



Is Your Financial House In Order? 2022 Is The Year To Do It!

This Quarter's cover story of the Ralston Report is intended as a nudge or perhaps encouragement to think about your "financial" house, and to take any required actions to get it in order. This is not a financial guide, nor even close, as we're not financial planners/advisors. It's merely a gentle prod to think about developing/refining your financial plan and if needed, to consider reaching out to some local experts for assistance. Whether you're retired, nearing retirement, never plan on retiring, or just starting out in your career, we hope this article possibly gives you just one idea, thought, or action to think about.

In preparing this article, we sat down with financial advisor and planning expert Brian Randolph. Brian is the Managing Principal and Partner of BR Wealth Management. Recognized as a 2019 and 2020 Best in State Wealth Advisor by Forbes, he specializes in retirement planning, as well as financial and wealth preservation strategies. We wanted to get his thoughts on what topics/challenges he and his firm work through with clients and to ask a few probing questions.

Brian Randolph at BR Wealth Management kindly shared a "pre-retirement or readiness checklist". The checklist includes many of the

topics the BR team discusses with clients.

Readiness Checklist

- Build Cash Reserve
- Develop Financial Plan
- Define Health Insurance & Medicare Strategy
- Determine Social Security Strategy
- Identify Timeline For Major Expenditures
- Establish Retirement Income (Distribution) Planning
- Understand Extended Care
- Define Insurance Strategy
- Ensure Estate Document Update

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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.

Brian Randolph Q&A

Q: *Relative to the checklist you shared, what are the top two topics that people struggle with the most?*

A: *Building and maintaining a cash reserve for emergency expenses is a struggle in this environment. Low interest rates and soaring asset prices tend to push clients towards lower reserve balances. It's human nature to think, "we could be getting better returns with these assets." Having a cash reserve or other source of liquidity is essential to surviving a market downturn.*

The most difficult discussions are around extended care or long-term care planning. When a client is healthy, it's so difficult to see the mental, physical, and financial costs incurred when assistance is needed. And to be fair, there's such a range of care needs to consider from a little extra help around the house to full memory care.

Q: *What are the most common financial (or other) mistakes or challenges you see when people retire?*

A: *Not sticking to planned spending levels. The highest spending levels for retirees tends to be the last 1-2 years of working and the first 2-3 years of retirement. That's okay if you've planned around this but getting used to a caviar budget and not downshifting to a budgeted spending level can be detrimental to a long-term plan.*

Q: *What financial advice would you give to a recent or soon-to-be college graduate?*

A: *I'm biased of course, but I'd say go find an advisor that you trust. It's an exciting time with lots to consider and it can seem overwhelming. An advisor should help you assess where you stand and help prioritize activities (build a cash reserve, pay down debt, start retirement savings, look for a home, etc.) – and maybe most important – hold you accountable as you work towards these goals.*

Q: *How have views and/or strategies relative to long-term care (you used the word "extended" care) changed in recent years?*

A: *The side effect of an improved health care system is longevity and a greater likelihood of needing some extended care. The increased desire to age in place (receive care in-home) puts more responsibility for care on a healthy spouse, children, or family members. Long-term care policies are adapting to help provide benefits for in home care and providing care coordinators to help reduce the burden on families. The other real shift we've noticed is investment in home modifications to assist with extended care planning. This involves planning for wheelchair (ramps, doors, etc.), handrails, grab handles, etc. to improve access. Increased availability of reverse mortgages has also helped people stay in their homes.*

(You can read more about Reverse Mortgages on Page 12)

Q: *What will you be watching closely in the New Year, perhaps indicators?*

A: *We expect the U.S. economy to continue with its recovery in 2022 and inflation will have a big impact on the path forward. The rising cost of goods and services is a tax on spending, and we expect the Federal Reserve to move quickly to keep inflation in check. Moving too fast may slow or damage the current recovery, so it's a balancing act.*

In the short run, we'll be watching which companies can pass higher costs on to customers and maintain profit margins. This may be a driver for stock market returns in 2022.

We'll be watching the impact of inflation on longer term interest rates like mortgages. In general, higher inflation should mean higher mortgage rates. The health of the U.S. residential housing market is one of the most important factors in the health of the overall economy. It directly impacts the net worth of many Americans, while providing economic benefits to a wide swath of the public – from contractors, developers, financiers, intermediaries, manufacturers, etc.

Getting inflation to a reasonable level before it can wreak havoc on the economy, without causing undue damage to the economy itself, is a tough ask for the Federal Reserve to pull off.

Q: *What keeps you awake some nights relative to our current economic situation in the U.S.?*

A: *I'm a firm believer that Capitalism, when coupled with modest regulation and strong protection for the individual, provides the greatest engine for improving living conditions of the world's population. Like it or not, the U.S. still leads the way forward for the world. Over the past decades, we've increasingly moved away from free markets determining success and used regulation and monetary policy to create winners and prevent loss. I'm concerned that without the freedom to truly fail, we're building a future on unstable foundations. Recessions are a necessary part of Capitalism as they help clear the excesses of the system. The costs are difficult to bear, but they are worth it.*

Q: *What question do you receive the most from clients, family & friends? ... And how would you answer it if asked at this moment?*

A: *When is the next crash coming? It's a great question but it's impossible to answer with any certainty. The better question is "how can we be prepared when the next crash comes?" That's a question that we can work*

towards solving. If you're ready, then the "when" is less relevant.

