



Declutter, Repair, Clean, Stage!

Following publication of our last Ralston Report, which featured *Are You Ready For Winter*, many of you contacted us asking if we would focus our next report on prepping a home for sale. As spring approaches, Ralston Group would like to focus on this topic that impacts clients who may soon be readying their home for market. Even if you're not considering selling any time soon, some of the tips we'll share may energize you to hit the "re-fresh button" on your home. Regardless of the season, there are things that you can begin doing today to get your home ready.

Buyers are increasingly sophisticated. Even in low inventory markets, buyers are often demanding. Properly readying your home for market will likely: optimize your sold price, result in less time on market, allow for better marketing (photography & presentation is critically important), and may even reduce repair requests resulting from inspection.

Declutter! One major contributor to a cluttered look is having too much furniture. When a professional "stager" evaluates a home, he/she often whisks away as much as half of the owner's furnishings, not only making the home/room look much bigger, but also allowing a buyer to better visualize the property as their future home. Be mindful (and this is a tough one), that those personal items you may treasure likely will not hold a similar appeal to a prospective buyer, can even be distracting, or worse a turn-off. When decluttering, please don't forget your yard. Declutter and clean! Pack away extra hoses, tools, toys, and even vegetation. Cut grasses, trim edges, and weed!

Repair. Broken windows, squeaky doors, leaky faucets, missing baseboard? Repair! Begin with repairing those things that bother YOU every time you touch or see it. An inspector will always find things wrong with your home, but leave as little as possible.

Overwhelming inspection reports can scare away a buyer. Reduce this risk.

Clean. Clean! Have you ever walked into a home and looked at the fuzz on the air intakes, exhaust fans, etc., and thought...I wonder if the owner has EVER had their furnace serviced or cleaned out their dryer vent? What else have they not cared for regularly? Clean vents, wipe down cabinets and baseboards – really clean. You may find that you really don't need to paint your trim. Power-washing a patio and even a home is helpful. Be sure the area around your front entry is pristine. Don't forget your garage – sweep and touch up. Even if you store many of the items you packed up during "decluttering," a clean garage is visually

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 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.

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pleasing and can lessen a buyer's worry about deferred maintenance items. Go ahead and have a licensed HVAC contractor clean and service your heating and cooling systems before you list your home. Keep the receipt!

Stage. Whether doing-it-yourself or paying a staging consultant or staging company, STAGE! It will almost always give you a good return on a relatively modest investment. We've found that staging a home whether vacant or occupied, is critical in attracting more potential buyers, increasing sales price, and shortening time on market. Staging also sets the stage for better photography, which given the reality of online searches is what draws a buyer to want to preview your home. Great photography is so important. No matter how excellent our photographers are, great photographs are difficult if a home is full of "stuff." Vacant rooms can be difficult to make inviting as well. Before listing your home, we will discuss the importance of staging, which starts with decluttering, repairing and cleaning! We recognize that it can be challenging to temporarily live in a home that's staged and doesn't have all of your familiar things. Many clients tell us it's even harder to leave their staged home. Here are a few additional tips you'll receive from our stagers...

Reposition furniture in a room. There's a common myth that rooms will feel larger and be easier to use if all the furniture is pushed against the wall. Reposition sofas and chairs into cozy conversational groups and place pieces so that the traffic flow is obvious. This will not only make the space user-friendlier, but it will open the room and make it seem larger.

Painting a room with a fresh neutral color not only helps tone down dated finishes, but it can also help create a more seamless look, making two smaller rooms (e.g., kitchen and dining room) feel like one big space. We look forward to sharing color ideas with you.

Lighting is one of the things that makes a staged home look so warm and welcoming. Many homes are under-illuminated. Increase the wattage in your lamps and fixtures (rule of thumb is 100 watts for each 50 square feet). Having three types of lighting: ambient (overhead), task (pendant or reading), and accent (table or wall) will also warm a space. Make sure every lightbulb is working.

Purpose a room so that a buyer will know its use or potential use. Extra rooms that have a mishmash of uses confuse buyers. To avoid this problem, first de-clutter the room. Paint the walls a neutral tone and then furnish it with a desk (home office), armchair/small table/lamp (reading room), or yoga mat/cushy pillows (meditation or yoga studio).

Create a relaxing and inviting bedroom & bathroom. Place luxurious linens on your bed and accessorize your bathroom with fresh, rolled-up towels, a decorative basket and candle. Walking into a spa relaxes and invites even the most stressed. Don't forget to de-clutter your closet(s) – showing off storage space.

Make a new face. If you can't afford new cabinets and they are in need of some repair, consider getting new doors and drawer fronts. Then paint everything to match and add new hardware.

Welcome the season with a little more color. Budding magnolia clippings herald the arrival of spring, summer blooms add splashes of cheerful color, blazing fall foliage warms up your decor on chilly autumn days and holly branches heavy with berries look smashing in winter. Include something inviting in a vase in the kitchen.

Welcome each guest. This is incredibly important! If appropriate, consider making your door stand out by painting it a color that contrasts with your home, adding a new welcome mat and flanking the door with a colorful pot and plant.



The National Association of Realtors statistics indicate that among REALTORS representing buyers: only 4% felt that home staging did not have an impact on a buyer's view of a home.

