## NUTSBOLTS

SOUTHWEST MONTANA BUILDING INDUSTRY ASSOCIATION MAGAZINE



Northwest Crossing Providence Development

NOVEMBER 2023 EDITION



Southwest Montana Building Industry Association



Montana Building Industry Association



National Association of Home Builders

## ENDA and upcoming events

Home Expo March 23 & 24

Job Fair April 13

parade of September Homes 20-22 & 27-29

- **November** Providence Development Open House
  - Northwest Crossing
  - 11/2, more details to follow
  - Christmas Gala
    - Riverside Country Club
    - Thursday evening, 11/30

**December** • Enjoy your Holidays!

**January** • Opportunity in the Works!

- February Mountain Hot Tub Open House
  - MHT Store
  - 2/15, more details to follow

- **Events in** Member Open Houses
- the Works Membership Mixers
  - Education Seminars
  - Bowling
  - Job Fair, save the date!
    - Saturday, April 13th, 2024
  - and more!



# VEUSLETTE PARTIES





#### BUFFALO RESTORATION FIRE PREVENTION GUIDE

Fire Prevention: Safeguarding Homes, Businesses, and Construction Sites



#### MEMBERSHIP MONDAY FEATURES

This could be you! This is a free shout out for our members to show our appreciation. Call today to reserve your Monday!

#### **02 CALENDAR OF EVENTS**

Find our upcoming events, membership mixers, and other important dates here! This calendar is also available on our website

#### **04 LETTER FROM OUR PRESIDENT**

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New Homes Built with Private Wells & Individual Septic Systems in 2022

Housing Share of GDP Remains Flat in the 3rd Quarter of 2023

# FROMOUTZ PIZESIDENT



### **CHAIR OF THE BOARD**

Donovan Bell

Leavitt Group

I hope this letter finds you well and in good spirits. As the President of the Southwest Montana Building Industry Association (SWMBIA), I want to take a moment to reflect on the vital role our organization plays in advocating for the building industry and the broader community. Our collective voice is a powerful tool, and it is essential that we utilize it effectively to stand up for what is good for the building industry and the region at large.

First and foremost, it is crucial to recognize that the building industry is not just about bricks and mortar; it is about the economic health of our communities. Our work provides jobs, stimulates local economies, and contributes to the prosperity of Southwest Montana. By standing together and speaking with a unified voice, we can influence policies and regulations that directly impact our industry, fostering an environment where it can thrive.

Moreover, we must champion education and innovation within our industry. Building techniques and technologies are constantly evolving, and it is our responsibility to stay at the forefront of these advancements. We should encourage partnerships with educational institutions and industry experts to ensure that our members have access to the knowledge and skills necessary to excel in a rapidly changing field.

In conclusion, it is incumbent upon all SWMBIA members to recognize the significance of our organization's voice. When we stand together, we can be a powerful force for positive change, advocating for the betterment of our industry, our communities, and the environment. Let us remember that unity, sustainability, and innovation are the keystones of our shared vision for the future. Together, we can ensure that the building industry in Southwest Montana continues to thrive and make a lasting, positive impact.

Thank you for your dedication to SWMBIA and for your commitment to the betterment of our region.





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## LEADETZSHIP

#### **EXECUTIVE COMMITTEE**

CHAIR Donovan Bell, Leavitt Insurance

VICE CHAIR Amber Docken, CrossCountry Mortgage

2ND VICE CHAIR Riley Rivers, Rivers Landscaping **3RD VICE CHAIR** Bryan Morrison, Montana Majestic

**IMMEDIATE PAST** OPEN

**CEO** Madeline Clevenger, SWMBIA

#### **BOARD OF DIRECTORS**

#### **BUILDER BOARD MEMBERS**

2 Year Term 2023 Vince Blanton, Blanton Contracting

2 Year Term 2024 Brian Helgeson, Black Label Custom Homes

2 Year Term 2024 Jackie Kline, OSM Construction

#### ASSOCIATE BOARD MEMBERS

OPEN

#### LIFE DIRECTORS

Byron Anderson, Frank Armknecht, Clair Daines, Tim Dean, Bill Fiedler, Eugene Graf IV, Gene Graf III, Jim Syth, Richard Smith

#### **2023 STATE DIRECTORS**

#### **Elected**

Vince Blanton Bryan Moorison Riley Rivers Adrian Vaughn

#### LIFE DIRECTORS

Bryon Anderson Frank Armknecht Tim Dean Bill Fiedler Eugene Graf IV Gene Graf III Richard Smith

#### **2023 NATIONAL DIRECTORS**

#### **Elected**

Donovan Bell Vince Blanton

#### LIFE DIRECTORS Bryon Anderson

Frank Armknecht Tim Dean Eugene Graf IV Richard Smith Jim Syth

#### **SENIOR LIFE DIRECTORS**

Clair Daines Gene Graf

#### **COMMITTEE CHAIRS 2023**

**GOVERNMENT AFFAIRS** Riley Rivers, Rivers Landscaping

**HOME EXPO** Amber Docken, CrossCountry Mortgage

PARADE OF HOMES Bill Fiedler, Distinctive Lighting

**MEMBERSHIP** Crystal Fiedler, Distinctive Lighting

**GOLF TOURNAMENT** OPEN

**SPORTING CLAY** Josh Pulst, Leavitt Insurance

#### 2023 PROFESSIONAL WOMEN IN BUILDING

**EXEC COMMITTEE** Jackie Kline, OnSite Management

Cindy Semple, Allen Interiors

MEMBERSHIP CHAIR Melanie Mangione, Architects Alaska

#### **SWMBIA CARES**

**CHAIR** Bill Fiedler, Distinctive Lighting

## Renew your access to invaluable knowledge, expertise and savings that you need to stay competitive in today's marketplace.

As a member of your local home builders association (HBA), you automatically have access to the benefits of the state association and the National Association of Home Builders (NAHB). That is a 3-in-1 membership!

The NAHB federation is made up of business people like you: entrepreneurs, craftsmen, innovators, problem-solvers. Nationally, you are part of an alliance of 140,000 members—the premier network of the home building industry. Our strength is in your success.

#### You and your business become stronger with these resources and tools available to members:



New ideas and strategies to improve your business are at your fingertips with educational courses and seminars specially tailored for your needs. These online and in-person programs focus on practical training for newcomers and veterans alike. Advance your career further with a designation. Learn more at nahb.org/learn.



You can access industry professionals inside your home market and beyond. The networking venue your HBA provides gives you the opportunity to build relationships you need to thrive in your local market. We support our fellow members, leading to more referrals and a more robust bottom line. Take your membership a step further and join a Council or other special interest group that targets specific disciplines within the home building industry.



Your membership keeps you up-to-date with latest industry information in your local community and across the nation. Your access to the members-only website gives you immediate news and analysis on economic, business, regulatory, legislative, technological and other issues. Plus, NAHB's professional staff is available to consult with you on anything from marketing plans to construction techniques.