Q: What question do you enjoy receiving or answering the most?

A: Can I retire? It's the question that requires the integration of planning and investments, so it's the core of what we do at BR Wealth Management. It's the reason we get out of bed in the morning because it's also the most satisfying to answer "YES!"

Thank you, Brian. That was fun!

A financial planning firm has many tools and resources at its disposal including relationships with

professional legal, health, real estate and accounting resources. If you're reading the 4Q21 Ralston Report, you're not too young to be thinking about or refining your financial plan. If you don't have basic documents in place (and up-to-date) to protect your family and your assets, 2022 is the year to do it. If you don't have a strategy for retirement or a basic strategy for saving money, 2022 is the year to do it. If you haven't reviewed your insurance coverage, 2022 is the year to do it. If you haven't talked to family members or friends about your wishes, 2022 is the year to do it. Planning may feel overwhelming, but we suggest that you don't let it. Make 2022 the "Year of Getting Your Financial House In Order".

Brian Randolph is a Managing Principal and Partner at BR Wealth Management. Brian and his team's central focus and philosophy is to the client's needs first, and go the extra mile to engage the client and understand the client's needs. Brian was recognized as a 2019 and 2020 Best in State Wealth Advisor by Forbes. Brian earned his Masters of Business Administration (MBA) with a concentration in finance from Purdue University in 2004 as well as a Bachelor's of Science in Engineering (BSE) degree from the University of Michigan in 1998. Away from the office, Brian enjoys spending time with his wife Shannon and daughter Ella, and playing hockey. You may reach Brian and the BR team at Team@BRWealthMgmt.com | 208-258-2540 | 800-528-4974.

Recent U.S. Census Bureau [Press Release](#) indicated that numbers show over 54 million Americans were 65 years of age or older in 2019. In February 2020, [U.S. World News](#) reported that by 2060, this population is projected to reach almost a quarter of the then U.S. Population.

You Might Ask Yourself...

- ☐ Do I/we have a legally sound last will & testament in place? Is it current and protected?
- ☐ Do I have a living will?
- ☐ Do I have a financial and health care power of attorneys (POA) in place?
- ☐ Have I discussed my wishes with someone(s)?
- ☐ Are my financial accounts/investments fully insured by the institution holding them?
- ☐ Should I have a trust (asset protection, personal residence, life insurance trust)?
- ☐ Do I have adequate insurance – home, auto, personal liability, medical, etc.?
- ☐ Is the value of my home and personal property accurately represented and do I review it annually?
- ☐ Am I aware of any/all insurance exclusions (drivers, business use, etc.)?
- ☐ When did I last speak with my insurance agent and ask detailed questions?
- ☐ What if someone has an accident and falls in my home or my teenager hurts someone?

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 <u>do include</u> condominiums & townhouses.		4Q2021 Oct-Nov-Dec
Average Sold Price		\$622,826
Average Sold Price Compared to Prior Year Same Quarter		up 26.1%
Average Days on Market (DOM)		28
Total Dollar Volume		\$1.8 Billion
Total Dollar Volume Compared to Prior Year Same Quarter		up 17.0%
New Construction Sold Based On # of Units		27.3%
Existing Homes Sold Based On # of Units		72.7%

4Q2021: Number Of Homes Sold Down 7.2% From 4Q20

In the quarter, the average single-family home sales (i.e., sold) price in Ada County increased 26.1% from a year ago (4Q2020) to \$622,826.

The total number of homes sold was down 7.2% from a year ago; new homes sold down 23.4%. Total dollar volume of new construction was up 5.4%. New construction accounted for 27.3% of sales, and existing homes the remaining 72.7%. The average sold price of new construction was up 37.7% from a year ago.

The number of existing homes sold in the quarter was up 0.8% from this same quarter last year. Total dollar volume of existing homes sold was up 22.4% from a year ago. Existing home sold price was up 21.4% from a year ago.

The quarter's dollar volume for single-family homes in Ada County was \$1.76 billion compared to \$1.51 billion a year ago – a 17.0% increase.

A total of 2,838 units sold (existing and new construction) in the quarter. Days on market was 28 compared to 19 days on market a year ago.

Lack of inventory continues to be a challenge for buyers.

7 Boise downtown condos sold at avg. of \$494/SQFT

of res. lots sold & price

N Boise: 5 (\$372,000)
NE Boise: 1 (\$130,000)
SE Boise: 0 (\$N/A)
The Bench: 3 (\$160,500)
NW Boise: 6 (\$330,833)
Eagle: 5 (\$684,980)
Star: 2 (\$1,187,500)
Meridian: 4 (\$205,000)
Caldwell: 11 (\$210,727)

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>		4Q2021 <small>Oct-Nov-Dec</small>
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)		\$1,308,627
Average Sold Price Single-Family Compared to Prior Year Same Quarter		up 11.1%
Average Days on Market Single-Family		103
Total Dollar Volume Single-Family		\$150.5 Million
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter		down 41.6%
Average Sold Price Condominium/Townhouse (ONLY)		\$1,003,304
Average Days on Market Condominium/Townhouse		116
Total Dollar Volume Condominium/Townhouse		\$73.2 Million
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter		up 18.8%
Average Sold Price Commercial		\$1,153,437
Average Days on Market Commercial		146
Total Dollar Volume Commercial		\$15.0 Million
Total Dollar Volume Commercial Compared to Prior Year Same Quarter		up 8.7%

