic, corporate hotel. In addition, in order for a vacation rental to remain occupied and survive the market, it must be well-maintained and is frequently checked on by owners and/or property managers. As a community, we should want our homes lived in and loved on... not sitting dark and vacant for many months of the year. In my experience, most vacation rentals aren’t hard partying, jet ski revving, fraternity houses... most are simply quiet little get-a-way spots for couples or small families. If managed properly, neighboring residents should not be impacted by guests at all. Enticing guests to stay in homes on Finley Point means more tourist dollars go towards keeping our small businesses thriving. That’s money not only for Finley Point’s two restaurants and the employees who work there, but also for the local restaurants, cherry stands, art galleries, theatre, golf course, real estate agencies, etc. of our neighbors in Woods Bay, Polson, and Big Fork.

In conclusion, I think everyone can agree that we want our Flathead Lake community to thrive, and I believe that property managed vacation rentals can be a valuable asset for all of us. -Anonymous Finley Point Resident

I have a vacation rental on both sides of me and have never been bothered with noise. When you live in a recreational area, one expects people to enjoy the benefits of being on the lake. I get plenty of peace and quiet 9 months + per year. A neighbor called me 2 summers ago asking about noise and I didn’t know what she was talking about. -Anonymous Finley Point Resident

I don’t think anyone would be renting out their nice lake house if they didn’t need to offset the costs. I’ve had years where the taxes pushed \$15,000/year. Insurance is \$7,000 plus for the house alone. Another thousand for the rig. And probably as much for the watercraft. Utilities and upkeep are probably ten to twenty thousand. It all adds up fast, and while a nice waterfront property probably gives the appearance of great wealth, most of us, particularly those of us with Montana roots, are busy putting kids through college and planning for not that distant retirement. And paying plenty of taxes on a few other fronts.

I am sympathetic to neighbors who might prefer more peace and quiet, and I would always use my leverage to shut down any situation that came up with a renter who was abusing the situation. We’re pretty self-selective with the quality of people who stay at our place in our absence. by pricing and getting to know the kind of people they are before they come in. I have honestly never had a complaint, and I would take one very seriously.

I would note, too, that a lot of our renters have been people both with Montana roots, and with an interest of finding their own place at Flathead. And a week at our place usually reinforces either. -Anonymous Finley Point Resident

FINLEY POINT VRBO UPDATE CONTINUED

I live on Finley Point, next door to a overcrowded vacation rental. Problems with noise, traffic, dogs, and overflowing garbage happen all summer long. I've talked to the owners; though polite, they've declined make changes. I contacted the Environmental Health dept, enforcers of "public accommodation" rules; they took no action. They acknowledge that vacation rentals require a permit that would limit occupancy but, frustratingly, don't do any enforcement. -Anonymous Finley Point Resident

We had a resident call about our VRBO article. This is a president of an HOA currently involved in a lawsuit centering around this very conflict. There is a homeowner who has been renting out their house as VRBO for many years. While this has proved a lucrative investment for the homeowner, it is a large house and attracts crowds (20+ guests at a time). There is language in the CCRs/bylaws prohibiting commercial ventures in the neighborhood, but it does not specifically address short-term vacation rentals. Many homeowners in the association are concerned w/ the noise and wear and tear on infrastructure. The outcome of the lawsuit is uncertain, but the HOA is looking into adding language into their CCRs/Bylaws specifically addressing VRBOs, in an attempt to avoid this conflict in the future. The takeaway here? It is likely that the VRBO/Air B n B conflict will only get bigger as time progresses. If you live in an HOA or zoning district, it's probably not a bad idea to start a dialogue about vacation rentals, working toward adoption of specific language in your CCRs/bylaws/ zoning guidelines. There will likely be wildly different points of view in this discussion, but hopefully some middle ground as well. -Sarah Beck Smith

Forms Available at:

- Public Accommodation Plan Review form (DPHHS): <http://dphhs.mt.gov/Portals/85/publichealth/documents/FCS/PAPlanReviewChecklistApril2013fillable.pdf>
- Alteration with No New Components Permit Applications is available at LCEH or at: <http://www.lakemt.gov/envhealth/pdf/wwtreatment/2016%20wvts%20Application.pdf>
- Zoning Conformance Permit Applications is available at LCPD or at: <http://www.lakemt.gov/planning/formspg/Zoning%20Conformance%20Permit%20Application%20with%20Checklist%20cover.%209-4-2013.pdf>
- Building Permit application form (BCB): <http://bsd.dli.mt.gov/Portals/53/Documents/Building-Codes-Permits/dli-bsd-bc002.pdf?ver=2014-12-09-110023-970>
- Department of Revenue Lodging Facilities form: <https://app.mt.gov/mvrevenue/Endpoint/Form/280>

Additional Laws:

- Public Accommodation ARM: <http://dphhs.mt.gov/Portals/85/publichealth/documents/FCS/PAWEBRULE.pdf>
- Building Permit ARM: <http://www.mtrules.org/gateway/RuleNo.asp?RN=24%2E301%2E146>
- Lodging Facility Tax: <http://www.mtrules.org/gateway/Subchapterhome.asp?scn=42%2E14.1>
- Lodging Facility Use Tax MCA: <http://www.mtrules.org/gateway/Subchapterhome.asp?scn=42%2E14.1>
- Guidance Document:**
- CIRCULAR FCS 1-2012: <http://dphhs.mt.gov/Portals/85/publichealth/documents/FCS/CircularFcs12012.pdf>

Links:

- Building Codes Bureau (BCB) Fees: <http://www.mtrules.org/gateway/ruleno.asp?RN=24.301.138>
- Department of Revenue (DOR): <http://revenue.mt.gov/>

Other FAQ's:

Is my Vacation Rental even allowed?

It is highly recommended to check with the LCPD to determine if Vacation Rentals are even allowed under the current Zoning & Density regulations. Some districts within the County do not allow Vacation Rentals.

Are yearly inspections required for Vacation Rentals in Lake County?

No, however an inspection by LCEH is required prior to opening all Vacation Rentals.

A Vacation Rental may be required to undergo an additional inspection if a complaint is filed with LCEH.

What is A Public Accommodation License?

Acquiring a MT Public Accommodation license requires the assistance of LCEH. Once your Vacation Rental has been approved by the County & State, your Vacation Rental is issued a MT Public Accommodation License to operate.

Who do I contact to re-license my Vacation Rental?

Montana DPHHS will send out a renewal notification by mail a few months prior the end of the calendar year. Currently, the renewal fee for your Public Accommodation license is \$ 40 each year.

Who do I contact concerning complaints?

Access/Noise/Nuisance: Lake County Sheriff
Department at **406-883-7301**

Garbage: LCEH at **406-883-7236**

Lake County Environmental Health Department

106 4th Ave East
Polson Mt 59860
Phone: 406-883-7236
Fax: 406-883-7205
E-mail: envhealth@lakemt.gov

November 2017

Brief Overview for Vacation Rentals in Lake County Montana

*Revised with Information concerning
the Department of Revenue*



FINLEY POINT VRBO UPDATE CONTINUED

By: Ric Smith



119 Timber Shadow Trail

3+ acre lot in the Finley Point Estates, a tasteful, well-planned community in the heart of Finley Point. Enjoy quiet privacy along with easy access, community water, septic approved, paved roads, streetlamps, lighted entry-way. Lovely building sites for your dream home nestled in the trees. Community lake access just a few minutes away for boating and swimming. Visit www.smithteamflatheadlake.com for more details.

\$98,000
MLS 21606764

FOR SALE

Vacation Rentals are defined as Tourist Homes or Lodging Facilities by State Law

Who is involved with Vacation Rentals in Lake County?

- * The Lake County Environmental Health Department (LCEH)
- * The Lake County Planning Department (LCPD)
- * The Department of Public Health and Human Services (DPHHS)
- * The Department of Labor & Industry Building Codes Bureau (BCB)
- * The Department of Revenue (DOR)

State Laws and Regulations Cited:

MONTANA CODE ANNOTATED (MCA)

MCA 50-51-102(12) - Tourist Home Definition
MCA 50-51-13(1) & (2) - Governing Operation
MCA 16-65-101(4(a)) - Lodging Definition
MCA 16-65-101 - Lodging Facility Use Tax
MCA 16-68-101 - Lodging Facility Sales Tax

ADMINISTRATIVE RULES OF MONTANA (ARM)

ARM 42-14-106 - Registration & Permit
ARM 24.301.101-190 - Building Codes
ARM 37.111.101-135 - Public Accommodation

GUIDANCE DOCUMENT

CIRCULAR FCS 1-2012 - MT Water Supply Standards

If you operate a Vacation Rental in Lake County, you are required to have it properly licensed!

