



# Planning For The "What If..."

The Ralston Report is designed to provide its readers with useful information – usually offered with some linkage to real estate. This Quarter's issue departs from that somewhat, and focuses instead on asset protection. You might be asking, "Why is a real estate broker, someone who is the first to admit to not being an expert on the subject of asset protection, addressing this subject?"

Fair question and one that requires a brief explanation. In 2010, after what can most accurately be described as prolonged procrastination, paralyzing uncertainty, and living in degrees of denial, my husband and I decided to get our personal financial house in order. With the much-needed help of subject matter experts, we set up a trust, updated wills, and committed to become more literate and strategic in our investments. Was it easy..? No, it definitely wasn't. Even now we face the constant challenge of trying to stay current with ever-evolving heath care options,

a multitude of insurance products, changing tax requirements, global economics, and on and on. Sound familiar...?

What's interesting is that we keep finding ourselves having this same conversation with clients, friends and family. Virtually everyone we talk with on this – from pre to post-Baby Boomers – is struggling to figure out the maze of asset protection, and in particular the uncertainty around Long-Term Care.

We talked to national board-certified elder law attorney Pete Sisson about this topic and here's what we learned.

When a person's needs for long-term care can no longer be met either inside the home or without the intervention of paid providers, the person enters what is often referred to as "the long-term care maze." Health, financial and legal issues all come into play when someone's long-term care is at issue. Currently, people finance long-term care services from a variety of sources including

private resources — personal savings, care donated by friends and family, and long-term care insurance — and with assistance from public programs such as Medicaid, Veteran's Benefits and Medicare.

People are often misinformed or uninformed about Medicaid and VA benefits. The misinformation often comes from well-intentioned friends, family members, neighbors or even professional advisors.

Medicare does not cover the costs of longterm care. Medicare pays for "skilled" care, not personal or custodial care, which constitutes the biggest on-going need for seniors with chronic care issues. You may be surprised to learn the following, which Pete Sisson has shared with some of our clients:

Continued on Page 2

# The Ralston Report is distributed on a quarterly basis. It is intended to provide meaningful information (focused in our core specialty areas) that is fair and balanced, as well as an update of specific projects. We hope that our quarterly cover story and Q&A from our expert lender and members of our community is both interesting and enjoyable for you. We always welcome suggestions, and will be happy to prepare an individual report specific to your area or need.

# contents:

Cover Story	1
Market Update	3
Commercial Downtown At A Glance	9
Community Q&A	9
Downtown Update & News	0

# Ten Signs That Families Need Help:

Are you or your family members struggling to meet the needs of an elderly loved one during a chronic illness or disability?

- 1. The primary caregiver is suffering from burnout, ill health, frustration, guilt or confusion.
- 2. Family members are confused about care options, what to do next or where to get help.
- 3. The elder was recently diagnosed with cancer, Alzheimer's disease or other chronic condition.
- 4. The elder is ill or disabled with children who live out of town.
- The elder has experienced a catastrophic event such as a fall, medication mistake or accident.
- Family members have discovered the elder wandering, malnourished, dehydrated or unable to provide self care.
- 7. The elder suffered a medical event such a stroke or heart attack.
- 8. Elders are expressing worries about paying for long-term care in the future.
- 9. Children are voicing concerns about a parent's debilitating diagnosis.
- 10. The elder is hospitalized and the family has been told that returning

Continued from Page 1...

- You do not have to "spend down" all your life savings to qualify for Medicaid;
- You can protect a substantial amount of assets and qualify for Medicaid;
- You do not have sell your home to qualify for Medicaid or VA benefits;
- You will not lose your home or have a lien placed on your home to qualify for benefits;
- Even if you've been told that you do not qualify for VA benefits, you may in fact qualify;
- Even if you have been told you do not qualify for Medicaid, you may in fact qualify;
- Quality of the care you receive doesn't go down when Medicaid helps pay for that care;
- You may qualify for Medicaid even if you have made gifts of assets;
- The State does not take your money or your home if you apply for Medicaid; and
- You do not have to pay privately for your care before qualifying for Medicaid.

These are just a few of the myths and misunderstandings that are common in this complicated area of the law. Being informed is crucial to making good planning decisions about how to protect your life savings. Eligibility rules permit middle-income people — even seniors whose income in retirement leaves them fairly comfortable — to qualify for coverage. It is a common myth that you must be financially impoverished in order to qualify for Medicaid benefits that will pay for your long-term care expenses.