Efforts at the local, state and national level aim to provide our industry—and you—the stability to move forward. NAHB works with lawmakers on Capitol Hill to craft regulatory and legislative policies that are fair to our industry. We keep you informed on what to expect and how to maneuver the circumstances. NAHB's advocacy efforts with regulatory agencies have also provided members with billions of dollars in either reduced costs or increased revenues.



Member Advantage gives you easy ways to reduce expenses, maximize profits and increase efficiency. Through agreements with leading national companies like Houzz, Chevy, GEICO and more, NAHB offers exclusive discounts on a variety of products and services. In 2016, the average member saved over \$1,200 simply by using our Lowe's discount. Find out more at nahb.org/ma.



### **Ready to Renew?**



#### Statesmen (500-1000)

556 Tim Dean

#### **Super Spike (250-499)**

469 <u>Tim Prelle</u>

404 Eugene Graf IV

#### **Royal Spike (150-249)**

240 Byron Anderson

214 John Miller

196 Clair W. Daines

175 Anders Lewdendal

173 Bill Fiedler

165 Jim Svth

154 Rob Evans

#### Red Spike (100-149)

141 David Graham

137 Beth Zeman

131 Greg Vidmar

113 Eugene Graf III

113 Richard Smith

#### Green Spike (50-99)

92 JD Engle

92 Mike Thompson

66 Frank Armknecht

60 Steve Armknecht

51 Adrian Vaughn

51 John Moullet

#### Life Spike (25-49)

44 Lief Sundeen

25 Darryl Seymour

#### Blue Spike (6-24)

19 Ken Eiden

14 Jeri Norris

10 Tim Rote

11 Heidi Ebbighausen

9 Brian Propiel

10 Bryan Morrison

8 Jody Marler

8 Andy Rowe

7 Ryan Ballenger

8 Tom Simkins

8 Jamie Bottcher

10 Patrick Eibs

17 Crystal Fiedler

Nov 2023

## WELCOME NEW MEMBETZS

**Builder** Full Tilt Timber Framing, LLC, Nate Schuele

Lynnrich Seamless Siding, Windows, & Doors, Amy Godwin

Ridge over Bridgers, Mark Cater

**Associate** \*\*\*Picture your name here\*\*\*

Call me to find out how a membership could benefit you!

Affiliate IMEG, Kolten Knatterud

## THANK YOU RENEWING MEMBETZS

\*\*\* Be on the look out for your membership renewal dues invoice \*\*\*

Builder Bridger Builders, Jim Syth

Clair W. Daines

Cold Iron Excavation, Matthew Tronaas Continental Construction, John Wallace Cosy Creek Customs, David Richards Graham Enterprises, David Graham

Haas Builders, John Haas

Jackson Contractor Group, Nick Van Tighem

ST Custom Homes, Michael Thorne Teton Heritage Builders Inc, Peter Lee

**Associate** Architects Alaska, Andy Simasko

Berkshire Hathaway Home Services Montana Properties, Mike Basile

Billion Auto Group, Greg Baker

Blackfoot Communications, Debbie Dantic

Blossom Brothers Overhead Door Co DBA Overhead Door of SW MT, Travis Blossom

Build Magazine, Dan Singer

Ferguson Enterprises, Karl Botsford

Granite Mountain Countertops, Jeremiah Harris

Iron Horse Exteriors, Sydney D'Huyvetter

L & L Site Services Inc, Lance Johnson

Little Stinkers Septic Service, Wade Dooley

Mann Mortgage LLC Bozeman, Chester Freeman

Neil & Company CPAs PC, Jake Neil

NextHome Destination, Sarah Antonucci

Pierce Flooring & Carpet Design Center, Colin Clark

Ressler Motos, Caylin Lancoine

Simkins Hallin Lumber Co, Tom Simkins

Triple L Lumber Co, Gary Tilleman

Virga Capital, Rob Lateiner

Affiliate Sievert ConstructionTike Masiak (PWB)

#### How to Become a Spike

To become a Spike, you must earn at least six credits. The best way to earn credits is to recruit a new member to the Federation. You can also earn credits for renewals and recruiting new NAHB Council members.

#### You can earn:

- 1 credit for each new builder or associate member you recruit
- 1 credit on the first anniversary of each new member you recruited
- 1/2 credit for each anniversary that follows for each of those members
- $\bullet \hspace{0.1in} 1\!\!\!/_{\!\!2}$  credit for recruiting council members to their local association





















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Call: 406-223-5885

# SUMBIA COMMITTEE OPPORTUNITIES

#### **Home Expo**

March 23-24, 2024

#### **Golf Tournament**

June 2024

#### Membership

All Year

#### **Marketing**

All Year

#### **Parade of Homes**

September 20-22 & 27-29, 2024

#### **Sporting Clay Shoot**

July 2024

#### **Government Affairs**

All Year

#### Volunteer

All Year

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#### WILLISTON, ND - NORTH

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#### **GREAT FALLS, MT**

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# MENTE BOARD ELECTION & AWARDS BANQUET 10.11.2023



2023 Builder of the Year
Adrian Vaughn
Von Construction
Current Board Member, Past
President, Golf Committee



2023 Associate of the Year
Donovan Bell
Leavitt Insurance
Chair of the Board, All
Committee Involvement



2023 Affiliate of the Year Allyson Weston Mann Mortgage Committees: Home Expo, Golf Tournament, Parade of Homes



2023 Sponsor of the Year Kenyon Noble Thank you for your continued support and all that you do for our community!



Ballots & BBQ: Flavorful Conversations & Important Decisions The Recipe for Success!

We had a fantastic member turnout at our event. Attending membership events is your #1 way to get the most out of your membership. Education, networking, and dinner - all in one!



Ben Abbey, the City of Bozeman's Chief Building Official, was our featured speaker. He discussed the building fee increases, and the impact of growth in the Gallatin Valley on the Building Inspectors for the City of Bozeman, and touched on goals for creating a partnership with SWMBIA.

# TOP 10 REASONS IBS SCHOLARSHIP RECIPIENTS ARE EXCITED TO ATTEND IBS 2024

2024 may seem far away, but the 2024 International Builders' Show (IBS) — taking place Feb. 27-29 in Las Vegas — will be here before you know it. And this year's class of IBS Scholarship recipients are eager to attend.

NAHB members between the ages of 21-35 who receive a scholarship to attend IBS have a comprehensive opportunity to delve deeper into the interworkings of the home building industry and establish relationships that will help them thrive personally and professionally. Whether discovering new products and trends or connecting with industry professionals to address critical industry issues, this year's IBS Scholarship recipients are ready to learn more about everything that the home building industry has to offer.