Statistics also showed that: 81% of buyers found it was easier to visualize the property as a future home and 28% of buyers were more willing to overlook other property faults.

Market Update - Ada Co.

Residential Single-Family Homes - Ada County <small>Statistics referenced herein are for single-family homes – unless otherwise noted – which includes existing homes, new construction, and condominiums/townhouses</small>		4Q2017 OCT-NOV-DEC
Average Sold Price		\$314,093
Average Sold Price Compared to Prior Year Same Quarter		up 11.6%
Average Days on Market		38
Total Dollar Volume		\$819.5M
Total Dollar Volume Compared to Prior Year Same Quarter		up 16.0%
New Construction Sold Based On # of Units		25.2%
Existing Homes Sold Based On # of Units		74.8%%

Inventory Over \$1M Up Significantly – Under \$1M Down

The average sales (i.e, sold) price in Ada County increased 11.6% from a year ago (4Q2016) to \$314,093.

The number of homes sold was up 4.0% from a year ago; new homes sold up 6.5%. Total dollar volume of new construction was up 20.7%. New construction accounted for 25.2% of sales, and existing homes the remaining 74.8%. The average sold price of new construction was up 13.3% from a year ago.

The number of existing homes sold in the quarter was up 3.2% from this time last year. Total dollar volume of existing homes sold was up 14.1% from a year ago. Existing home sold price was up 10.6% from a year ago.

The quarter's dollar volume for single-family homes in Ada County was \$819.4 million compared to \$706.2 million a year ago – a 16.0% increase. A total of 2609 units sold (existing and new construction) in the quarter. Days on market was 38 compared to 47 days on market a year ago.

Lack of inventory continues to be a challenge for buyers. At the end of the quarter, average overall inventory in Ada County was at 1.7 months – 0.9 months for existing homes and 4.1 months for new construction. Average inventory was 1.9

months for properties in the \$250,000 to \$299,000 price range and 2.2 months for properties \$300,000 to \$399,000. For properties \$400,000 to \$499,000 inventory was 2.5 months. Average inventory was 2.7 months in the \$500,000 to \$699,999 price range, and 4.4 months in the \$700,000 to \$999,999 price range. Inventory was 17.3 months for properties over a million dollars.

In our core coverage areas, inventory of homes less than \$300,000 was 0.2 to 1.6 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 is a "Balanced Market;" and 8-12+ months is a "Buyer's Market." Ada County has been (and is currently) in a "Seller's Market."

13 Boise downtown condos sold at avg. of \$381/SQFT

of land sales & avg. sold:

N Boise: 8 (\$282,500)
NE Boise: 2 (\$177,500)
SE Boise: 1 (\$242,400)
The Bench: 3 (\$86,667)
West Boise: 0 (NA)
NW Boise: 8 (\$119,500)
Eagle: 21 (\$183,167)
N Meridian: 7 (\$211,429)

Avg. inventory over \$300K:

N Boise: 1.9 months
NE Boise: 1.8 months
SE Boise: 1.9 months
The Bench: 4.0 months
West Boise: 1.9 months
NW Boise: 2.1 months
Eagle: 2.5 months
N Meridian: 1.9 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 13</small>		4Q2017 OCT-NOV-DEC
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)		\$794,368
Average Sold Price Single-Family Compared to Prior Year Same Quarter		up 28.7%
Average Days on Market Single-Family		185
Total Dollar Volume Single-Family		\$103.3M
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter		up 40.6%
Average Sold Price Condominium/Townhouse (ONLY)		\$521,674
Average Days on Market Condominium/Townhouse		184
Total Dollar Volume Condominium/Townhouse		\$35.0M
Total Dollar Vol. Condominium/Townhouse Compared to Prior Year Same Quarter		up 6.1%
Average Sold Price Commercial		\$438,750
Average Days on Market Commercial		70
Total Dollar Volume Commercial		\$877.5K
Total Dollar Volume Commercial Compared to Prior Year Same Quarter		up 22.2%

Single-Family Home Average Sold Price Up 28.7 Percent From A Year Ago

The quarter's records indicate that 130 single-family homes sold at an average of \$324/SQFT – average sold price was up 28.7% from a year ago. 67 of the 130 single-family homes were condominiums/townhouses, selling at an average of \$307/SQFT; dollar volume was up 6.1% – sold price up 1.3%. Residential land, which is not included in the data above or that follows, included 15 sold properties at an average sold price of \$1,001,500; the properties averaged 511 days on market. Total dollar volume of land (\$16.5M) was up 322.0% from a year ago. Two commercial properties sold at an average of \$438,750. The average sold price for commercial properties was up 22.2%; days on market was 70 compared to 385 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.



