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Big Sky

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SUMMER 2019

# REAL ESTATE

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# Earthship to earthlings: A better way to live

BY MICHAEL SOMERBY

BIG SKY – The most recent winter descended upon Gallatin County with historic brutality. Citizens across the county braved temperatures sinking into the negative 40s, exposed hands and cheeks froze within seconds, and animal populations suffered due to the scarcity of available food.

Despite the severity, longtime Big Sky resident Dr. Jeff Saad roamed his clement house in the company of plants indigenous to the tropics—all without a conventional heating or central air system. Saad expects his utility bill for the year to be about \$100.

That’s because Saad, owner and lead chiropractor at Montana Chiropractic and Sports Medicine in Town Center, lives in an Earthship, where temperatures hover around 65 degrees Fahrenheit year-round.

“It’s hard to imagine it being 20 below outside and 65 in here,” Saad said. “If you want it temperate and 80, light a fire and you’re there in 20 minutes. ... It’s the best part—being able to walk out the door and know you don’t have to do a thing. Nothing [thermostat] to set.”

Made from “garbage,” as Saad will tell you, and incorporating only about 50 percent virgin material, Earthships are the brainchild of Taos, New Mexico, based architect Michael Reynolds.

Reynolds had a concept: integrate solar and wind energy, thermal mass, rainwater harvest, gray water recycling and indoor food production into the fibers of a human dwelling, customizing the features to the appropriate regional climate demands. Over the last four decades, Reynolds’ company Earthship Biotecture has built hundreds of Earthships around the world, inspiring thousands more to copycat the designs.

From outside the structure, it appears like a cross between a Kubrick-film-era spaceship and an enlarged, elongated mud hut. One might think this visual crossover was the basis of the name Earthship—and it could be partially true—but the name denotes the standalone viability of the structure, like a space capsule or sailboat.



The interior space of Saad’s Earthship, like all Earthships, is cozy and temperate, with lush plants in the front entrance hall growing year-round. PHOTO BY RYAN THOMPSON

It’s during one’s first steps inside, when the other senses vie for purchase in the novel abode, that the Earthship experience starts to cement. Creeping vines laden with ripening grapes sprout next to healthy bushes of oregano and sprigs of rosemary. The air is balmy, defying the high altitudes and accompanying dry climate. There is a silence from a lack of central air and machinery. It’s all very calming—some might call it Zen-like.



The Earthship utilizes basic physics and strategically repurposed materials to yield a novel, eco-intensive way of living—with little expense to luxury. PHOTO BY RYAN THOMPSON

The colloquial phrasing “eco-friendly” fails the Earthship. More likely “eco-centric” or even “eco-intensive” better fits the bill—perhaps it’s the nearly 1,000 retired rubber tires that form the backstop to the house, the recycled glass bottles that act as decorative bits of stained glass, or the fact that the south-facing windows are angled ever so perfectly as to efficiently capture the sun’s energy year round along with the arc of every moon.

According to Saad, the Earthship is designed simply to meet the needs of humans and plants, specifically addressing the six principles of human need.

“At the end of the day, it’s about ... food, water, shelter, electricity, to reuse and repurpose things we don’t need, and sewer. Those are the six things you need to live. Period. You have to have them in today’s society.”

Saad’s Earthship is no different in meeting these needs. It grows food: lettuce, grapes, herbs and oranges, to name a few. The roof funnels water into buried cisterns, from which every drop is used up to three times before it either runs beneath the front-entrance greenhouse garden, nourishing his plants, or is discharged into a septic system. The recycled tires packed with soil store heat, and the mud-adobe walls and stone floor provide protection from the elements. Solar panels deliver nearly every watt of electricity, and the insides of the walls are supported by a honeycomb matrix of over 40,000 old aluminum cans and glass and plastic bottles.

The only cord that tethers Saad’s Earthship to ground control is a 3 Rivers Communications internet line, meaning its virtually off the grid with a calculable and significantly reduced impact on the environment compared to a conventional home.

One might scratch their head and wonder why the Earthship is not ubiquitous, possibly even mandated. For now, it partially boils down to the fact the novelty is intimidating.