#### **Products and Trends**

- 1. "I am looking forward to exploring the new products and trends of our industry," noted Holly Schneider, showroom manager for Ferguson Bath, Kitchen & Lighting Gallery and member of the Wichita Area Builders Association. "Sometimes it feels as though being in the Midwest, we are a bit slower to catch on to what is going on the coasts, and I believe I can bring back a lot of knowledge to our area."
- 2. Austin Katje, director of operations for Veldhouse Construction and member of the Home Builders Association of the Sioux Empire, said: "To continue learning what products and services exist outside of my market that can better our projects, as well as network with other builders who share the same passions as myself."

#### **Education**

3. "Attending as many education workshops as possible is essential for staying updated on the latest industry trends, best practices and innovative strategies," shared



Amanda Holman, loan officer for Movement Mortgage and member of the Home Builders Association of Greater Knoxville. "I want to absorb knowledge that I can apply in my role as a loan officer to better serve my clients and contribute to the success of my local association."

#### **Housing Affordability Solutions**

- 4. "I'm looking forward to learning more about new state-of-the-art building practices and materials that will help to make future housing developments more affordable and sustainable," stated Alison Simpson, professional engineer for Acute Engineering and member of the Utah Valley Home Builders Association.
- 5. "I'd like to dive into the policy making behind restrictions being placed on developers," said Alex Milton, vice president of A.S.K. Properties and a member of Building Industry Association of Washington. "It seems the government overreach has handcuffed many folks in the industry and deters builders from the ability to build affordably."
- 6. "At IBS, I'm eager to tackle the challenges related to land acquisition and development cost optimization,"

noted Daytrieon Dean, senior land acquisitions specialist for South West Acquisitions and a member of the Home Builders Association of Middle Tennessee. "I'm also interested in exploring creative strategies to increase housing inventory and address affordability issues. These are crucial issues in the real estate and home building industry, and I believe finding innovative solutions will be both challenging and rewarding."

#### **Employee Recruitment and Retention**

7. "I want to see the industry attract the next generation of young people," said Andrew Grant, forward planning manager for Meritage Homes – Northern California Division and a member of the North State Building Industry Association. "It's a great industry to work in, but we need to get the word out about it."

#### **Networking**

9. Jessica Overcash, owner of Integrity Electric and a member of the Charlotte DeSoto Building Industry Association, noted: "I am very excited to meet other young women in the construction field as well as learn about new products that I can bring back to my business in Florida."

10. "I am not well connected in the industry and have limited knowledge about construction methods," said Elizabeth Boone, structural engineer for Myer Hill Consulting and a member of the Building Industry Association of Lancaster. "I hope to begin my career networking on this trip and learn more about the industry because engineering can be very 'heady' and neglect the physical feasibility of what we design. It's important to know more about the buildings I am designing and meet those people who can teach me about that."





#### **About IBS**

The NAHB International Builders' Show® (IBS) is the largest annual light construction show in the world. The 2023 show welcomed nearly 70,000 visitors from more than 100 countries.

#### Will We See You in Vegas?

The next big idea. The strategies and trends. The products, connections and experts you won't see anywhere else. It's all HERE at the in-person show in Las Vegas!

The NAHB International Builders' Show® (IBS)—the premier, once-a-year event that connects, educates and improves the residential construction industry—is a hub for new product launches, construction demos, industry thought leader sessions, workshops, panel discussions, and more. The people, products and knowledge you'll gain will give you the real ideas and real solutions you need to grow and strengthen your essential business.

### IBS 2024 will take place at the Las Vegas Convention Center, February 27-29.

Las Vegas Convention Center (LVCC) 3150 Paradise Drive Las Vegas, NV 89103

#### Support the Industry!

The National Association of Home Builders (NAHB) manages and organizes the Builders' Show. NAHB represents 140,000+ members and is the voice for housing policies to make housing a priority.

When you attend IBS, you help NAHB support and shape the housing agenda and enrich communities across the United States.

#### **Additional Information**

The annual NAHB International Builders' Show® (IBS) offers attendees more than 100 educational sessions during the three-day event.

Attendees find both formal classes and numerous informal learning opportunities with ideas, information, tips and techniques they can put to work immediately.

Programs cover a broad range of topics on housing industry concerns including economic trends, business opportunities and new markets, technology, high-performance building, sales and marketing, construction methods, business management, legal issues, government regulation, architecture, design, community planning, and more.

REGISTER NOW! Find more info at: www.buildershow.com

All photos and information are sourced from the NAHB IBS official website: www.buildersshow.com

## ADVOCATING FOR YOU

## GOVERNMENT AFFAIRS

Written By: Riley Rivers, Rivers Landscaping Chair of the Government Affairs Committee

SWMBIA Gov't Affairs has gained some traction in our membership this last month with over 10 great members getting involved! Thank you for your support. We are excited for this renewed energy and focus on Advocacy and look forward to more to come! With this new group, we plan to be far more involved in advocating for our members. In the near future, we may be supporting candidates who align with SWMBIA's goals, sending out candidate questionnaires, and helping to shape future regulations and ordinances. If you'd like to be involved, please email Madeline Clevenger. Our next meeting will be on 11/15 at 3PM via Zoom.

This past month we have watched several items with the Gallatin Valley Sensitive Land Plan as well as we are watching for updates on the Bozeman UDC.

For the UDC: The City has moved the next discussion or public meeting until an unnamed date in early 2024. We will be watching and providing comments. Link to review UDC Changes https://engage.bozeman.net/udc

We reviewed the Gallatin Valley Sensitive Lands Plan. Link to review is here: Chapter 4 is the meat and potatoes of the recommendations: https://plan.konveio.com/gallatin-valley-sensitive-lands-plan-public-draft

This plan is a culmination of 18 months of work conducted by a focus group of the City of Bozeman and County Officials. In a nutshell, this plan appears to be a working document of recommendations the governing agencies will consider for further regulation. We believe that certain aspects of the plan may negatively influence housing affordability due to more regulations. See below for public comment SWMBIA is making this week.

## Gallatin Valley Sensitive Lands Plan Comments from the Southwest Montana Building Industry Association Government Affairs Committee