GENERAL SEQUENCE OF EVENTS FOR LICENSURE:

- 1. Acquire & Complete a Public Sleeping Accommodation Plan Review Application**
 - LCEH will Review Application
 - LCPD will Review for compliance with Zoning
 - * Compliance must be demonstrated prior to licensing
- 2. Review of Wastewater Treatment System (WWTS) by LCEH**
 - 1) Obtain an Alteration w/ No New Components Permit with LCEH**
 - * Determine allowable number of bedrooms according to size of the WWTS
- 3. Review of Water Supply System by LCEH**
 - Public water supply system—Pre-approved source
 - Private water supply system—Requires a SOURCE WATER ASSESSMENT (as per CIRCULAR FCS 1-2012) including lab analysis of water samples for bacteria coliform and total nitrate
- 4. Acquire Building Permit with Building Code Bureau**
 - 1) Contact State Building Inspector Rob Morris
 - 2) Obtain, complete, and submit a Building Permit/Plan Review Application to BCB
 - ⇒ Type: "Change of Use" or "New" if applicable
 - 3) **Obtain a Building Permit License with BCB**
- 5. Register with the Department of Revenue**
 - 1) Contact the Department of Revenue
 - 2) **Obtain a seller's permit through DOR**
- 6. Acquire a Public Accommodation State License**
 - 1) Set up Pre-Opening inspection
 - 2) **Obtain a Public Accommodation License with LCEH & DPHHS**

What to Expect:

- Additional Information if not sufficient in Plan Review Application
 - * May be contacted by LCPD with Zoning/Density questions
- Building Inspection by State Inspector (BCB)
 - * Can acquire Building Permit/Plan Review Application at time of BCB Inspection
- Contact the Department of Revenue (DOR) to register your Vacation Rental. All applications will be submitted to the DOR by LCEH prior to issuing a Public Accommodation license.
- Pre-Opening Inspection with Plan Review application (LCEH)
 - * Source Water Assessment will be conducted at the time of inspection

Additional Important Criteria to check on:

- **Lake County Planning Department for additional requirements**
- **Local Covenants**

Who to Contact?

- ♦ Lake County Environmental Health Department (LCEH) at: **406-983-7236**
- ♦ Lake County Planning Department (LCPD) at: **406-983-7235**
- ♦ Building Codes Bureau (BCB) Inspector Rob Morris: **406-202-1324**
- ♦ Montana Department of Revenue (DOR) at: **406-444-6900**
- ♦ Montana DPHHS FCS Section: **406-444-2837**

Typical fees at a glance

Public Sleeping Accommodation Plan Review Application:	\$ 150 *
Alteration with No New Components Permit:	\$ 100 *
Building Permit/Plan Review Application:	\$ Varies *
Public Accommodation License:	\$40 (annually)
	* One-time fee

LITTLE MONTANA RESTAURANT

By: Sean Perry

Little Montana opened its doors in early February on Highway 93 in Ronan to a warm reception and brisk sales. Longtime restaurateurs Guy Hill and Sean Perry have teamed up to offer breakfast and lunch selections with their unique twist! Their specialty pancakes have been winning rave reviews as well as their omelets and traditional favorites all served with Vermont maple syrup and real butter! Lunch features fresh vegetables, local baked bread, house smoked deli meats, and fresh made soup of the day. Breakfast and Lunch specials everyday! Little Montana is open Monday-Friday 7am-5pm, Saturday 8am-4pm, and Sunday 8am-2pm. Call 830-1467 for to-go orders or to book your catered event. A dinner menu is in the works and you can visit our Facebook page for daily specials at Little Montana.



We get the Point!

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ricsmith@century21bigsky.com

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@c21smithteam

facebook.com/smithteamflatheadlake

MONTECAHTO CLUB NEWS

By: Maggie Plummer

Thanks to everyone who donated to our Capital Drive! We are nearing completion of an electrical upgrade at the Clubhouse and will soon be purchasing a convection oven for our baking projects. These clubhouse kitchen improvements are possible because of the many generous individuals who responded to our Capital Drive, and our fundraising projects.

