



Are You Ready For Winter?

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

★Service Sprinklers/Irrigation System – whether you do it yourself or have a professional service provider, drain your sprinkler system thoroughly! This is also a good time to look for other repairs such as damaged heads, sprinkler control boxes or piping.

★Clean Gutters – have leaves and other debris cleared out, and ensure that your gutters are structurally sound with downspouts intact and functioning to keep water away from your house. **Clogged gutters are one of the major causes of ice dams!** Remember, downspouts should extend at least 5 feet away from your house to prevent foundation problems. If they don't, add downspout extensions for \$10-20 each.

★Surface Water Drainage – heavy rain and melting snow can create some real issues for you. Make sure that in addition to maintaining your gutters, that any summer landscaping or other projects haven't created new collection points for excess water. Take a close look at the soil around your foundation and make sure it slopes away from your house at least 6 vertical inches over 10 feet. Water soaking the soils around your foundation can lead to cracks and leaks.

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

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

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/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.

contents:

Cover Story	1
Market Update	3
Community Q&A	14
Did You Know?	15

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

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

★Check Chimney/Fireplace/Wood Stove – to make sure your fireplace is safe, grab a flashlight and look up inside your fireplace flue to make sure the damper opens and closes properly. Open the damper and make sure the flue is free of birds' nests, branches and leaves, or other obstructions. You should see daylight at the top of the chimney. Check the firebox for cracked or missing bricks and mortar. If you burn a lot of wood, pellets or other combustibles, it's real important to have your chimney and related piping/ventilation checked by a professional. Your fireplace flue should be cleaned of creosote buildup every other year. A professional chimney sweep will charge \$200 to \$300 for the service.

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

★Seal Your Driveway – inspect your driveway for cracks. Clean out and repair any damage with driveway filler, then coat with a commercial sealer. Sealing the driveway now will help extend the life of the asphalt through the winter and beyond.

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

★Winterize Air Conditioning – if you have window AC units, clean, cover and/or remove. It's also a good idea to cover your outdoor central AC units.

★Trim Landscaping – late fall is the best time to prune plants and trees, when the summer growth cycle is over. Your goal is to keep limbs and branches at least 3 feet from your house so moisture won't drip onto roofing and siding, and to prevent damage to your house exterior during high winds.

★Bring Flower Pots Inside – bring potted plants indoors that need to be protected from winter temperatures. Make sure all soil is

emptied from pots and planters. Dirt left in clay pots can freeze and cause the pots to crack if left outside.

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

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

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

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

★Stock up on winter supplies – including emergency kits for car and home.

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

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

★Clean Humidifiers – and/or replace old filters, and ensure the inside compartment is spotless. Clean your humidifiers regularly during the heating season. Bacteria and spores can develop in a dirty water tank resulting in unclean moisture misting out into your room.

★Test Safety Devices – make sure all fire/smoke alarms and carbon monoxide units have fresh batteries. Test each unit!

There are many other tips like cleaning dryer vents, insulating attics, washing windows, installing hot water heater blankets, reversing ceiling fans to create an upward draft, bringing out the extra fuzzy blankets and flannel sheets, etc. I just didn't want the "to-do" list to overwhelm and prevent you from enjoying a fantastic autumn in Idaho – Happy Halloween!

“Thank you” to Ralston Group’s QUARTERLY Contractor Favorites!

Treasure Valley Contractors/Providers:

E&O Roofing | 208-573-2319

Speedy Windows | Kenneth | 208-284-6048

Ted Dumont HVAC | 208-342-8080

Value HVAC | 208-939-2000

Wood River Valley Contractors/Providers:

High Country Heating | 208-788-3176

Thornton Heating | Nate | 208-726-5520

Valley Maintenance & Restoration | 208-788-2789

Valley Window Cleaning | Craig | 208-309-3322

SAVE THE DATE...FIRST THURSDAY, DECEMBER 7TH - BOISE OFFICE “CLIENT APPRECIATION EVENT”

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>		3Q2017 <small>JUL-AUG-SEP</small>
Average Sold Price		\$311,315
Average Sold Price Compared to Prior Year Same Quarter		up 9.1%
Average Days on Market		32
Total Dollar Volume		\$1.0 Billion
Total Dollar Volume Compared to Prior Year Same Quarter		up 14.6%
New Construction Sold Based On # of Units		21.7%
Existing Homes Sold Based On # of Units		78.3%

Ada County Inventory Low While Sold Dollar Volume Soars

The average sales (i.e, sold) price in Ada County increased 9.1% from a year ago (3Q2016) to \$311,315.

The number of homes sold was up 5.0% from a year ago; new homes sold up 9.0%. Total dollar volume of new construction was up 16.2%. New construction accounted for 21.7% of sales, and existing homes the remaining 78.3%. The average sold price of new construction was up 6.6% from a year ago.

The number of existing homes sold in the quarter was up 4.0% 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 9.7% from a year ago.

The quarter's dollar volume for single-family homes in Ada County was \$1.0 billion compared to \$878.0 million a year ago – a 14.6% increase. A total of 3,233 units sold (existing and new construction) in the quarter. Days on market was 32 compared to 37 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 1.8 months – 1.3 months for existing homes and 3.3 months for new construction. Average inventory was 1.9

months for properties in the \$250,000 to \$299,000 price range and 1.9 months for properties \$300,000 to \$399,000. For properties \$400,000 to \$499,000 inventory was 2.1 months. Average inventory was 3.0 months in the \$500,000 to \$699,999 price range, and 6.6 months in the \$700,000 to \$999,999 price range. Inventory was 9.3 months for properties over a million dollars.

In our core coverage areas, inventory of homes less than \$300,000 was 0.0 to 2.1 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."

