

# PLUMB BOB

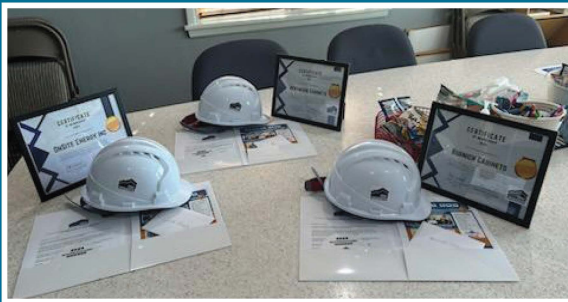
A publication of The Missoula Building Industry Association, [www.BuildMissoula.com](http://www.BuildMissoula.com)  
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## April showers bring MBIA a generous grant, new members, and a soggy Trap Shoot!



First Security Bank's Jared Kehn & Jeanine Lovell along with FHLB Des Moines granted MBIA a \$30K+ check to help support and build our industry to provide more talented young builders, and homes.



MBIA welcomes new members. See page 4.

### MAY 2024 ISSUE

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[mlu.inlk.com](http://mlu.inlk.com) Do Business With a Member

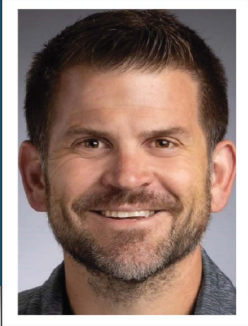


## MBIA Trap Shoot

And the winners are: 35 soggy shooters had a good time at Saturday, April 27th MBIA trap shoot.



Trap Shooting in the Rain



## Wisdom from Matt

MBIA President

We are pleased with the continued excitement about the MBIA in our community, which brought us a very generous grant from our friend and Platinum Sponsor, First Security Bank, along with their grant partner, Federal Home Loan Bank of De Moines. This grant will help us with strengthening and growing our builders and with helping to facilitate more affordable housing in our area. We are working to add some interesting facets to our Parade of Homes this year to help that along.

We are also glad a nice group of new members is joining us this month. Our board and members have been working hard to promote the association and it shows! We visited some of our new members this month, and welcomed them with their own MBIA hardhats, a wall plaque showing their membership, their window sticker, and a few other goodies. As we gear up, we will catch up on everyone!

We invite you to join us on this journey as we explore new opportunities and build strong connections within the industry.

Our association is dedicated to providing you with the tools and resources you need to succeed, whether you are an established professional or just starting out in the field.

Our entire board welcomes new and renewing members and thanks to you who understand that when you participate in our association, you meet your goals more quickly.

### Matthew A. Cavanaugh

President

Five Valleys Restoration & Cleaning Inc.

{406} 542-2113 - Office • {406} 258-0261 - Direct

RIA Water Loss Specialist

## Board of Directors

# 2024

### Matt Cavanaugh, President

Five Valleys Restoration

### James Hogue, Vice President

Edgell Building, Inc.

### Brett Calahan, Treasurer

First Interstate Bank

### Nick Kaufman, Secretary

WGM Group

### Michelle Felde, Director

Clearwater Credit Union

### Luke Chambers, Director

Chambers Custom Design

### Darren Bayer, Director

Clearwater Systems

### Paige Pavalone, Director

Missoula Works

### Ryan Frey, Director

Saddle Mountain Construction

### Mike Nichols, Director

N2 Construction

### Madeline Heitzman

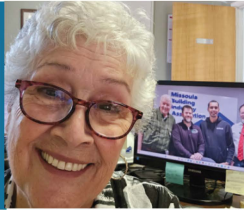
Executive Officer

Accepting our grant check from First Security Bank!





Dear Valued Members,



### Can't believe it's already May!

The Trap Shoot rain last weekend wasn't for sissies, but the match was a lot of fun. Lots of great folks shooting, eating, and visiting.

**Our Golf Scramble on June 26** is almost full. But we do have some spaces for Hole sponsors. Just stop by the website [buildmissoula.com](http://buildmissoula.com) and click under Golf Tournament sponsors. If it lets you fill it out, that means we have sponsorships left. Might want to check the Golf Teams as well, as some sign up and can't make it at the end, so there is room even if we think we're full. If you have some prizes to donate, let me know - the more the merrier!

**POH Chair Dorci Hanson** emailed out the Builder Packages for the **September 13-15 Parade of Homes** to builders earlier this month. If for some reason you didn't receive one, or need us to send a package to someone, please give us a call and we'll be sure to get a package right out to you. **Darci 406-540-3061** or **Madeline 406-540-3598**. The **first deadline to get your home in at the best registration rate is by May 30**.