Spring Cleanup and our annual Friendship Tea are on the club's calendar for April. In May we will award our annual scholarship to a Polson High School senior, and elect club officers. The last weekend in June, our fabulous Finley Point Volunteer Fire Department will make room in the Firehouse for our garage sale/bake sale. Please put this fundraiser on your calendars! It's a fun event. Club members also provide cookies for the Fire Department's fundraising meal on Saturday.

Before we know it, it'll be July and time to sell our famous homemade Cherry Pies and turnovers at the Cherry Festival in Polson. We hope to see you there!

In February, club members made Valentine's cookies, put together Valentine's packages, and delivered them to the residents at the Polson Rehab nursing home in Polson.

Members want to make this an annual project. At our annual Christmas Party, we gathered \$325 and 35 lbs. of canned food, which was then delivered to the Food Pantry in Polson. Montecahto members also regularly volunteer at the Soup's On soup kitchen in Polson.

Don't forget, we are looking for interested new members. For more information, please contact Club President Alice Erb, 250-3189.

WINTER & ROADS

By: Ric Smith

Old man winter opened up a Costco sized can of woop ass this winter. At peak, we had a solid four feet of snow in our meadow. While it was fun for a short while, it did get old. Then of course it warmed up and the snow melted, then it got cold again and everywhere was an ice rink. For weeks on end roads, driveways, and parking lots had several inches of ice cover. It was treacherous. The good news that as of today, the Flathead Drainage is 130% to %140 percent of normal. Be ready for big water in the rivers and plenty of cool, clean water in our favorite lake. All of this snow is good for the forests, critters, lake, streams and fish.

If you are a seasonal resident of Finley Point, upon your return, get prepared for the minefield! We are mid-late March, and the road is breaking up badly, particularly on the first stretch after you turn off the highway. There are few deep, wide potholes that are almost unavoidable due to their locations on the road. Be careful out there!



Westside Drive

Postcard views of Flathead Lake and Mission Mountains from this end-of-road lakefront parcel on Finley Point. Ideal location, stunning building sites, and approx. 225' of shoreline make this the perfect spot for a majestic lake home. Shoreline is fascinating with coves and vegetation. View shed includes Glacier Park. Come see this exclusive property!

\$799,000 MLS 21611358

FOR SALE

Visit our website for full details: smithteamflatheadlake.com



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@c21smithteam

facebook.com/smithteamflatheadlake

INVENTORY

By: Ric Smith



FOR SALE

104 LYNX DRIVE

Large parcel offered w/ lake-through-the-trees views in the beautifully planned Finley Point Estates community. Many desirable building sites. Paved roads, streetlamps, community water, septic approved, lovely rock entryway just a few of the amazing features of this neighborhood. Large lots ensure privacy and quiet. Finley Point State Park just a short drive for lake recreation, boat launch, etc.

\$99,000

MLS 21703930

It wasn't too long ago that there were plenty of places on the market with very few buyers. 2018 is bringing a change in the market where inventory is low and demand is increasing. If you have ever considered selling, now could be the right time. The Smith Team would be pleased to provide you with a complimentary/no obligation market evaluation and marketing proposal.

As we have said many times, we provide families with real market data and realistic evaluations. We will not toss out a large value just to buy the listing. We can tell you that lake buyers are savvy, successful, and they scrutinize the market on a daily basis. They are not going to over-pay for properties on the lake. The internet has changed real estate and enables buyers to know everything about the local real estate markets.

We are looking to increase our inventory! Curious? Reach out to us. We will exceed your expectations. Remember, WE GET THE POINT.

WHY HIRE A LOCAL BROKER

Marketing your home, constructing a solid buy-sell, and then working together toward settlement is a lengthy and increasingly complex process. There are countless moving parts. Just a few of the many issues to tackle include scheduling inspections, reviewing title commitment, discussing building plans, approving septic/well conditions, examining zoning requirements, assisting buyers with questions about shoreline protection if they are purchasing on the lake, etc. We live right here in Lake County and enjoy the intricacy of these transactions. It means we get to interface with you and network with the many incredible professional contacts we have made throughout the years in this area. With our combined 50+ years of real estate experience, we have built a strong network of private and public partnerships. We know who to call, and we can get your questions answered quickly. The result for our clients is a process that progresses as smoothly and as stress-free as possible! Looking for expertise? Reach out to us. Thanks!



