



SAVE THE DATE...
 Thursday, December 1st from Noon - 7:00PM
 Ralston Group's Client Appreciation At Our 420 W Main Street Office

Is Your Home Ready For Colder Weather?

October in Idaho is such a wonderful time of year! However, winter is just around the corner. Recognizing that Ralston Group has many new clients and friends that have re-located to our fair state coming from different climates, we thought a "refresher" on preparing your home for cold weather is in order. Thus, the Ralston Report lead story is a gentle reminder that a little early and preventative maintenance can save you time, money and a whole lot of aggravation. Below are some things you might consider doing:

★Service Sprinklers/Irrigation System – Whether you do it yourself or have a professional service provider do it, drain your sprinkler system thoroughly! This is also a good time to look for other

repairs such as damaged heads, valves and piping.

★Clean Gutters – Have leaves and other debris cleared out, and ensure that your gutters are structurally sound with downspouts intact and functioning to keep water away from your house. Clogged gutters are one of the major causes of ice dams! Remember, downspouts should extend at least five feet away from your house to prevent foundation problems. If they don't, add downspout extensions for \$10-20 each.

★Surface Water Drainage – Heavy rain and melting snow can create some real issues for you. Make sure that in addition to maintaining your gutters, that any summer landscaping or other projects haven't created new collection

points for excess water. Take a close look at the soil around your foundation and make sure it slopes away from your house at least six vertical inches over 10 feet. Water soaking the soils around your foundation can lead to cracks and leaks.

★Roof Inspection – Survey your roof to make sure shingles or other materials are intact and in good shape. Watch out for flat roofs, as they tend to collect water. Also, confirm that flashing is directing water to gutters. Remember, your roof is your first line of defense in protecting your home.

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The Ralston Report is distributed on a quarterly basis. It's intended to provide meaningful real estate information (focused in our core specialty areas). We hope that our quarterly cover story and Q&A from an expert lender and/or members of our community are both interesting and enjoyable for you. Ralston Group always welcomes suggestions, and will be happy to prepare an individual report specific to your area or need – just call 208-850-7638.

★Inspect/Seal Doors & Windows – Caulk doors and windows to prevent heat from escaping. Remove screens and install storm windows if you use them. Caulking and sealing is one of the least expensive maintenance jobs and can make a “huge” difference. Pick a nice day when temps are above 50 degrees so caulk flows easily. Do it soon!

★ Seal Gaps Where Critters Could Enter – My all-time least favorite chore – YUCK! Mice need only a tiny gap to be able to sneak into your house and raid your pantry, and with colder weather coming, all of the little critters out there will be looking for warm places to make a home. Fill small holes and cover any larger gaps securely with heavy-duty hardware or screens to keep wildlife outdoors.

★Turn Off Water To Faucets – Before it freezes, turn off water to all outdoor faucets, and drain and store hoses. Wrap water pipes that run along exterior walls with heating tape. It will save energy and prevent pipes from freezing. If you have an outdoor shower, be sure to drain/ winterize it and have exposed piping well-insulated as appropriate.

★Check Chimney/Fireplace/Wood Stove – To make sure your fireplace is safe, grab a flashlight and look up inside your fireplace flue to make sure the damper opens and closes properly. Open the damper and make sure the flue is free of birds’ nests, branches and leaves, or other obstructions. You should see daylight at the top of the chimney. Check the firebox for cracked or missing bricks and mortar. If you burn a lot of wood, pellets or other combustibles, it’s real important to have your chimney and related piping/ventilation checked by a professional. Your fireplace flue should be cleaned of creosote buildup every other year. A professional chimney sweep will charge \$250 to \$350 for the service.

★Firewood – If you burn wood, stock up early with what you might need to get through those long winter evenings. Also, it’s a good idea to store wood a reasonable distance away from your house and keep it covered.

★Winterize Hot Tubs/Pools – If you have a pool, winterize it; If you have a hot tub, consider changing the water before it gets too cold.

★Trim Landscaping – Late fall is the best time to prune plants and trees, when the summer growth cycle is over. Your goal is to keep limbs and branches at least three feet from your house so moisture won’t drip onto roofing and siding, and to prevent damage to your house exterior during high winds.

★Bring Flower Pots Inside – Bring potted plants indoors that need to be protected from winter temperatures. Make sure all soil is emptied from pots and planters. Dirt left in clay pots can freeze and cause the pots to crack if left outside.

★Remove Leaves – Rake and compost leaves. Leaves look beautiful blanketing the ground, but leaving too many leaves on a lawn over winter can inhibit spring growth.

★Fertilize Lawn/Plants/Trees – Fall is the perfect time to feed your grass and plants after a long, hot summer. Prepare your trees for winter – prune, mulch, aerate, fertilize & water!

★Protect Seasonal Furniture – Clean and put away your outdoor patio furniture.

★Clean Garage and/or Shed – Service/winterize power equipment including lawnmowers; store/winterize summer vehicles/ trailers; prepare snow removal equipment; have extra gas; store liquids that might freeze; organize and clean. This includes draining fuel from all gas-operated equipment such as lawn mowers, leaf blowers, and chain saws. If you’re not familiar with fuel stabilizer, get to know it. If your mower sits for months with gas in its tank, the gas will slowly deteriorate, which can damage internal engine parts. Fuel stabilizer (\$12 for a 10-ounce bottle) prevents gas from degrading. Organize your snow clearing gear. When snow arrives you’ll want to have shovels, roof rakes, and snow blowers where you can get to them.

★Stock up on winter supplies – Include emergency kits in your car and home. You might throw a blanket and some sturdy shoes in your trunk.

★Inspect Your Furnace – Not a do-it-yourself-chore, this requires an HVAC professional to inspect for leaks and to test for performance efficiency. Carbon monoxide poisoning is a real threat, and it can be easily avoided with routine inspections. Also, it’s prudent to change and maintain filters on a regular basis.