1002 N 5th
Courtesy of Paige Shafer - Ralston Group

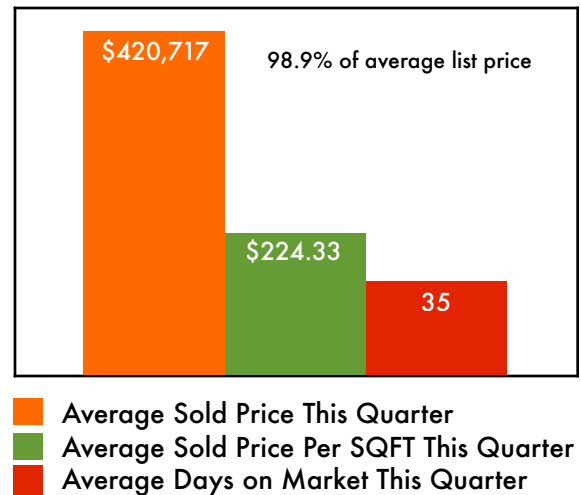
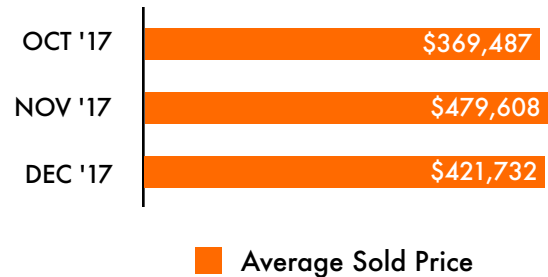
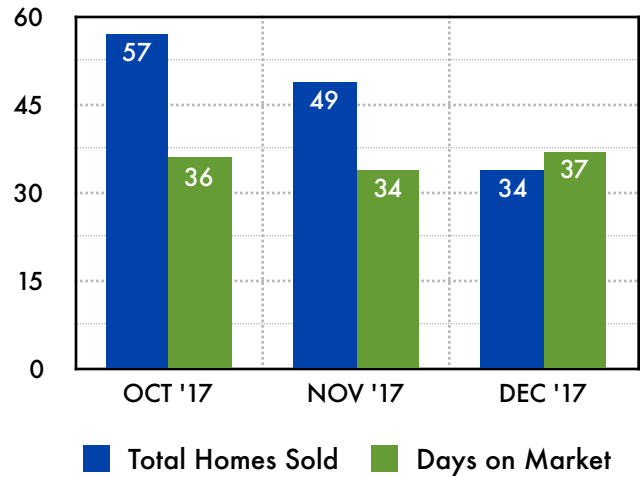


1215 N 21st
Courtesy of Alicia Ralston - Ralston Group



2750 N Lancaster
Courtesy of Currie Bucher - Ralston Group

North Boise (Area 100)



North Boise

In October, 57 single-family homes sold in North Boise with an average days on market of 36 and at an average price of \$369,487. Forty-nine homes sold in November at an average sales price of \$479,608 (34 days on market), and 34 homes sold in December at 37 days on market (average sold price \$421,732). The highest sold price recorded in North Boise was \$1,997,000, with a lowest recorded sale of \$131,000. During the quarter, 140 properties sold averaging 35 days on market. Sold price in North Boise was up 8.3% from a year ago to \$420,717 (\$224/SQFT).



3296 E Front Runner
Courtesy of Amy Berryhill - Ralston Group

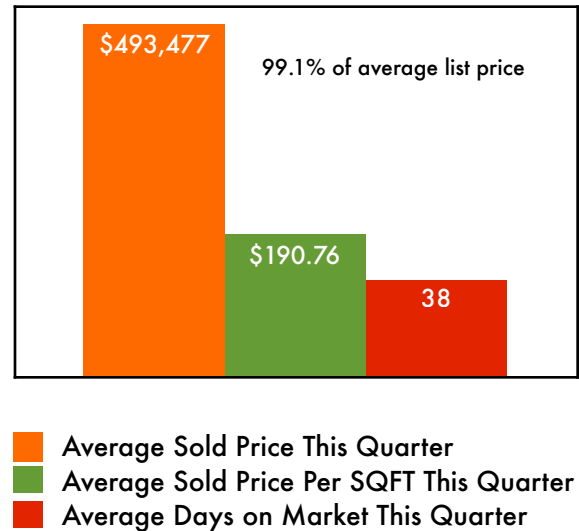
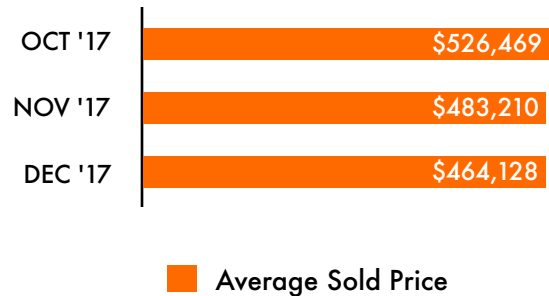
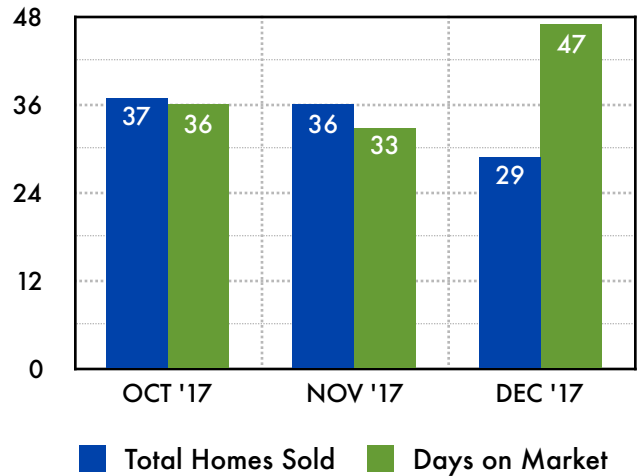


472 N Morningside
Courtesy of Jill Donahue - Ralston Group



4405 E Wildhorse
Courtesy of Scout O'Gara - Ralston Group

Northeast Boise (Area 200)



Northeast Boise

In October, 37 single-family homes sold in Northeast Boise with an average days on market of 36 and at an average price of \$526,469. November included the sale of 36 homes at an average sales price of \$483,210 (33 days on market), and 29 homes sold in December at 47 days on market. Average sold price in December was \$464,128. The highest sold price recorded in Northeast Boise was \$1,657,000, with a lowest recorded sale of \$142,000. During the quarter, Northeast Boise recorded 102 home sales at an average of 38 days on market. Sold price in Northeast Boise was \$493,477 (\$191/SQFT) – up 23.1% from a year ago.