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FIRE DEPARTMENT UPDATE

By: Fire Chief Burland

- 1) Our Open House is tentatively scheduled for the last Saturday of June (30th) at the Fire Hall
- 2) Open Burning closes on April 30th at 11:59pm
- 3) The FD has 2 new Jaws of Life portable (battery powered) tools
- 4) Our new flag pole should be completed this spring! (finally)
- 5) We have 1 Junior FireFighter (Russ Smith) that has advanced to probationary FireFighter and 1 other Junior FireFighter (Dillon Ellermann) that will soon advance as well. We will have 4 Probationary FireFighters that will be advancing to FireFighter status this summer (Russ, Dillon, Rhett Burland and Chuck Campbell)
- 6) Just a reminder that the Fire Department has business meetings every first Wednesday of each month unless it's a holiday and that we train 2 or 3 times a month with 1 truck maintenance night at the last Wednesday of the month. Public welcome to come in anytime to meet the FireFighters
- 7) Lastly, Please check out our Facebook page - "Finley Point/Yellow Bay Fire Department"

ELF HOME AT THE ANDERSON'S



"Thou shalt not waste a perfectly good tree stump". The big tree adjacent to our driveway had to be cut down, so Nila had a vision. It was cut at her predetermined height, and she carved and chiselled out windows and a door. Then we painted it and added lots of intricate and appropriate details, like old fashioned hinges, handles, etc....all to scale. Dennis built the roof and added a chimney pipe. One idea lead to another, and we had great fun with this little family project. Hope you all enjoy it!

-Nila, Dennis and Libby Anderson

80 Bobcat Circle **FOR SALE**
Level building lot in the trees! 2.23 parked out acres with community water on Finley Point ready for your getaway home. Parcel is located on cul de sac with no through traffic in well-planned Finley Point Estates community with paved roads, attractive homes. Quiet, just a few miles from Finley Point State Park for recreation, swimming, boat ramp.

\$76,000 MLS 21703391
Visit our website for full details: [smithteamflat-](http://smithteamflat.com)



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2018 FLATHEAD LAKE ACTIVITY RESIDENTIAL

Activity since January 1, 2018

Compliments of The Smith Team, Ric and Sarah Beck Smith, Brokers, Century 21 Big Sky

Data compiled from the Northwest Montana Association of Relators Multiple Listing Service

Active Listings	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	2			
\$500,000 — \$1,000,000	37			
\$1,000,000+	43			
TOTAL	82			
Pending Sales	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	1			
\$500,000 — \$1,000,000	5			
\$1,000,000+	1			
TOTAL	7			
Sold / Closed	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	5			
\$500,000 — \$1,000,000	1			
\$1,000,000+	1			
TOTAL	7			



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2018 FLATHEAD LAKE ACTIVITY LAND

Activity since January 1, 2018

Compliments of The Smith Team, Ric and Sarah Beck Smith, Brokers, Century 21 Big Sky

Data compiled from the Northwest Montana Association of Relators Multiple Listing Service

Active Listings	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	10			
\$500,000 — \$1,000,000	17			
\$1,000,000+	8			
TOTAL	35			
Pending Sales	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	2			
\$500,000 — \$1,000,000	1			
\$1,000,000+	0			
TOTAL	3			
Sold / Closed	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	1			
\$500,000 — \$1,000,000	2			
\$1,000,000+	0			
TOTAL	3			



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SMITH TEAM LAKE SHORE SALES 2011-PRESENT

Location	Square Footage	Acreage	Lake Frontage	Offered
Beautiful Island Lake Lot on Bull Island	Land	1.7	200+-	\$165,000
Finley Point Home with Community Beach	1762	0.46	90.97	\$330,000
Gravel Beach Lakeshore Lot in Dayton	Land	0.96	200	\$424,500
Rocky Point Lake Cabin with Views	1591	0.68	91.9	\$599,900
Finley Point Lake Home	3833	0.68	105	\$585,000
Lake Home and Views on Finley Point	400	2.46	150	\$699,000
Remodeled, Year Around Home on Finley Point	2560	1.15	116	\$849,000
Spectacular Finley Point Lake Lot	Land	4	180	\$995,000
Nearly New Custom Home in Lakeside	3848	2.47	114.5	\$1,150,000
Custom Built Home on Finley Point	4327	0.95	162	\$2,195,000
Amazing Estate Property on Finley Point	9410	6.3	330	\$3,950,000
Beautiful Lake Front Lot on White Swan	Land	0.75	108	\$275,000
Lake Cabin on S. Finley Point	810	4.42	218	\$1,300,000
Lakefront land on S. Finley Point, SW exposure	Land	2.46	150	\$900,000