Don't forget the changes:

1. House must have been started by March 2022.
2. House must be within 10 miles of Missoula city limits in Missoula County.
3. We are looking for ADU's, remodels, townhomes/condos as well as our excellent display of new homes.

We are also planning to have the **Builder Bus** on Wednesday, September 11, and the **VIP Bus and Awards Banquet** at the Doubletree together on Thursday evening, the 12th

**Tickets will go on sale around town with the magazines on the 19th of August!** Let us know if you would like to be a ticket location. We are going to place them all over town.

#### OPEN THE DOOR

We are excited about bringing back our great hosted networking opportunity for members, new and old, and your guests! This is a no charge event, just bring your business cards and your desire to rub shoulders and share experiences with those in our industry. You might even win something!

**Madeline Heitzman**

Executive Officer MBIA

[info@buildmissoula.com](mailto:info@buildmissoula.com) • 406-540-3598 (text or call)

### PLEASE NOTE: OFFICE HOURS IN MAY

Wed-Fri, May 1-3: 9am-4pm

Mon, May 6: 9am-4pm

Tues, May 7: 9am-3pm

From May 8 through May 21:

I won't be in the office, I will be in New Mexico for my grandkids' graduations. Please email [mfheitzman@gmail.com](mailto:mfheitzman@gmail.com). I will respond at least one time daily. Call the office number at **406-543-4423** and I will check for messages or text me at **406-540-3598**.

-Madeline

## OPEN THE DOOR

### MBIA NETWORKING

First Interstate Bank  
Downtown, 6th Floor  
Thursday, May 2  
5-7pm



## Save These Dates

OPEN THE DOOR • May 2 • 5-7pm  
First Interstate Bank

GOLF TOURNAMENT • June 26  
Larchmont Golf Course  
[buildmissoula.com](http://buildmissoula.com) for info & registration

PARADE OF HOMES • September 13-15

# WELCOME

APRIL 2024

## NEW MEMBERS

### ASSOCIATES:

**Bauman Advantage, LLC**  
Connie Bauman

**Burac Building Services**  
Gabriel Burac

**Home Resource**  
Jess Allred

**LC Staffing**  
Kristen Heck

**TDS Fiber**  
Ryan Corwin

## RENEWALS

### BUILDER:

**Hoyt Homes**  
Brandon Rigoni

### ASSOCIATES:

**Fidelity National Title**  
Duskie Gramm

**Grizzly Disposal**  
Billy Fisher

**Parkside Credit Union**  
Deborah Shapely-Graham

## MEMBERSHIP COMMITTEE WELCOMES NEW MEMBERS



Burnich Cabinets



Huntwood with Robert Carpenter, Simeon King & Matt & Brett.



Onsite Solar



Daryl Fox with LG Pro Builder



# Missoula Building Industry Government Affairs Information

April, 2024

## National News Digest from NAHB

### YAHOO FINANCE

#### Homebuilder confidence unchanged in April on mortgage rates

Shares of major homebuilders are dipping lower after the National Association of Home Builders (NAHB)/Wells Fargo Housing Market Index (HMI) reported that Homebuilder Confidence for April remained unchanged from March. It currently sits at 51.

### REUTERS

#### US single-family housing starts plunge in March

U.S. single-family homebuilding tumbled in March after hefty gains in the prior month, and while demand for housing remains strong, a resurgence in mortgage rates is pushing potential buyers to the sidelines.

### CNN

#### Mortgage rates surge past 7%, reaching highest level since November

The 30-year fixed-rate mortgage averaged 7.10% in the week ending April 18, up from 6.88% the previous week, according to Freddie Mac data released Thursday. A year ago, the average 30-year fixed-rate was 6.39%.

### CNN

#### US home sales dropped last month as March prices reached a record high

Existing home sales, which make up the majority of the housing market, fell 4.3% in March to a seasonally adjusted annual rate of 4.19 million, the sharpest drop in more than a year, the National Association of Realtors reported Thursday. Sales fell across the country except in the Northeast region, which saw an increase for the first time since November 2023.

## Ryan Salisbury, WGM GROUP

Chair of MBIA Government Affairs Committee



### FORTUNE

#### High mortgage rates are finally hitting new home construction as builders are pulling back on projects

The housing crisis in America is multifaceted. Prospective home buyers are reluctant to buy, given sky-high mortgage rates and home prices—and for the same reason, current homeowners have shied away from selling. But there is also a massive housing crunch; the U.S. is short 3 million to 6 million homes. (Subscription may be required.)

### NEW YORK TIMES

#### A huge number of homeowners have mortgage rates too good to give up

Something deeply unusual has happened in the American housing market over the last two years, as mortgage rates have risen to around 7 percent. Rates that high are not, by themselves, historically remarkable. The trouble is that the average American household with a mortgage is sitting on a fixed rate that is a whopping three points lower. (Subscription may be required.)