In Idaho, Medicaid will pay for skilled nursing care, assisted living care, and in-home care providers once the hurdles of qualifying for such care have been overcome. Planning in this area can help families protect substantial assets while qualifying a loved one for these important public benefits. The eligibility rules are complicated, however, and it pays to become educated about how those rules can work to your benefit. Every Idaho senior should realize that they have options. Protecting assets, no matter your situation, is possible. The bottom line is that you don't have to go broke paying for nursing home, assisted living or in-home care. The law allows people to keep their homes and much of their money – if they know how. Because this is such an important area that impacts many of our clients and families, we thought you might want to learn more. Therefore, we've asked Pete Sisson to come speak at a free educational forum. See below for details.

Ralston Group Properties looks forward to hosting a free seminar for our clients and their families:

April 29th from 6:30 P.M. to 8:00 P.M.

at the C.W. Moore Building
located on the NE corner of 5th & Front Street in downtown Boise at

250 S. 5th Street

National Board-Certified Elder Law Attorney Pete Sisson will share his experience and insights on protecting your assets and attaining a higher quality of care for your loved ones

Please R.S.V.P. your Ralston Group Properties' Agent, or Alicia Ralston @ 208-850-7638 | alicia@ralstongrp.com Refreshments & snacks will be provided

Peter C. Sisson is a Board Certified Elder Law Attorney by the National Elder Law Foundation as well as a Board Certified Estate Planning Law Specialist by the National Estate Law Specialist Board, Inc.

After 20+ years of running Sisson & Sisson, The Elder Law Firm, PLLC (<u>www.ldahoElderLaw.com</u>), Pete merged his elder law practice with Ahrens DeAngeli Law Group, LLP in 2014 and now heads up that firm's Elder Law Group.

Pete has been practicing law in Idaho since 1992. He graduated Order of the Coif, Washington University School of Law, in 1988. Pete is a member of the National Academy of Elder Law Attorneys, Elder Counsel, the National Care Planning Council, the Boise Estate Planning Council, the Idaho State Bar Section on Taxation, Probate, and Trust Law, and is past-president of the statewide Idaho End-of-Life Coalition. He has in the past served on or currently serves on the board of directors for numerous local organizations involved in helping seniors and regularly provides educational presentations to professionals and seniors and their families.

# Market Update

Residential Single-Family Homes - Ada County Statistics referenced herein are for single-family homes - unless otherwise noted - which includes existing homes, new construction, and condominiums/townhouses	1Q2014 JAN-FEB-MAR
Average Sold Price	\$233,019
Average Sold Price Compared to Prior Year (1Q2013)	up 7.8%
Average Days on Market	68
Total Dollar Volume	\$332.1M
Total Dollar Volume Compared to Prior Year (1Q2013)	up 10.1%
New Construction Sold	21.7%
Existing Homes Sold	78.3%

#### Seller's Market

The average sales (i.e, sold) price in Ada County fell 4.3 percent from the previous quarter, and 7.8 percent from first quarter a year ago (1Q2013).

The number of new homes sold was down 2.8 percent from a year ago; however, total dollar volume of new construction was up 12.3 percent. New construction accounted for 21.7 percent of sales and existing homes the remaining 78.3 percent. The average price of new construction increased 15.5 percent from a year ago.

The number of existing homes sold in 1Q14 was up 3.5 percent, and total dollar volume of existing homes sold was up 9.3 percent from first quarter a year ago.

Average inventory by the end of first quarter (1Q2014) was 4.5 months, improved from 3.6 months at the end of 4Q2013. First quarter inventory was just over 25 months in the \$500,000 to \$699,999 price range, and 12.0 months in the \$700,000 to \$999,999 price range. The previous quarter (4Q2013) inventory was 4.5 months and 6.0 months in those same

price ranges, respectively. Average inventory was 5.4 months for properties in the \$200,000 to \$499,999 price range.

Inventory for homes over \$1 million was at 38 months, with no reported sales in the last quarter.

Months of inventory indicates the amount of time it would take to sell all current listings at the current sales price if no new listings became available. It is widely accepted in the real estate industry that 0-4 months is a "Seller's Market;" 5-7 months a "Balanced Market;" and 8-12+ months is a "Buyer's Market."

Days on market was 68 compared to 66 days on market first quarter a year ago.