2495 E Woods End
Courtesy of Alicia Ralston - Ralston Group

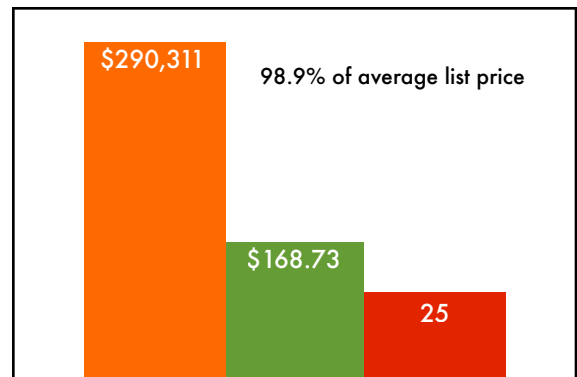
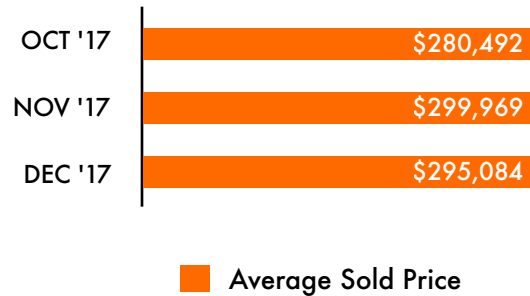
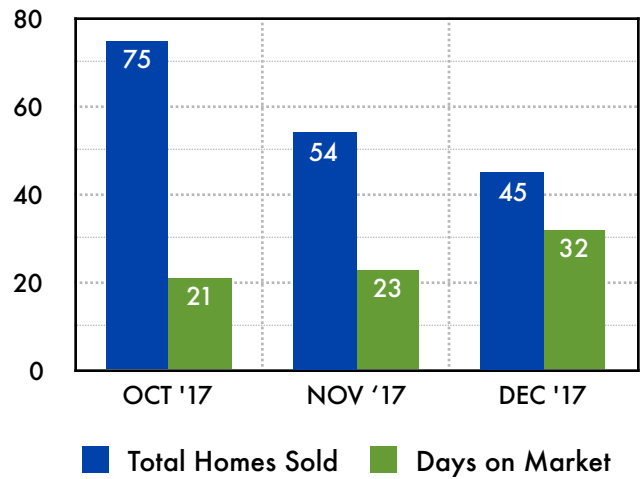


5658 S Schooner
Courtesy of Scout O'Gara - Ralston Group



5598 E Stageline
Courtesy of Amy Berryhill - Ralston Group

Southeast Boise (Area 300)



98.9% of average list price

Southeast Boise

In October, 75 single-family homes sold in Southeast Boise with an average days on market of 21 and at an average price of \$280,492. In November, 54 homes sold at an average sales price of \$299,969 (23 days on market), and 45 homes sold in December at 32 days on market. Average sold price was \$295,084. The highest sold price recorded in Southeast Boise was \$884,288, with a lowest recorded sale of \$117,000. During the quarter, Southeast Boise recorded the sale of 174 homes. Sold price in Southeast Boise was up 4.1% from the prior year to \$290,311 (\$169/SQFT), and homes averaged 25 days on market.



1401 S Columbus

Courtesy of Christine Carillo - Silvercreek Realty Group



1928 S Gourley

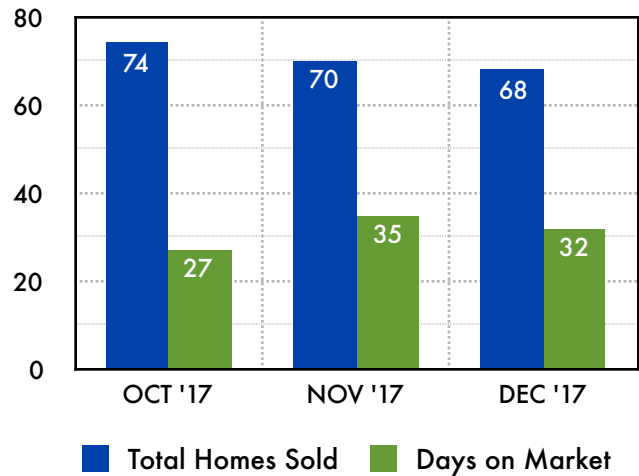
Courtesy of Alicia Ralston - Ralston Group