★Program Your Thermostat – Adjusting/ programming your thermostat for winter is both for comfort and to avoid unnecessary expense. If you don’t have a programmable thermostat, consider getting one as they’ll save you effort and money.

★Clean Humidifiers – Clean your humidifiers regularly during the heating season. Bacteria and spores can develop in a dirty water tank resulting in unclean moisture misting out into your room.

★Test Safety Devices – Make sure all fire/smoke alarms and carbon monoxide units have fresh batteries. Test each unit. After all, October is fire safety month!

There are many other tips like cleaning dryer vents, insulating attics, washing windows, installing hot water heater blankets, reversing ceiling fans to create an upward draft, bringing out the extra fuzzy blankets and flannel sheets, etc. We just didn’t want the “to-do” list to overwhelm and prevent you from enjoying a fantastic autumn in Idaho and incredibly warm and peaceful upcoming Thanksgiving.

Happy Thanksgiving from your friends at Ralston Group.

To-Do List

- ☐ Service Sprinklers/Irrigation System
- ☐ Perform Roof Inspection
- ☐ Survey Surface Water Drainage
- ☐ Clean Gutters
- ☐ Inspect/Seal Doors & Windows
- ☐ Seal Gaps Where Critters Could Enter
- ☐ Turn Off Water To Faucets
- ☐ Check Chimney/Fireplace/Wood Stove
- ☐ Secure Firewood
- ☐ Winterize Hot Tubs/Pools!
- ☐ Trim Landscaping
- ☐ Bring Flower Pots In & Remove Leaves!
- ☐ Fertilize Lawn/Plants/Trees
- ☐ Protect Seasonal Furniture
- ☐ Clean Garage and/or Shed
- ☐ Stock Up!
- ☐ Inspect Your Furnace
- ☐ Program Your Thermostat
- ☐ Test Safety Devices
- ☐ Donate Household Goods!
- ☐ Enjoy Your Family & Friends!

Ralston Group sends a heartfelt thank you for the relationships we feel so fortunate to have with many of you. It's been a privilege to enjoy another year of serving our clients and friends. Thank you for your trust. Thank you for inviting us to share in your most intimate life challenges and decisions. Thank you for thinking of us time and time again when your family, friends, neighbors and colleagues have needed a real estate advocate. And a special thank you to those of you, new and old to our community, who continue to make a difference and make us better. Thank you, thank you, thank you. We hope to see you on December 1st at our Client Appreciation Event to thank you in person!

With gratitude + love... *Ralston Group*

Market Update - Ada Co.

Residential Single-Family Homes - Ada County Statistics referenced herein are for single-family homes – unless otherwise noted – the numbers below do not include condominiums/townhouses. The statistics on Pages 6-10 do include condominiums & townhouses.		3Q2022 Jul-Aug-Sep
Average Sold Price		\$665,534
Average Sold Price Compared to Prior Year Same Quarter		up 6.6%
Average Days on Market (DOM)		29
Total Dollar Volume		\$1.4 Billion
Total Dollar Volume Compared to Prior Year Same Quarter		down 24.3%
New Construction Sold Based On # of Units		26.9%
Existing Homes Sold Based On # of Units		73.1%

3Q2022: Inventory Improves!

In the quarter, the average single-family home sales (i.e, sold) price in Ada County increased 6.6% from a year ago (3Q2021) to \$665,534.

The total number of homes sold was down 28.9% from a year ago; new homes sold down 22.8%. Total dollar volume of new construction was down 3.1%. New construction accounted for 26.9% of sales, and existing homes the remaining 73.1%. The average sold price of new construction was up 25.6% from a year ago.

The number of existing homes sold in the quarter was down 31.0% from this same quarter last year. Total dollar volume of existing homes sold was down 31.3% from a year ago. Existing home sold price was down 0.5% from a year ago.

The quarter's dollar volume for single-family homes in Ada County was \$1.41 billion compared to \$1.86 billion a year ago – a 24.3% decrease. A total of 2,118 units sold (existing and new construction) in the quarter.

Days on market was 29 compared to 15 days on market a year ago.

Inventory has improved! 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."

Overall inventory at the end of 3Q22 was 3.4 months compared to 1.3 months at the end of 3Q21. In the core areas discussed in the Ralston Report, Meridian and Star led the way in inventory each with 4.7 months. Northeast Boise was next with 4.4 months. The lowest amount of inventory was in Northwest Boise (2.2 months).

By definition we are still in a Seller's market, although we are edging closer and closer to a balanced market. That's good news.

7 Boise downtown condos sold at avg. of \$596/SQFT

of res. lots sold & price

N Boise: 3 (\$979,387)
 NE Boise: 0 (\$N/A)
 SE Boise: 1 (\$175,000)
 The Bench: 0 (\$N/A)
 NW Boise: 2 (\$305,000)
 Eagle: 5 (\$624,000)
 Star: 1 (\$670,000)
 Meridian: 4 (\$657,725)
 Caldwell: 1 (\$230,000)

Market Update - Blaine Co.

Residential & Commercial - Blaine County <small>NOTE: Blaine Co. is defined as Hailey, Ketchum & Sun Valley in the table below. Bellevue has not been included. Bellevue statistics are included on page 10.</small>		3Q2022 <small>Jul-Aug-Sep</small>
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)		\$1,128,626
Average Sold Price Single-Family Compared to Prior Year Same Quarter		down 3.0%
Average Days on Market Single-Family		54
Total Dollar Volume Single-Family		\$88.0 Million
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter		down 57.3%
Average Sold Price Condominium/Townhouse (ONLY)		\$900,055
Average Days on Market Condominium/Townhouse		55
Total Dollar Volume Condominium/Townhouse		\$46.8 Million
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter		down 17.5%
Average Sold Price Commercial		\$966,800
Average Days on Market Commercial		63
Total Dollar Volume Commercial		\$4.8 Million
Total Dollar Volume Commercial Compared to Prior Year Same Quarter		down 49.7%

