



The size and ferocity of fires in Idaho has steadily increased over the past 30 years, and scientists say fire seasons will continue to get hotter, drier and longer.



WILDFIRE - 7/20/16

PHOTO D. RALSTON

It's Fire Season In Idaho

Boise is truly a great place to live. However, the Treasure and Wood River Valleys, and elsewhere throughout Idaho and the greater western U.S. have a high threat potential for fires exacerbated by the growing wildlands/urban interface.

Prompted by the recent fire around Boise's iconic Table Rock and surrounding homes of Harris Ranch, we've had numerous calls from clients asking us fire-related questions ranging from fire avoidance measures, firefighting resources, insurance, etc. Thus, it's both timely and important that we devote this cover story of the Ralston Report to FIRE AWARENESS.

Fire is an incredibly broad topic. In order to make this meaningful and relevant, we're only going to focus on a handful of areas. While we're at the height of fire season here in Idaho, it's a year-round threat and isn't only present for those living in and around the

foothills – all of us can do more to better understand and take basic steps to keep our families and homes safe.

Our intent is not to add more worry to your lives. Rather, to inform and help you be proactive in ensuring you've done those tangible things to lower and even eliminate potential risks. Wildfires are much less likely to ignite a home if the home has been prepared with simple methods recommended by national and our local firewise community programs.

What follows are excerpts taken from information sheets and publications from the Boise Fire Department (<http://fire.cityofboise.org>), National Interagency Fire Center, Bureau of Land Management, and National Fire Protection Association. The Boise Fire Department website is a fantastic resource.

YOUR YARD/LAND. Our prior (1Q16) Ralston Report cover story focused on landscaping your home. If managed effectively, landscaping can also serve as a barrier, protecting a home in the event of a wildfire. The primary goal of firewise landscape is fuel reduction – limiting the level of flammable vegetation and material surrounding the home, and increasing the moisture content of the remaining vegetation.

Think of your yard/land in 3-4 zones (www.firewise.org). Zone 1 is closest to your home. It encircles your home for at least 30 feet on all sides, providing space for fire suppression equipment in the event of an emergency. Plantings should be limited to carefully spaced low-flammability species.

Continued on Page 2

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 our expert lender and 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 us.

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The Forest Service and other public land agencies respond to tens of thousands of wildfires per year.

Each year, an average of more than 73,000 wildfires burn about 7.3 million acres of private, state and federal land and more than 2,600 structures.

Flammable conifer trees should be spaced 30 feet between crowns to reduce the risk of a crown fire. Within 5 feet of your home, use nonflammable landscaping materials such as annuals, high-moisture-content perennials and rocks/pavers.

Use/consider fire-resistant material for your patio furniture, swing sets, etc. Be sure to keep patio cushions inside when not in use and during periods of high fire potential.

Zone 2 extends 30-100 feet from your home and should have low-flammability plant materials. Plants should be low-growing and the irrigation system should extend into this section. Remove any heavy and/or woody debris.

Zones 3 and 4 should include a low volume of vegetation (fuel). Zone 3 extends 100-200 feet from your home, and should consist of low-growing plants and well-spaced trees. Zone 4 is the furthest from your home and is a natural area. Selectively prune and thin all plants in this area. Always remove highly flammable vegetation.

- Consider prevailing winds.
- Consider the entire "home ignition zone," which extends up to 200 feet from the home in high hazard areas.
- Give yourself added protection with "fuel breaks" like driveways, gravel walkways, stone/rocks and lawns.
- Be careful when maintaining your landscape, especially during fire season, as equipment (e.g., weed whackers, mowers) could spark and start a fire – always be aware and be prepared!
- Prune large trees so that the lowest branches are 6 to 10 feet high to prevent a fire on the ground from spreading to the tree tops.

YOUR HOME. You likely know if your home is at risk from wildfire. If you're not sure, contact your local fire representatives.

Even if a landscape is designed in perfect compliance with firewise recommendations, fire may still reach your home as a result of heavy winds carrying firebrands. If your home, future home, or a

friend's home is at risk relative to wildfires, be sure to evaluate the following:

Location – Fire spreads more rapidly on slopes. Is your home at least 30 feet back from any ridge or cliff? Increase that distance if your home is higher than one story.

Roof – Is the roofing material Class A composite shingles? Or even better, slate, clay tile, metal, or cement and concrete products. The roof is the most important element of your home.

Exterior Walls – Have fire-resistant building materials been used? Cement, plaster, stucco and/or masonry materials such as stone, brick or block are a safer option.

Windows – Windows really? Yes, double-pane glass can help reduce the risk of fracture or collapse during an extreme wildfire. Tempered glass is the most effective. For skylights, glass is a better choice than plastic or fiberglass. Plastic may melt and allow embers into your home.

Something as simple as making sure that your gutters, eaves, and roof are clear of debris will reduce your fire threat. During fire season, firewood should be kept at least 30 feet from your home.

Eaves, Fascias, Soffits & Vents – Are all openings enclosed or at a minimum covered with metal screen no larger than 1/8" to block firebrands and embers from collecting?

Overhangs & Other Attachments – Is all vegetation and other fuel removed from around/under overhangs and other attachments (such as decks, bay windows, porches, fences)? Use or "box" the undersides of overhangs, decks, balconies with noncombustible or fire-resistant materials. Make sure an elevated deck isn't located at the top of a hill where it will be in direct line of a fire moving up-slope. Fences constructed of flammable material like wood should not be attached directly to your home.

