

# FINLEY POINT BREEZE

*We get the Point!*

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Winter has arrived to the Mission and Flathead Valleys! We have a solid six inches of snow on the ground and it feels like we are in for several days of incoming snow. We had frigid temperatures over the Christmas/New Year week. Right now temps are not bad... lows about 20 on the Point.

As usual, snow removal on the Point is, well, once again, dismal. Additionally, the deer population seems to have grown again. They must like to winter on the Point (can't say we blame them!). Every evening there are at least 20 deer in the front yard, pawing through the snow to get to the green grass underneath. Howard (the chocolate lab) loves to sit on the lawn with the deer.

As you inevitably know, 2021 was a crazy real estate year. Demand was unrelenting with limited inventory. Finley Point has always been in demand and is even more so now. While we do not feel the frenzied characteristics of 2021 can continue (???) it seems as if Montana has been discovered more than ever and demand will remain strong. We have an uptick in phone calls whenever "Yellowstone" drops a new season!

We often get the question "will these values hold?" We believe so. We see no signs of depreciation on the horizon due to sustained limited supply and unprecedented demand.

Have you ever thought of selling? Now may be an ideal time. Reach out to us! We can provide you with a no-obligation market valuation. You may be surprised at how much your place is worth.

And, for those of you who are interested in buying, or if you have friends, family, associates who watch "Yellowstone" and are considering a move to MT (haha), please let us know. We have helped so many buyers in 2021. We know how to work through all the complexities of structuring offers in the current market climate, and can provide a plan that works for you (or them) to find the perfect spot.

Lastly, Ric, Sarah and Ashlee want to thank all of you. We value the trust you have placed in us, and never take your business for granted. We place our clients' goals first, and work together as a team to achieve results. Finley Point and Skidoo Bay are one of the most amazing places anywhere. We are all blessed to have roots here.

Happy 2022!

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## *We get the Point!*

"We Get The Point," our slogan, is an accurate description of not only our sales record on the Point, but how deeply we know the community and the latest goings ons.

We can connect you with county planners, engineers, surveyors, shoreline protection, etc to navigate plans and projects. This local expertise, coupled with the international exposure of Century 21, is why we consistently deliver results that will exceed your expectations. Yes, We Get The Point!



### **SNOWPACK**

Looking for good news? Snow packs in Western Montana as of today are 90% to 109%. While it is early in the season, we are off to a great start. Our snow pack will determine how much water we have this summer as we all look forward to the clean, pure water of Flathead Lake.

### **MORE ON STRANGE LIGHTS AROUND THE LAKE**

**by Ric Smith**

**One of our clients/friends who owns some amazing east shore property in the heart of Skidoo Bay read my short piece on lights in the sky around the lake. He witnessed something one night this fall and wanted to tell me about it. He did have me promise not to disclose his name.**

**He described sitting in his hot tub this fall above his lake place which has a spectacular view from the bottom of Skidoo to the north end of the lake. He described that from about Blue Bay north, the lake illuminated. At first he thought it may be northern lights reflecting, but there were none that night. It was a moonless star-filled night. He said it became clear that the light was coming from the depths of Flathead Lake. The light was a soft white with perhaps a bit of yellow. He and his wife were astonished as this went on for about 30+ minutes. Then suddenly, it was gone, as if someone flipped a switch.**

**This guy does not drink, smoke (anything), was in law enforcement, and generally a standup guy. Anybody else seen anything like this?**

### **A message from the Flathead Lake Biological Station:**



**FLATHEAD LAKE  
BIO STATION**  
UNIVERSITY OF MONTANA

We are very fortunate to live and work in this remarkable place, which offers breathtaking views and unparalleled access to the world-renowned Flathead Watershed. People continue to travel from all over the world to experience our pristine waters and unbridled natural ecosystems. The sudden rise in the popularity of our region, however, means that consistent and vigilant monitoring of the Flathead Watershed is more

important than ever-especially considering the increasing number of out-of-state visitors who are choosing to relocate to the Flathead permanently. As realtors, you are in the unique position of being among the first local residents to introduce newcomers to the unrivaled waters of the Flathead. You are among the first to show new arrivals how our clean and clear waters provide recreational enjoyment, family memories, and aesthetic splendor.. Additionally, you have the opportunity to inform them that our waters provide a significant boost to property values, and serve as a primary driver of our regional economy through outdoor recreation and nature-based tourism.