“It’s new, so they’re just not interested. Obviously the house looks slightly different than a regular house, and architecture today is based on the way things look,” Saad said. “These houses are based first upon the human being that has to live it in. To make it work, it looks like the way it does when it’s done.”

Is the Earthship “pretty”? Beauty is in the eye of the beholder, of course, but for anyone looking to make a real difference, it’s gorgeous.

Saad is currently building a second Earthship-inspired home in Big Sky; it will be available for vacation rentals spring 2020, exposing many to the luxe-simplicity of the Earthship way of life.



# Land Report: What's hottest in today's Big Sky market

BY BELLA BUTLER

The popular Montana slogan “Get Lost” may be more accurate if changed to “Getting Found” as the population of Gallatin County is up 25 percent since 2010. With more and more people putting down roots in the Big Sky area, it's important to tailor real estate decisions to the circumstances of the buyer. With a glowing array of options, two perspectives from opposite ends of the table analyze the disadvantages and benefits of land versus turn-key.

## From the architect's desk

Despite the inherent challenges that come with buying raw land and starting from scratch, architect Jamie Daugaard believes there is a brighter side to the blue prints, construction delays and waiting time. While decisions can seem tedious and exhausting, they also provide the luxury of creating a living space that is exactly what you want, down to the most minute detail.

The process begins with lot selection. When you go through the process of selecting your lot, you can place your structure precisely where you want it. This means choosing the view corridors that you prefer, the steepness of your driveway and the features of the land that you want to incorporate the most.

The design and construction processes boast the most allowance for creativity.

“When you buy someone else's house, you buy their style; the quirks and intricacies come with it,” Daugaard said. By undertaking a project that starts from scratch, you give yourself the opportunity to incorporate your own style.

Selecting an architect and contractor from the local, family-owned businesses in Big Sky lends a personal aspect to the building operations. In the end, you can enjoy living in a home that inspires you to reflect on the process and your involvement in it.

## From the broker's desk

From an alternate perspective, broker and co-owner of L&K Real Estate Ryan Kulesza presents the benefits of turn-key purchases. Kulesza acknowledged the low-holding cost on land purchases, which have appreciated less than homes in the Big Sky market, making raw land an investment-wise purchase for the individual looking to turn a profit.