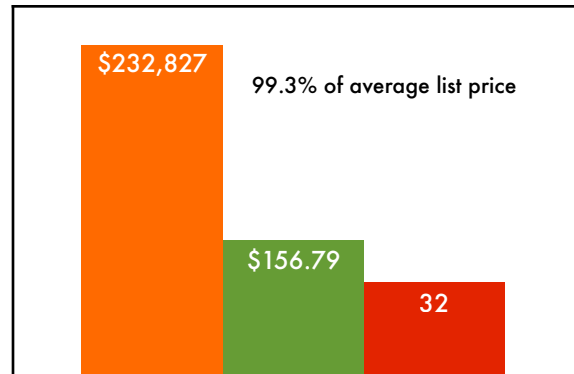
2620 W Kootenai

Courtesy of Richard Sieber - Smith & Coelho

Boise Bench (Area 400)



Average Sold Price



99.3% of average list price

Boise Bench

In October, 74 single-family homes sold on the Boise Bench with an average days on market of 27 and at an average price of \$225,993. Seventy homes sold in November at an average sales price of \$248,182 (35 days on market), and 68 homes sold in December at 32 days on market. Average price was \$224,458. The highest sold price recorded on the Boise Bench was \$1,565,000, with a lowest recorded sale of \$92,500. During the quarter, the Bench recorded the sale of 212 homes. Average sold price rose 13.9% from the previous year. Average sold price was \$232,827 (\$157/SQFT), at 32 days on market.



4833 N Lakes Edge
Courtesy of Destiny Baxter - Silvercreek Realty Group

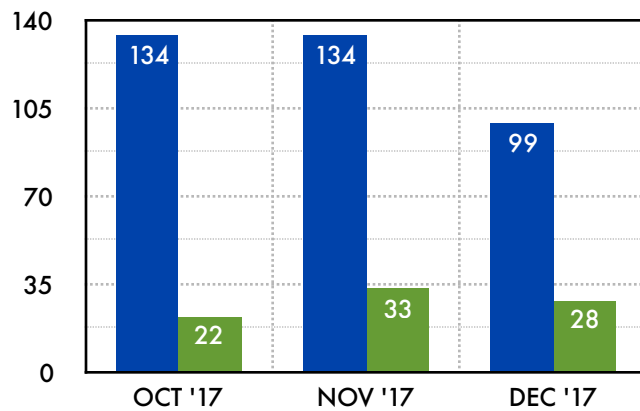


3931 N Jackie
Courtesy of Ryan Oswald - Ferguson Realty Group



8850 W River Beach
Courtesy of Nina Cadwell - Group One Sotheby's

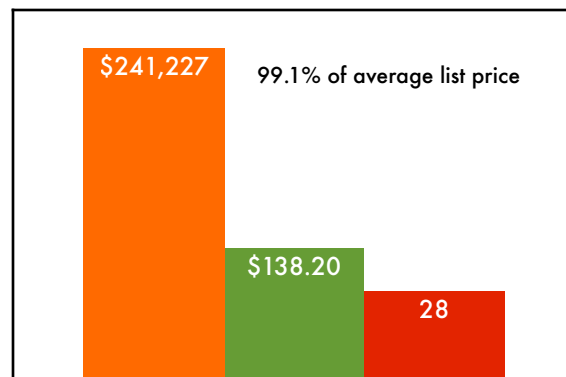
West Boise (Areas 600+650)



■ Total Homes Sold ■ Days on Market



■ Average Sold Price



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

West Boise

In October, 134 single-family homes sold in West Boise with an average days on market of 22 and at an average price of \$237,249. In November, 134 homes sold at an average sales price of \$244,818 (33 days on market). Ninety-nine homes sold in December at 28 days on market and at an average price of \$241,751. The highest sold price recorded in West Boise was \$665,000, with a lowest recorded sale of \$105,000. During the quarter, 367 homes sold. Average sold price was up 12.8% from the previous year in West Boise. Average sold price was \$241,227 (\$138/SQFT), and average days on market 28.



6527 W Baron
Courtesy of Janelle Anderson - Atova

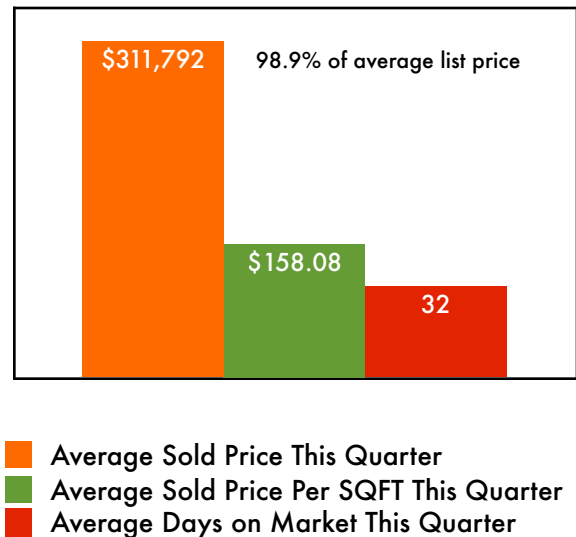
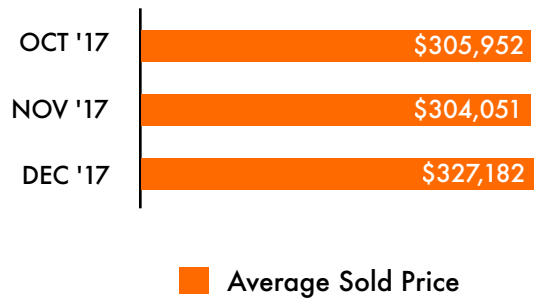
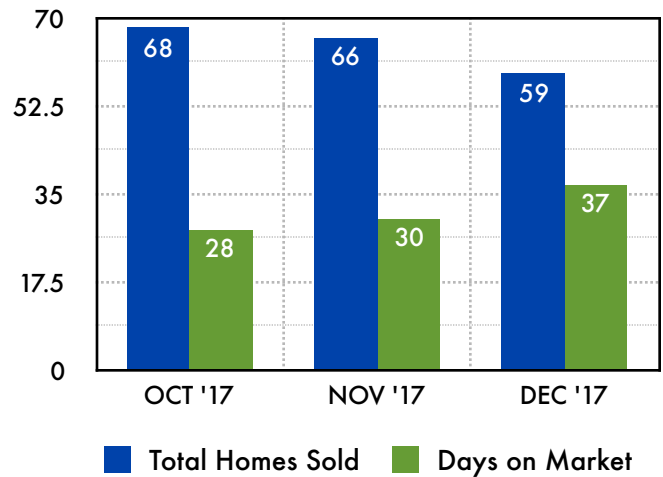