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(BioStation, cont'd)

The Flathead Lake Biological Station (FLBS) has been standing watch over the waters of the Flathead since 1899, and we have been running one of the world's longest lake monitoring programs on Flathead Lake since 1977. Additionally for decades, FLBS has been conducting water quality and ecological monitoring on our local rivers, Whitefish and Swan Lakes, and Lake McDonald in Glacier National Park.

Our research shows that the main threats to the wonderful waters of the Flathead have been the same for decades: Nutrient pollution from increased human activities and the arrival of new Aquatic Invasive Species (AIS). With numerous community partners, FLBS has worked tirelessly to study, communicate, and provide sound science to address these challenges and protect our waters.

Recently, our FLBS Natural Resource Economist completed several studies we wanted to share with you and your associates that articulate the economic benefits of clean water and the potential economic damages associated with the degradation of our waters. One study conducted in partnership with the Whitefish Lake Institute estimated that the clean waters of Whitefish and Flathead Lakes contribute upwards of \$3 billion in property values, equaling \$25 million in property taxes annually. Other studies showed that natural resources comprise 8 of the top 9 reasons vacationers visit Montana, and that in Flathead County alone, non-resident spending exceeds \$600 million annually, or roughly 20% of the total economy.

Flathead Lake and the clear blue waters of the entire Flathead Watershed are our "Golden Goose". Unfortunately, economic declines often accompany ecological degradation. A University of Vermont study demonstrated that, as Lake Champlain lost water clarity, tourism revenue declined by \$17 million annually and some shoreline property values decreased by 37%!

Another recent economic study by our FLBS Natural Resource Economist calculated that if invasive mussels became widespread in Montana, mitigation costs and lost tourism revenue could total more than \$230 million annually. And this high cost does not include potential decreases in property values, which could be significant as property value decreases of nearly 20% have been documented when a new AIS arrives in a water body.

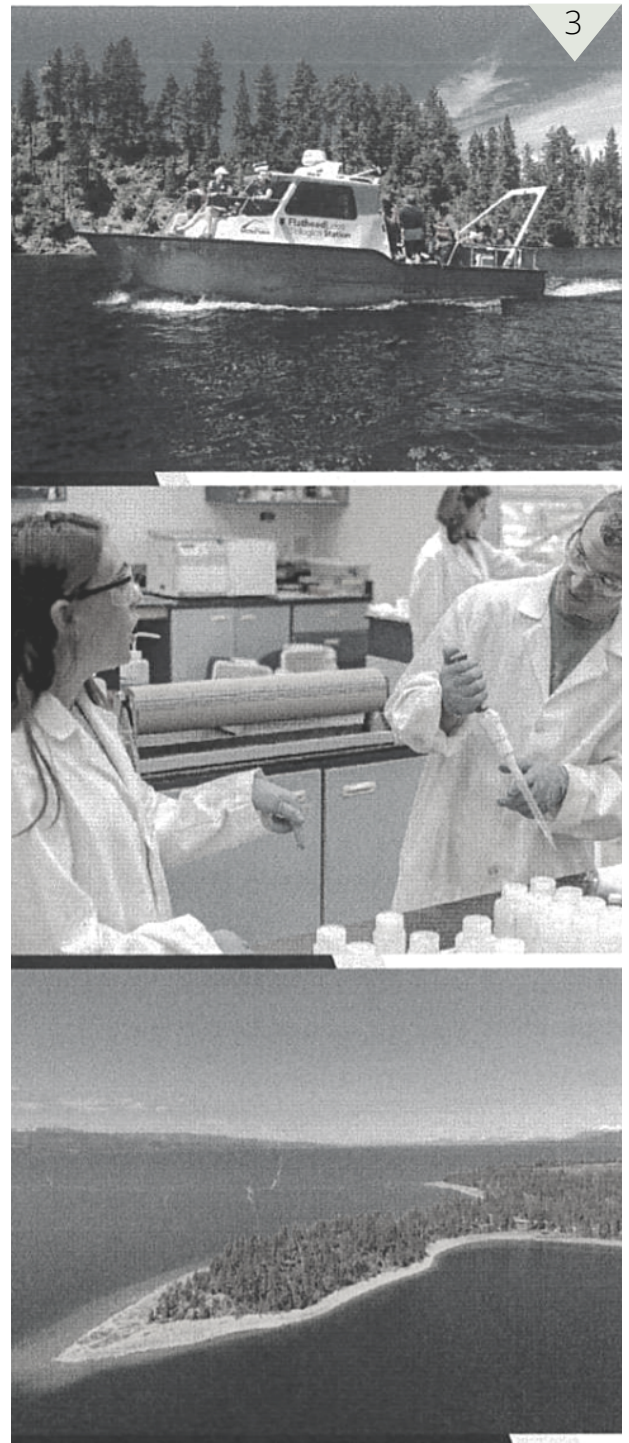
You can help us inform new homeowners about the damaging pollution old and improperly maintained septic systems leach into our waters. You can help us become a proactive source of information for new community members by following us on social media and signing up for our monthly eNewsletter.