Total dollar volume was down 27.9 percent from 4Q13, but up 10.1 percent – \$332.1 million compared to \$301.7 million from a year ago first quarter (1Q2013). Of the \$4332.1 million, \$92.4 million was new construction, up 12.3 percent from first quarter a year ago (1Q2013).

Total units sold in 1Q14 (1,425) was up 2.1 percent compared to 1Q13.

First quarter records indicate that two condominiums in downtown Boise sold at an average of \$259/SF. Both transactions were cash closings.

Land, which is not included in the data above or that follows, recorded the following number of sales and average sold price in our core coverage areas.

North Boise: 14 (\$241,217) Northeast Boise: 3

(\$176,500)

Southeast Boise: 5 (\$77,738) Boise Bench: 2 (\$74,500) Eagle: 32 (\$192,426)

# Market Update

Residential & Commercial - Blaine County  NOTE: Blaine Co. is defined as Hailey, Ketchum & Sun Valley in the table below. Bellevue has not been included in the table below. Bellevue statistics are included on page 10.	1Q2014 JAN-FEB-MAR
Average Sold Price Single-Family Home	\$904,077
Average Sold Price Single-Family Compared to Prior Year (1Q2013)	up 58.4%
Average Days on Market Single-Family	192
Total Dollar Volume Single-Family	\$38.0M
Total Dollar Volume Single-Family Compared to Prior Year (1Q2013)	up 25.5%
Average Sold Price Condominium/Townhouse	\$532,005
Average Days on Market Condominium/Townhouse	192
Total Dollar Volume Condominium/Townhouse	\$21.3M
Total Dollar Volume Condominium/Town House Compared to Prior Year (1Q2013)	up 31.2%
Average Sold Price Commercial	\$414,459
Average Days on Market Commercial	346
Total Dollar Volume Commercial	\$15.3M
Total Dollar Volume Commercial Compared to Prior Year (1Q2013)	up 5000%+

First quarter records indicate that 42 single-family homes sold at an average of \$269/SF; Forty condominiums sold at an average of \$294/SF. Land, which is not included in the data above or that follows, included 8 sold properties at an average sold price of \$275,875 and an average days on market of 317. Total dollar volume of land was down 37.5% from first quarter a year ago. Thirty-nine commercial properties sold at an average of \$171/SF. A year ago, total dollar volume for commercial was \$293,000. The commercial data in the table above was gathered from the Sun Valley MLS. Loopnet-only properties have not been included in the data.



2518 W Bannock
Courtesy of Jill Donahue - Ralston Group Properties



1020 N 22nd Street
Courtesy of Jill Donahue - Ralston Group Properties

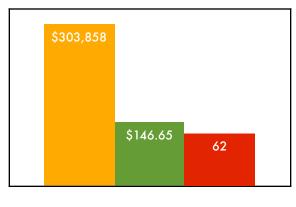


1001 W Hays Street
Courtesy of Lysi Bishop - Keller Williams Realty

# North Boise (Area 100) 70 52.5 35 17.5 26 26 21 O Jan '14 Feb '14 Mar '14 Total Homes Sold Days on Market



#### Average Sold Price



Average Sold Price in 1Q2014

Average Sold Price Per SQFT in 1Q2014

Average Days on Market in 1Q2014

#### North Boise

In January, 26 single-family homes sold in North Boise with an average days on market of 56 and at an average price of \$338,060. The remainder of the quarter shared similar numbers with the sale of 26 homes in February at an average sales price of \$296,182 (66 days on market), and 21 homes in March at 60 days on market. First quarter ended with period appreciation down 1.3 percent from January to March. The highest sold price recorded in North Boise was \$850,000, with a lowest recorded sale of \$7,000 (a mobile home near Veteran's Park). During 1Q2014, average sold price in North Boise was \$303,858 (\$147 per square foot), and 62 days on market.