Exits – Does every room have a safe exit?

COMMUNITY RESPONSIBILITY. You may not live in a home that is at risk from wildfire, but likely visit and enjoy the many beautiful areas of Idaho where wildfire risks exist. It's important to reduce your and others vulnerability by being firewise.



Graphic courtesy of idahofireinfo.com

Below are some simple things that you can do as a responsible citizen:

- Talk to your kids about fire risks associated with driving/parking a vehicle off road;
- Be firewise when enjoying the outdoors (smoking, vehicles, campfires, fireworks, chainsaws, etc.);
- Always watch your campfire, and make sure it's completely out before you leave;
- Don't throw cigarettes into brush or leaves, on the road, or even grind on logs;
- Be aware that an ember from your fire can travel more than a mile in high winds – be smart especially during fire season;
- Learn (read how to) before you burn in your yard;
- Be sure chains and other metal parts aren't dragging from your vehicle - they throw sparks;
- Check your tire pressure. Driving on an exposed wheel rim can cause sparks;
- Be careful driving through or parking on dry grass or brush – hot exhaust pipes and catalytic converters can start the grass on fire. You may not even notice the fire until it's too late;
- Never let your brake pads wear too thin – metal-on-metal makes sparks; and
- Be careful on hot, dry days, and be sure to get your equipment checked regularly. Sparks from lawnmowers and power equipment DO start wildfires.

The need to evacuate can occur without notice. Be ready to take action. The time to plan is prior to an event. Take time to discuss with your spouse and families what to do. Decide where you'll go and how you'll get there. Have tools available (shovel, axe, etc.). Maintain an

emergency water source. Practice. Can emergency personal rapidly find the location of the emergency? Always be familiar with your surroundings and how to describe your location to emergency personal.

Wildfire is very personal to many of us at Ralston Group. Some of us personally live with the threat of wildfire and all of us have clients/friends who live within wildland/urban interface areas. We're committed to protecting our families, to helping clients be especially mindful of being firewise, and to doing all we can to be responsible citizens protecting our community. Those of us on the Ralston Group team living in high hazard areas – near the Eagle and/or Boise foothills – have committed to have Boise Fire Department Captain McAdams evaluate our personal homes/land within the next 30 days to ensure that we have, and continue to do all that we can. We plan to receive firewise certifications from Captain McAdams and to continue to share our experience and guidance with our clients/friends.

Following the 2,500-acre Table Rock fire, which was caused by illegal fireworks, Chief Dennis Doan announced his plan to urge legislators to make it unlawful to purchase or possess illegal fireworks. At this time, the State allows the sale of illegal fireworks if the purchaser signs an affidavit to take them out of state to use them. We urge you to call or write your state legislative representative.

If you are interested in having your home evaluated, and/or teaching your kids about being firewise, contact: Captain Jerry McAdams @ 208-570-6576.

Jerry McAdams is a Senior Captain and Wildfire Mitigation Coordinator for the Boise Fire Department. He has over 15 years of experience working in the fire service, in both Operations and Fire Prevention. Jerry is a member of the Board of Directors for the International Association of Wildland Fire and is also a member of the Boise District BLM Resource Advisory Council. He is a fire investigator (FIT, CFEI & INVF) and holds International Code Council (ICC) certifications as a Fire Inspector I, II and Fire Plans Examiner.

HAVE A PROJECT? NEED SOME HELP?
CALL US FOR A COMPLETE LIST OF SERVICE PROVIDERS
“Thank You” to Ralston Group’s Quarterly Favorite(s)!

Absolute Fire Protection - Sam | 208-573-1293

Speedy Windows - Kenneth | 208-284-6048

JH Remodel (and handyman work) - John | 208-863-3664

Market Update - Ada Co.

Residential Single-Family Homes - Ada County		2Q2016
Statistics referenced herein are for single-family homes – unless otherwise noted – which includes existing homes, new construction, and condominiums/townhouses		APR-MAY-JUN
Average Sold Price	<i>At the annual peak (2007), average sold price was \$268,569</i>	\$279,624
Average Sold Price Compared to Prior Year Same Quarter		up 6.5%
Average Days on Market		40
Total Dollar Volume		\$864.6M
Total Dollar Volume Compared to Prior Year Same Quarter		up 19.5%
New Construction Sold Based On # of Units		20.5%
Existing Homes Sold Based On # of Units		79.5%

Even Less Inventory Than Last Quarter!

The average sales (i.e., sold) price in Ada County increased 6.5% from a year ago (2Q2016) to \$279,624.

The number of homes sold was up 12.3% from a year ago; new homes sold up 51.4%. Total dollar volume of new construction was up 52.5%. New construction accounted for 20.5% of sales and existing homes the remaining 79.5%. The average sold price of new construction increased 0.7% from a year ago.

The number of existing homes sold in the quarter was up 5.3% from this time last year. Total dollar volume of existing homes sold was up 11.8% from a year ago. Existing home sold price was up 6.3% from a year ago.

The quarter's dollar volume for single-family homes in Ada County was \$864.6 million compared to \$723.3 million a year ago – a 19.5% increase. A total of 3092 units sold (existing and new construction) in the quarter. Days on market was 40 compared to 46 days on market a year ago.