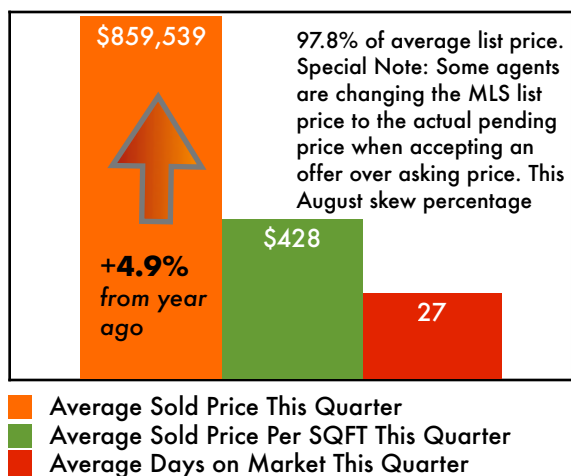
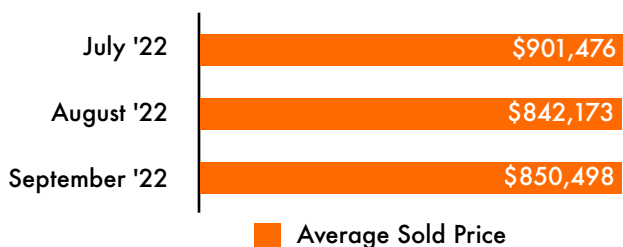
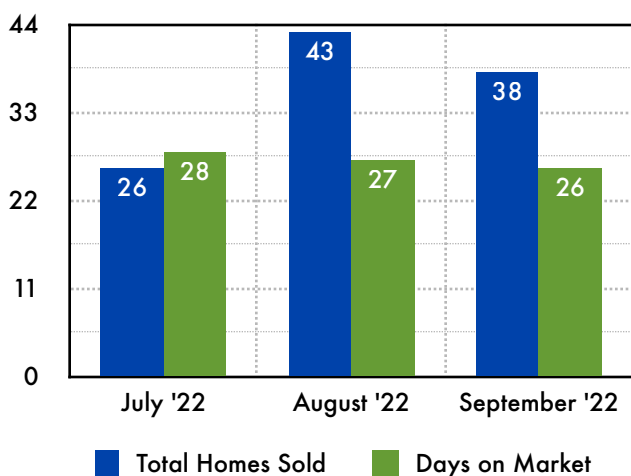
3Q22: Days on Market Down, But So Is Average Sold Price For Single-Family Homes

This quarter's records indicate that 78 single-family homes sold at an average of \$687/SQFT – average sold price was down 3.0% from a year ago. Fifty-two of the 78 single-family homes were condominiums/townhouses, selling at an average of \$733/SQFT; dollar volume of condos and townhouses was down 65.1% – sold price down 17.5%. "Residential" land, which is not included in the data above or that follows, included 17 sold properties at an average sold price of \$1,465,609; the properties averaged 224 days on market. Total dollar volume of land was \$24.9 million. Average sold price of "residential" land was up 178.3% from a year ago. Five commercial properties sold at an average of \$966,800. The average sold price was up 10.7%; total dollar volume down 49.7%. Days on market was 63 compared to 516 a year ago. The commercial data in the table above was gathered from the Sun Valley/Sawtooth MLS. Loopnet-only properties have not been included in the data above.

North Boise

In July, 26 single-family homes sold in North Boise with an average days on market of 28 and at an average price of \$901,476. Forty-three homes sold in August at an average sales price of \$842,173 (27 days on market), and 38 homes sold in September at 26 days on market (average sold price \$850,498). The highest sold price recorded in North Boise was \$2,885,000, with a lowest recorded sale of \$297,000. During the quarter, 107 properties sold averaging 27 days on market. Sold price in North Boise was up 4.9% from a year ago to \$859,539 (\$428/SQFT).

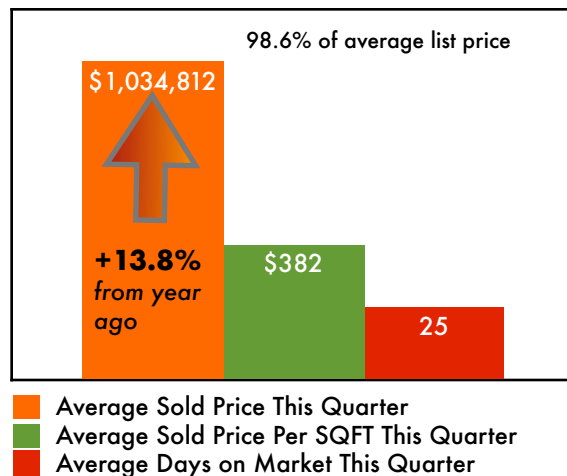
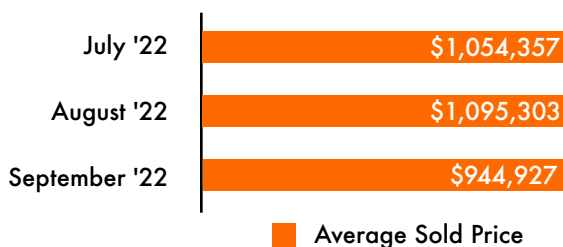
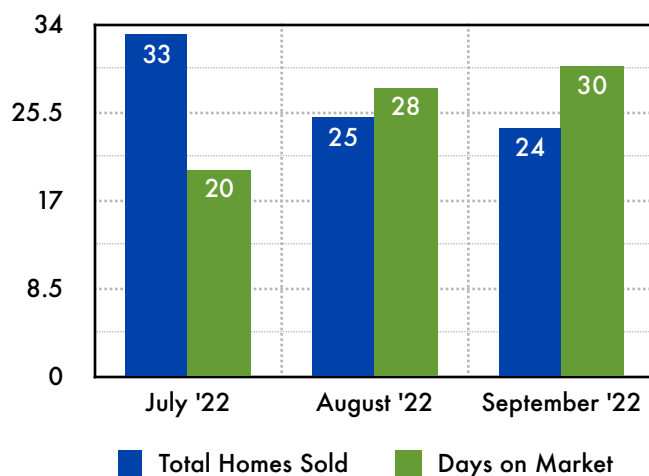
North Boise (Area 100)



Northeast Boise

In July, 33 single-family homes sold in Northeast Boise with an average days on market of 20 and at an average price of \$1,054,357. August included the sale of 25 homes at an average sales price of \$1,095,303 (28 days on market), and 24 homes sold in September at 30 days on market. Average sold price in September was \$944,927. The highest sold price recorded in Northeast Boise was \$3,334,885, with a lowest recorded sale of \$299,900. During the quarter, Northeast Boise recorded 82 home sales at an average of 25 days on market. Sold price in Northeast Boise was \$1,034,812 (\$382/SQFT) – up 13.8% from a year ago.