3440 E Windsong Drive Courtesy of Jon McCormick - Windermere R.B. Smith



604 Warm Springs Boulevard Courtesy of Amanda Cutter - Group One



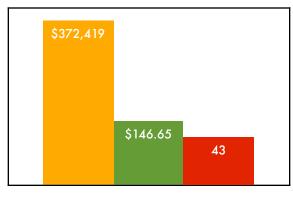
2360 E Table Rock Road Courtesy of Janis Ogawa - Coldwell Banker Tomlinson

### 70 69 52.5 35 40 26 17.5 10 0 Jan '14 Feb '14 Mar '14 Total Homes Sold Days on Market

Northeast Boise (Area 200)



# **Average Sold Price**



Average Sold Price in 1Q2014 Average Sold Price Per SQFT in 1Q2014 Average Days on Market in 1Q2014

#### Northeast Boise

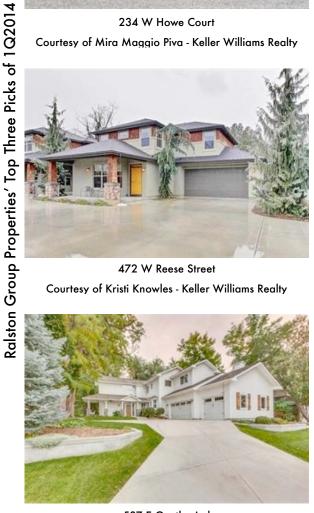
In January, 10 single-family homes sold in Northeast Boise with an average days on market of 57 and at an average price of \$348,784. February shared similar numbers with the sale of 12 homes at an average sales price of \$386,083 (69 days on market), and an increase to 26 homes in March at 40 days on market. First quarter ended with period appreciation up 8.7 percent from January to March. The highest sold price recorded in Northeast Boise was \$825,000, with a lowest recorded sale of \$48,000. During 1Q2014, average sold price in Northeast Boise was \$372,419 (\$147 per square foot), and 43 days on market.



234 W Howe Court Courtesy of Mira Maggio Piva - Keller Williams Realty



472 W Reese Street Courtesy of Kristi Knowles - Keller Williams Realty



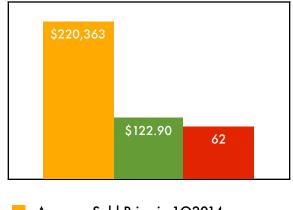
587 E Gentlewind Courtesy of Dawn Templeton - Keller Williams Realty

# 70 52.5 48 35 32 17.5 0 Jan '14 Feb '14 Mar '14 Total Homes Sold Days on Market

Southeast Boise (Area 300)



# **Average Sold Price**



Average Sold Price in 1Q2014 Average Sold Price Per SQFT in 1Q2014 Average Days on Market in 1Q2014

#### Southeast Boise

In January, 32 single-family homes sold in Southeast Boise with an average days on market of 62 and at an average price of \$242,772. The remainder of the quarter shared similar numbers with the sale of 41 homes in February at an average sales price of \$249,455 (54 days on market), and 48 homes in March at 61 days on market. First quarter ended with period appreciation down 1.7 percent from January to March. The highest sold price recorded in Southeast Boise was \$843,800, with a lowest recorded sale of \$69,500. During 1Q2014, average sold price in Southeast Boise was \$220,363 (\$123 per square foot), and 62 days on market.



3611 W Meadow Drive Courtesy of Marilyn Van Dorne - Group One



8 S Jackson Street Courtesy of Shannon Tribble - Silvercreek Realty



3317 W Crescent Rim Drive Courtesy of Max Coursey - Silvercreek Realty

# 70 63 52.5 35 40 17.5 22 0 Jan '14 Feb '14 Mar '14

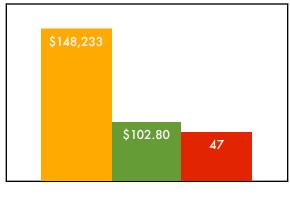
Boise Bench (Area 400)



Total Homes Sold

Days on Market

#### **Average Sold Price**



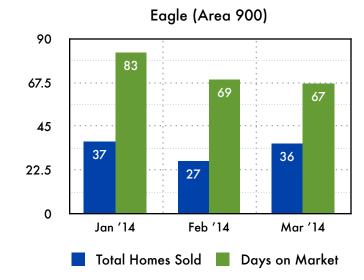
Average Sold Price in 1Q2014 Average Sold Price Per SQFT in 1Q2014 Average Days on Market in 1Q2014

#### **Boise Bench**

In January, 22 single-family homes sold on the Boise Bench with an average days on market of 63 and at an average price of \$135,200. The remainder of the quarter experienced an increased number of homes sold with the sale of 27 homes in February at an average sales price of \$137,132 (40 days on market), and 48 homes in March at 45 days on market. The highest sold price recorded on the Boise Bench was \$825,000, with a lowest recorded sale of \$9,000. During 1Q2014, average sold price on the Boise Bench was \$148,233 (\$103 per square foot), and 47 days on market.