5680 W Farm Market
Courtesy of Jill Donahue - Ralston Group



6006 N Duxbury Pier
Courtesy of Lee Hill - Group One Sotheby's

Northwest Boise (Area 800)



Northwest Boise

In October, 68 single-family homes sold in Northwest Boise with an average days on market of 28 and at an average price of \$305,952. Sixty-six homes sold in November at an average sales price of \$304,051 (30 days on market), and 59 homes sold in December at 37 days on market, with an average price of \$327,182. The highest sold price recorded in Northwest Boise was \$750,000, with a lowest recorded sale of \$99,000. During the quarter, 193 homes sold. Average sold price was up 6.0% from the previous year in Northwest Boise. Average sold price was \$311,792 (\$158/SQFT). Homes averaged 32 days on market.



1489 N Watson
Courtesy of Gerri Kelley - Lofthus Group

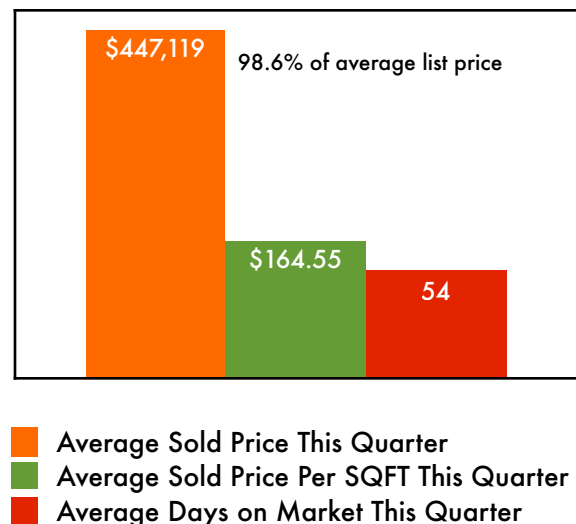
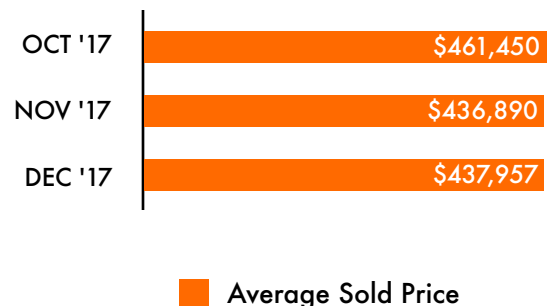
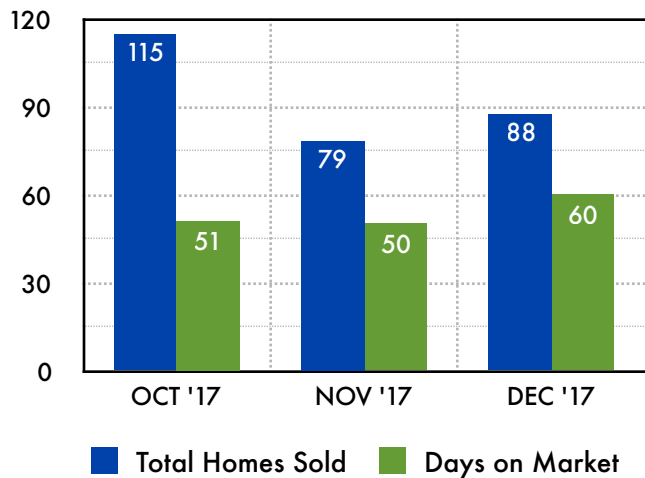


1589 N Estancia
Courtesy of Paige Parker - National Broker Connect R.E.



403 E Lake Briar
Courtesy of Ron McConnell - Idaho Real Estate Assoc.

Eagle (Area 900)



Eagle

In October, 115 single-family homes sold in Eagle with an average days on market of 51 and at an average price of \$461,450. Seventy-nine homes sold in November at an average price of \$436,890 (50 days on market), and 88 homes sold in December at 60 days on market. Average sold price in December was \$437,957. The highest sold price recorded in Eagle was \$1,225,000, with a lowest recorded sale of \$125,900. During the quarter, 282 homes sold. Average sold price in Eagle was \$447,119 – up 5.3% from a year ago. Price per square foot price was \$165, with properties averaging 54 days on market.