In 2016, lack of inventory continues to be a challenge for buyers. It's not clear when the inventory picture in Ada County will improve. At the end of the quarter, average overall inventory in

Ada County was at 2.0 months – 1.6 months for existing homes and 3.6 months for new construction. Average inventory was 2.2 months for properties in the \$250,000 to \$299,000 price range and 2.4 months for properties \$300,000 to \$399,000. For properties \$400,000 to \$499,000 inventory was 2.1 months. Average inventory was 3.2 months in the \$500,000 to \$699,999 price range, and 9.2 months in the \$700,000 to \$999,999 price range.

In our core coverage areas, inventory of homes less than \$300,000 was 0.7 to 2.6 months. Inventory of homes greater than \$300,000 in our core areas is shown in the column to the right.

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." Ada County has been (and is currently) in a "Seller's Market."

A national report showed home values at 9.6% below their peak price. Ada County sold price in 2Q16 was 4.1% above the annual average 2007 peak.

Last quarter's records indicate that 4 condos in downtown Boise sold at an average of \$359/SF

No. of land sales & avg. sold price in our core areas:

N Boise: 5 (\$136,280)
NE Boise: 5 (\$195,900)
SE Boise: 1 (\$145,000)
The Bench: 1 (\$70,000)
NW Boise: 4 (\$98,725)
Eagle: 26 (\$185,223)

Average inventory (over \$300K+) in our core areas:

N Boise: 2.6 months
NE Boise: 2.8 months
SE Boise: 3.4 months
The Bench: 2.8 months
NW Boise: 3.4 months
Eagle: 4.5 months

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 12</small>		2Q2016 <small>APR-MAY-JUN</small>
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)		\$657,418
Average Sold Price Single-Family Compared to Prior Year Same Quarter		down 0.7%
Average Days on Market Single-Family		225
Total Dollar Volume Single-Family		\$86.1M
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter		up 15.1%
Average Sold Price Condominium/Townhouse (only)		\$404,769
Average Days on Market Condominium/Townhouse		246
Total Dollar Volume Condominium/Townhouse		\$25.1M
Total Dollar Vol. Condominium/Town House Compared to Prior Year Same Quarter		up 27.8%
Average Sold Price Commercial		\$261,750
Average Days on Market Commercial		123
Total Dollar Volume Commercial		\$2.4M
Total Dollar Volume Commercial Compared to Prior Year Same Quarter		down 27.3%

Residential Market Improves – Days On Market Down, Dollar Volume Up

Inventory in Hailey/Ketchum/Sun Valley is still high but more properties are beginning to move. The quarter's records indicate that 132 single-family homes sold at an average of \$281/SF – average sold price was down 0.7% from a year ago. Sixty-two of the 132 single-family homes were condominiums/townhouses, selling at an average of \$288/SF; average sold price was up 1.0% from the prior year; dollar volume up 27.8%. Land, which is not included in the data above or that follows, included 21 sold properties at an average sold price of \$361,690; the properties averaged 348 days on market. Total dollar volume of land (\$7.6M) was up 15.8% from a year ago! Nine commercial properties sold at an average of \$229/SF. The average sold price for commercial properties was down 27.3%; days on market improved. 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.



2627 W Ellis

Courtesy of Paige Shafer - Ralston Group Properties



1717 N 21st

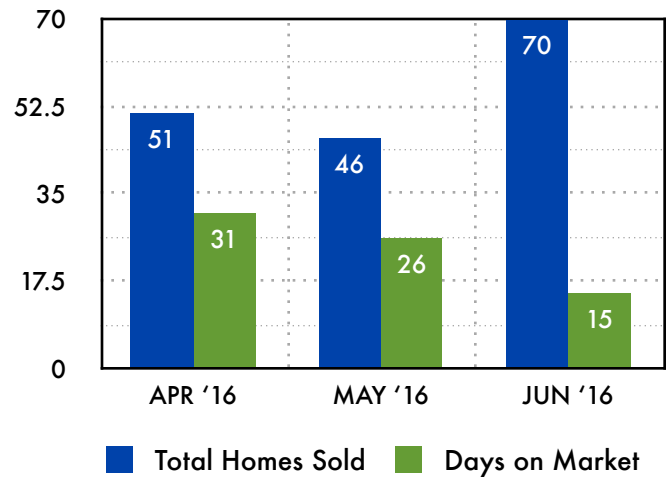
Courtesy of Jill Donahue - Ralston Group Properties



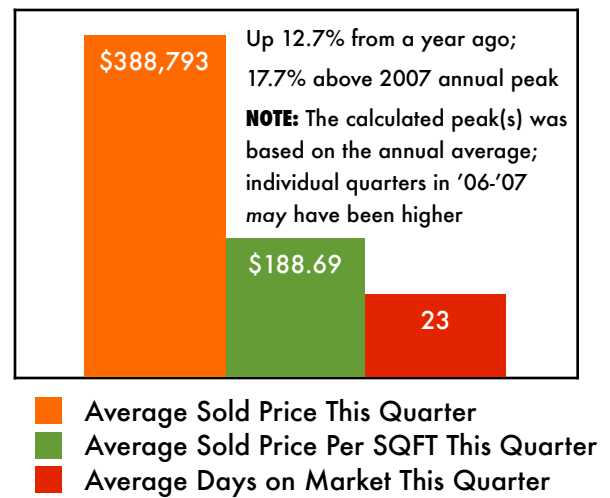
1353 W Villa Norte

Courtesy of Amy Berryhill - Ralston Group Properties

North Boise (Area 100)



Average Sold Price



North Boise

In April, 51 single-family homes sold in North Boise with an average days on market of 31 and at an average price of \$373,076. Forty-six homes sold in May at an average sales price of \$377,878 (26 days on market), and 70 homes sold in June at 15 days on market (average sold price \$407,417). The highest sold price recorded in North Boise was \$1,388,000, with a lowest recorded sale of \$141,000. During the quarter, 167 properties sold averaging 23 days on market. Sold price in North Boise was up 12.7% from a year ago to \$388,732 (\$189 per square foot).