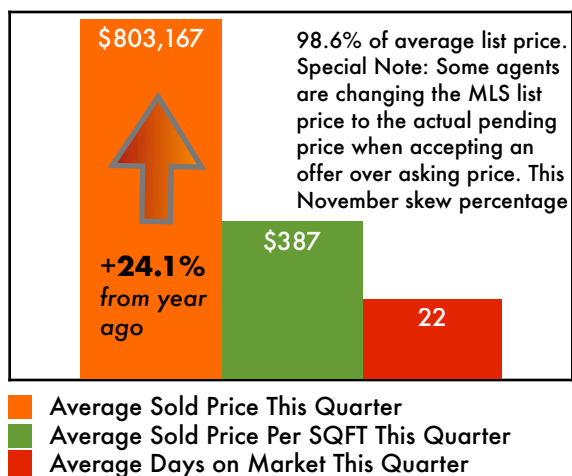
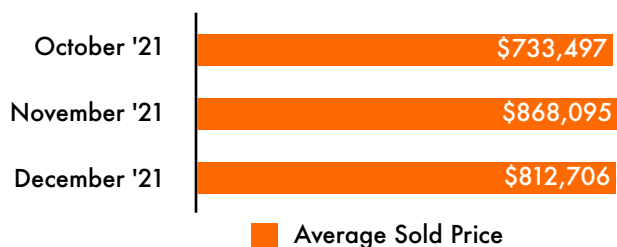
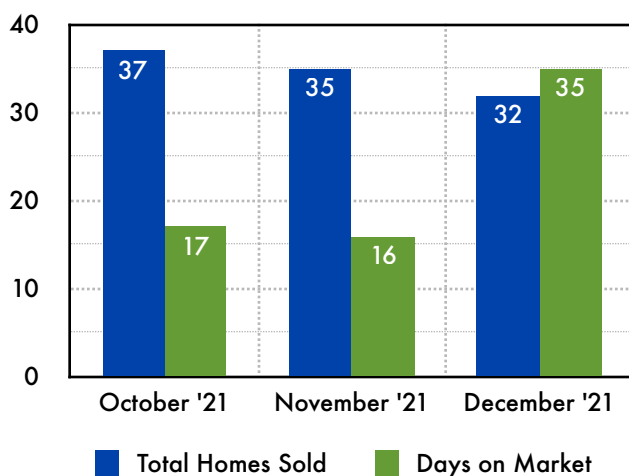
4Q2021: Total Dollar Volume of Single Family Homes Down From 4Q20

This quarter's records indicate that 115 single-family homes sold at an average of \$645/SQFT – average sold price was up 11.1% from a year ago. Seventy-three of the 185 single-family homes were condominiums/townhouses, selling at an average of \$666/SQFT; dollar volume of condos and townhouses was down 35.3% – sold price up 18.8%. "Residential" land, which is not included in the data above or that follows, included 8 sold properties at an average sold price of \$960,625; the properties averaged 420 days on market. Total dollar volume of land was \$7.7 million. Average sold price of "residential" land was up 176.4% from a year ago. Thirteen commercial properties sold at an average of \$1,153,437. The average sold price was up 33.8%; total dollar volume up 8.7%. Days on market was 146 compared to 201 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 October, 37 single-family homes sold in North Boise with an average days on market of 17 and at an average price of \$733,497. Thirty-five homes sold in November at an average sales price of \$868,095 (16 days on market), and 32 homes sold in December at 35 days on market (average sold price \$812,706). The highest sold price recorded in North Boise was \$2,351,000, with a lowest recorded sale of \$306,000. During the quarter, 104 properties sold averaging 22 days on market. Sold price in North Boise was up 24.1% from a year ago to \$803,167 (\$387/SQFT).

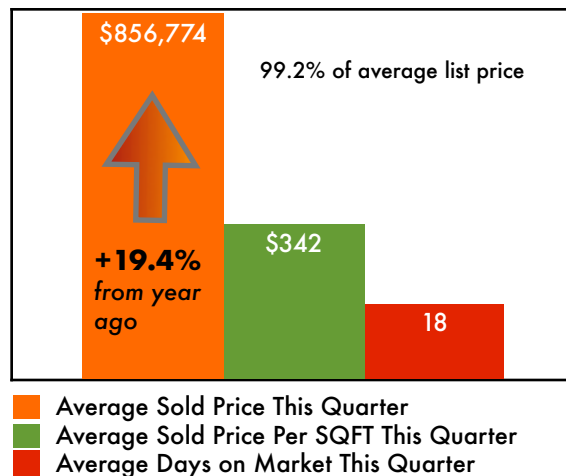
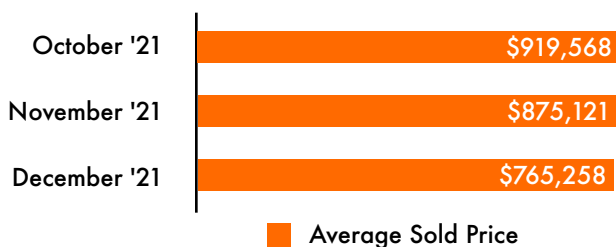
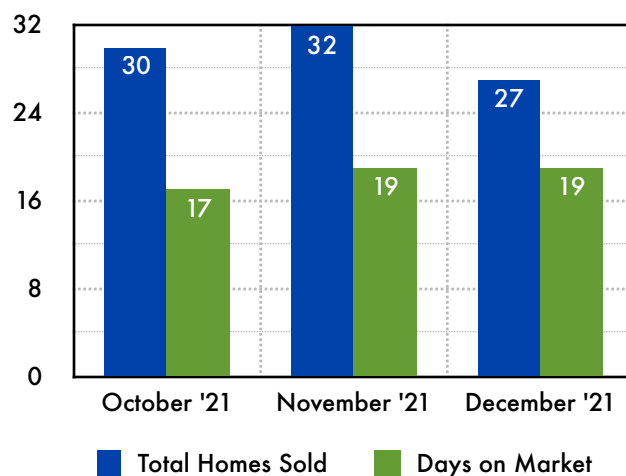
North Boise (Area 100)