501 E Hawk
Courtesy of Megan Schomer - RE/Max Elite Properties

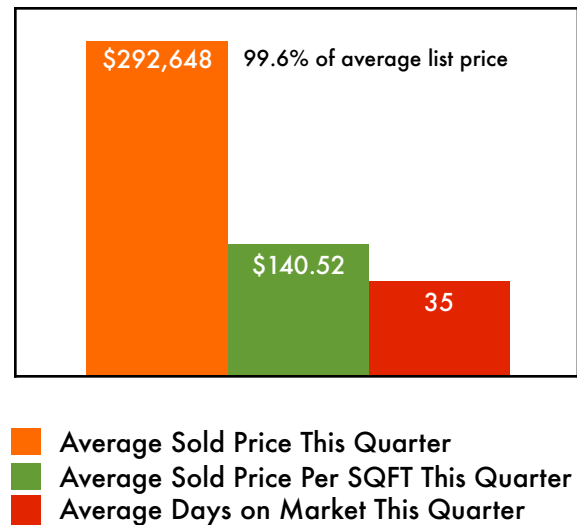
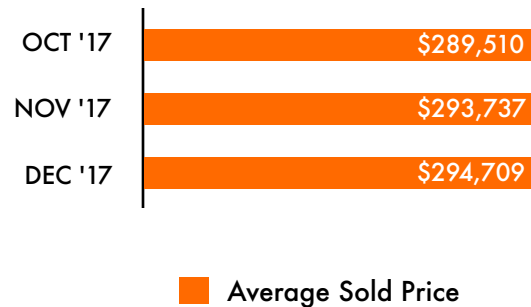
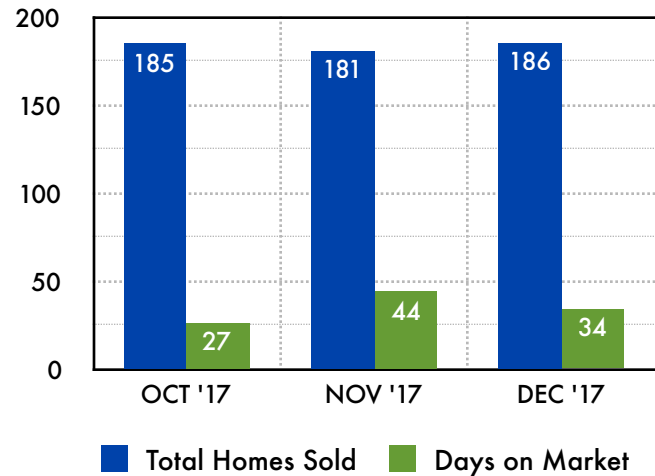


3982 N Legacy Common
Courtesy of Lane Ranstrom - Boise Premier Real Estate



49 E San Pedro
Courtesy of Yvonne Evans - Coldwell Banker Tomlinson

North Meridian (Areas 1020+1030)



North Meridian

In October, 185 single-family homes sold in North Meridian with an average days on market of 27 and at an average price of \$289,510. One hundred eighty-one homes sold in November at an average price of \$293,737 (44 days on market), and 186 homes sold in December at 34 days on market; average sold price was \$294,709. The highest sold price recorded in North Meridian was \$1,816,287; lowest recorded sale was \$99,000. During the quarter, 552 homes sold. Average sold price in North Meridian was \$292,648 – up 12.4% from a year ago. Price per square foot price was \$141, with properties averaging 35 days on market.



131 Holliday
Courtesy of Jones & Grover - Engel & Volkers

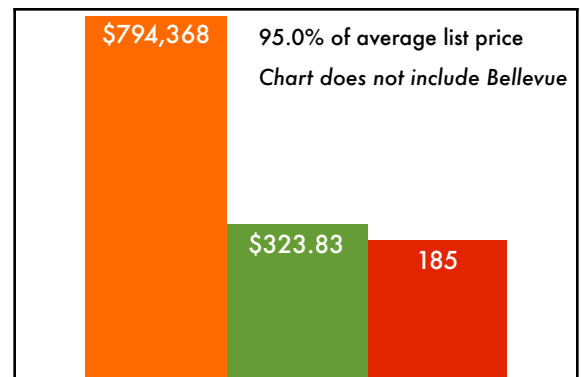
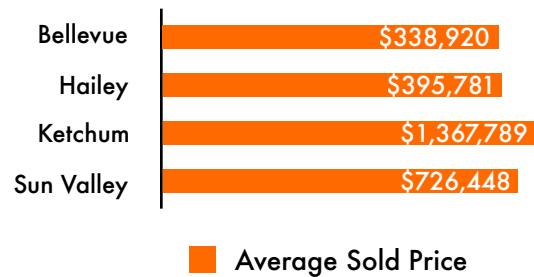
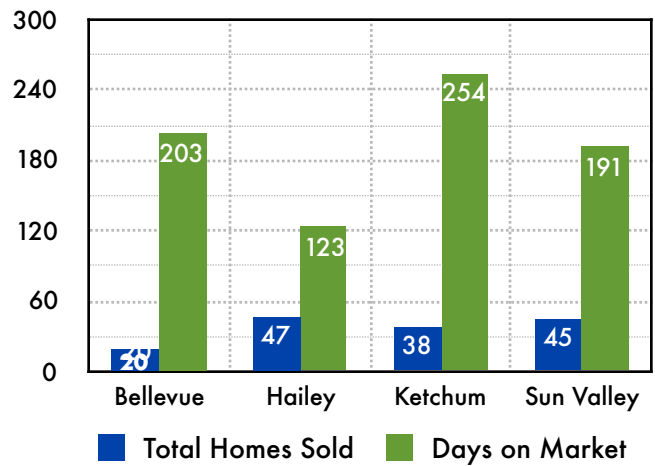