1418 E Jefferson

Courtesy of Darrin Fuchs - Silvercreek Realty



1301 E Jefferson

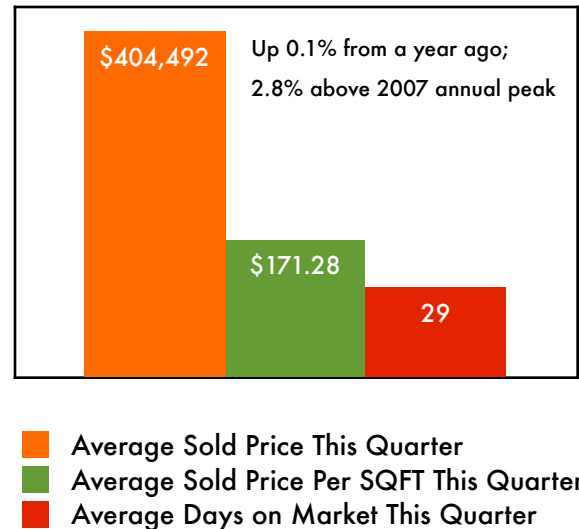
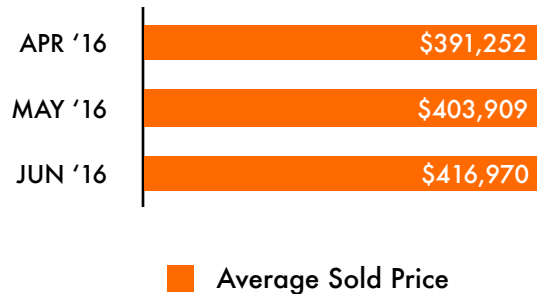
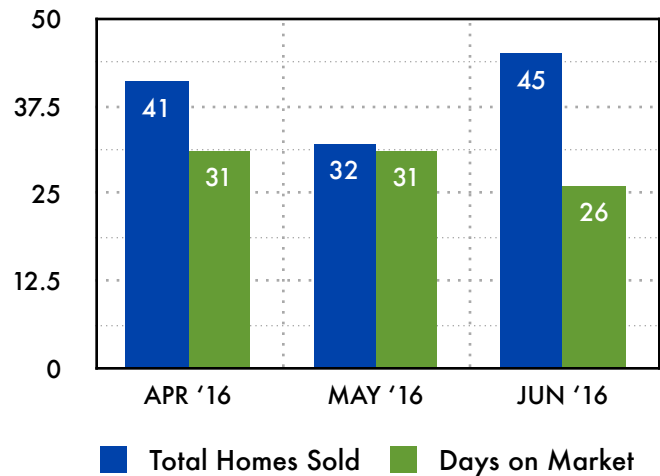
Courtesy of Melissa Galli - Keller Williams Realty Boise



200 N Coston

Courtesy of Kim Metez - Buy Boise Real Estate Group

Northeast Boise (Area 200)



Northeast Boise

In April, 41 single-family homes sold in Northeast Boise with an average days on market of 31 and at an average price of \$391,252. May included the sale of 32 homes at an average sales price of \$403,909 (31 days on market), and 45 homes sold in June at 26 days on market. Average sold price in June was \$416,970. The highest sold price recorded in Northeast Boise was \$1,250,000, with a lowest recorded sale of \$205,000. During the quarter, Northeast Boise recorded 118 home sales at an average of 29 days on market. Sold price in Northeast Boise was \$404,492 (\$171 per square foot) – up just 0.1% from a year ago.