Northeast Boise

In October, 30 single-family homes sold in Northeast Boise with an average days on market of 17 and at an average price of \$919,568. November included the sale of 32 homes at an average sales price of \$875,121 (19 days on market), and 27 homes sold in December at 19 days on market. Average sold price in December was \$765,258. The highest sold price recorded in Northeast Boise was \$2,025,000, with a lowest recorded sale of \$527,000. During the quarter, Northeast Boise recorded 89 home sales at an average of 18 days on market. Sold price in Northeast Boise was \$856,774 (\$342/SQFT) – up 19.4% from a year ago.

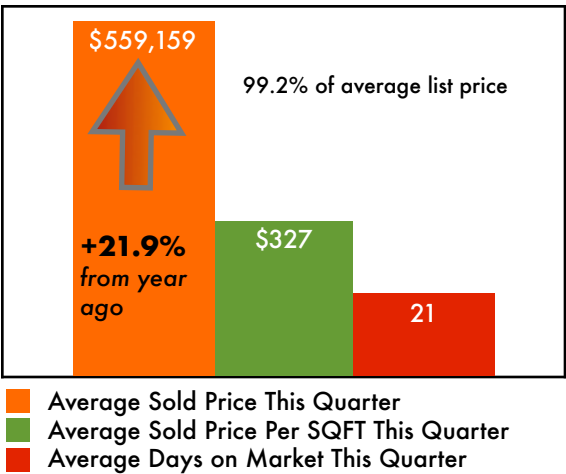
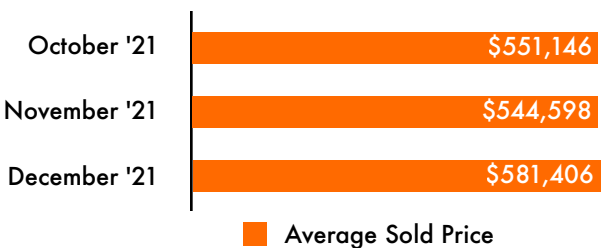
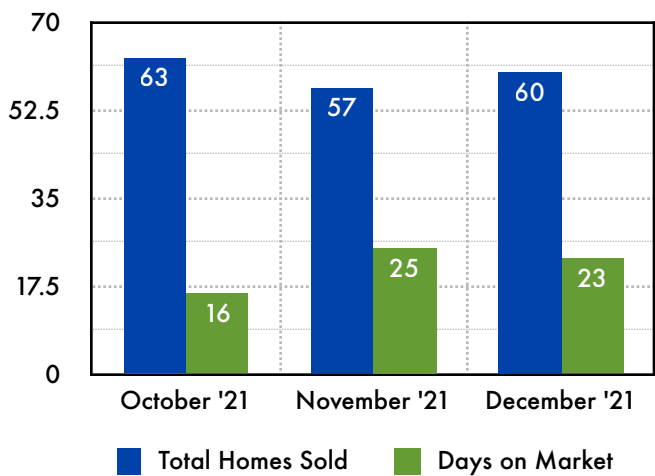
Northeast Boise (Area 200)



Southeast Boise

In October, 63 single-family homes sold in Southeast Boise with an average days on market of 16 and at an average price of \$551,146. In November, 57 homes sold at an average sales price of \$544,598 (25 days on market), and 60 homes sold in December at 23 days on market. Average sold price was \$581,406. The highest sold price recorded in Southeast Boise was \$1,750,000, with a lowest recorded sale of \$263,000. During the quarter, Southeast Boise recorded the sale of 180 homes. Sold price in Southeast Boise was up 21.9% from the prior year to \$559,159 (\$327/SQFT), and homes averaged 21 days on market.