## STATE DISCUSSION

Michelle Felde is a Life Member of the Montana Building Industry Association. Ryan Frey is the designated representative for the Missoula Building Industry Association. Both Michelle and Ryan are doing a great job bringing Missoula issues to the attention of the state association.

Mark your calendars for the upcoming Montana State Building Association meetings:

- June 27, 28 in Great Falls
- October 11,12 in Whitefish

### STRETCH CODES

The state is closely watching potential building code changes, in particular "Stretch Codes:"

The Montana Department of Labor and Industry's (MDLI) proposed updates to the state building code include several positive changes to the building codes, including incorporating the 2021 International Energy Conservation Code and allowing local jurisdictions to implement certain "stretch codes;" in addition to the base code. For example, MDLI's proposed rules allow certified jurisdictions to adopt solar-ready residential codes (meaning new construction electrical systems and roofs must be ready to accommodate solar), solar-ready commercial zones, and zero-energy commercial code provisions (requiring new commercial buildings to offset energy consumption with renewable energy). These stretch codes would allow ambitious communities to use local government powers to accelerate the clean energy transition. However, the proposed amendments do not allow stretch codes for residential buildings. Given that residential buildings are the most common and use the most aggregate energy

### CITY OF MISSOULA INITIATES A STUDY TO DETERMINE THE FEASIBILITY OF STRETCH CODES

The City of Missoula on March 5, 2024, adopted a resolution to: "... determine the feasibility and if practical, facilitate the development of an incentive based voluntary stretch energy building code that can be adopted within 12 months or in alignment with the next local adoption of state energy building codes:' While this resolution will initiate discussions on the feasibility of adopting stretch codes, the resolution goes on to state: "... the Missoula City Council supports the creation of a Stretch Energy Code for residential and commercial building construction that allows for a public process to address recommended actions:' Resolution 8250, City of Missoula. <https://www.ci.missoula.mt.us/DocumentCenter/View/42847/Resolution-8250?bidid=>

## MISSOULA COUNTY TOPICS

The City-County Health Department has placed a 2024, moratorium on groundwater monitoring to allow septic systems due to a low snowpack.

County-wide impact fees go into effect on July 1, 2024. The new impact fees are Focus on general government facilities, public safety (sheriff, Detention center, emergency response, new radio systems and emergency broadcasting, parks improvements to existing parks (not new parks), and to existing trails.

Commissioner Josh Slotnick has made a commitment to inform Missoula County Residents on property tax and property tax reform. Josh will present "Property Tax 101" May 10, 2024, from noon to 1 pm at WGM Groups' Office at 1111 East Broadway. If you would like to attend let Ryan Salisbury PE, know. Ryan's email is [rsalisbury@wgmgroup.com](mailto:rsalisbury@wgmgroup.com). Josh will cover:

- a. Assessment and computation of property taxes
- b. Insights and thoughts on potential tax reform
- c. Predicted to be a hot button issue in upcoming Legislative sessions

### MISSOULA ORGANIZATION OF REALTORS UPDATE

- a. Their state association is really starting to talk about Property Taxes & issues around rising property taxes. Governor's office has created Property Tax Study Group
- b. May 20th thru the 22nd is the Montana Housing Partnership is happening in Missoula.

### ANNUAL HOUSING REPORT

The Missoula Organization of Realtors presented their Annual Housing Report in March. You can find the report here: <https://www.missoularealestate.com/five-valleys-housing-report/>. Dwight Easton presented the highlights to the report. Sterling CRE also presented their Real Estate Outlook you can find out what Sterling CRE is up to here: <https://www.sterlingcreadvisors.com/sterling-ere-commercial-real-estate-news/>

### CITY OF MISSOULA TOPICS

The City of Missoula approved the Near-Term Code Amendments on March 26, 2024, these amendments were vetted by the Government Affairs Committee and the changes, as adopted, make the review process less complex. <https://www.engagemissoula.com/2023-zuo>. Also, see above relative to the City of Missoula initiating a study to determine the feasibility of adopting stretch codes for residential and commercial projects.