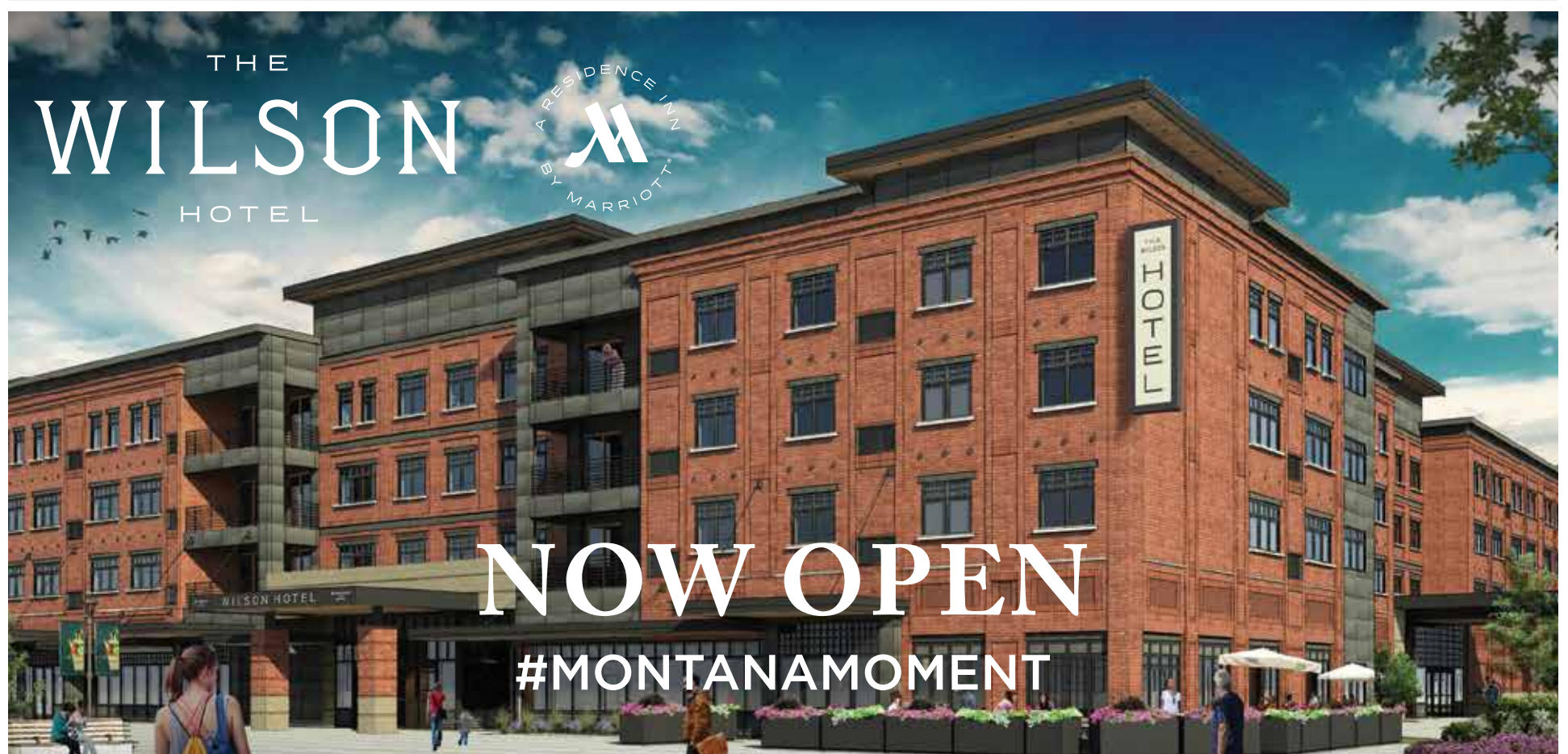


The prices of homes in Big Sky have appreciated more than land in the current market, but turn-key eliminates construction and design costs down the road. PHOTO COURTESY OF L&K REAL ESTATE

However, for the buyer who is ready to settle in immediately, purchasing a finished home means avoiding the additional time and financial burdens associated with building. For first-time home buyers especially, getting a construction loan can be an unfortunate challenge. Due to the high demand associated with rapid development, it can also be difficult to lock down a contractor.

Pairing up with the right real estate agent can lead to finding a home already prepared for your arrival that fits your needs and desires. Remodeling is also always an option down the road if adjustments need to be made.

“Things have changed, and people are busier,” Kulesza said. Time is a valued currency, and for those that can't afford a two-plus year period of development, turn-key is likely the most beneficial to your lifestyle.



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# The State of Real Estate - July 2019

BY STACY OSSORIO

ENGEL & VÖLKERS

BIG SKY – Your real estate experience is about to get much better.

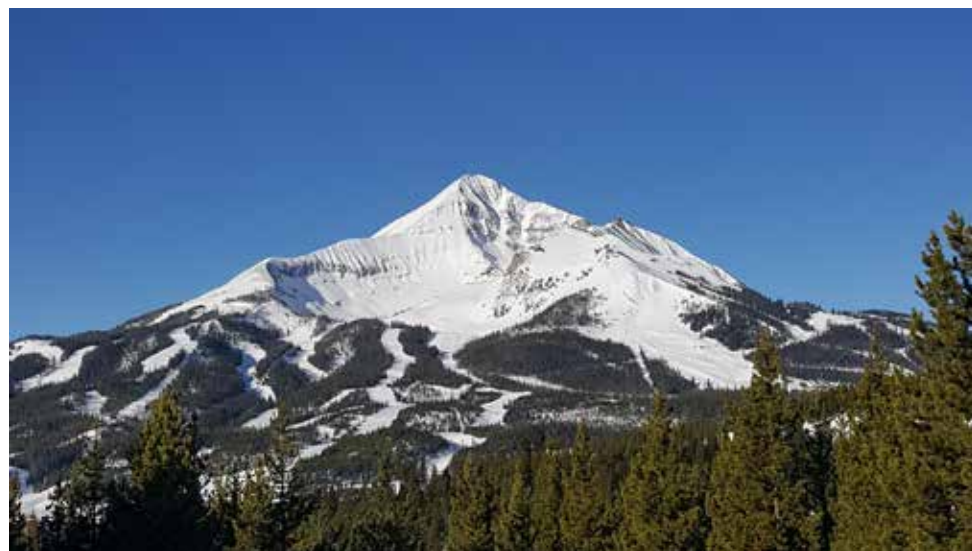
Summer is here and we have opened our new Engel & Völkers office in Big Sky—strategically located in Town Center, adjacent to Roxy's and The Cave Spirits and Gifts.