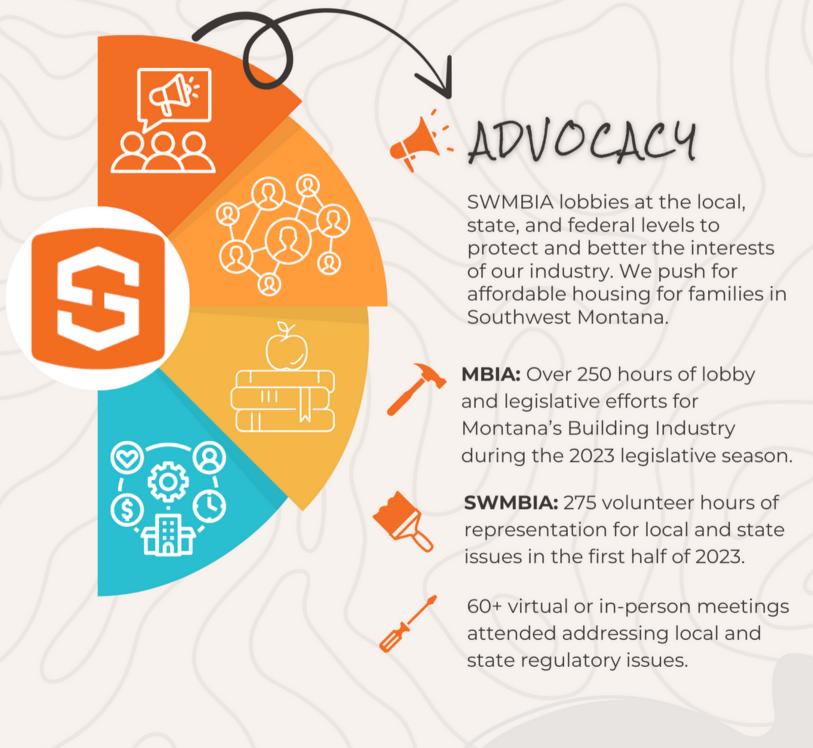
SWMBIA has reviewed the Gallatin Valley Sensitive Lands Plan. While we see the desire for the protection of our valleys resources, we have great concerns about the implantation of this plan and its impacts on our community for several reasons. We believe that implementation of this plan should only be done after further studying its impacts.

What impacts will this plan have on housing affordability in the valley? Have any studies been conducted on increased costs associated with further regulation? In reading the plan, we did not find impacts, studies, or any quantitative concerns for housing affordability. We strongly encourage this group and any governing agency considering its implementation, to study housing affordability in regards to further regulation suggested by this plan. Is now really the time to be making building more difficult when we are facing a housing and housing affordability crisis?

What does the implementation of this plan look like across various agencies? How soon will regulation change? We strongly believe that the governing agencies work with groups like ours and those in the building community on implementation and new regulations surrounding this plan. Upon investigation of this plan, it was noted that the working group did not do much if any outreach to developers, builders, building associations, or other stakeholders that will be greatly impacted by this plan and its future regulations. We strongly encourage and ask the governing agencies to consider working with a group like ours on impacts related to development and housing.

SWMBIA believes that protecting our natural resources and lands in the valley is important, but we are also facing a large housing crisis that will require much more building in the future to sustain the valley's growth. We ask that our comments be taken into consideration for the sake of housing affordability.

## SWMBIA'S CORE VALUES AT WORK





#### **Online Portal Features**



#### Convenience

The online portal uses the CityWorks platform, which offers simple applications that can be completed completely online. Most applications can be finished in around 15 minutes, without a trip to City Hall. Save unfinished applications if needed, and finish them later.



#### **Status Monitoring**

Monitor the status of applications in real-time by logging into the portal or via email notifications.



#### Inspection Scheduling and Record Keeping

Schedule inspections online and review the results. Electronic copies of permits, certificates of occupancy, and other important documents can be emailed to the applicant.

#### **Launch Schedule**

#### 11.01.2023

- Online public portal
- Residential building, plumbing, electrical, and mechanical permits
- Subdivision preapplications, preliminary and final plat applications, and addressing applications

#### 11.15.2023

· New business licenses and renewals

#### 12.04.2023

 Commercial building, plumbing, electrical, and mechanical permits

#### **Coming Soon**

- · Online payment processing
- Right-of-way permits, valve operation requests, dog licenses, park pavilion reservations, and more

#### For More Information

🗓) SCAN ME

www.belgrademt.gov/290/Permits-Licenses

# LOCATO

# The City of Belgrade Launches Its Online Permitting & Licensing Portal

BELGRADE, MT – The City of Belgrade is launching its new online permiting and licensing portal next month. The online portal allows users to save on trips to City Hall to obtain common permits and licenses and to schedule inspections.

Subdivision pre-applications, preliminary and final plat applications, addressing applications, and residential building. electrical. plumbina. and mechanical permit applications will be available starting November 1, 2023. New business licenses and business license renewals will be available on November 15th, and commercial permit applications of all types will be available on December 4th. Online payments are expected to launch before the end of the year. Until then, applicants will still need to arrange payment by contacting the Belgrade Community Development Department.

The new permitting and licensing portal uses the CityWorks platform and is administered by the City of Belgrade staff. To sign up, applicants simply visit the portal webpage and create an account using their email address. Once logged in, applicants will see a menu of available permits. Applications can be filled out entirely online, and unfinished applications can be saved for later completion. Applicants can monitor the status of the permit with email notifications or by logging back into the portal. Inspections can also be scheduled online. Once a permit or license is approved, the applicant will receive an email notification, along with an electronic copy of relevant documents.

"Launching the online permitting system is a big step forward in our efforts to streamline City operations," said City Manager Neil Cardwell. "We are excited to have a permitting system that is accessible and easy to use for those living and doing business in Belgrade. Not only will the new system make permitting easier, but it opens up opportunities to modernize other City processes, like work orders and asset management, to help meet the City's growing infrastructure needs."

While the system is currently business and construction-focused, over the next several months, additional functionality will be added to handle dog licensing, right-of-way permits, park pavilion reservations, and more. More information about the City's online permitting and licensing portal can be found online at www.belgrademt.gov/290/Permits-Licenses. Inquiries regarding the permitting and licensing portal can be directed to the Belgrade Community Development Department by email at permits@belgrademt.gov or by phone at 406-388-3560.

October 2, 2023 FOR IMMEDIATE RELEASE

91 E. Central Avenue Belgrade, MT 59714 Phone: (406) 388 - 3760 Fax: (406) 388 - 4996



\*reprinted for relevance and timeline of release





# HELPING COMMUNITIES REACH THEIR FULL POTENTIAL

Providence Development develops high quality, top performing commercial and residential projects by combining broad experience, focused execution, and a relational approach. Aligned relationships with our communities, partners, stakeholders, residents, and quests are fundamental to how we approach business.

#### **Bozeman Master Planned Communities:**

**Northwest Crossing (NWX)** - Built to create community, NWX will be a new local hotspot for gathering and interaction, featuring casual restaurants, flexible meeting spaces, rooftop terraces, and lively patios that invite all to take a seat by our fire. NWX will soon have a mix of over 1,000 residences, 150,000 square feet of commercial space and 30 acres of park and open space.