If you're interested in making a more tangible impact, you can contribute directly to FLBS research and monitoring efforts by joining our growing FLBS Business Community through our Bio Station Business Drive: <http://bit.ly/FLBS-Business>. No matter the gesture, your support will play a critical role in protecting this wonderful place that all of us love. Every new gift to FLBS is a pivotal investment in the long-term economic and environmental health of our ecosystems, outdoor recreational opportunities, and property values – including the properties that you represent. We greatly appreciate your time and consideration, and are honored to serve as your world-renowned Biological Station in the heart of the Flathead Watershed.

FOR MORE INFORMATION:

Tom Bansak Associate Director, FLBS

Phone: 406-872-4503 Email: [tom.bansak@umontana.edu](mailto:tom.bansak@umontana.edu)



# BEATLES DOCUMENTARY

By Ric Smith



I hope you have all seen Peter King's six+ hour Beatle documentary on Disney plus called "Get Back." Actually, I don't even know if it is a documentary. King learned that there were about 70 hours of film while the Beatles recorded their album, "Get Back." The film had been locked away as the Beatles did not want it released. King was able to watch the 70 hours and convince Paul to allow him to make it a project and the result is inspiring.

All that is shown is the Beatles' process for writing songs and how their music came together. Watching songs develop from nothing and the collaboration and camaraderie of the boys is remarkable. King's film ends with the last concert the Beatles did on the roof of Apple studios, which in itself is a delight. The album produced, Get Back, had never been one of my favorites, but it now is. This is a must watch for Beatles fans and even for those who have never listened to a Beatles song.



From Polson Business Community:

The snow is flying and temperatures are dropping, but we are beginning to get the ball rolling for the 2022 Flathead Cherry Festival. After a successful event last year we are excited to continue to fine-tune the festival and showcase even more local & regional artists in addition to supporting our local businesses.

Applications are now live for applying to the event. In years past things ran a bit different and we are streamlining the process to apply and be accepted to the event and requiring everything to be processed digitally. The board of the PBC (Polson Business Community) is responsible for organizing and presenting this event and all volunteers are also running their own businesses. A LOT of time goes into planning an event of this size and we are beginning early to keep things moving forward.

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## Finley Point Road Improvement Update

You may be aware that there is discussion about road improvement to the Finley Point Road. Throughout the Breeze's 15+ year history, improvements to the road have been one of the most controversial and commented-on issues.

Following is a proposal from the county. Please take some time to read this and then call and/or write to the Lake County Commissioners. The most common question we receive is what the charge will be per lot. The information is attached.

You can call the commissioners at 406 883 7204. Their address is 106 4th Ave East, Polson, MT 59860. Their email is lakecommissioners@lakemt.gov.



### Finley Point Road S.I.D., North/South Loop S.I.D. Breakdown Per Lot, 10 years

#### Length of Project:

Approximately 6.6 miles x 22"

North 3.2 miles

South 3.4 miles

#### Total Cost of Project:

\$3,600,000

#### Project Breakdown:

Benefited Properties	701
Project cost.	\$3,600,000
Interest 4% for 10 yrs	792,000
Subtotal	4,392,000
Administrative Fee.	5,000
<b>R.I.D. Total.</b>	<b>\$4,397,000</b>

#### If S.I.D. is paid up front in full:

$\$3,600,000 + \$5,000 = \$3,605,000$

$\$3,605,000 \div 701 = \$5,142.65$

**\$5,142.65 one payment if paid in full upfront**

#### If S.I.D. is paid in 10 equal payments over 10 years:

$\$3,600,000 + \$5,000 + \$792,000 = \$4,397,000$

$\$4,397,000 \div 701 = \$6,272.47$

$\$6,272.47 \div 10 = \$627.25$

**\$627.25 per year for 10 years**

\*If you pay your assessment in full up front, you pay only your share of the administration costs. You do not pay any interest.