Big Sky has always been recognized as a special destination vacation area, but recent and ongoing improvements are propelling Big Sky into the ranks of the most desirable Rocky Mountain resort towns.

Likewise, the Big Sky real estate market continues to expand and hit new milestones, in large part due to the proactive contributions of various community organizations, dedicated volunteers and boards that address anticipated infrastructure needs to meet the demands of our growing community.

Enhancements to roadway access and safety, fire and first responder and police departments, public safety, search and rescue, public transportation and public welfare are all in the works to meet current and future demands.

New developments in the Big Sky Town Center include the upscale 129-room Wilson Hotel, additional retail and food options, an extensive and ever expanding trail system and a planned community center to host activ-



Lot 5, Summit View Phase 3, +/- 4.3 acres, \$435,000 MLS 326479. PHOTO COURTESY OF STACY OSSORIO

\$574,000 to \$596,000.

A significant contributor to the pricing effervescence can be found in the Spanish Peaks Mountain Club and Moonlight Club developments. Overall, we are seeing that sales volume continues to increase: In 2018, sales volume was \$351,336,169, and in 2019 through the beginning of June, sales volume is \$160,612,475, which, if annualized, could be over \$367 million.

Due to continued low mortgage interest rates and a pipeline of varied inventory coming onto market, we expect this to be a busy summer market. In some submarkets it is anticipated that inventory will continue to decline and that prices will trend up. If you have been longing for a piece of Big Sky, take the time to look around with new eyes—there are a number of great options that may meet your needs.

Pricing in Big Sky is still very attractive compared to other ski resort areas and is an extraordinary place to live and visit. Anyone who has ever been here can attest to the fact that there is nothing else like it and that access to the wonderful amenities Big Sky and southwest Montana area has to offer is unparalleled.

It's not too late to be part of Big Sky's evolving story in this extraordinary Rocky Mountain community.

*Stacy Ossorio is a Broker with Engel & Völkers Big Sky.*  
cell: 406-539- 8553

stacy.ossorio@evrealestate.com  
stacyossorio.evrealestate.com



Lot 8, Triple Triangle Ranch, North Fork Road, 20 acres, \$1,300,000. Convenient to Lone Mountain Ranch's extensive winter Nordic ski trail system and summer hiking trails. PHOTO COURTESY OF STACY OSSORIO

ities for locals and visitors alike. The Mountain Village Mall is undergoing a \$13 million renovation to meet the expectations of 21st century travelers.

Available real estate options abound; residential developments in the Meadow and Mountain villages offer price points for a wide variety of budgets; Moonlight Basin and Spanish Peaks Mountain Club developments continue to command a premium and there is a notable amount of new construction planned to meet demand. In some of the local markets, affordable housing options and down payment assistance programs are available through the Big Sky Human Resources Development Council. All of these efforts help create activity in our real estate market to support a thriving community in which to live or visit.

So where are we overall? In short, inventory continues to decline even as asking and median pricing steadily increase. In May and June of 2018, there were 41 and 60 new listings in Big Sky, respectively. In 2019, for the same months, there are 29 and 18 new listings, respectively. Overall, the average annualized number of properties listed is down by 14 percent from last year.

There were 400 closed sales in 2018, and so far in 2019 there have been 169, portending a similar annualized volume of sales, albeit with a reduced inventory base. Generally, reduced inventory and constant and increasing sales pressure will lead to price increases. So far, the average sold price for a property is holding steady at about \$875,000, however the average median price (half of all sales above, and half of all sales below) has increased from



Alpenglow Condo 22A, 2BR/3BA furnished \$729,000, MLS 334147 PHOTO COURTESY OF PEAK PHOTOGRAPHY