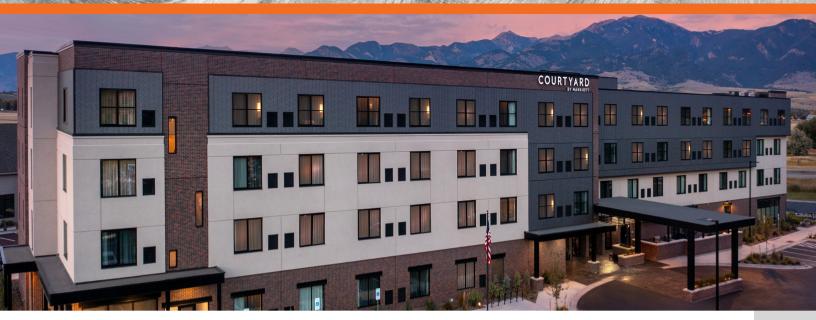


<u>Phase 2</u> will comprise of new home collections inspired for residents with a creative spirit and a lifestyle that champions the outdoors and <u>Phase 3</u> will be a Built to Rent Single-Family community. This BTR community will provide residents with the comforts of single family living with their own private yard and the conveniences of a community clubhouse, dog park, trails, and more.

**South Range Crossing (SRX)** - 75 acres located at the SE and NE corner of 19th and Graf in Bozeman, Phase I of SRX will feature a 224-unit single-family BTR community with a 5,000-sf clubhouse including a fitness center, lounge, resort-style pool & spa, sports court, dog park, and 5 acres of residential park. Future phases will include commercial and a variety of residential product types.













#### **Current Hospitality Development:**

Sandpoint, Idaho - Servicing Schweitzer Mountain, and the surrounding areas, the Springhill Suites Marriott Sandpoint will open with 97 guest rooms in early 2024. The hotel provides custom interior and exterior finishes, spectacular mountain views, a lounge, indoor pool, outdoor patio area, ski and bike storage, fitness center and more. The spacious suites will enrich you and your family's travel while you enjoy all that the beautiful area has to offer.

**Coeur d'Alene, Idaho – AC by Marriott** breaking ground in 2024

Coeur d'Alene, Idaho – Residence Inn by Marriott breaking ground in 2024

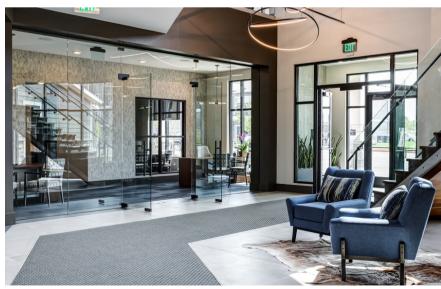
#### **Bozeman Hotels:**

Courtyard by Marriott
Residence Inn by Marriott Downtown
Springhill Suites by Marriott

#### **Other Completed Projects:**

Icon Apartments at Ferguson Farms, Bozeman 19th & Graf Apartment Homes, Bozeman Icon Apartments at Hardin Valley, Knoxville, KY Springhill Suites by Marriott, Bend, OR Residence Inn by Marriott, Bend, OR Element by Westin, Tukwila, WA Home2 Suites by Hilton, Denver, CO

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Belgrade, Livingston & Big Sky

Phone: 388-6832

## Concrete Services & Pumping

Belgrade: 388-6042 Livingston: 222-1704

Big Sky: 955-2712





The NAHB Professional Women in Building Council (PWB) is the voice of women in the building industry, dedicated to promoting industry professionalism and supporting members at the local, state and national levels.

#### **COUNCIL BENEFITS:**

- · Networking Events with peers in the industry
- Professional Development Resources
- Great events! Many in which support our Fill out our PWB application community!
- National PWB and NAHB publications
- Women in Residential+Construction Conference discounted registration

#### HOW TO JOIN:

- · Join SWMBIA as an Associate or Affiliate
- Contact Madeline about preferred payment method (\$95 fee, which \$45 stays local!)



#### **UPCOMING EVENTS:**

December: Cocktails and Connections

> January: Holiday Party!

For more info on our events email us or follow us online!

PWB.SWMT@GMAIL.COM

Find us on Instagram and Facebook @ PWB.SWMT



Scan for an application or email us to join our mailing list!

Thank you to everyone who helped out at our last event!

Fix-Up Festival 2023







#### 2023 GRIP SAFETY TRAINING SCHEDULE

SAFETY TRAINING CLASSES ARE INCLUDED WITH GRIP PROGRAM ENROLLMENT

### \*PLEASE NOTE THE LOCATION OF BILLINGS CLASSES HAS BEEN CHANGED\*

#### **LOCATIONS**

KALISPELL HAMPTION INN 1140 Highway 2 West

MISSOULA Best Western Grant Ck Inn, 5280 Grant Creek Rd.

HAMILTON BITTERROOT RIVER INN 139 Bitterroot Plaza Dr

**BILLINGS HAMPTION INN 5110 Southgate Dr** 

BOZEMAN C'MON INN 6139 East Valley Center Rd.

GREAT FALLS HAMPTION INN 2301 14th St. SW

HELENA MBIA OFFICE TRAINING ROOM 1717 11th Ave

SPACE IS LIMITED TO 30 PEOPLE PER CLASS.
PLEASE REGISTER 45 DAYS IN ADVANCE. VISIT
WWW.MONTANABIA.COM/GRIP-SAFETY OR
CALL 406.442.4479



Congratulations Steve Keaster on your Hall of Fame Induction!

MONTH	TOPIC & TIME	DATE & LOCATION
JUNE-SEPT	SITE VISITS	Site visits will be scheduled based on mod factors, enrollment status, travel schedule and by request.
ост	MEWP Cert. 7:00-10:00am Excavations & Trenching 10:30-12pm	Kalispell – Tuesday October 10 Missoula – Wednesday October 11 Hamilton – Thursday October 12 Billings – Tuesday October 17 Bozeman – Wednesday October 18 Great Falls – Thursday October 19 Helena – Tuesday October 24 Helena – Wednesday October 25 **
NOV	Scaffold User & Fall Protection 7:00-9:00am Ladders & Stairs 9:30-10:30am Electrical Safety 11:00-12pm	Kalispell – Tuesday November 7 Missoula – Wednesday November 8 Hamilton – Thursday November 9 Billings – Tuesday November 14 Bozeman – Wednesday November 15 Great Falls – Thursday November 16 Helena – Friday November 17 No Overflow Class due to Holiday
DEC	CPR/FA Cert. 7:00-10:00am PPE HAZCOM & SDS 10:30am-12pm	Kalispell – Tuesday December 5 Missoula – Wednesday December 6 Hamilton – Thursday December 7 Billings – Tuesday December 12 Bozeman – Wednesday December 13 Great Falls – Thursday December 14 Helena – Tuesday December 19 No Overflow Class due to Holiday
*OSHA 10 *OSHA 30	2 Days 4 Days	OSHA 10 and OSHA 30 Classes will be offered as requested. Classes will only be available on weeks other trainings are not already scheduled. Classes will need to be scheduled 90 days in advance. 10-30 attendees per class.

\*\* Indicates availability for a "overflow" class for those who cannot make a regularly scheduled class.

Additional Classes are available as needed but must be scheduled in advance.

All Classes are free for GRIP Program Enrollees. GRIP is paid for by State Fund as part of the benefits of insuring with State Fund Worker's Comp and is a benefit for GRIP Members. GRIP is supported by MBIA in Partnership with Mt. State Fund.