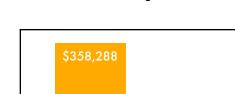
172 S Cobblestone Way Courtesy of Leslie D'Andrea - Keller Williams Realty





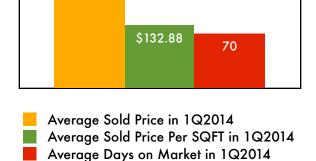
1509 W Powder Court Courtesy of Wendy Northcut - WendyWorks Realty







Courtesy of Scout O'Gara - Ralston Group Properties



**Average Sold Price** 

# Eagle

In January, 37 single-family homes sold in Eagle with an average days on market of 83 and at an average price of \$390,792. The remainder of the quarter shared similar numbers in the number of sold homes with the sale of 27 homes in February at an average sales price of \$334,243 (69 days on market), and 36 homes in March at 67 days on market. First quarter ended with period appreciation down 5.3 percent from January to March. The highest sold price recorded in Eagle was \$1,540,000, with a lowest recorded sale of \$85,000. During 1Q2014, average sold price in Eagle was \$358,288 (\$133 per square foot), and 70 days on market.

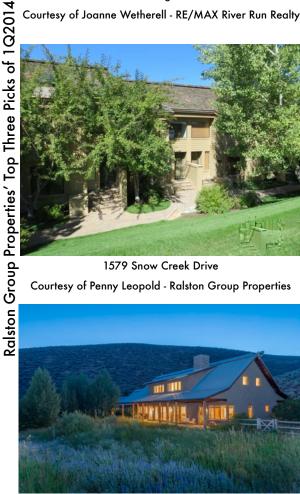


2657 Ridge Lane

Courtesy of Joanne Wetherell - RE/MAX River Run Realty



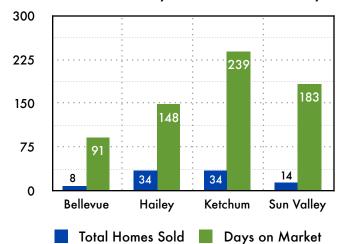
1579 Snow Creek Drive Courtesy of Penny Leopold - Ralston Group Properties



224 Red Devil Drive

Courtesy of Sue Engelmann - S.V. Sotheby's International

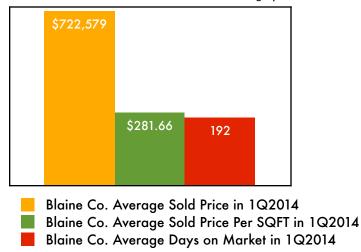
#### Bellevue, Hailey, Ketchum & Sun Valley



NOTE: Numbers in the graphs represent single-family homes & condominiums/townhouses combined



NOTE: Bellevue has not been included in the Blain Co. graph below



# Bellevue, Hailey, Ketchum & Sun Valley

Eight sales (single-family homes/condominiums/townhouses "homes") where recorded in Bellevue in 1Q14 at an average of 91 days on market and an average sales price of \$208,961. First quarter in Hailey resulted in 34 homes sold with an average days on market of 148 and at an average price of \$462,866 (\$181 per square foot). In Ketchum, 34 homes sold at an average sales price of \$779,691 at an average of 239 days on market; per square foot price was \$343. Sun Valley records indicated 14 home sales at an average price of \$1.2M (\$376 per square foot) and at an average of 183 days on market. During 1Q2014, average sold price in Blaine County was \$722,579 - \$282 per square foot and 192 average days on market. Bellevue sales are not included in the Blaine County graph.

Commercia	ıl 💮
Downtown	Boise
at a glance	

Multi-Family	Trend data indicates an increase of +6.8% in median asking sales price per unit compared to the prior 3 months, with an increase of +33.7% from last year's prices. Median price was \$87,536 per unit for Multi-family properties in Boise. Rental data was not available
Office	Trend data indicates an decrease of -4.0% in median asking sales price per square foot (sf) compared to prior 3 months, with an increase of +2.6% from prior year's prices. Median price was \$115/sf. Rental rates increased +0.2% from prior 3 months, a +5.3% increase from last year. Average asking rent/sf/year was \$12.71
Retail	Trend data indicates a -1.4% decrease in asking rental rate/sf/year from prior 3 months – average asking rent/sf/year was \$12.80. This is a +3.4% increase from a year ago. Asking sales price/sf downtown was not available

The information provided in this report was compiled from multiple sources including: Idaho's Intermountain Multiple Listing Service (IMLS), Sun Valley MLS, & various community websites. The data is believed to be accurate and reliable, but cannot be warranted by Ralston Group Properties. The commercial data provided in the table above is merely "trend data," and was collected from LOOPNET. Statistics were current as of 4/11/14.