\*If you have more than one lot, you will be levied on each.

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# State of the Lake

Flathead Lake Activity  
Activity from January 1 through December, 2021

## RESIDENTIAL

### ACTIVE LISTINGS

Up to \$500,000 - 0  
\$500,001 to \$1,000,000 - 2  
\$1,000,001 to \$2,000,000 - 0  
\$2,000,001 to \$4,000,000 - 4  
\$4,000,001+ - 10  
TOTAL - 16

### PENDING SALES

Up to \$500,000 - 0  
\$500,001 to \$1,000,000 - 0  
\$1,000,001 to \$2,000,000 - 1  
\$2,000,001 to \$4,000,000 - 1  
\$4,000,000+ - 0  
TOTAL - 2

### SOLD/CLOSED

Up to \$500,000 - 0  
\$500,001 to \$1,000,000 - 13  
\$1,000,001 to \$2,000,000 - 29  
\$2,000,000 to \$4,000,000 - 109  
\$4,000,001+ - 10  
TOTAL - 71

## LAND

### ACTIVE LISTINGS

Up to \$500,000 - 0  
\$500,001 to \$1,000,000 - 2  
\$1,000,001 to \$2,000,000 - 0  
\$2,000,001 to \$4,000,000 - 4  
\$4,000,000+ - 10  
TOTAL - 16

### PENDING SALES

Up to \$500,000 - 0  
\$500,001 to \$1,000,000 - 0  
\$1,000,001 to \$2,000,000 - 1  
\$2,000,001 to \$4,000,000 - 1  
\$4,000,000+ - 0  
TOTAL - 2

### SOLD/CLOSED

Up to \$500,000 - 0  
\$500,001 to \$1,000,000 - 13  
\$1,000,001 to \$2,000,000 - 29  
\$2,000,001 to \$4,000,000 - 19  
\$4,000,000+ - 10  
TOTAL - 71

Compliments of The Smith Team, Ric Smith, Sarah Beck and Ashlee Perry, Brokers, Century 21 Big Sky  
(This data is compiled from the Montana Regional Multiple Listing Service)



### Beautiful Orchard for Sale

**32624 South Finley Point Road, Polson, MT**

**\$1,670,000**

**Grab your opportunity to own and operate one of the busiest orchards in the valley, located on scenic Finley Point.**

**This 12.25-acre cherry orchard is the 3rd largest in the cherry growers' co-op, and features over 2000 trees (Sweethearts, Lapin, Rainer/White Gold, Pie), 40 gallon per minute underground automated drip system, electric 8ft perimeter fencing for orchard, irrigation rights from the lake. Also featured is newer 50 x 60 shop w/ ¾ bathroom, 14' high doors, commercial kitchen, private septic system. Original shop, located in the orchard, is heated with a kitchenette, ½ bath, cool room w/ single bay garage door.**

**Nestled in the heart of Finley Point, this offering features stunning mountain views, with the potential to open up more panoramic views with tree thinning. There are many homesites around the property if new owner wishes to construct a custom residence among the trees. Truly a treasure with many possibilities! Call the Smith Team at 406 261 0641, or your real estate professional.**

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Yearly Sold/Closed Sales Comparison - Residential  
Flathead Lake  
Year-to-Date

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
As of April 1		7	10	8	10	7	7	7	4	7	13
As of July 1		21	26	15	23	25	20	18	21	19	29
As of Oct 1	36	51	47	33	42	35	37	37	41	86	53
As of Dec 31 (total for year)	53	65	59	43	54	50	49	60	57	126	71

Yearly Sold/Closed Sales Comparison - Land  
Flathead Lake  
Year-to-Date

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
As of April 1		4	6	1	0	3	0	3	1	3	3
As of July 1		10	12	5	6	5	5	10	6	8	11
As of Oct 1	2	12	14	7	10	8	12	17	8	13	20
As of Dec 31 (total for year)	5	14	16	8	11	12	14	19	11	35	22

Compliments of The Smith Team, Ric Smith, Sarah Beck and Ashlee Perry Brokers, Century 21 Big Sky  
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Do you have friends or family who want to receive a copy of *The Breeze*?

Drop us an email at **[sarah@century21bigsky.com](mailto: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.**

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### 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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