

FINLEY POINT BREEZE

We get the Point!

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Welcome to the Winter 2021 Finley Point Breeze.

You will see that for winter, we are producing a short but very sweet edition for your consideration.

Winter? Hmmmm. We have had lots of over 40 degree days. As we write this in mid-January, it is sunny, no wind, and pushing 50 degrees. Our ground is not frozen at all. While the forecast shows a continuation of this weather pattern, one never knows.

On January 13, western and central Montana had a scary strong wind storm with gusts well over 70 MPH, and there are unofficial reports that Mount Sentinel in Missoula saw gusts of 125 MPH. The storm knocked out power around the Point, with countless trees and telephone poles down. Once again, MVP and our Finley Point Fire Department did a spectacular job cleaning up and having power on as fast as possible. We are fortunate to have both teams work so well together. Thank you!

Our real estate market remains strong. Crushing demand, coupled with limited inventory, is creating a market the likes of which we have never seen in 37 years. Market values are high, on and off the lake.

We have been trying to reach out to clients who have expressed interest in selling over the past several years and offering to update their CMAs (comparative market analysis). If we missed you, please give us a call! Depending on the sector of the market, values have gone up 25%-35%.

How long will this market last? We wish we knew! While we feel it would be impossible to replicate the pace and frenzy of 2020, we feel that the next 5-10 years will be strong ones in our market.

Please refer to the year-end 2020 residential and lake market data in this issue. It is fascinating to see the comparison between 2019 and 2020. The numbers speak for themselves. It was wild.

If you have ever considered selling, please reach out to the Smith Team. You will have three licensed brokers, one of whom lives on the Point, with a combined 65 years of experience working on your behalf. We will provide you with a market evaluation on which you can depend, with no cost or obligation. We're not sure, but we think you'll be happy with your analysis!

Enjoy the Winter Breeze! The days are getting longer. Yay! Spring is really just around the corner.

Enjoy your winter, stay safe, and let's all keep in touch.

How did YOU get through/survive 2020?

Breeze readers! We want to hear from you....all the creative (or not!) things you did to stay sane and healthy last year.

We will publish all results in the spring breeze, and everyone who enters gets a prize!

To help get you started, here are our answers:

Sarah: I would spontaneously stop what I was doing and crash in bed and do absolutely NOTHING.

Ashlee: We adopted a stray puppy!

Ric: I would watch countless fly fishing and surfing videos while sipping good tequila.

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Tucked-Away Lakefront Treasure!

34179 Misty Lagoon, Polson, MT 59860
4 beds 3 baths 3,980 SF
#22018902 \$980,000

This well-constructed, well-maintained Flathead Lake home features everything that makes lakefront living easy. 3980 square feet includes 4 spacious bedrooms, 3 baths, and numerous bonus rooms that can be used for office, home gym, storage, media, ANYTHING!

Main floor living makes it easy to cater the space to any sized family or gathering. Home also features 1.56 acres, sturdy attached oversized double garage, deck with beautiful views to the west, and easy walkout lake frontage. Serene setting for your lakefront getaway!

Call the Smith Team at 406-261-0641.



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Sarah's longtime college friend Yenii Dex and her family baked their way through the pandemic in 2020. Their holiday card featured their three favorite recipes, which we thought was just the best idea!

Here is the absolute winner, according to Yenii. Give it a try. We love the name, and chances are....you already have all the ingredients in the pantry. May this delicious cake bring you joy and warmth and all the things for which we are yearning in 2021.

PANTRY CRUMB CAKE

(recipe from NY Times Cooking)

Ingredients:

Topping: ½ cup (110 grams) packed light or dark brown sugar
 ¼ cup (55 grams) unsalted butter, melted (dairy-free substitute: ¼ cup unrefined coconut oil)
 ¼ cup (30 grams) all-purpose flour
 ¼ cup (20 grams) old-fashioned oats
 1 teaspoon ground spices - cinnamon, cardamom, or a combination
 ¼ teaspoon fine sea salt

Cake: 1½ cups (190 grams) all-purpose flour
 1 teaspoon baking powder
 ¼ teaspoon baking soda
 ½ teaspoon fine sea salt
 ½ cup (115 grams) unsalted butter, at room temperature (dairy-free substitute: ½ cup unrefined coconut oil)
 ½ cup (100 grams) granulated sugar
 2 large eggs
 2 teaspoons vanilla extract
 ⅔ cup (160 ml) sour cream, yogurt or nondairy yogurt (dairy-free substitute: So Delicious plain coconut yogurt)
 1 teaspoon grated lemon or orange zest
 1 cup fresh fruit, or frozen and thawed, such as blueberries, raspberries, cherries

Directions:

1. Heat oven to 350°F. Butter an 8- or 9-inch square pan (or round springform pan).
2. Preparing the topping: Add all the topping ingredients to a medium bowl. Use a rubber spatula until they all start to clump together. Squish or roll the mixture into mostly large crumbs with some smaller ones.
3. Preparing the cake: In a medium bowl, whisk together the flour, baking powder, baking soda and salt until combined.
4. In the bowl of an electric mixer fitted with the paddle attachment, beat the butter and sugar at medium speed until creamy and smooth, 1 to 2 minutes. Beat in the eggs, one at a time, then beat in vanilla extract. Add half of the flour mixture, then beat in the sour cream/yogurt. Add the remaining flour, and mix, just until incorporated, scraping down the sides of the bowl. Fold in the zest and fruit.
5. Pour the batter into the baking pan and top evenly with the crumbs. Bake for 45-50 minutes, or until a toothpick inserted in the center comes out clean. Let the cake cool in the pan.

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SNEAK PEEK!
Brand New Listing on the Point

Lake View Lodge
31852 South Finley Point Road Polson, MT
\$950,000



Welcome to Lake View Lodge, an exquisite Finley Point offering that exceeds the wish list of the most discerning buyer.

Located on desirable South Finley Point, the Lodge offers mesmerizing Flathead Lake views, privacy on almost 7 acres, coveted mixture of trees/meadows/gardens, lodge main home, 2 tastefully appointed guest quarters, sleeping cabin, and an expansive garage/shop.

The main home, remodeled in 2016, features old world, rustic architectural craftsmanship throughout. The unique Lodge design includes Cathedral ceilings and vast windows that summon the natural light and beauty of the lake into the stunning kitchen/great room.

Looking for cozy casual? Escape to the dreamy fireplace room with a book and cup of coffee (or glass of wine!). Three bedrooms, two additional baths, and large den area configure the upper level.

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The main home offers 1500 sq ft of enchanting outdoor living space including decks, porches, and covered great room with fire pit. Everyone will want to visit the Lake View Lodge, so fortunately there are two charming guest quarters just steps away....The Nest and The Flat. Both have a clean, light, modern feel and feature one bedroom, one bath, and kitchen.

For your adventuresome company, accommodate them in the Love Shack, an adorably rustic sleeping cabin that was the original homestead on the property. The garage features 3 oversized bays as well as a large attached shop with shower and laundry. Exterior features include fenced gardens, underground sprinklers, hot tub overlooking Flathead Lake, 3-bay covered storage, beautiful natural landscaping, play area, and a slice of the Mission Mountains.

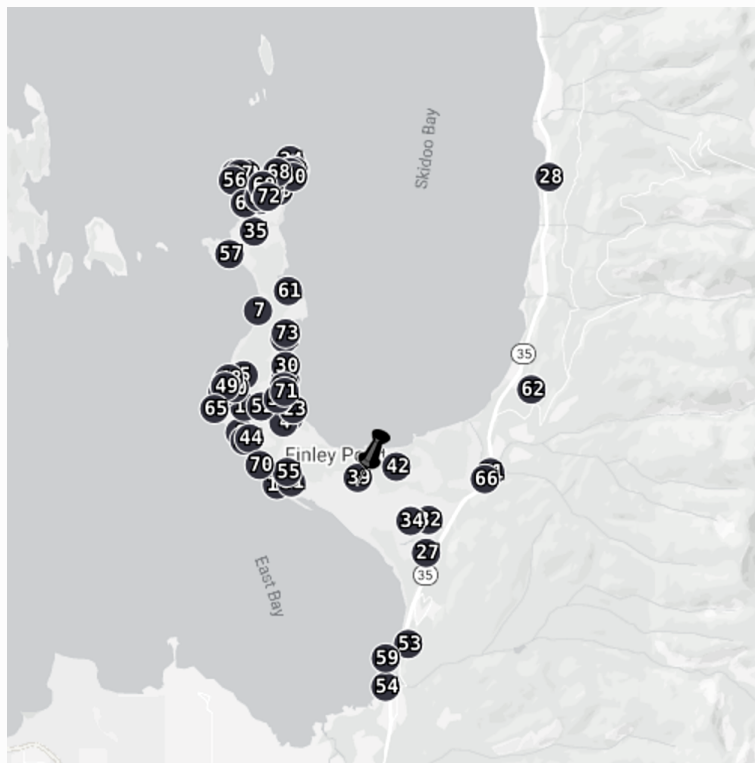
The Lake View Lodge is also just a quick walk to the Finley Point State Park for swimming, boat launching, and lake fun.

Pride of ownership, love of land, and joy in life is tangible in every way. If you are looking for staycations that outshine your vacations, make the Lake View Lodge your special spot.

Please see our amenity list for more details for the Lake View Lodge.