Classes are offered to all MBIA Members at discount of \$25 per person. This fee covers time and materials not covered by State Fund.

#### montanabia.com/grip-classes

Select the course(s) you're interested in, enter quantity and select the date for your area, then proceed to check-out. All classes are free for GRIP program enrollees.

class.

### **Classes Offered By GRIP**



Forklift Operator Certification Employer Specific Valid 3 years



First Aid | CPR Certification Employee Specific Valid 2 years



Electrical Safety In Construction Employee Specific



OSHA 10 or OSHA 30



MEWP (Manlift) Operator Certification Employer Specific Valid 3 years



Ladder & Stairway Safety Training Employee Specific



Excavation & Trenching Safety Training Employee Specific These classes are offered by MBIA and are available on a requested basis. Classes will only be available on weeks where other training is not taking place and need to be scheduled 90 days in advance. We can accomodate between 10-30 per



Hoisting, Rigging, Signal Person Training Employee Specific



PPE, HAZ-COM & SDS Safety Training Employee Specific



Scaffold User & Fall Protection Safety Training Employee Specific

To Register for the GRIP program, you must fill out the form provided by Montana State Fund. The form can be found on the MBIA website, or can be provided by your local HBA or the MBIA upon request.

#### For More Information:

Safety Program Manager GRIP@montanabia.com | 406.442.4479

MBIA Office Manager OfficeMgr@montanabia.com | 406.442.4479

www.montanabia.com/grip-safety



GRIP offers its members free safety training!



When you are a member of the MBIA through your local HBA, carry workers' comp insurance through Montana State Fund, and have a qualifying E-mod factor, you may qualify for the powerful group incentive plan known as GRIP.

This is an incentive-driven program that allows you to take charge of your insurance costs by reducing accidents and providing a safe and compliant workplace for your business while reducing overhead costs with the potential for a performance return on the policy.

If you are a member of MBIA and are interested you may reach out to the MIBA or Montana State Fund to see if you qualify!









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## FUE ON THE ECONOMY

## Which Will Give First: Inflation or Housing Market Resilience?

The relative resilience of the housing market in the face of multidecade highs for mortgage interest rates has surprised economists outside the real estate sector. However, builders, remodelers and other stakeholders in the residential construction sector know that the limited resale inventory and the supply-side constraints that have hampered building activity over the last decade mean that, even amid reduced housing demand resulting from elevated interest rates, the home building industry continues to be resilient.

Existing single-family home sales fell 2% to a 3.96 million rate in September. Because of a lack of inventory, this pace was 15% lower than a year ago, with just a 3.4-month supply on the market. To the surprise of many, pricing is up 2.8% from a year ago in the face of the worst housing affordability conditions in more than 20 years.

The resale market's limits have, in turn, supported demand for new construction. With about one-third of the overall housing inventory comprised of new construction (compared to about a 12% historical average), new home sales increased more than 12% in September to a 759,000 annualized rate. This pace is up almost 34% from a year ago, despite mortgage rates well above 7%. Price and other sales incentives have helped maintain buyer interest, with the national median price of new single-family homes down 12% compared to a year ago to just under \$419,000. High-interest rates also boosted the cash share for new home sales during the third quarter to 9% of transactions. For many builders, this share is considerably higher given housing affordability conditions.

Single-family construction starts also posted a surprise gain in September, increasing 3.2% to a 963,000 annualized rate. Although almost 13% lower than a year ago, the increase in September reflects tight inventory conditions for new and existing homes. Multifamily construction, which is now trending lower because of a large amount of future expected supply and tight financing conditions, also increased in September to a 395,000 pace.

The relative strength of the September data should not be mistaken for a rebounding trend. New home sales were likely boosted by prospective buyers who were concerned that mortgage rates could rise even higher in October and November. Indeed, the October NAHB/Wells Fargo Housing Market Index (HMI) declined for the third straight month, falling to 40 and signaling declines for single-family permitting and construction starts in the final months of 2023. The HMI increased for the first six months of 2023, as data were down but better than expected. The final months of the year are likely to be worse than expected as the 10-year Treasury rate flirts with 5% and mortgage rates near 8%, per Freddie Mac.

The surprising rise for long-term rates is due to several macro factors. Economic growth for the U.S. economy in the third quarter was stronger than expected (4.9%, compared to flat readings forecasted at the start of the year), pushing up interest rates. Additionally, data from the bond market indicate that buyers are concerned about the long-term federal government deficit.

And Federal Reserve policy continues to push up long-term rates. The Fed is no longer buying mortgage-backed securities (MBS) and Treasuries, and this is putting upward pressure on rates as part of quantitative tightening and balance sheet reduction. The Fed could mitigate risk associated with this policy by clarifying that while it will allow mortgages to roll off the balance sheet, it will not outright sell MBS. This action was requested jointly by MBA, NAHB and NAR this month.

While continuing to be hawkish, comments from Fed Chair Jerome Powell indicate that the Fed may be nearing the end of pushing short-term rates higher. The increasing of the short end of the bond curve has also increased mortgage rates. Ultimately, whether the Fed is done or increases one last time in the final months of 2023 depends on incoming inflation data. September CPI data came in at a 3.7% year-over-year rate — too high, but well below the 9.1% in June 2022. Overall inflation should move slower (providing a compelling argument for the Fed to pause now) as shelter/housing inflation moves lower with growing multifamily supply and slowing rent growth. The fact that shelter inflation has been the leading source of inflation in recent months is a key component the Fed needs to consider more seriously.

Robert Dietz, NAHB Chief Economist Written October 26, 2023





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HBArebates.com









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www.MBIArebates.com

Now is the time for your Builder and Remodeler Members to claim for Q3'23. Builder and Remodeler Members may claim for manufacturer rebates for residential jobs completed between July 1 - September 30, 2023.

There are some additional manufacturers who have joined in participation so far in 2023. Builder members are encouraged to claim their rebates with the following manufacturers in an effort to increase their HBA Rebates total.

- Genie Garage Door Openers
- Simpson Strong-Tie Structural Connectors
- GAF Roofing
- Honeywell Home (Air Quality, Smart Home Controls, Thermostat, Water Solutions, and Zoning)
- Kidde Fire Safety (Smoke and Carbon Monoxide Alarms)
- Panasonic Ventilation (Panasonic Bath Fans and Swidget Smart Switch, Outlet, and Inserts)
- Westlake-Royal Building Products (Including: Exterior Portfolio, Royal Siding, Trim, Moulding and Shutters, Portsmouth Shakes and Shingles, Celect Siding, and American Premium Shutters)
- Along with dozens of others that have participated for years!