605 S Main #23
Courtesy of Penny Leopold - Ralston Group



213 Independence Creek
Courtesy of Bob Dittmer - SV Sotheby's Inter.

Bellevue, Hailey, Ketchum & Sun Valley During The Quarter



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

Bellevue, Hailey, Ketchum & Sun Valley

Twenty single-family home/condo sales were recorded in Bellevue in the quarter at an average of 203 days on market and an average sales price of \$338,920. Hailey recorded the sale of 47 homes — average days on market of 123 and an average price of \$395,781 (\$205/SQFT). In Ketchum, 38 homes sold at an average sales price of \$1,367,789 (\$436/SQFT). Average days on market was 254. Sun Valley records indicated 45 home sales at an average price of \$726,448 (\$353/SQFT) and at an average of 191 days on market. In the quarter, 130 properties sold in the County (excluding Bellevue). Average sold price was \$794,368 (up 28.7% from a year ago). Homes averaged \$324/SQFT and 185 days on market. The highest sold price for a single family home was \$4,994,000.

Multi-Family Housing

Near Downtown Boise

North Boise (Area 0100)

Average Sold Price: \$406,000
Average Sold Price/SQFT: \$153
8 Sold; Average DOM 12
Price Prior Yr: **Up 17.6%**

Northeast Boise (Area 0200)

Average Sold Price: \$360,000
Average Sold Price/SQFT: \$165
2 Sold; Average DOM 45
Price Prior Yr: **Up 22.6%**

Southeast Boise (Area 0300)

Average Sold Price: \$336,250
Average Sold Price/SQFT: \$167
4 Sold; Average DOM 29
Price Prior Yr: **Up 41.5%**

Boise Bench (Area 0400)

Average Sold Price: \$328,192
Average Sold Price/SQFT: \$124
13 Sold; Average DOM 33
Price Prior Yr: **Up 20.7%**

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 4 of this report. Multi-family/residential income data is not available for Blaine County.

Community Q&A

Melinda McCaslin

Q: Melinda - We're seeing the equity built up in many clients' homes. As they see the equity build and get excited to pull equity for e.g., a remodel or the purchase of another property, are there some good "rules of thumb" that you might share? Better yet...if your daughter was wanting to pull equity from her home, what would you share with her?

The real estate market has rebounded nicely the last several years, with homeowners nationwide gaining a record \$2 trillion in value in 2017 alone. "Tappable equity" is at an all time high, so we get this question a lot. Whether or not it's a good idea to tap into this equity, really depends on each homeowner's situation. It's important to look at each individual's overall financial picture and goals to answer the question.

For borrowers that have considerable non-mortgage debt, it may very well be a

good time to consolidate debt. While mortgage rates have increased some, they are still at historically low levels, and typically beat interest rates on revolving debt and student loans. If the equity is being used to wipe out other debt, this pencils in most situations.

Home remodeling and repairs often make sense as well. As home prices have increased, people often find it more feasible to improve their existing home versus trying to sell and trade up. The key point here is that homeowners should visit with their realtors to make sure they're putting their money into improvements that will increase their resale value. Some improvements have far greater returns than others so it is important to check with the experts!

Historically, an easy way to access equity was a Home Equity Line of Credit or HELOC. While HELOCs have long been a great financial tool, I expect them to lose favor now that the new tax law makes HELOC interest non-deductible. Also, most HELOCs come with adjustable rates, and we fully expect these short-term rates to continue upwards over the coming years. Given this, for homeowners that do want to tap into their equity, a traditional refinance into a fixed rate

mortgage is going to make the most sense in most scenarios.

Finally, today's more restrictive lending guidelines do serve to protect homeowners from withdrawing too much equity. In most cases, guidelines restrict the amount of cashout homeowners can access to 85% of the home's current appraised value. This is important as even if the market were to soften in the future, it is unlikely homeowners will end up "upside down" in their home. I would encourage any homeowners that are considering a cashout refi to consult with their mortgage lender and/or realtor to discuss their specific situation.



Melinda McCaslin is a leading Idaho lending expert. Melinda earned her MBA from Harvard Business School and BS

degrees in Finance and Marketing from the University of Utah. [More about Melinda...](#)

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Did You Know?

Properly readying your home for market will likely: optimize your sold price, result in less time on market, allow for better marketing (photography & presentation is critically important), and may even reduce inspection requests.

A TRADITION OF TRUST

Ralston Group is a small, vibrant residential 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 Meridian, 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 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.

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