29755 Westside Drive

FOR SALE

This amazing lot is located on desirable Finley Point. Great views, beautiful shoreline, southwest exposure for lots of sun. Shared well and drain field are included. Quiet, private, ready for your charming lakeside cabin!

\$549,000 MLS 21800034

Visit our website for full details: smithteamflatheadlake.com



Location	Square Footage	Acreage	Lake Frontage	Offered
South Finley Point Location w/Walk out frontage	238	3.99	240	\$1,150,000
Spectacular home on Skidoo Bay	5356	1	97	\$1,200,000
Home and guest home on spacious walk out frontage	3416	1.26	125	\$747,700
Wrap around lake views on Skidoo Bay	2752	1.03	313.38	\$787,000
Spectacular Kings Point home	3254	1.27	110	\$780,000
Three level home in Big Arm	1440	0.96	100	\$417,000
Melita Island Lakeshore land	land	2.48	350	\$995,000
Home & guest home on spacious walk out frontage	3416	1.26	125	\$747,700
Spectacular home on Skidoo bay	5356	1	97	\$1,200,000
South Finley Point Location with walk out frontage	1238	3.99	240	\$1,150,000
Vintage lake home with walk out frontage	1360	0.34	77	\$397,500
Newly constructed lake cabin on White Swan	1351	0.75	108	\$599,000
South Finley Point Location on Flathead Lake	1390	0.05	138	\$479,700
Spacious Home with Private Beach on Flathead Lake	3833	0.64	78.54	\$699,000
Dramatic Lake & Mountain Views in White Swan	Land	3.36	124	\$599,000
Stunning Custom Home on Flathead Lake	4360	3.25	129	\$949,700
Attractive Lakefront Townhouse	2198	0.26	50	\$367,000
Dazzling Private Home on Skidoo Bay	1390	0.5	138	\$479,700
Vintage Cabin on Flathead Lake Frontage	792	0.49	88	\$394,000
Exceptional Brand New Lake Cabin	1351	0.75	108	\$599,000

If you have ever thought of selling or buying on Finley Point, please let us know! We live on the Point and not only know every nook and cranny, we know the immediate market. Our goal has always been to focus on our neighborhood. We promise to deliver service and results that will exceed your expectations.



SMITH TEAM REAL ESTATE
 Century 21 Big Sky Real Estate
 119 Anchor Way
 Polson, MT 59860

Or Current Resident

DO YOU HAVE FRIENDS OR FAMILY WHO
 WANT TO RECEIVE A COPY OF THE BREEZE?

Simply drop us an email at sarah.smith@century21bigsky.com with their name and address and we will happily add them to our mailing list. You may also fill out the form below and mail it to: Sarah Beck Smith, Century 21 Big Sky, 119 Anchor Way, Polson, MT 59860.

Name:

Address:

Phone (optional):

Email (optional):

We never sell, share, or show anyone our mailing list.
 Our mailing list is for our exclusive use.

FINLEY POINT HOMEOWNERS ASSOCIATION

Please check the local papers for upcoming events. If you are interested in joining, please fill out the form below and return to Barry Hansen, FPHA President.

[Finley Point Property Owners Association](#)
 Membership for Annual Dues, \$10.00

Name:

Mailing Address:

Finley Point Address:

Mail (along with \$10) to: Barry Hansen, President
 33668 Lilac Hedge Ln., Polson, MT 59860

RIC SMITH *Broker/Owner*
 406.471.0377
ricsmith@century21bigsky.com

ASHLEE CHEFF *Personal Assistant*
 406.883.5387
ashlee.cheff@century21bigsky.com

SARAH BECK SMITH *Broker*
 406.261.0641
sarah.smith@century21bigsky.com



We get the Point!
SMITHTEAMFLATHEADLAKE.COM

@c21smithteam

facebook.com/smithteamflatheadlake