# Community Q&A

#### Melinda Kim

# What's a Reverse Mortgage and are Reverse Mortgages safe?

A reverse mortgage is a financial tool that allows eligible homeowners age 62 years and older to convert a portion of their home's equity into tax free funds, without having to make monthly mortgage payments. All owners of the property must be 62 years of age or older, and must occupy the home as their primary residence. There are no income, employment or credit qualifying restrictions.

Reverse mortgage funds can be used for anything, and no repayment is required as long as the borrowers live in the home.

Reverse mortgages can be used to purchase a new home or refinance an existing home. A reverse mortgage loan can help: supplement or stretch retirement savings; pay off an existing mortgage or other debt; pay for medical care, prescription drugs and in-home care; make home improvements and repairs; and serve as cash reserves for emergencies.

There are common misconceptions about Reverse Mortgages. Some examples:

# When you obtain a reverse mortgage loan, the bank owns your home.

False: The homeowners maintain title to their home as long as they live in their home, and keep their homeowner's insurance and property taxes current.

# The bank takes your home upon your death, leaving nothing for your heirs.

False: A reverse mortgage loan functions like any other mortgage with a lien placed on the property. The mortgage can be paid off when either the homeowner or their heirs sell the home.

# You could end up owing more than your home is worth when it is sold.

False: You or your heirs will not be required to repay more than the value of your home at the time of sale to repay the loan even if your loan balance exceeds the sales proceeds.

# Your home must be paid off to qualify for a reverse mortgage.

False: As long as there is sufficient equity in your home, you may be eligible for a reverse mortgage, even if you still owe on your mortgage. The existing mortgage

balance will be paid at closing, typically with some of your reverse mortgage proceeds.

# How do you really feel about Reverse Mortgages?

Reverse Mortgages can offer significant benefits for many people. The federal government has put several safeguards in place for reverse mortgages to protect and shield homeowners from predatory lending practices.



Melinda Kim
is a leading
Idaho
lending
expert.
More about
Melinda can
be found on
our website.

earned a MBA from Harvard Business School and BS degrees in Finance and Marketing from the University of Utah

# **Downtown Update**

# Downtown is JUMPing

With Trader Joe's and Eighth & Main in full swing, the construction crews and equipment are focussed at JUMP. If you haven't visited the JUMP site in the past three months, it's worth visiting the site on a sunny Spring day. This issue of The Ralston Report focuses on RGP's "downtown" news.

# RGP Continues Expansion With Purpose & Parameters

Some brokerages proclaim expertise in every aspect of real estate – we don't. RGP knows what it is truly knowledgable at, and is very comfortable in directing clients to other firms/agents if their expertise in a particular area or niche is better than ours.

We are small by design, and will remain that way. RGP was created to help change the way people feel about the real estate industry. RGP's outlook and methodology for delivering real estate services is grounded in the belief that creating long-term, trust-based relationships and always serving the client's needs first, is both good business and the right thing to d

You won't find more selfless, kind, highly-skilled and invested agents who take genuine pride in serving as client advocates. RGP agents are the heart and soul of its business. Each is handpicked, and represents the very best people in the industry <u>and</u> in the community. RGP agents listen, care, and are making a difference.

In late February, RGP opened a Sun Valley office. "Expanding into Sun Valley and the surrounding Wood River Valley was a great fit for RGP. We've received a lot of encouragement and interest from existing clients and some of the top agents in the area – the timing is right and we're really excited about the opportunity to serve the region," said Broker Alicia Ralston. Ralston Group Properties' Sun Valley office is located at 320 Second Street East in downtown Ketchum.

#### Scout O'Gara Joins RGP Downtown

There couldn't have been a better day for Realtor Scout O'Gara to join RGP than on February 14th. February 14th speaks to Scout's core – her heart is as big as her Broker's smile.

Alicia Ralston, owner and Broker said "We couldn't be more pleased to have Scout come onboard. She's one of the best and brightest in the business, has the highest ethical standards, and is a great contributor to our community." According to O'Gara, "Being invited to join the growing team at Ralston Group Properties is very exciting – I'm truly energized to have the opportunity to provide the best real estate experience to clients in the Treasure Valley."