Personalized assistance is available. Please reach out to the HBA Rebates Team with any questions. https://hbarebates.com/aboutus/

Claim Today, Don't Delay! https://hbarebates.com/claimform/

Q3'23 Claiming Deadline: Friday, November 17, 2023

\*\*\*Claims for Residential Jobs Completed\*\*\*
July 1 through September 30, 2023

For additional assistance, please contact:

Kim Klein HBA Rebates www.HBArebates.com Office - 732-612-3865 Mobile - 732-859-1935

Thank You For Your Support!

70%+

of participants paid for their HBA membership in rebates alone.

Nullify out your HBA membership and be rewarded for your loyalty today!

## Fire Prevention: Safeguarding Homes, Businesses, and Construction Sites - A Buffalo Restoration Guide

ARTICLE WRITTEN BY CALVIN WESCOM

Fires can devastate homes, businesses, and construction sites. Thus causing both financial and emotional loss.

Prevention is the first line of defense against fire-related disasters. As a trusted leader in disaster restoration, Buffalo Restoration is on a mission to educate and empower the general public and contractors to take proactive measures to prevent fires.

In this guide, we will explore essential fire prevention strategies that apply to everyone. The advice we are giving you in this article is based on best practices, common sense, and previous jobs.



### Fire Prevention for Contractors: Protecting Projects and Progress

Contractors should prioritize electrical safety on construction sites ensuring that temporary wiring is securely installed and that all workers are aware of the location of power sources and potential electrical hazards.

Choose fire-resistant building materials when constructing or renovating structures. Buffalo Restoration advises consulting experts who can recommend the right materials for fire-safe construction. Temporary heat sources in the winter should also be maintained and placed away from combustibles. Maintaining site cleanliness and proper distances from burners is paramount. Oil Rags from staining can also cause spontaneous combustion and should be placed away from combustibles.

Contractors should have adequate fire suppression equipment on site. This includes fire extinguishers, which should be regularly inspected, maintained, and strategically placed. Foam and Water extinguishers are at risk of freezing or spoiling if the temperature drops below 32°F. ABC Powder extinguishers can operate normally to a temperature of -4°F. Traditional steel fire extinguishers can be left outside if they are in a weatherproof cabinet or box. P50 Service-Free Fire Extinguishers can be left outside without extra protection from the weather. This is because they are completely weatherproof and do not corrode.



#### Fire Prevention for Homeowners: Protecting Your Haven

While cooking-related fires are common, homeowners can take a few proactive measures to help reduce risk. Remaining attentive while cooking, keeping flammable objects away from stovetops, and investing in a fire extinguisher(s) to name a few. A fire extinguisher can help in a small fire. Another prudent step all homeowners can take is to make sure they thaw frozen food(s) completely before cooking/frying. A common example is not thawing the turkey before frying it, and overfilling the fryer with too much oil, causing fireballs. On that note, it is important to place fryers outside, away from eves or the side of your house while in use. If a grease fire occurs, DO NOT use water to extinguish the flames, this will only cause it to spread.

Another safe method is to keep your Christmas trees fresh and watered, and not stored in the house for longer than a month. A dry tree puts your home at serious risk, as it is considered a large fire hazard.

Christmas lights also pose a risk of fire damage to your home, overloading your electrical circuits.





### Fire Prevention for Businesses: Protecting Assets and Livelihoods

Employers can provide fire safety training to employees, teaching them how to use fire extinguishers and how to properly evacuate the premises safely in case of a fire.

Develop and practice emergency evacuation plans regularly. Ensure that employees are familiar with evacuation routes and assembly points.

Invest in fire suppression systems, such as sprinklers, which can quickly suppress fires, minimizing damage and risks to personnel.

Businesses should store hazardous materials safely in compliance with local regulations. This includes proper labeling, storage, and emergency response protocols.

Install smoke detectors in key areas of your business and test them regularly. Keep fire extinguishers in accessible locations, and ensure all employees know how to use them.

By incorporating these proactive fire prevention measures into their routines, the general public, contractors, and business owners can significantly reduce the risk of fire-related disasters. Buffalo Restoration, as an industry leader in disaster restoration, is dedicated to promoting fire prevention and safety. Remember, fire prevention is a shared responsibility, and by working together, we can protect homes, businesses, and construction sites from the devastating effects of fires.



## HOUSING

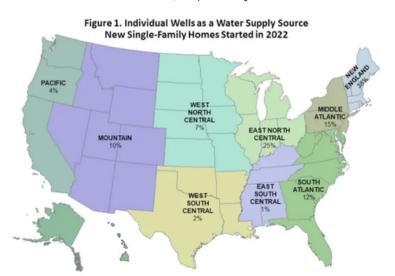
# New Homes Built with Private Wells & Individual Septic Systems in 2022

ANAHB tabulation of data from the <u>Survey of Construction</u> (SOC) indicates shares of new single-family homes built with private wells and individual septic systems increased in 2022, compared with the previous year. About 10% of new single-family homes started in 2022 were served by individual wells and 18% had private septic systems. These shares, however, vary widely across the nine Census divisions with the corresponding shares reaching 38% and 46% in New England – the highest occurrence rates in the nation.

The SOC classifies community or shared water supply/wells as public water rather than individual wells. Nationally, 10% of new single-family homes started in 2022 were served by individual wells, while most of new homes were served by public water systems, including community or shared water supply/wells.

In New England, where the <u>median lot size</u> is 2.5 times larger than the national median, 38% of new single-family homes were built with individual wells. The reliance on private wells was also relatively common in the East North Central division where nearly 25% of new single-family homes started in 2022 were built with individual wells. The Middle Atlantic division registered the third-highest share of homes built with individual wells with the share of 15%. These three divisions and the South Atlantic division (12%) exceeded the national average of 10%.

In contrast, individual wells were almost non-existent in the East South Central and West South Central divisions where their shares were 1% and 2%, respectively.



Source: NAHB tabulations of data from the 2022 Survey of Construction, U.S. Census Bureau, partially funded by HUD

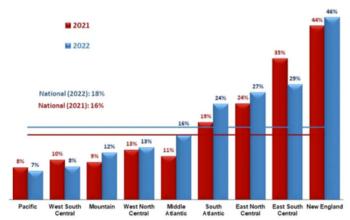
Like public water/individual wells, sewage disposal systems are classified by public sewers (including community or shared sewage/septic systems) and individual septic systems. Nearly 82% of new single-family homes started in 2022 were serviced by public sewers. The share of new home built with individual septic systems increased from 16% in 2021 to 18% in 2022. The incidence of individual septic systems among new single-family starts varies by division.

In New England, about 46% of new single-family homes started in 2022 had private septic systems. Individual septic systems were also relatively common in the East South Central and the East North Central divisions, where 29% and 27% of homes started in 2022 had a private septic system, respectively. The share of individual septic systems in the South Atlantic division was 24%, above the national average of 18%. The shares of individual septic systems were below the national average in the Middle Atlantic (16%), West North Central (13%), Mountain (12%), West South Central (8%), and Pacific (7%) divisions.