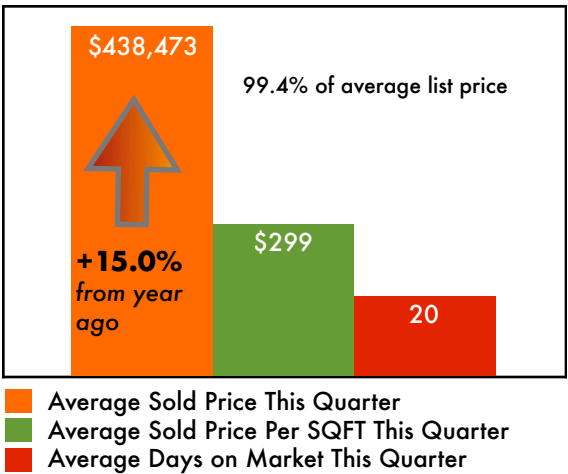
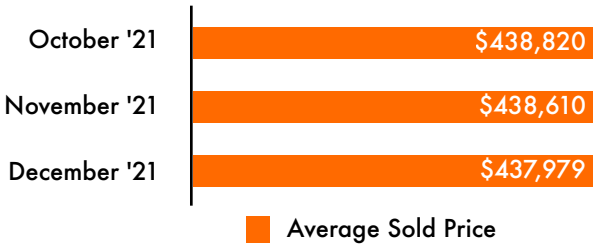
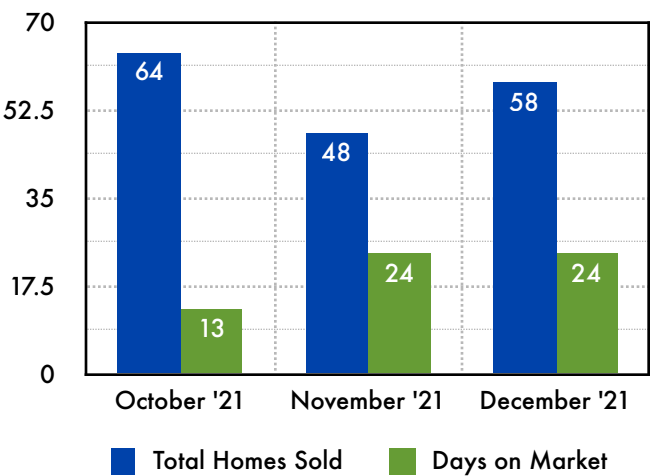
Southeast Boise (Area 300)



Boise Bench

In October, 64 single-family homes sold on the Boise Bench with an average days on market of 13 and at an average price of \$438,820. Forty-eight homes sold in November at an average sales price of \$438,610 (24 days on market), and 58 homes sold in December at 24 days on market. Average price was \$437,979. The highest sold price recorded on the Boise Bench was \$1,349,000, with a lowest recorded sale of \$200,000. During the quarter, the Bench recorded the sale of 170 homes. Average sold price was up 15.0% from the previous year. Average sold price was \$438,473 (\$299/SQFT), at 20 days on market.

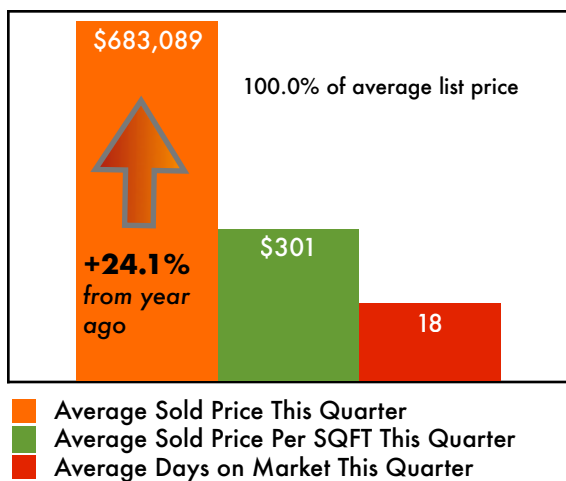
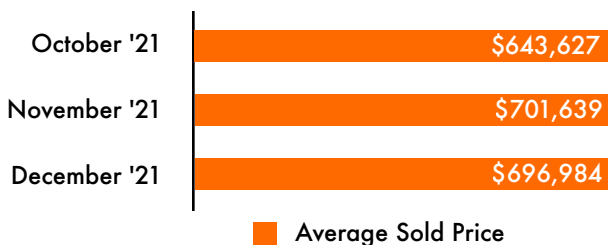
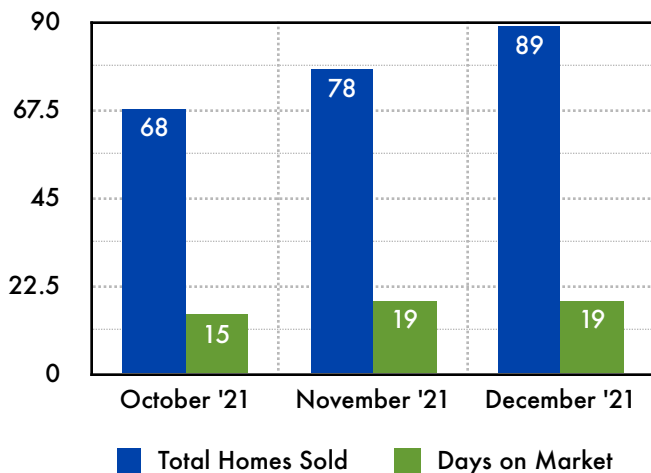
Boise Bench (Area 400)



Northwest Boise

In October, 68 single-family homes sold in Northwest Boise with an average days on market of 15 and at an average price of \$643,627. Seventy-eight homes sold in November at an average sales price of \$701,639 (19 days on market), and 89 homes sold in December at 19 days on market, with an average price of \$696,984. The highest sold price recorded in Northwest Boise was \$1,799,000, with a lowest recorded sale of \$140,000. During the quarter, 235 homes sold. Average sold price was up 24.1% from the previous year in Northwest Boise. Average sold price was \$683,089 (\$301/SQFT). Homes averaged 18 days on market.