Scout, an 18-year Treasure Valley resident, is a graduate of Fresno State with dual degrees in International Marketing and

Enology. Specializing in residential real estate principally in NW Boise, Eagle & Meridian, her industry experience includes escrow work at First American Title, commercial real estate at Colliers International, and more recently residential properties at Group One. Active in community involvement, O'Gara has served as PTA President at Seven Oaks Elementary school, co-founded the local chapter of Ride for Joy, has volunteered for Dress for Success, provides mentoring for senior projects at Meridian Medical Arts Charter, and currently serves as a Board member for the Paradise Point Camp in McCall, ID.

# Penny Leopold Opens RGP Doors In Downtown Ketchum

On March 3rd, RGP announced that Realtor Penny Leopold joined the firm's newly opened Sun Valley, ID office as the resident agent.

RGP is delighted to have an experienced and highly regarded agent like Penny open its Sun Valley Office. Penny's so incredibly knowledgeable about real estate throughout the Wood River Valley, and no one works harder on behalf of clients.

Penny, a graduate of the University of Washington with degrees in Sociology and Society and Justice, has practiced real estate in the Sun Valley/Blaine County area since 2003. Working primarily in residential, but also involved with commercial real estate, she was selected for the prestigious Realtor of the Year award in 2007 and runner-up again in 2009.

An active member of the Sun Valley community, Leopold has served as a Board Member of the Ketchum Community Library and supports various initiatives within the Blaine County School District, Camp Rainbow Gold, affordable housing, and enjoy quietly helping those in need.

Leopold said, "With Ralston Group Properties' focus on service delivered with the highest ethical standards, I'm confident that our clients will receive higher value than ever before."

# Jill Donahue Integral To Downtown Expansion

"Joining Ralston Group Properties is a truly exciting and inspiring move that will directly benefit my clients. My number one focus has always been to provide the best real estate experience possible to those I work with, and I'm confident that this partnership will provide an even higher level of service than ever before," said Donahue. Donahue, an Idaho native, graduate of the University of Idaho, and long-time resident of Boise's North End, has worked in the Idaho housing and real estate markets for 30 years. Her experience includes working with McLeod Realty, Windermere Capital Group, and most recently with Group One Real Estate. Jill's specialty is residential real estate with an emphasis on the Boise lifestyle – access to the foothills trails system, downtown and the river/greenbelt.



# Local owner and broker

Alicia Ralston created Ralston Group Properties (RGP) determined to challenge the status quo within the real estate industry. After 14 years on corporate America's "fast track," Alicia left the Environmental & Construction industry in 2004 to pursue her passion for real estate and helping people. Read more about Alicia

Ralston Group Properties is small, vibrant residential & commercial real estate "boutique" focused in Boise, Eagle and the Sun Valley/Wood River Valley. In Boise, RGP specializes in and around the downtown including the North End, Highlands & Foothills, East Side (North and South); and the Bench. RGP is often asked to partner on unique projects including, vacation & investment properties, ranches, vineyards & sustainable design/builds.



#### Scout O'Gara

At Ralston Group Properties, Scout specializes in residential real estate principally in Eagle, West Boise, Meridian, and acreage properties in outlaying areas. A perfect fit for the ethos of RGP, she's invested in and passionate about each of her clients' successes. In short, it's not just "another transaction" with Scout, but personal and deeply meaningful. Read more about Scout

Cell: 208-830-7111

Email: scout@ralstongrp.com



#### Jill Donahue

Jill's specialty expertise tends to focus on serving clients interested in access to the Boise foothills trails system, our vibrant downtown area, and the river/greenbelt – essentially the Boise lifestyle! Her market knowledge and the trust she earns with clients and colleagues alike is evidenced by the fact that over her career 95% of her client-base is from referrals and repeat business. Read more about Jill

Cell: 208-861-5455 Email: jill@ralstongrp.com



# Penny Leopold

Penny Leopold and the phrase "Sun Valley real estate" are virtually synonymous. She's widely recognized by clients and peers alike as one of the most knowledgeable, effective real estate professionals in the Wood River Valley and throughout Blaine County. Read more about Penny.

Cell: 208-309-1130

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#### David Ralston

David is a licensed Realtor but focuses primarily on supporting "back-office" activities that are important to ensuring a sustainable, quality-conscious brokerage. David's contributions to the team include business planning administrative/compliance support, marketing, and agent coaching/professional development.

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