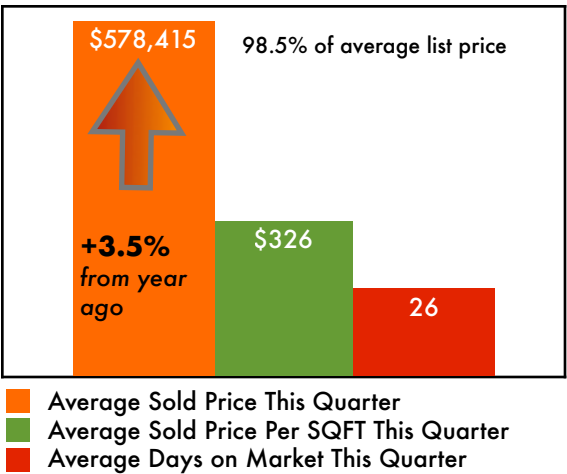
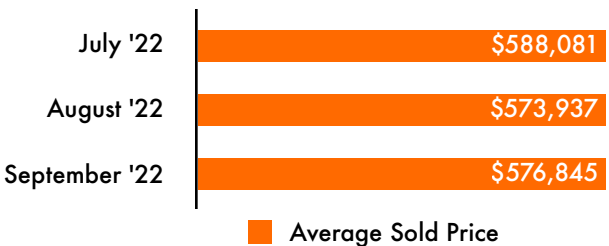
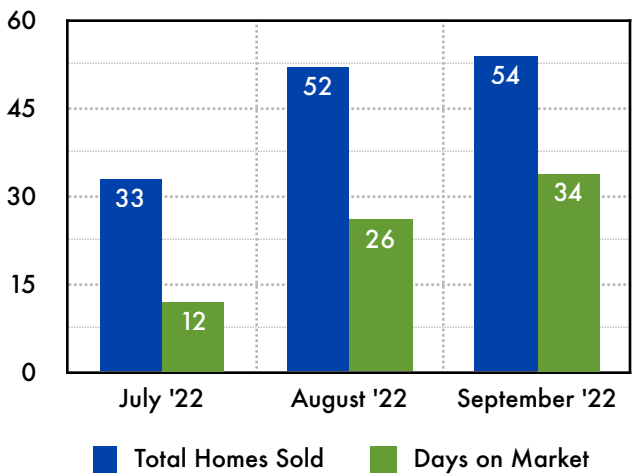
Northeast Boise (Area 200)



Southeast Boise

In July, 33 single-family homes sold in Southeast Boise with an average days on market of 12 and at an average price of \$588,081. In August, 52 homes sold at an average sales price of \$573,937 (26 days on market), and 54 homes sold in September at 34 days on market. Average sold price was \$576,845. The highest sold price recorded in Southeast Boise was \$2,575,000, with a lowest recorded sale of \$285,000. During the quarter, Southeast Boise recorded the sale of 139 homes. Sold price in Southeast Boise was up 3.5% from the prior year to \$578,415 (\$326/SQFT), and homes averaged 26 days on market.

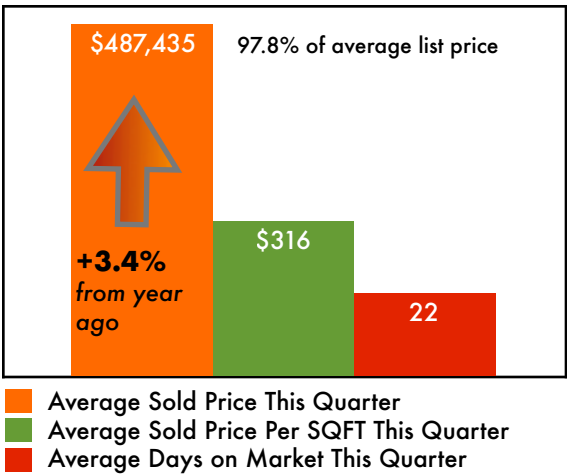
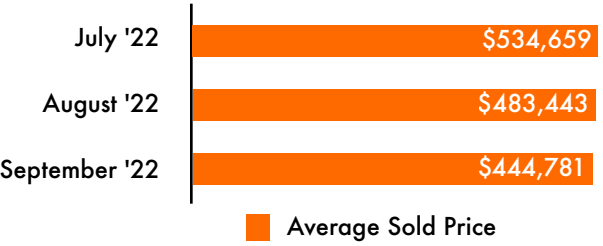
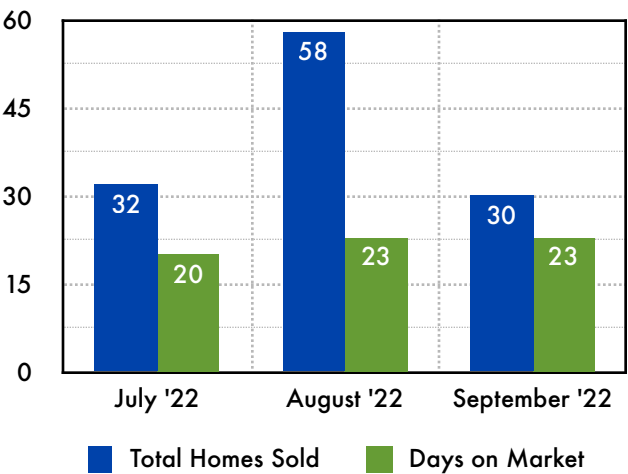
Southeast Boise (Area 300)