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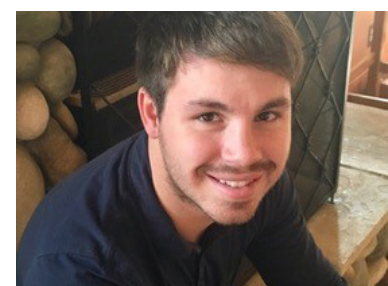
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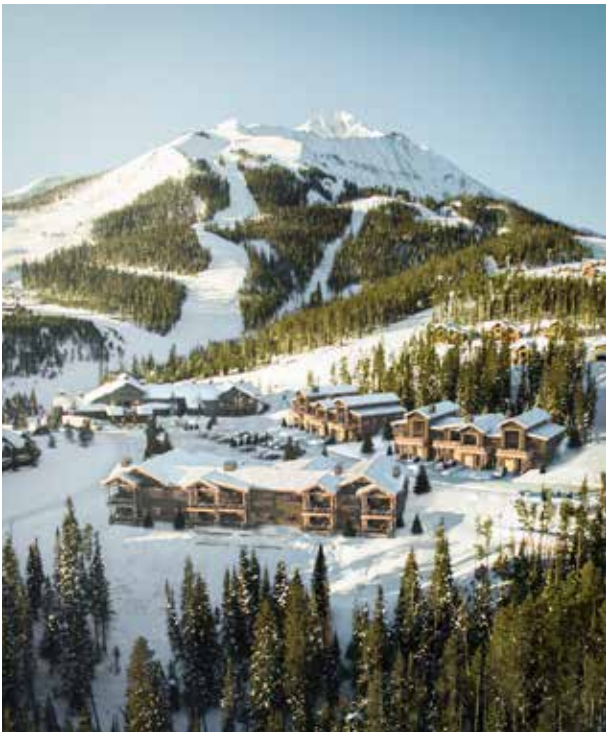
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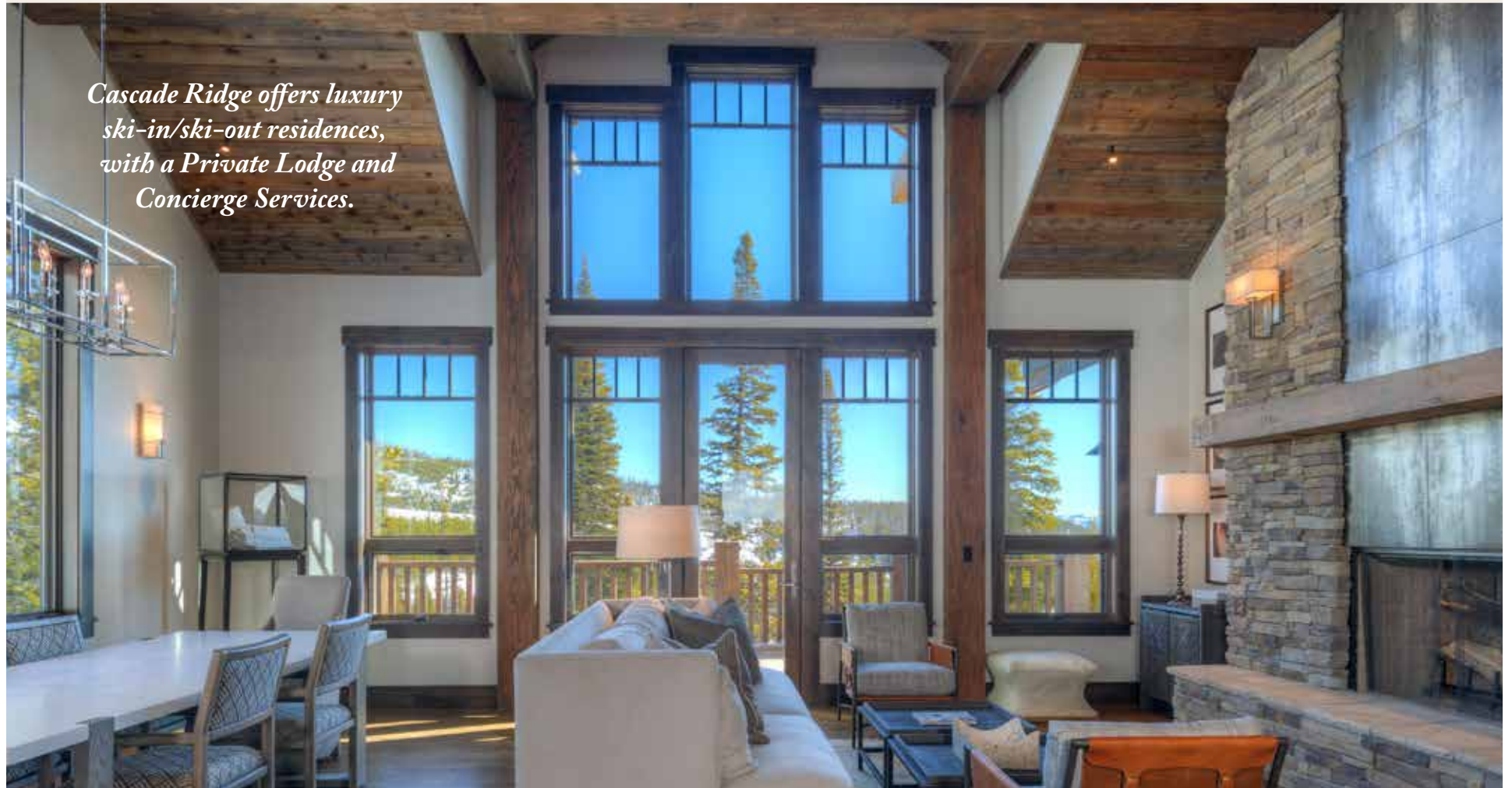