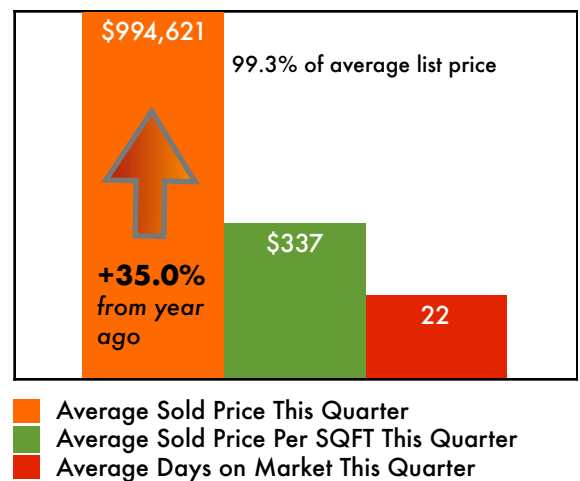
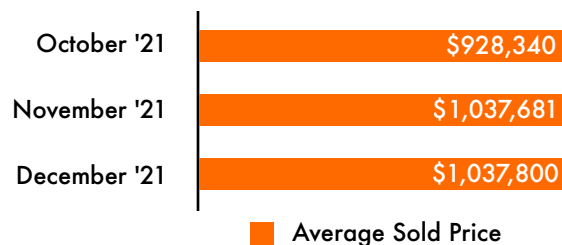
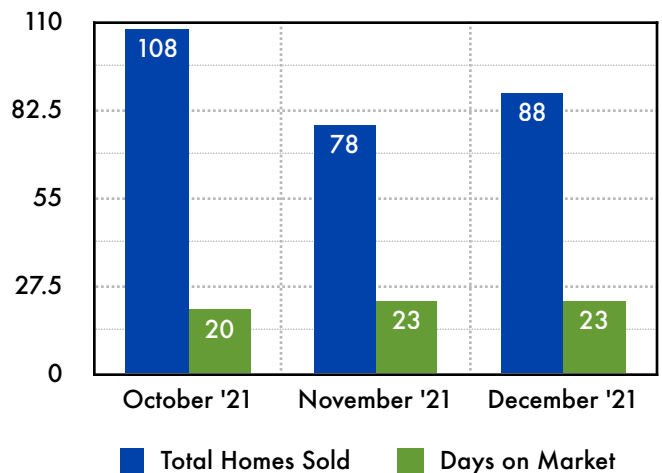
Northwest Boise (Area 800)



Eagle

In October, 108 single-family homes sold in Eagle with an average days on market of 20 and at an average price of \$928,340. Seventy-eight homes sold in November at an average price of \$1,037,681 (23 days on market), and 88 homes sold in December at 23 days on market. Average sold price in December was \$1,037,800. The highest sold price recorded in Eagle was \$4,290,000, with a lowest recorded sale of \$250,000. During the quarter, 274 homes sold. Average sold price in Eagle was \$994,621 – up 35.0% from a year ago. Price per square foot price was \$337, with properties averaging 22 days on market.

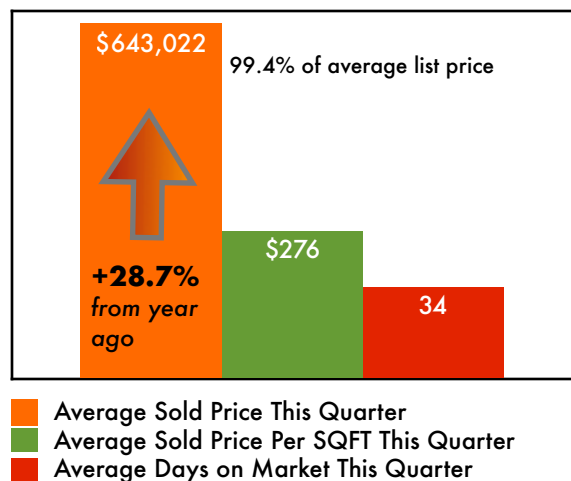
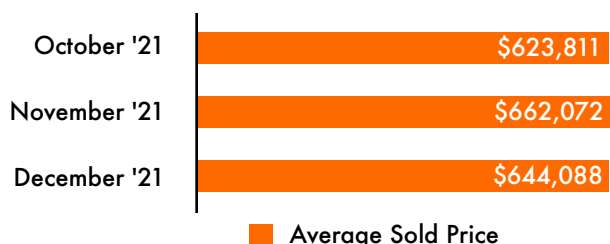
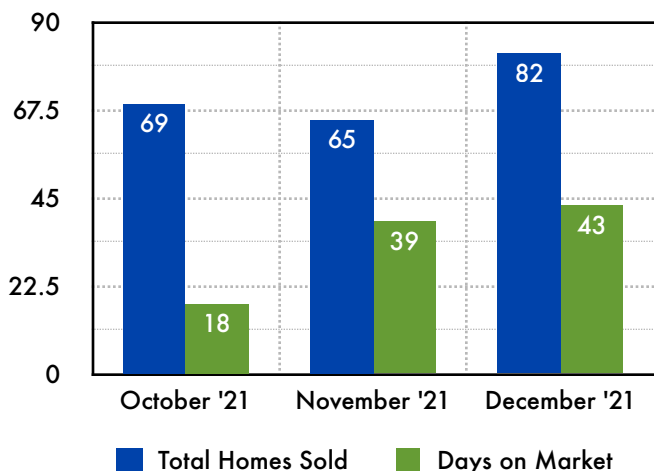
Eagle (Area 900)



Star

In October, 69 single-family homes sold in Star with an average of 18 days on market and at an average price of \$623,811. Sixty-five homes sold in November at an average price of \$662,072 (39 days on market), and 82 homes sold in December at 43 days on market. Average sold price in December was \$644,088. The highest sold price recorded in Star was \$1,950,000, with a lowest recorded sale of \$298,500. During the quarter, 216 homes sold. Average sold price in Star was \$643,022 – up 28.7% from a year ago. Price per square foot price was \$276, with properties averaging 34 days on market.