Boise Bench

In July, 32 single-family homes sold on the Boise Bench with an average days on market of 20 and at an average price of \$534,659. Fifty-eight homes sold in August at an average sales price of \$483,443 (23 days on market), and 30 homes sold in September at 23 days on market. Average price was \$444,781. The highest sold price recorded on the Boise Bench was \$2,400,000, with a lowest recorded sale of \$208,000. During the quarter, the Bench recorded the sale of 120 homes. Average sold price was up 3.4% from the previous year. Average sold price was \$487,435 (\$316/SQFT), at 22 days on market.

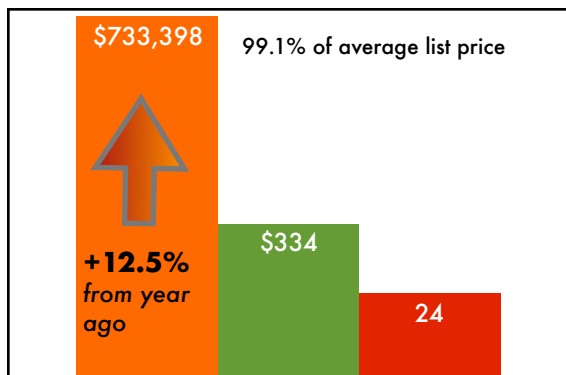
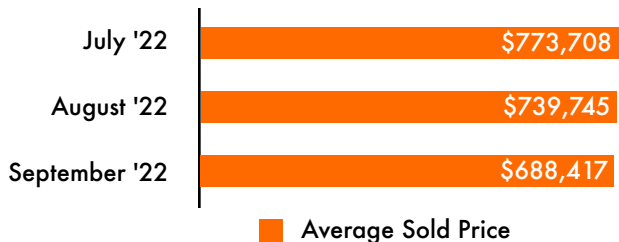
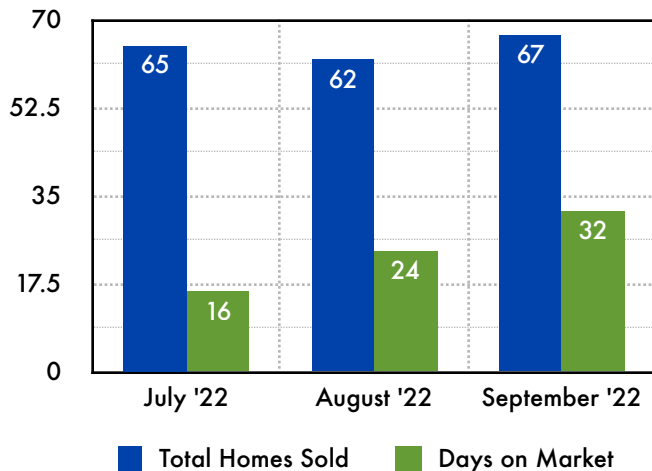
Boise Bench (Area 400)



Northwest Boise

In July, 65 single-family homes sold in Northwest Boise with an average days on market of 16 and at an average price of \$773,708. Sixty-two homes sold in August at an average sales price of \$739,745 (24 days on market), and 67 homes sold in September at 32 days on market, with an average price of \$688,417. The highest sold price recorded in Northwest Boise was \$1,788,488, with a lowest recorded sale of \$260,000. During the quarter, 194 homes sold. Average sold price was up 12.5% from the previous year in Northwest Boise. Average sold price was \$733,398 (\$334/SQFT). Homes averaged 24 days on market.

Northwest Boise (Area 800)

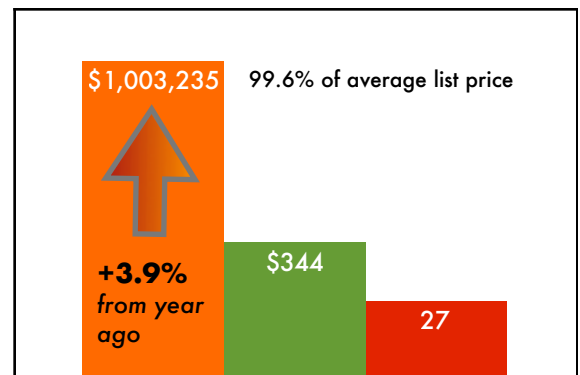
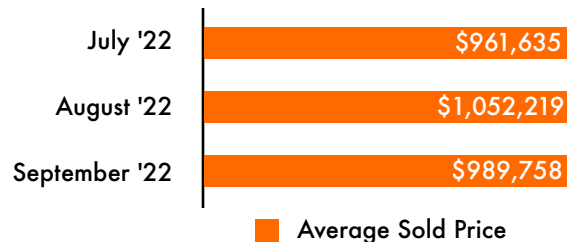
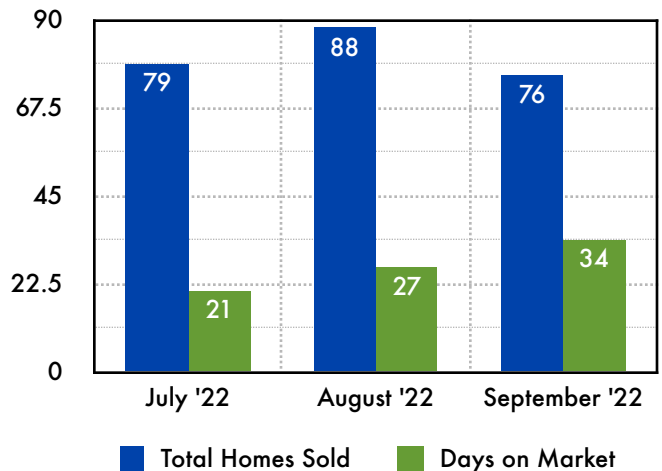


- Average Sold Price This Quarter
- Average Sold Price Per SQFT This Quarter
- Average Days on Market This Quarter

Eagle

In July, 79 single-family homes sold in Eagle with an average days on market of 21 and at an average price of \$961,635. Eighty-eight homes sold in August at an average price of \$1,052,219 (27 days on market), and 76 homes sold in September at 34 days on market. Average sold price in September was \$989,758. The highest sold price recorded in Eagle was \$2,880,000, with a lowest recorded sale of \$299,900. During the quarter, 243 homes sold. Average sold price in Eagle was \$1,003,235 – up 3.9% from a year ago. Price per square foot price was \$344, with properties averaging 27 days on market.