3624 E Fort Boise

Courtesy of Amy Berryhill - Ralston Group Properties



5557 E Stageline

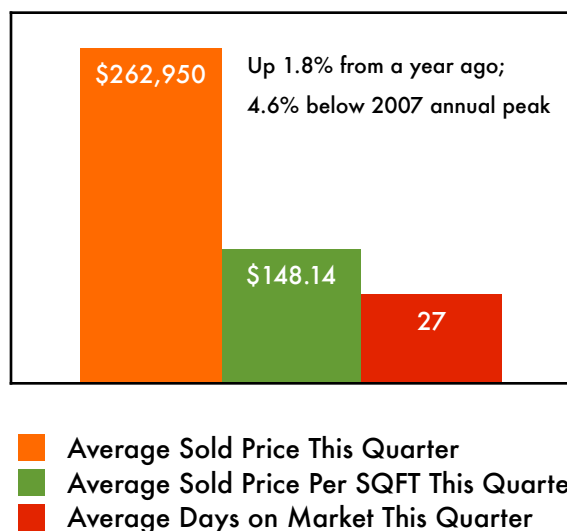
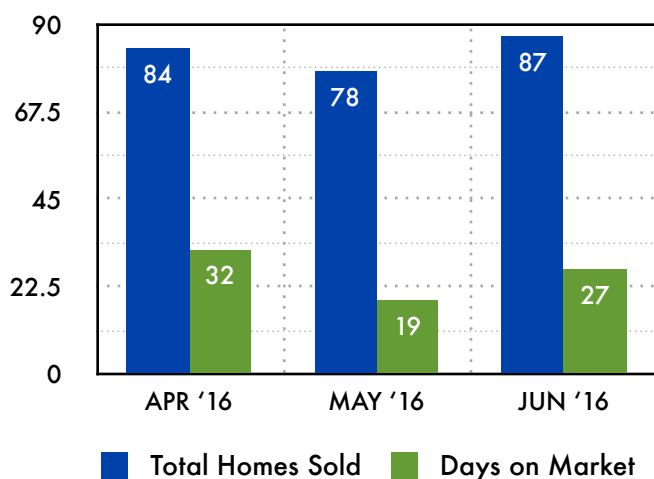
Courtesy of Amy Berryhill - Ralston Group Properties



2435 S Swallowtail

Courtesy of Alicia Ralston - Ralston Group Properties

Southeast Boise (Area 300)



Southeast Boise

In April, 84 single-family homes sold in Southeast Boise with an average days on market of 32 and at an average price of \$299,639. In May, 78 homes sold at an average sales price of \$239,088 (19 days on market), and 87 homes sold in June at 27 days on market with an average sold price of \$299,067. The highest sold price recorded in Southeast Boise was \$1,277,500, with a lowest recorded sale of \$108,000. During the quarter, Southeast Boise recorded the sale of 249 homes. Sold price in Southeast Boise was up 1.8% from the prior year to \$262,950 (\$148 per square foot), and homes averaged 27 days on market.



308 S Peasley

Courtesy of Paige Shafer - Ralston Group Properties



909 N Marshall

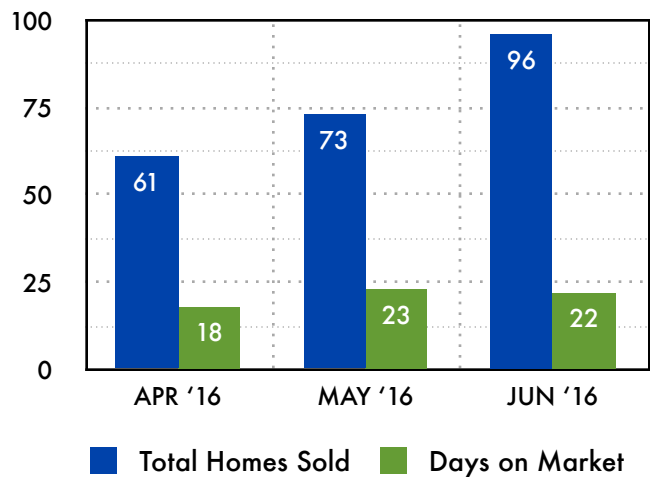
Courtesy of Bryant Forrester - Keller Williams Realty



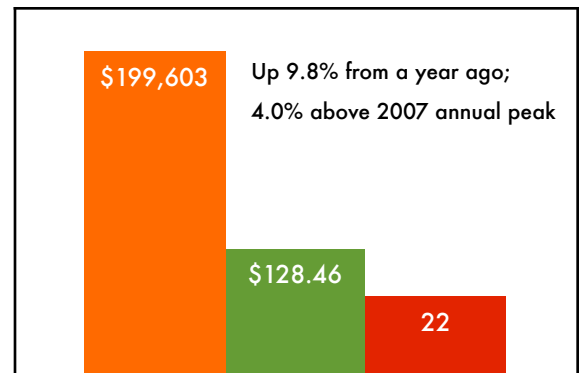
3521 W Wood Acres

Courtesy of Luke Evans - Keller Williams Realty

Boise Bench (Area 400)



Average Sold Price



Up 9.8% from a year ago;
4.0% above 2007 annual peak

Boise Bench

In April, 61 single-family homes sold on the Boise Bench with an average days on market of 18 and at an average price of \$200,209. Seventy-three homes sold in May at an average sales price of \$203,214 (23 days on market), and 96 homes sold in June at 22 days on market with an average price of \$196,743. The highest sold price recorded on the Boise Bench was \$750,000, with a lowest recorded sale of \$70,000. During the quarter, the Bench recorded the sale of 230 homes. Average sold price rose 9.8% from the previous year on the Boise Bench. Average sold price was \$199,603 (\$128 per square foot), and 22 days on market.