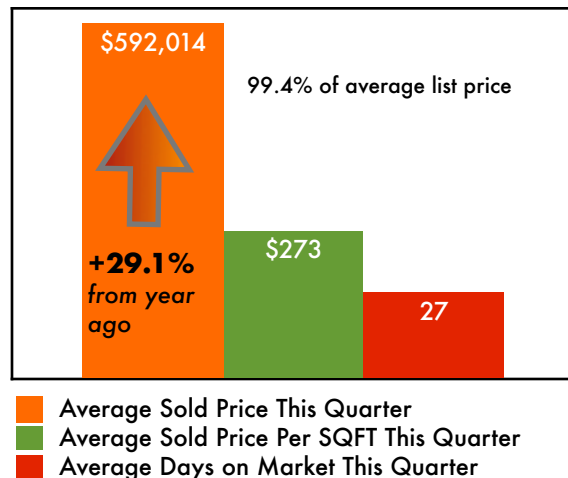
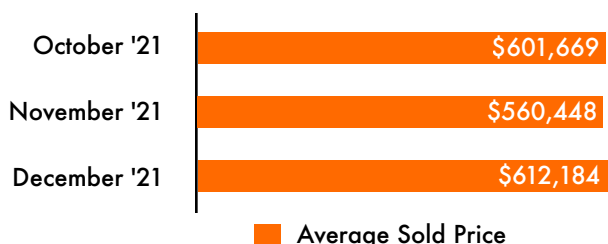
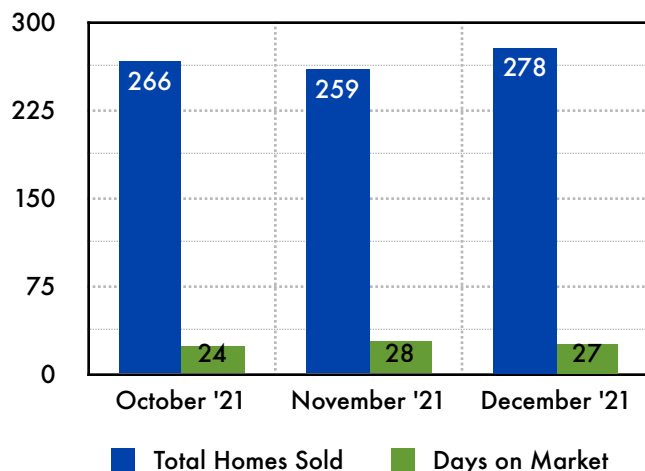
Star (Area 950)



Meridian

In October, 266 single-family homes sold in Meridian with an average days on market of 24 and at an average price of \$601,669. Two hundred fifty-nine homes sold in November at an average sales price of \$560,448 (28 days on market), and 278 homes sold in December at 27 days on market, with an average price of \$612,184. The highest sold price recorded in Meridian was \$2,850,000, with a lowest recorded sale of \$224,900. During the quarter, 803 homes sold. Average sold price was up 29.1% from the previous year in Meridian. Average sold price was \$592,014 (\$273/SQFT). Homes averaged 27 days on market.

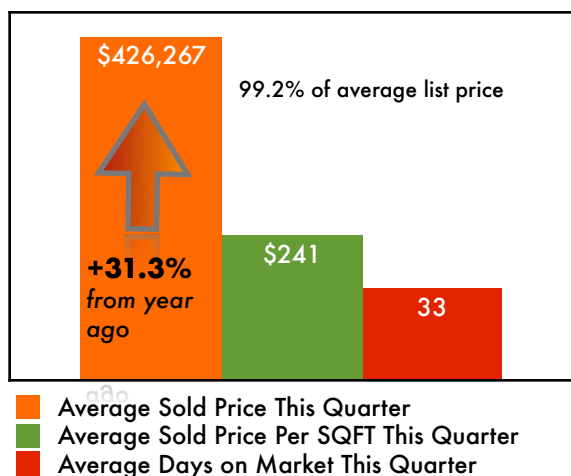
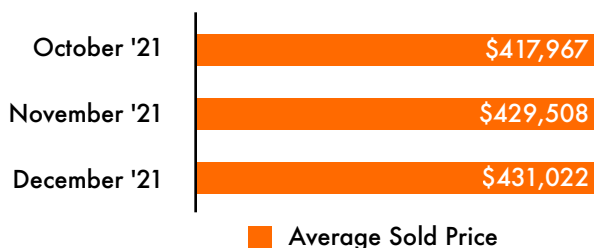
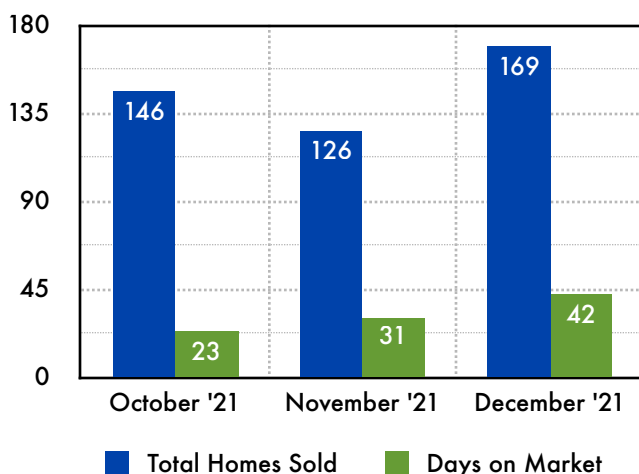
Meridian (Areas 1000-1030)