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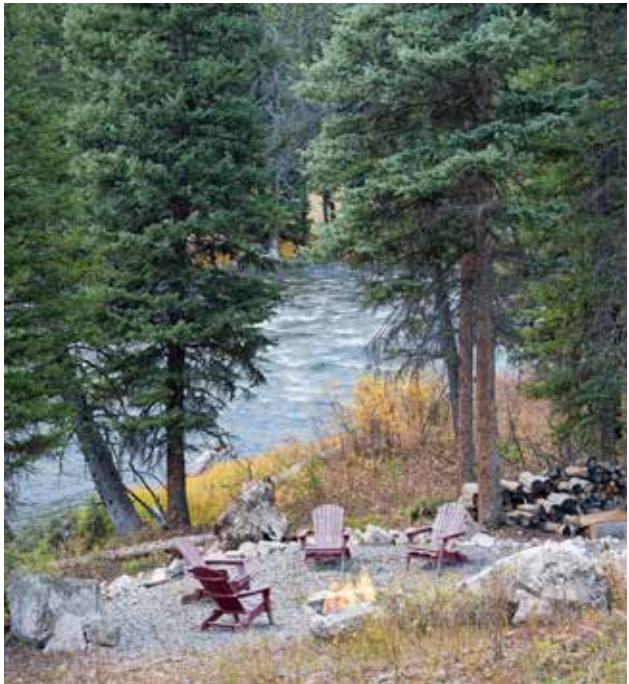
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# Protect your assets—the right way



BY ROBERT Kerdasha  
ASSUREDPARTNERS

Your assets are important to you. And the way you insure them matters; especially when they represent all of your investments, hard work, and energy. Whether trying to protect property in multiple states, complicated risks, or multiple prized collections, there has been an underlying approach that consumers tend to take to protect their investments that has been reinforced for years by lazy insurance providers and speculative Internet blog posts.

Instincts may prompt you to try this standard but outdated approach—calling five or six insurance brokers, asking them to quote with various carriers, doing some additional online comparison and maybe even checking out rates for online insurance options.

With all this information, you then try to determine which program offers the best protection for the cost. This idea that the more carriers, brokers, and companies you compare—the more options you uncover, the better the result—has permeated the insurance marketplace seemingly forever.

However, this approach actually creates more work for you, the consumer.

Why?

All of those brokers you originally contacted likely reached out to the same carriers for quotes, especially if they are established in the high-net worth personal lines space. They all have access to the same markets, offering Chubb, Pure, AIG, Berkeley One, Vault, and Cincinnati. You then are left with the unwelcome task of trying to determine a program based on prices and plans alone, without an experienced agent on your side to talk you through the ins and outs of what you are looking at.

With everyone having the same markets, you may ask, “What can I do to prevent myself from being in this situation?”