Eagle (Area 900)

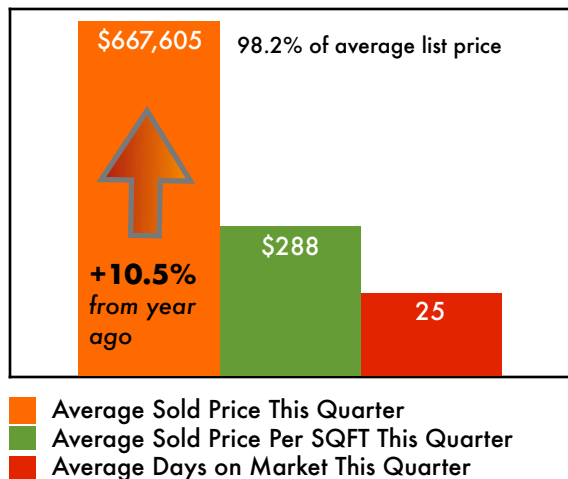
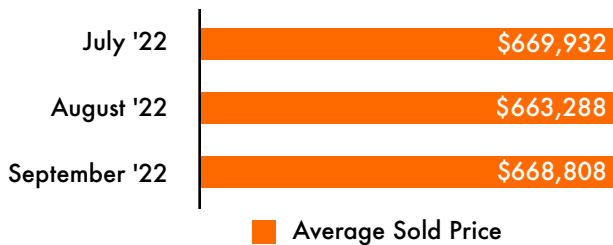
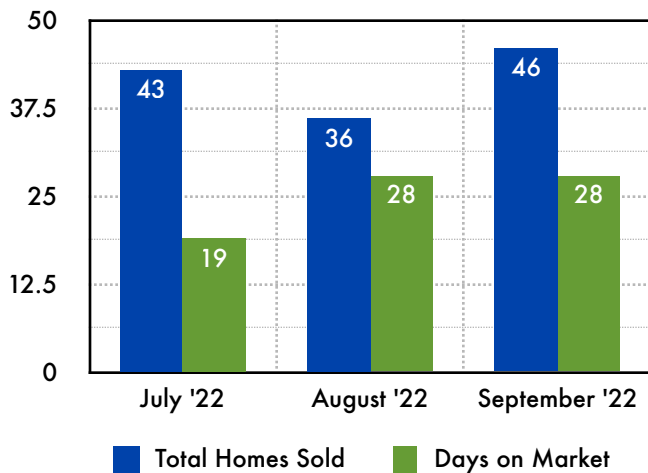


- Average Sold Price This Quarter
- Average Sold Price Per SQFT This Quarter
- Average Days on Market This Quarter

Star

In July, 43 single-family homes sold in Star with an average of 19 days on market and at an average price of \$669,932. Thirty-six homes sold in August at an average price of \$663,288 (28 days on market), and 46 homes sold in September at 28 days on market. Average sold price in September was \$668,808. The highest sold price recorded in Star was \$1,400,000, with a lowest recorded sale of \$350,000. During the quarter, 125 homes sold. Average sold price in Star was \$667,605 – up 10.5% from a year ago. Price per square foot price was \$288, with properties averaging 25 days on market.

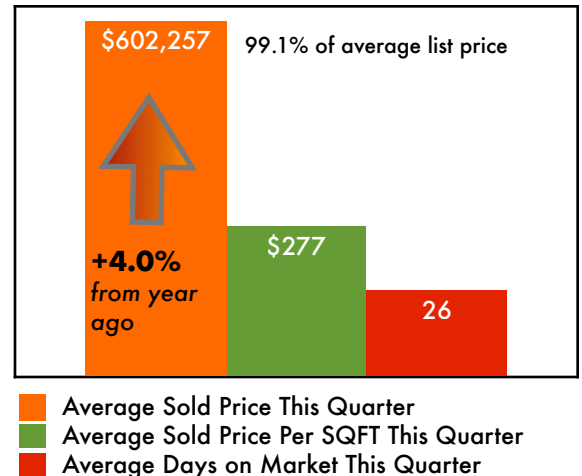
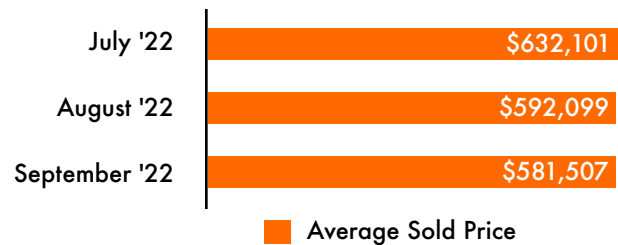
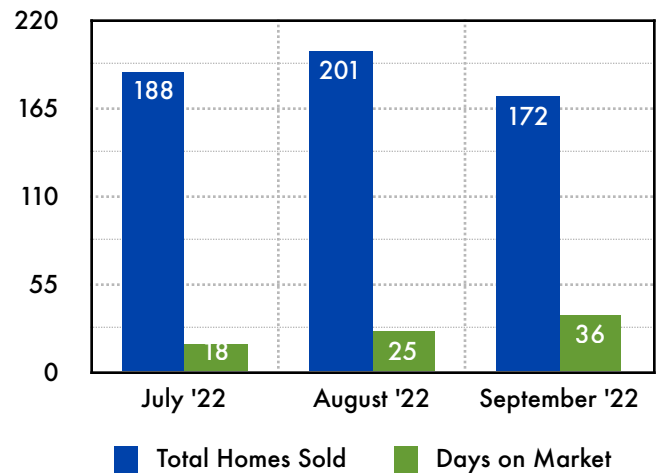
Star (Area 950)