Compared to the previous year, the share of new single-family homes built in 2022 with individual septic systems increased in six divisions, while the share decreased in the Pacific, West South Central and East South Central division. It is noticeable that in the Middle Atlantic division the share of individual septic systems increased from 11% in 2021 to 16% in 2022, while the share in the East South Central division decreased from 35% in 2021 to 29% in 2022.

By Jing Fu on October 27, 2023 https://eyeonhousing.org/2023/10/new-homes-built-with-private-wells-and-individual-septic-systems-in-2022/

Figure 2. Individual Septic Systems
New Single-Family Homes Started in 2021 and 2022



Source: NAHB tabulations of data from the 2022 Survey of Construction. U.S. Census Bureau, partially funded by HUD.

# HOUSING

# Housing Share of GDP Remains Flat in the 3rd Quarter of 2023

Housing's share of the economy remained at 15.9% at the end of the third quarter of 2023. Overall GDP increased at a 4.9% annual rate, following a 2.1% increase in the second quarter of 2023 and 2.2% increase in the first quarter of 2023. Housing's share of GDP remained at 15.9% for the third consecutive quarter in 2023.

In the third quarter, the more cyclical home building and remodeling component – residential fixed investment (RFI) – remained level at 3.9% of GDP. RFI added 15 basis points to the headline GDP growth rate in

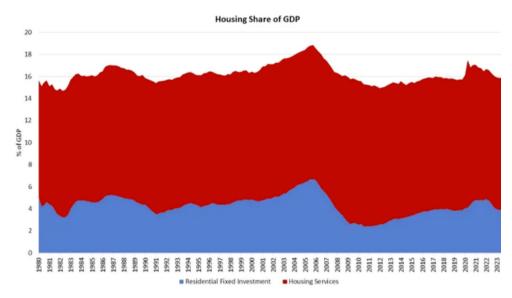
the third quarter of 2023. This was the first time, following nine consecutive quarters, where RFI contributed positively to GDP growth. Housing services added 42 basis points to GDP growth, the highest level of contribution for any household consumption expenditure on services.

Housing-related activities contribute to GDP in two basic ways.

The first is through residential fixed investment (RFI). RFI is effectively the measure of the home building, multifamily development, and remodeling contributions to GDP. It includes construction of new single-family and multifamily structures, residential remodeling, production of manufactured homes and brokers' fees.

For the third quarter, RFI was 3.9% of the economy, recording a \$1.0 trillion seasonally adjusted annual pace.

The second impact of housing on GDP is the measure of housing services, which includes gross rents (including utilities) paid by renters, and owners'



imputed rent (an estimate of how much it would cost to rent owner-occupied units) and utility payments. The inclusion of owners' imputed rent is necessary from a national income accounting approach because, without this measure, increases in homeownership would result in declines for GDP.

For the third quarter, housing services represented 12.0% of the economy or \$3.3 trillion on a seasonally adjusted annual basis.

Taken together, housing's share of GDP was 15.9% for the third quarter.

Historically, RFI has averaged roughly 5% of GDP while housing services have averaged between 12% and 13%, for a combined 17% to 18% of GDP. These shares tend to vary over the business cycle. However, the housing share of GDP lagged during the post-Great Recession period due to underbuilding, particularly for the single-family sector.

By Jess Wade on October 26, 2023 https://eyeonhousing.org/2023/10/housing-share-of-gdp-remains-flat-in-the-third-quarter-of-2023/

# MENTERSHIP MENTERSHIP September Features

#### Have you taken advantage of your Membership Monday Feature?

We want to advertise this opportunity for members to promote their businesses. This feature is included in your membership dues, so there is no additional cost to you! We need a few pieces of information, listed below, and we take care of the rest. Don't wait!



What we need from you:

- Vertical cover photo
- 2 horizontal or square photos
- · About us section, 3-5 sentences
- Transparent logo
- Contact information
- · Social media handles
- Hashtags
- Links to any content you want to have reshared, (limit 3)

You can email us at Admin@SWMBIA.org to be put on our calendar!





#### October 2 - Premier Air







#### October 9 - Blanton Contracting









#### October 16 - Stockman Bank







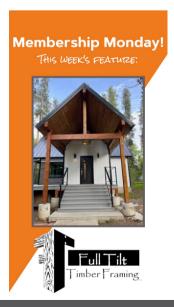
As Montana's largest Ag bank, we understand the financial needs of our state's farms and ranches. If your financial planning calls for deferred payment contracts, ask our agricultural bankers about Stockman Exchange and how this valuable service can benefit your Ag operation. Plus, you will have peace of mind knowing Stockman, and its 70 years of stability, are standing behind your contract.



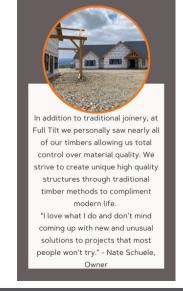
As Montana's largest privately-held, family owned bank, we are proud to offer a banking experience that puts you, our customer, at the center of all we do. Stockman Bank offers you the convenience and ease of banking when, where, and how you want, giving you the time and freedom to enjoy this great Montana life. Stop by one of our bank locations to open any of the checking accounts below.



#### October 23 - Full Tilt Timber Framing









## ADVERTISE

1/4 Page \$90 (\$100) Full Page \$150 (\$170) 1/2 Page \$120 (\$140) Edu Piece \$200

We have officially doubled the size of our newsletter and it's distribution!

The above pricing is listed as price per month. Parentheses indicate our 2024 pricing increases. Ads are sold in 3-month segments. There is a 10% discount for businesses that pay in full for the year. Full Spread is reserved for educational articles from our members. \*Must have prior approval of content.

to lock in 2023 pricing for the year, I need 12 months of payments in FULL no later than Jan 31st!

## NEWSLETTER BUILDER HIGHLIGHT

What we need from you:

- High quality vertical cover photo
- A written feature about your business. Could be on a project, a success, your team, how you got started. The story is completely up to you.
- 2-6 photos that represent your business, like projects, team, services, etc. and tie into your story
- Transparent logo
- Contact information

You can email us at Admin@SWMBIA.org to be put on our calendar!



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WINTER 2023

## PRO DAYS

DECEMBER 5<sup>TH</sup> - 7<sup>TH</sup>

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### Trakita

#### **DECEMBER**

5<sup>TH</sup> | LIVINGSTON 6<sup>TH</sup> | BELGRADE 7<sup>TH</sup> | BOZEMAN



#### DECEMBER

5<sup>TH</sup> | BELGRADE 6<sup>TH</sup> | BOZEMAN 7<sup>TH</sup> | LIVINGSTON

### **DEWALT**

#### DECEMBER

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### BUILDING COMMUNITIES

"SWMBIA is dedicated to preserving a quality of life in Southwest Montana that is consistent with our community's values. We offer the benefit of experience, the strength in numbers, and the energy of men and women who fight for affordable housing and fair and equitable business environment."







🚹 in @SWMBIA