# Thank you

Advocating for Builders  
Engaging Members  
Building Community

## 2024 ANNUAL SPONSORS

### Platinum Sponsors



### Gold Sponsor



### Silver Sponsors



### Bronze Sponsors





**2024 GRIP SAFETY TRAINING SCHEDULE**  
SAFETY TRAINING CLASSES ARE INCLUDED WITH  
GRIP PROGRAM ENROLLMENT

MONTH	TOPIC&TIME	DATE & LOCATION	MONTH	TOPIC&TIME	DATE & LOCATION
JAN	<b>Forklift Cert. Theory</b> 7:00-10:30am <b>Hoisting Rigging &amp; Signal person</b> 11:00-12:00	Kalispell - Tuesday January 9 Missoula - Wednesday January 10 Hamilton - Thursday January 11 Billings - Tuesday January 16 Bozeman -Wednesday January 17 Great Falls - Thursday January 18 Helena - Tuesday January 23 Helena -Wednesday January 24 **	JUNE-SEPT	<b>SITE VISITS</b>	Site visits will be scheduled based on mod factors, enrollment status, travel schedule and by request.
FEB	<b>MEWPCert. Theory</b> 7:00-10:00am <b>Excavations &amp; Trenching</b> 10:30-12:00	Kalispell - Thursday February 6 Missoula - Tuesday February 7 Hamilton - Wednesday February 8 Billings - Tuesday February 13 Bozeman - Wednesday February 14 Great Falls - Thursday February 15 Helena - Tuesday February 20 Helena -Wednesday February 21 **	OCT	<b>MEWPCert. Theory</b> 7:00-10:00am <b>Excavations &amp; Trenching</b> 10:30-12:00	Kalispell - Tuesday October 1 Missoula -Wednesday October 2 Hamilton - Thursday October 3 Billings - Tuesday October 8 Bozeman -Wednesday October 9 Great Falls -Thursday October 10 Helena - Tuesday October 15 Helena - Wednesday October 16 **
MAR	<b>Scaffold User, Fall Protection Stairs &amp; Ladders</b> 7:00-10:30am  <b>Electrical Safety</b> 11:00-12:00	Kalispell - Tuesday March 5 Missoula - Wednesday March 6 Hamilton - Thursday March 7 Billings - Tuesday March 19 Bozeman - Wednesday March 20 Great Falls - Tuesday March 21 Helena - Thursday March 12 Helena-Wednesday March 13 **	NOV	<b>Scaffold User, Fall Protection Stairs &amp; Ladders</b> 7:00-10:30am  <b>Electrical Safety</b> 11:00-12:00	Kalispell - Tuesday November 5 Missoula - Wednesday November 6 Hamilton - Thursday November 7 Billings - Tuesday November 12 Bozeman - Wednesday November 13 Great Falls - Thursday November 14 Helena - Tuesday November 19 <b>No Overflow Class due to Holiday</b>
APR	<b>CPR/First Aid Certification</b> 7:00-11:30am	Kalispell - Tuesday April 2 Missoula - Wednesday April 3 Hamilton - Thursday April 4 Billings - Tuesday April 9 Bozeman -Wednesday April 10 Great Falls - Thursday April 11 Helena - Tuesday April 16 Helena -Wednesday April 17 **	DEC	<b>CPR/First Aid Certification</b> 7:00-11:30am	Kalispell - Tuesday December 3 Missoula - Wednesday December 4 Hamilton - Thursday December 5 Billings - Tuesday December 10 Bozeman-Wednesday December 11 Great Falls - Thursday December 12 Helena -Tuesday December 17 <b>No Overflow Class due to Holiday</b>
MAY	<b>Forklift Cert. Theory</b> 7:00-10:30am <b>Hoisting Rigging &amp; Signal person</b> 11:00-12:00	Kalispell - Tuesday May 7 Missoula - Wednesday May 8 Hamilton - Thursday May 9 Billings - Tuesday May 14 Bozeman - Wednesday May 15 Great Falls - Thursday May 16 Helena - Tuesday May 21 Helena-Wednesday May 22 **	<b>OSHA10</b> <b>OSHA30</b>	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.

**LOCATIONS**

KALISPELL HAMPTON INN 1140 Highway 2 West
MISSOULA Best Western Grant Ck Inn, 5280 Grant Creek Rd.
HAMILTON BITTERROOT RIVER INN 139 Bitterroot Plaza DR
BILLINGS HAMPTON INN 5110 Southgate Dr.
BOZEMAN C'MON INN 6139 East Valley Center Rd.
GREAT FALLS Main Stay/ Sleep Inn, 520 Country Club Blvd.
HELENA MBIA OFFICE TRAINING ROOM 1717 I I <sup>th</sup> Ave

•• Indicates availability for a "make-up" 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.



# MIA REBATES

MONTANA BUILDING INDUSTRY ASSOCIATION

## Want To Start Getting Money Back For Products You Already Use?



FREE MEMBER BENEFIT OF YOUR STATE & LOCAL HBA

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### EASY TO PARTICIPATE!

IF YOU USE ANY OF OUR PARTICIPATING MANUFACTURERS

THE AVERAGE REBATE PER BUILDER/REMODELER COMPANY WHO PARTICIPATED IN 2023 WAS:

# \$1,586.75

- 1 Register
- 2 Submit a Rebate Claim
- 3 Receive a Rebate Check



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866.849.8400

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