Meridian

In July, 188 single-family homes sold in Meridian with an average days on market of 18 and at an average price of \$632,101. In August, 201 homes sold at an average sales price of \$592,099 (25 days on market), and 172 homes sold in September at 36 days on market, with an average price of \$581,507. The highest sold price recorded in Meridian was \$2,300,000, with a lowest recorded sale of \$267,000. During the quarter, 561 homes sold. Average sold price was up 4.0% from the previous year in Meridian. Average sold price was \$602,257 (\$277/SQFT). Homes averaged 26 days on market.

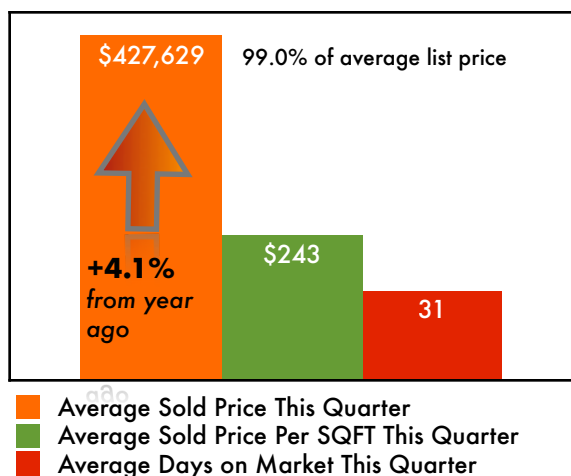
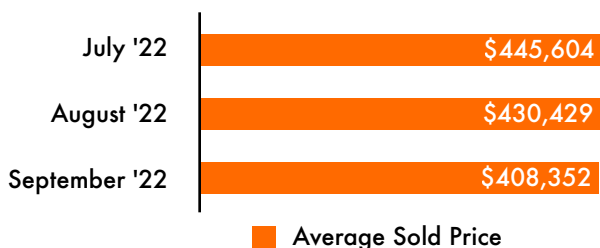
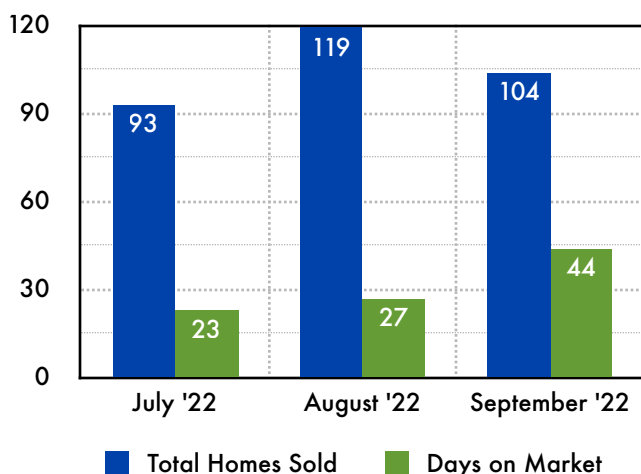
Meridian (Areas 1000-1030)



Caldwell

In July, 93 single-family homes sold in Caldwell with an average days on market at 23 and at an average price of \$445,604. One hundred nineteen homes sold in August at an average price of \$430,429 (27 days on market), and 104 homes sold in September at 44 days on market; average sold price was \$408,352. The highest sold price recorded in Caldwell was \$1,395,000; lowest recorded sale was \$156,000. During the quarter, 316 homes sold. Average sold price in Caldwell was \$427,629 – up 4.1% from a year ago. Price per square foot price was \$243, with properties averaging 31 days on market.

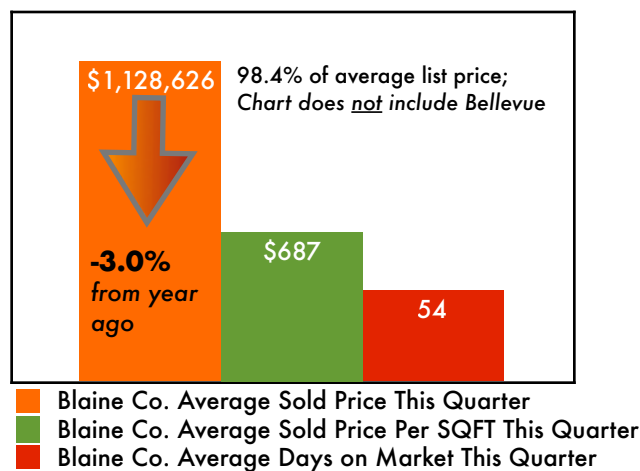
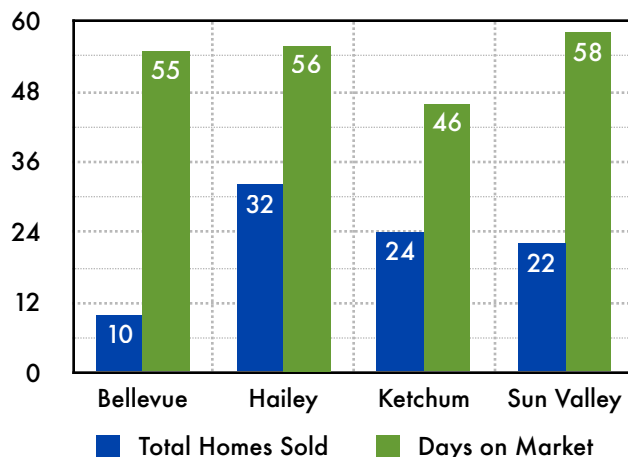
Caldwell (Areas 1275+1280)



Bellevue, Hailey, Ketchum & Sun Valley

Ten single-family homes sold in Bellevue at an average of 55 days on market and a price of \$626,400 (\$378/SQFT). Hailey recorded the sale of 32 homes — average days on market 56 and an average price \$857,188 (\$476/SQFT). In Ketchum, 24 homes sold at an average of \$1,390,417 (\$837/SQFT). Average days on market was 46. Sun Valley records indicated 22 homes sold — average price \$1,262,995 (\$831/SQFT) and 58 days on market. In the quarter, 78 properties sold in the County (excluding Bellevue). Average sold price was \$1,128,626 (down 3.0% from a year ago). Homes averaged \$687/SQFT and 54 days on market. Highest sold price was \$6,795,000; lowest was \$320,000.