5626 N Collister

Courtesy of Andrea Pettitt - Group One Sotheby's International



3212 N Tamarack

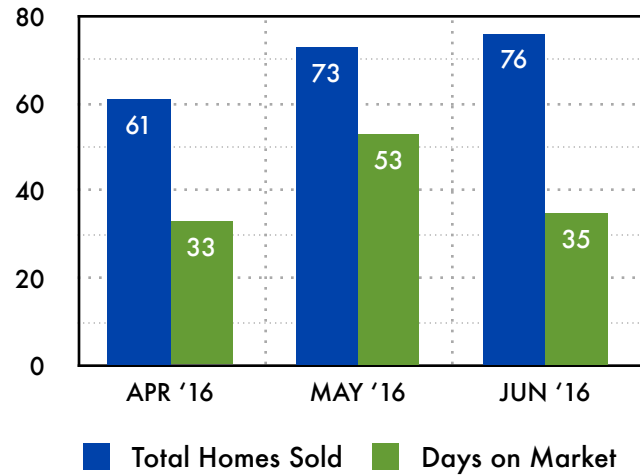
Courtesy of Troy Owens - Group One Sotheby's International



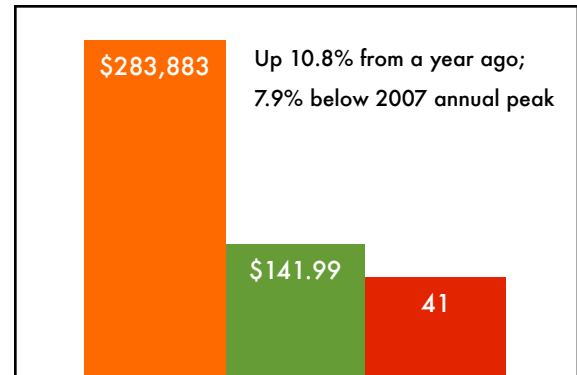
6346 N Charleston

Courtesy of Currie Bucher - Ralston Group Properties

Northwest Boise (Area 800)



Average Sold Price



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

Northwest Boise

In April, 61 single-family homes sold in Northwest Boise with an average days on market of 33 and at an average price of \$281,349. Seventy-three homes sold in May at an average sales price of \$298,514 (53 days on market), and 76 homes sold in May at 35 days on market with an average price of \$271,862. The highest sold price recorded in Northwest Boise was \$729,000, with a lowest recorded sale of \$90,000. During the quarter, 210 homes sold. Average sold price was up 10.8% from the previous year in Northwest Boise. Average sold price was \$283,883 (\$142 per square foot), and 41 days on market.



1217 E Lone Creek

Courtesy of Karen Elitharp - Silvercreek Realty



609 Water Vista

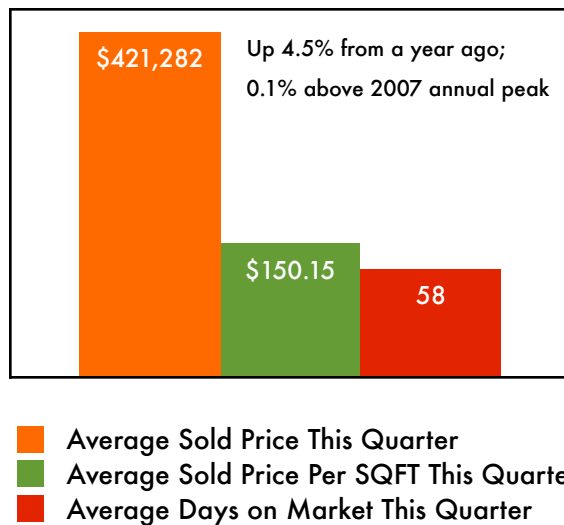
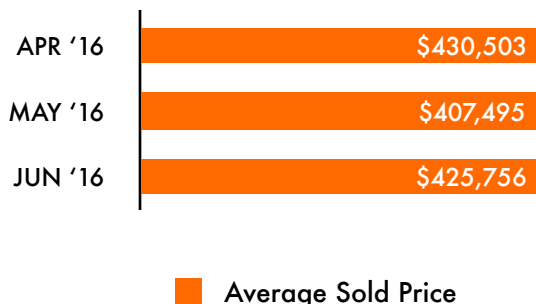
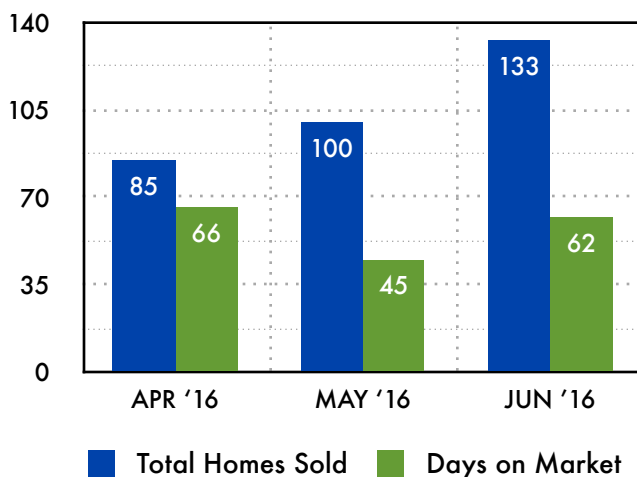
Courtesy of Patricia Dubie - Woodhouse Group



3116 S Brookwater

Courtesy of Jennifer Hickey - Boise Premier Real Estate

Eagle (Area 900)



Eagle

In April, 85 single-family homes sold in Eagle with an average days on market of 66 and at an average price of \$430,503. One hundred homes sold in May at an average price of \$407,495 (45 days on market), and 133 homes sold in June at 62 days on market. Average sold price in June was \$425,756. The highest sold price recorded in Eagle was \$2,175,000, with a lowest recorded sale of \$101,000. During the quarter, 318 homes sold. Average sold price in Eagle was \$421,282 – up 4.5% from a year ago. Price per square foot was \$150, with properties averaging 58 days on market.