Instead of asking for quotes upfront, interview your potential agent. While all companies might have access to the same companies, that does not mean their experience in putting together customized solutions is identical as well.

To ensure you are with the right insurance advisor, be sure to ask your broker the following questions:

1. What does the business operation look like? Who will be handling your program details on a day-to-day basis? Who will be the person answering your phone calls whenever you need something?
2. Is the company able to handle all your specific coverage needs, whether they be on a national or international property?
3. How is client communication handled by the company? How often will you hear from your insurance advisor? What are your communication expectations, and can the advisor meet them?
4. Does your advisor have an in-house claims department? Or do they rely on the carrier's claim center?
5. Does your advisor have any advanced certifications showing they specialize in the areas of risk that matter the most to you?
6. Wherever your properties are located, is your advisor experienced on the different risk factors in those specific regions, whether they be flood, tornadoes, wildfires, hurricanes, etc.?
7. What level of experience does your advisor have in insuring collections, such as fine arts, jewelry, cars, etc.?
8. Is the relationship between your advisor and the insurance carrier close enough to work in your favor? When your agent knows executive management, you can rely on them working on behalf of their clients to make the impossible possible.

In the end, all insurance advisors will get access to the similar pricing and options from the carrier partners. You will pay close to the same amount, especially in the high-end space, regardless of the insurance advisor you pick.

The decision to make is determining which advisor will work for you and your assets, ensuring you are getting more than just a policy, but an entire team committed to keeping you and your assets safe. Take time to hire your insurance advisor with care, and the comfort and security you will feel will be worth taking this alternate approach.

*Robert Kerdasha is Director, Personal Risk Services, and a 29 year veteran, CAPI (Certified Advisor of Personal Insurance) to the High Net Worth personal insurance marketplace. AssuredPartners writes coverage in all 50 US states.*



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# Hospitality Leads the Way!

## STAY MONTANA

BIG SKY – Chris and Jen Torsleff founded Stay Montana in 2016, bringing over 55 years of combined hospitality and resort property management experience gained from working for great companies like Vail Resorts, Ritz Carlton, Hilton and Marriott.

“We are proud of the fact we started out in positions of bellman and busser and worked our way to key leadership roles in some of the most respected companies in the hotel and resort industry,” said Jen, a sentiment echoed by Chris.

Those years of training and experience in the hospitality business, coupled with a passion and focus on building guest loyalty, has made Stay Montana the fastest growing vacation rental company in Southwest Montana. These core principles have yielded substantial income growth for their property owners who previously used other long-established management companies in Big Sky.

“We were always taught to focus on the guest first and performance results will fall into place. Our service speaks to the success of our vacation rentals, which is more powerful than location or finishes.”

Their passion for excellence and creating amazing experiences for their guests inspired their startup Stay Montana. After 25 plus years in corporate America, they both knew they could make more meaningful impacts on the guest experience and owner partnerships—two things they are most passionate about.

“Personal connections and relationships with our owners are what drive us to be better every day. It’s important to us to be ‘very personal’ in what can be a very transactional industry,” says Chris.

Married at The Moonlight Lodge 17 years ago, they continue to enjoy mountain life in Big Sky country.

“Our son loves ski racing with the Big Sky Ski Team and playing soccer for Gallatin Elite Soccer Club. Our daughter loves skiing, horseback riding and baking her signature cookies for all our guests. She created a unique Chocolate Chip Caramel cookie recipe and each guest gets a bag of freshly baked cookies when they arrive. She values the concept of a warm welcome and adds a little sweet to go with it,” said Jen, albeit busy with family and business commitments, but very happy with the life the couple has carved out with their children.

The company has deep ties to the southwest Montana: Having owned and managed rental properties in Big Sky and Bozeman for more than 20 years, its owners and their family have enjoyed many days of skiing, hiking and fishing in the Gallatin Valley.

“Being owners of property in Big Sky taught us to leave the ‘nickel and diming’ behind for a simple performance-based fee model. We love getting owners who are tired of being charged for a light bulb or being told when they can use their property! We say, ‘it’s your property, use it when you want, and we will generate income for you when you aren’t there.’ We will continue to grow our business in these communities through strong partnerships so that we can remain for years to come and leave this legacy for our children to continue,” said Chris.