Caldwell

In October, 146 single-family homes sold in Caldwell with an average days on market at 23 and at an average price of \$417,967. One hundred twenty-six homes sold in November at an average price of \$429,508 (31 days on market), and 169 homes sold in December at 42 days on market; average sold price was \$431,022. The highest sold price recorded in Caldwell was \$1,097,000; lowest recorded sale was \$150,000. During the quarter, 441 homes sold. Average sold price in Caldwell was \$426,267 – up 31.3% from a year ago. Price per square foot price was \$241, with properties averaging 33 days on market.

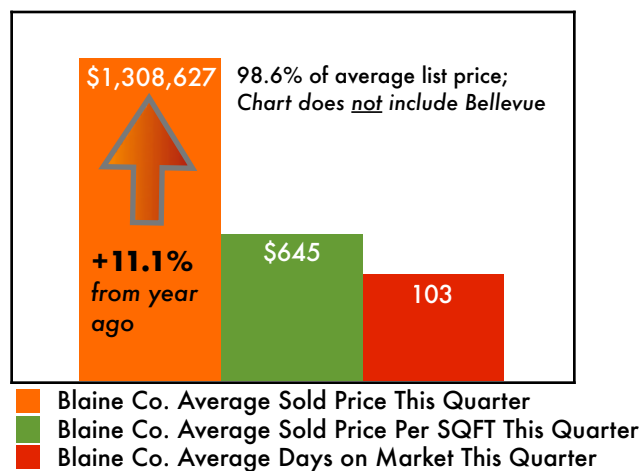
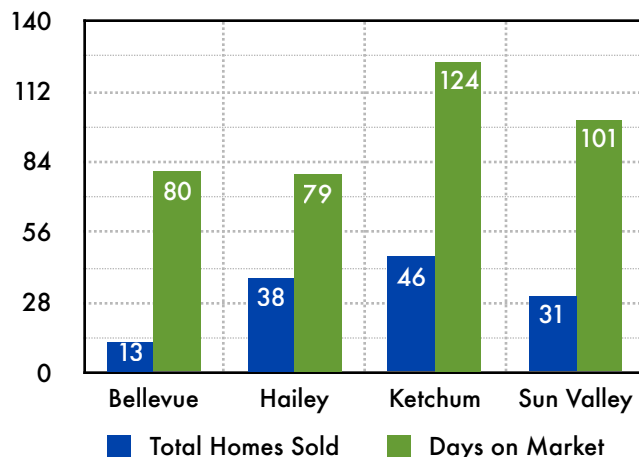
Caldwell (Areas 1275+1280)



Bellevue, Hailey, Ketchum & Sun Valley

Thirteen single-family homes sold in Bellevue at an average of 80 days on market and a price of \$624,577 (\$331/SQFT). Hailey recorded the sale of 38 homes — average days on market 79 and an average price \$697,633 (\$378/SQFT). In Ketchum, 46 homes sold at an average of \$1,475,028 (\$759/SQFT). Average days on market was 124. Sun Valley records indicated 31 homes sold — average price \$1,810,669 (\$803/SQFT) and 101 days on market. In the quarter, 115 properties sold in the County (excluding Bellevue). Average sold price was \$1,308,627 (up 11.1% from a year ago). Homes averaged \$645/SQFT and 103 days on market. Highest sold price was \$6,300,000.

Bellevue, Hailey, Ketchum & Sun Valley



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



1408 N 19th - N Boise



611 S 8th #502 - N Boise



2760 E Parkriver - SE Boise



3304 W Nez Perce - Boise Bench



2219 W Targee - Boise Bench



1727 N Lopez - Eagle



166 Aspen Lakes - Hailey

Front View



531 San Badger – Artist Representation (not for construction)

531 San Badger (New Build) - Hailey

Multi-Family Housing

North Boise (Area 0100)



Average Sold Price: \$836,666
Average Sold Price/SQFT: \$345
6 Sold; Average DOM 77
Price Prior Yr: **Up 47.3%**

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: \$543,200
Average Sold Price/SQFT: \$303
5 Sold; Average DOM 11
Price Prior Yr: **Up 9.6%**

Near Downtown Boise

Boise Bench (Area 0400)



Average Sold Price: \$787,250
Average Sold Price/SQFT: \$245
4 Sold; Average DOM 25
Price Prior Yr: **Up 48.7%**

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 - 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



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 may be reached at 208-631-9194 or melindam@rate.com.

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.

"Bogey" Ralston



Did You Know?

If your home is in a trust, you need to share the name of your trust with your insurance company!

Securing a vacant home policy (if home is vacant for more than 60 days) is important!

Most companies do not cover slow leaks unless you have this rider! Make sure you have "slow leak coverage" on your home. Really!

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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