122 Willow

Courtesy of Penny Leopold - Ralston Group Properties



217 Morningstar

Courtesy of Penny Leopold - Ralston Group Properties



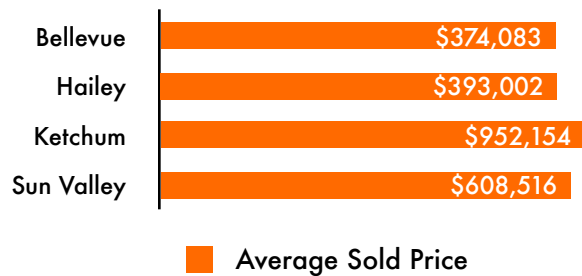
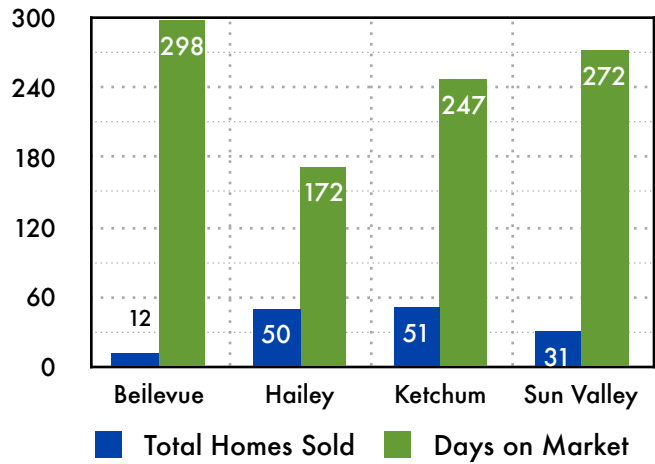
173 Exhibition

Courtesy of Penny Leopold - Ralston Group Properties

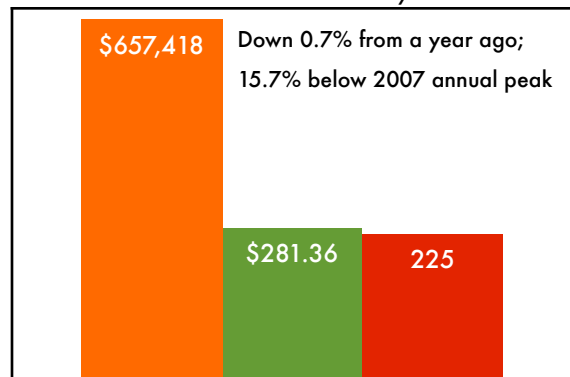
Bellevue, Hailey, Ketchum & Sun Valley

Twelve single-family home sales (single-family includes homes/condominiums/townhouses) were recorded in Bellevue in the quarter at an average of 298 days on market and an average sales price of \$374,083. Hailey recorded the sale of 50 homes with an average days on market of 172 and at an average price of \$393,002 (\$186 per square foot). In Ketchum, 51 homes sold at an average sales price of \$952,154 at an average of 247 days on market; per square foot price was \$372. Sun Valley records indicated 31 home sales at an average price of \$608,516 (\$289 per square foot) and at an average of 272 days on market. In the quarter, average sold price in Blaine Co. was down 0.7% from a year ago. Average sold price was \$657,418 – \$281 per square foot; 225 average days on market. The lowest priced single-family home sold for \$67,500, with the highest sold price at \$9,950,000 in the quarter.

Bellevue, Hailey, Ketchum & Sun Valley During The Quarter



NOTE: Bellevue has not been included in the Blaine Co. graph below. For purposes of this report Blaine Co. includes Hailey, Ketchum & Sun Valley.



- Blaine Co. Average Sold Price This Quarter
- Blaine Co. Average Sold Price Per SQFT This Quarter
- Blaine Co. Average Days on Market This Quarter

NEW!

Multi-Family Housing

North Boise (Area 0100)

Average Sold Price: \$300,500
Average Sold Price Per SF: \$117/SF
Average Days On Market: 73
Compared To Prior Yr: Up 11.3%

Northeast Boise (Area 0200)

Average Sold Price: \$371,250
Average Sold Price Per SF: \$102/SF
Average Days On Market: 1
Compared To Prior Yr: Up 10.2%

Southeast Boise (Area 0300)

Average Sold Price: \$210,000
Average Sold Price Per SF: \$113/SF
Average Days On Market: 41
Compared To Prior Yr: Down 26.9%

Near Downtown Boise

Boise Bench (Area 0400)

Average Sold Price: \$346,379
Average Sold Price Per SF: \$108/SF
Average Days On Market: 20
Compared To Prior Yr: Down 28.1%

The information provided in the Ralston Report was compiled from multiple sources including: Idaho's Intermountain Multiple Listing Service (MLS), Sun Valley/Sawtooth MLS, & various community websites. 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, & apartment) 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 available for Blaine County.

Community Q&A

Alan Gummersall

Q: Alan - What should people know, or should people be asking their insurance agent about their insurance protection relative to wildfires?

Generally speaking the industry standard home insurance is written under an HO-3 policy, which is an open peril policy. In order for that policy not to cover something such as a wildfire, it would have to be excluded and most policies do not exclude wildfires, in Idaho anyway. Fire is normally just classified as fire unless of course the insured commits arson, excluded. You pay higher rates based on the likelihood of a wildfire and the fire protection that goes with the territory.