Smith Team Finley Point Sales History

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Yearly Comparison Market Data

Compliments of Smith Team Real Estate, Century 21 Big Sky

6

Sold/Closed Residential Properties Lakefront, Flathead Lake

Sold/Closed	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Up to \$200K	0	0	1	3	1	2	1	0	0	0	1	0	0
\$200,001 – 400K	2	5	8	13	21	13	8	8	7	7	7	1	1
\$400,001 - \$600K	4	2	18	18	18	16	11	17	19	13	17	15	16
\$600,001 - \$800K	7	5	13	10	12	14	8	11	9	14	9	11	19
\$800,001 - \$1M	6	3	3	4	3	6	9	5	7	8	12	6	27
\$1,000,001 - \$2M	9	6	11	4	8	6	5	9	6	5	9	16	41
\$2,000,001 - \$3M	0	2	2	0	0	2	1	2	2	2	1	8	15
\$3,000,001 - \$4M	0	0	0	1	2	0	0	2	0	0	1	0	2
\$4,000,001+	0	0	0	0	0	0	0	0	0	0	3	0	5
TOTAL	28	23	56	53	65	59	43	54	50	49	60	57	126

Sold/Closed Land/Lot Properties Lakefront, Flathead Lake

Sold/Closed	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Up to \$200K	0	1	0	2	5	1	0	1	3	3	0	1	1
\$200,001 – 400K	1	1	2	1	6	8	3	4	4	3	8	6	10
\$400,001 - \$600K	2	1	1	1	1	5	3	3	3	5	4	3	9
\$600,001 - \$800K	1	0	1	0	0	2	0	0	2	1	6	1	8
\$800,001 - \$1M	0	0	0	0	0	0	1	2	0	2	1	0	5
\$1,000,001 - \$2M	2	1	0	0	2	0	1	1	0	0	0	0	1
\$2,000,001 - \$3M	0	0	0	1	0	0	0	0	0	0	0	0	
\$3,000,001 - \$4M	0	0	0	0	0	0	0	0	0	0	0	0	
\$4,000,001+	1	0	0	0	0	0	0	0	0	0	0	0	1
TOTAL	7	4	4	5	14	16	8	11	12	14	19	11	35

Compiled from data provided by Northwest Montana Association of Realtors

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Sold/Closed Residential Properties Polson and Surrounding Area Off-Lake or Lake Access

Sold/Closed	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Up to \$100K	5	10	6	16	15	20	16	14	21	15	10	5	5
\$100,001 – 150K	14	27	14	21	28	29	25	25	21	23	17	14	11
\$150,001 - \$200K	17	10	11	18	18	34	18	19	20	30	31	24	18
\$200,001 - \$250K	15	7	9	9	14	19	23	27	22	30	21	22	21
\$250,001 - \$300K	12	6	8	7	15	21	16	21	21	23	19	24	35
\$300,001 - \$350K	7	4	0	4	3	4	7	11	10	19	15	22	33
\$350,001 - \$400K	4	4	5	0	3	4	4	3	8	10	10	12	32
\$400,001 - \$500K	5	0	3	3	3	1	4	4	5	6	8	15	33
\$500,001 – 1M	1	1	0	3	0	1	3	2	2	1	8	6	22
\$1M+											1	1	1
TOTAL	80	69	56	81	99	133	116	126	130	157	140	145	211

Sold/Closed Land Polson and Surrounding Area Off-Lake or Lake Access

Sold/Closed	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Up to \$50K	7	4	4	8	7	13	13	21	15	34	30	46	81
\$50,001 – \$100K	12	9	6	5	4	12	12	7	19	16	15	12	56
\$100,001 - \$150K	4	2	1		3	5	2	8	6	9	9	10	18
\$150,001 - \$200K	1		1	1		2	2	1		4	3	2	7
\$200,001 - \$250K	2		2	1	1			2	3	1		2	4
\$250,001 - \$300K	2	1							1				
\$300,001 - \$350K				1			1						2
\$350,001 - \$400K	1												
\$400,001+		1				1	1		2				1
TOTAL	29	17	14	16	15	33	31	39	46	64	57	72	169

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Polson, MT 59860



Or Current Resident

Do you have friends or family who want to receive a copy of *The Breeze*?

Drop us an email at **sarah@century21bigsky.com** with their name and address, and we will happily add them to our mailing list. You may also include their phone number and email address for Century 21 Big Sky's monthly newsletter.

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

CENTURY 21®
Big Sky Real Estate

Finley Point Homeowners Association

Check out the local newspapers for upcoming events.

If you are intersted in joining, please fill out the form below and return to Barry Hansen, FPHA President.

Annual fee for Finley Point Property Owners Association membership is \$10.

Name:

Mailing Address:

Finley Point Address:

Mail form and \$10 to Barry Hansen, President, 33668 Lilac Hedge Lane, Polson, MT 59860.

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