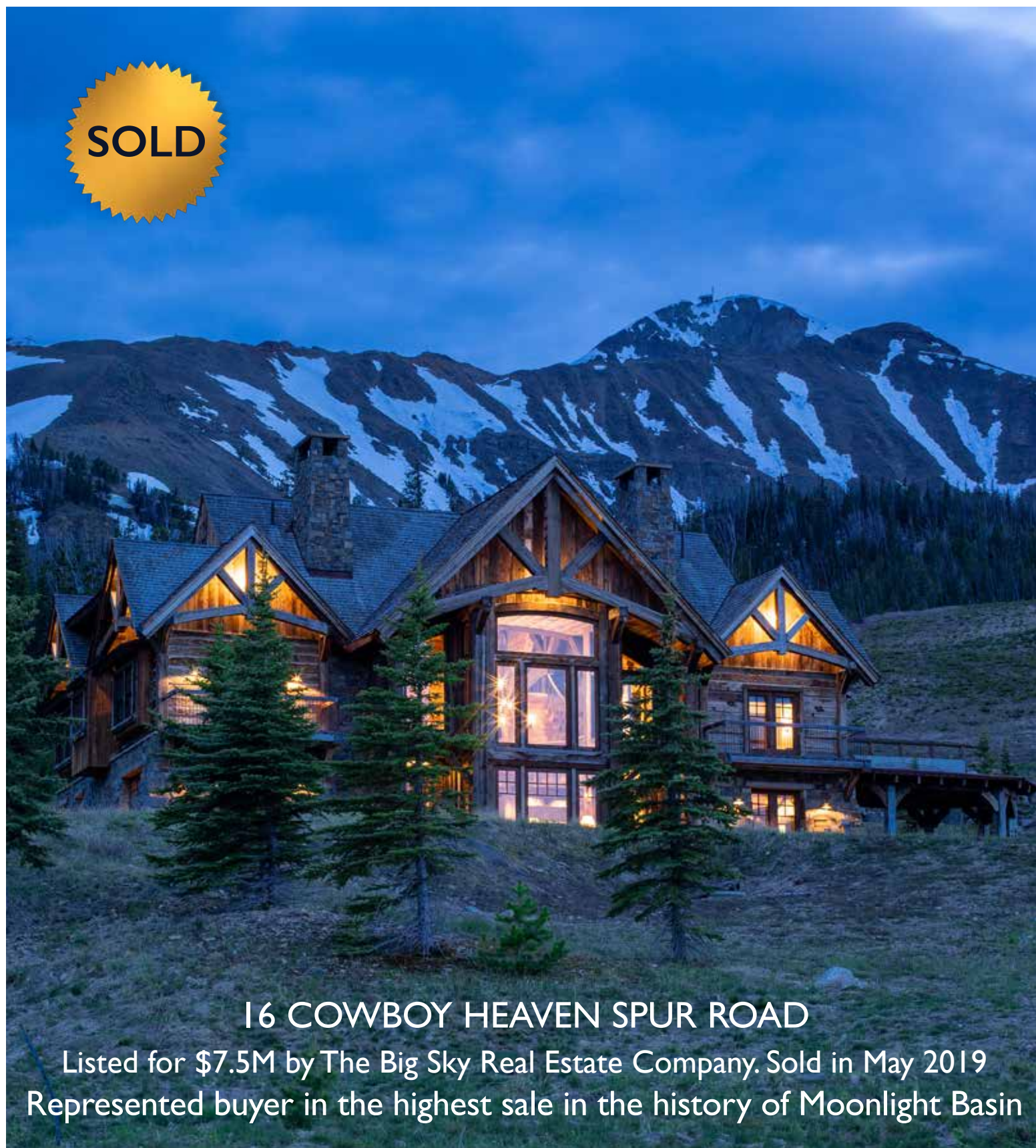
*With local offices in Big Sky Town Center and also just south of Four Corners in the Bridge District, Stay Montana invites you to stop in and learn more. Call 406-995-2775 or visit [www.staymontana.com](http://www.staymontana.com).*



The Torsleffs and their two children soaking up the great outdoors of southwest Montana. PHOTO COURTESY OF CHRIS TORSLEFF



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