However, there are many remote cabins/homes that because of their location and lack of fire protection have named perils on their policy, and thus people need to make sure that if it is available, they get the proper coverage added. Even then fire is usually just classified as fire.

Bottom line is that they should check with their agent or insurer to make sure they have the proper coverage.

Alan Gummersall is a life-long Boise resident, and a "Vandal." He's been an agent with Farmers since 1988. Farmers serves 10 million+ households across all 50 states.

Melinda Kim

Millennials (and parents of millennials) continue to ask us how to prepare for purchasing a home so we've decided to re-print Melinda's guidance from a prior Ralston Report.

Build your credit! Establish and use credit responsibly – use a gas card or other credit card for routine purchases, but pay the full balance off each month to avoid interest charges. Student loans can make a difference – know when you need to start re-paying your student loans, and what your monthly payments will be. Don't open new credit with retailers just to get a one time discount; be watchful of new credit inquiries. Put utilities, leases and insurance in your own name.

Save and organize your paperwork.

Financial planning and the loan process go much more smoothly if you have complete and accurate documentation. Here's the list that is generally required: most recent 30 days of pay stubs; most recent 2 years of federal taxes, including W-2s; most recent 2 months of bank statements, all pages, for checking, savings and investment accounts; a copy of a current driver's license; and as appropriate, divorce decrees, support orders, and bankruptcy paperwork. This list gets modified for self-employed borrowers.



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

from Harvard Business School and BS degrees in Finance and Marketing from the University of Utah.

Understand your tax situation. Often owning a home can be less expensive than renting after factoring in the tax savings. It's helpful to visit with your accountant or financial planner (or a good mortgage consultant), to look at your whole financial picture, before deciding on a specific strategy.

Start saving monthly! Even if you're only setting aside a small amount each month, having some money in savings for a down payment, closing costs or just to show reserves, can make a difference in how much you qualify for.

Get an official loan pre-approval. This process will determine: what you qualify for, what the best loan programs and down payment options are for your situation, and what monthly payments you're comfortable with! Once you've done this homework, you'll be ready to meet with your favorite realtor to start house hunting!

"Bogey" Ralston



Did You Know?

Kiplinger (July 2016) ranked Idaho No. 1 in the "10 States with Hottest Job Markets"

A study completed by Monster and Brandwatch ranked Idaho No. 1 in job satisfaction – Idahoans are the happiest workers in the country

Forbes (March 2016) named Boise one of the "Top 20 Fastest Growing Cities"

A TRADITION OF TRUST

Ralston Group is a small, vibrant residential & commercial real estate "boutique" focused in Boise, Eagle and the Sun Valley/Wood River Valley. In Boise, Ralston Group specializes in and around the downtown including the North End, Highlands & Foothills, East Side (North and South); West Side and the Bench above the University and Ann Morrison Park. Ralston Group also has expertise in Eagle, and is often asked to partner on unique projects including, vacation & investment properties, ranches, vineyards, and sustainable design/builds. In the Wood River Valley, Ralston Group serves both the residential and commercial real estate markets. Ralston Group has an entirely different outlook and methodology of delivering real estate services. It's 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. *We don't aspire to be the biggest – we do aspire to be the best.* This basic company ethos, coupled with extensive local market knowledge, an excellent team, and industry-leading search and related tools, provides Ralston Group the ideal platform to provide clients the most personalized, reliable and cost-effective real estate services in the Treasure and Sun Valley/Wood River Valleys.

We invite you to download our search App on your mobile devices by searching for
Ralston Group Properties at the App Store





Alicia Ralston

Owner and Broker, Alicia Ralston created Ralston Group Properties 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](#)

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Jill Donahue

Associate Broker Jill Donahue focuses 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 her referral and repeat business – 95% over her career. [Read more about Jill](#)

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Scout O'Gara

Scout specializes in residential real estate principally on the West Side, Eagle, Meridian, and acreage properties in outlying areas. A perfect fit for the ethos of Ralston Group, 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](#)

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Penny Leopold

Penny Leopold and the phrase "Sun Valley real estate" are virtually synonymous. Widely recognized by clients and peers alike as one of the most knowledgeable, effective professionals in the Wood River Valley and throughout Blaine County, Penny recognizes that real estate is a business transaction. [Read more about Penny](#)

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Amy Berryhill

Amy specializes in Boise downtown to Boise's East Side, focusing on residential housing – including condos, vacation & investment properties, and relocations. Her passion and intuition in truly understanding clients' wants and needs and her desire to go the extra mile for every client is reflective of her successful career. [Read more about Amy](#)

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Currie Bucher

Currie exemplifies all of the best qualities & experiences of someone born and raised in the Deep South. While relatively new to real estate in the Treasure Valley, she personifies the ethos of Ralston Group, and over time will unquestionably earn a reputation as one of the leading real estate professionals in the Treasure Valley. [Read more about Currie](#)

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Paige Shafer

Paige blends market knowledge, client advocacy, and project management, balanced with emotional empathy – earning her reputation for consistently delivering client satisfaction. She enjoys significant experience in the North End, Bench, Northwest, and East Boise. Paige also serves her client's McCall, Idaho needs. [Read more about Paige](#)

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David Ralston

David 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, strategy, recruitment, marketing, and agent coaching/professional development. [Read more about David](#)

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