Bellevue, Hailey, Ketchum & Sun Valley



Representative Ralston Group client homes or land sold in the quarter...



2006 N 17th - N Boise



1840 N Mockbee - N Boise



1525 S Boulder View - NE Boise



202 E Bridgewater - Boise Bench



10264 Milclay - Boise Bench



2412 S Elmcrest - Boise Bench



941 W Kingsley - Meridian



316 S Main - SV Area (Hailey Land)

Multi-Family Housing	North Boise (Area 0100) 	Average Sold Price: \$1,030,243 Average Sold Price/SQFT: \$328 7 Sold; Average DOM 22 Price Prior Yr: Up 12.7%
	Northeast Boise (Area 0200)	Average Sold Price: N/A Average Sold Price/SQFT: N/A 0 Sold; Average DOM N/A Price Prior Yr: N/A
	Southeast Boise (Area 0300) 	Average Sold Price: \$690,200 Average Sold Price/SQFT: \$313 5 Sold; Average DOM 53 Price Prior Yr: Up 49.2%
Near Downtown Boise	Boise Bench (Area 0400) 	Average Sold Price: \$843,333 Average Sold Price/SQFT: \$238 3 Sold; Average DOM 18 Price Prior Yr: Up 8.2%
The information provided in the Ralston Report was compiled from multiple sources including: Idaho's Intermountain Multiple Listing Service (MLS) and Sun Valley/Sawtooth MLS. The data is believed to be accurate and reliable, but cannot be warranted by Ralston Group Properties. The multi-family/residential income data (i.e., 2-plex, 3-plex, 4-plex, & apartments) provided in the table above was collected from the Intermountain MLS. Statistics for this quarter's Ralston Report were current at publication. Commercial data for Blaine County can be found on page 5 of this report. Multi-family/residential income data is not provided for Blaine County.		

Community Q&A

Melinda McCaslin

Q: Melinda - We discussed the general concept of a "buydown" when we last spoke. Can you please share additional details about Guaranteed Rate's programs as we are beginning to see more Sellers offer to buy down a Buyer's interest rate.

A: Buydowns can be utilized to lower the buyer's interest rate and thus payment. There are two different main categories of buydowns:

Standard Buydowns - Allows the borrower to get a lower interest rate for the life of the loan by paying discount points. We can utilize this strategy on all loan types and programs although we must work within the maximum seller credit allowed by the specific program guidelines and points and fees thresholds. Another benefit to this strategy is that it allows us to qualify the buyer off the lower rate, thus maximizing buying potential.

Temporary Buydowns - Allows for a short-term discount on the rate for the first year or two depending on the program. After the initial temporary buydown period the rate adjusts to the standard market rate at the time of closing. Borrowers do have to qualify based on the standard market rate. Temporary buydowns allow the seller to create an escrow account at closing, from which funds are disbursed to pay for the difference in rate, thus lowering the borrower's monthly payment for this initial period. We have three different options

for this, but they can only be used for primary residence Conventional, FHA and VA 30-year fixed financing:

- o 2-1 Buydown (2% lower than market year 1, 1% lower than market year 2 and then market rate years 3-30);
- o 1 ½ - ½ Buydown (1.5% lower than market rate year 1, .5% lower than market year 2 and then market rate years 3-30); or
- o 1 Buydown (1% lower than market rate year 1 and then market rate 2-30 years).

Under no circumstance can seller credits be applied to the down payment on a property with any loan product.

Melinda McCaslin is a leading Idaho lending expert. Melinda earned her MBA from Harvard & BS degrees in Finance & Marketing from the Univ. of Utah. Melinda August be reached at 208-631-9194 or melindam@rate.com.

"Bogey" Ralston



Did You Know?

October is "fire safety" month. Do you have a plan in place? Now is also a good time to look at the date on the fire extinguishers in your home, test your smoke detectors, and make sure your dryer vent has been cleaned.

A quote I kind like...*"Every kind of peaceful cooperation among men is primarily based on mutual trust."* Albert Einstein

A TRADITION OF TRUST

Independent and locally owned/operated, Ralston Group Properties (Ralston Group) challenges the status quo within the real estate industry. This vibrant, "boutique" brokerage 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 do. Five words define this residential and commercial real estate firm:

Trust + Heart + Experience + Advocates + Thinkers.

In Boise, Ralston Group specializes in and around the downtown including the North End, Highlands, Foothills, East Side (North & South), West End, and the Bench. Ralston Group also has significant expertise in Eagle, Meridian and surrounding areas, and is often asked to partner on unique projects including investment properties, remote ranches, vineyards and sustainable design/builds. Ralston Group serves both residential and commercial real estate markets in the Wood River Valley. With offices in downtown Boise and Ketchum, their agents are handpicked and represent the very best in the industry and in the community. Ralston Group doesn't aspire to be the biggest – it does aspire to be the best.

Ralston Group... A Tradition of Trust.

THANK YOU FOR YOUR CONTINUED ADVOCACY AND REFERRALS.

WE ARE ALMOST 100%

REFERRAL-BASED...

AND ARE SO INCREDIBLY GRATEFUL TO YOU FOR YOUR REFERRALS!



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