25 Boise downtown condos sold at avg. of \$356/SQFT

of land sales & avg. sold:
 N Boise: 8 (\$361,000)
 NE Boise: 8 (\$352,375)
 SE Boise: 7 (\$191,000)
 The Bench: 2 (\$167,000)
 West Boise: 1 (\$150,000)
 NW Boise: 6 (\$196,667)
 Eagle: 26 (\$199,175)
 N Meridian: 3 (\$120,000)

Avg. inventory over \$300K:
 N Boise: 2.8 months
 NE Boise: 2.0 months
 SE Boise: 1.6 months
 The Bench: 4.6 months
 West Boise: 4.0 months
 NW Boise: 3.0 months
 Eagle: 3.2 months
 N Meridian: 2.2 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>		3Q2017 <small>JUL-AUG-SEP</small>
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)		\$615,072
Average Sold Price Single-Family Compared to Prior Year Same Quarter		up 17.8%
Average Days on Market Single-Family		162
Total Dollar Volume Single-Family		\$152.5M
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter		up 64.1%
Average Sold Price Condominium/Townhouse (only)		\$490,047
Average Days on Market Condominium/Townhouse		152
Total Dollar Volume Condominium/Townhouse		\$52.4M
Total Dollar Vol. Condominium/Townhouse Compared to Prior Year Same Quarter		up 69.2%
Average Sold Price Commercial		\$610,414
Average Days on Market Commercial		286
Total Dollar Volume Commercial		\$6.7M
Total Dollar Volume Commercial Compared to Prior Year Same Quarter		up 78.7%

"Sun Valley" Continues To Enjoy Increases After Significant Deficit

The quarter's records indicate that 251 single-family homes sold at an average of \$304/SQFT – average sold price was up 17.8% from a year ago. 107 of the 251 single-family homes were condominiums/townhouses, selling at an average of \$322/SQFT; dollar volume was up 69.2% – sold price up 18.6%. Residential land, which is not included in the data above or that follows, included 26 sold properties at an average sold price of \$465,794; the properties averaged 155 days on market. Total dollar volume of land (\$12.1M) was down 0.04% from a year ago. Eleven commercial properties sold at an average of \$242/SQFT. The average sold price for commercial properties was up 127.4%; days on market was cut in half. 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.



2416 W Anderson
Courtesy of Jill Donahue - Ralston Group

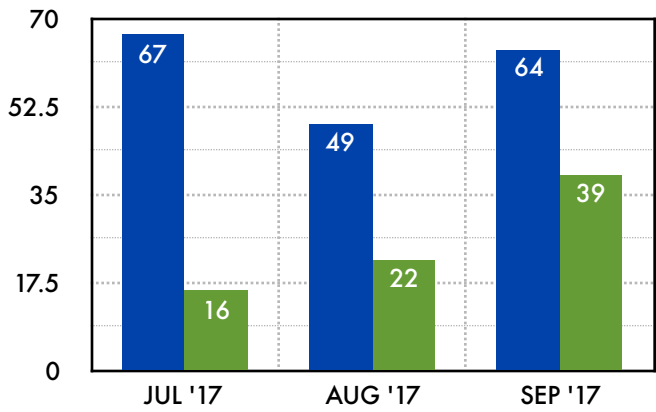


1103 N 9th
Courtesy of Jill Donahue - Ralston Group



4909 N Mountainside
Courtesy of Currie Bucher - Ralston Group

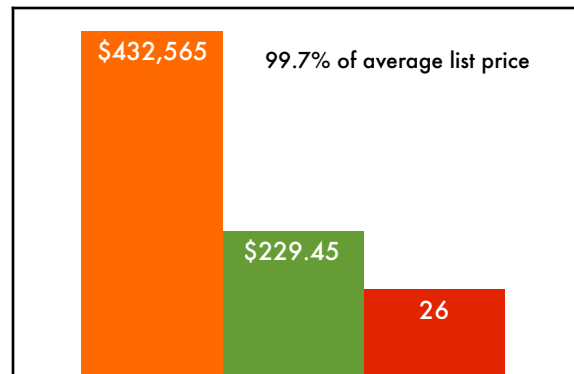
North Boise (Area 100)



■ 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

North Boise

In July, 67 single-family homes sold in North Boise with an average days on market of 16 and at an average price of \$472,180. Forty-nine homes sold in August at an average sales price of \$387,130 (22 days on market), and 64 homes sold in September at 39 days on market (average sold price \$425,879). The highest sold price recorded in North Boise was \$1,500,000, with a lowest recorded sale of \$114,500. During the quarter, 180 properties sold averaging 26 days on market. Sold price in North Boise was up 16.8% from a year ago to \$432,565 (\$229/SQFT).



6316 E Wildhorse
Courtesy of Scout O'Gara - Ralston Group

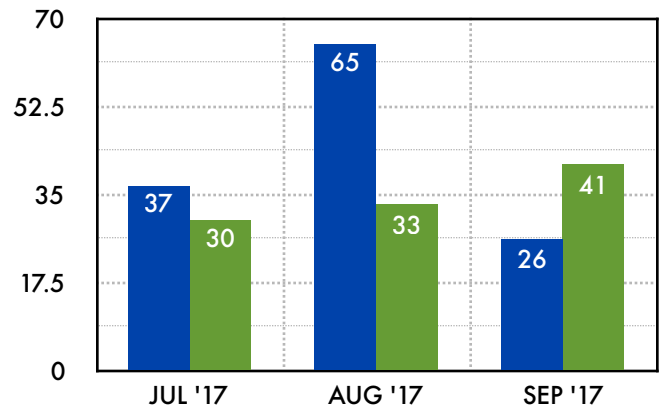


1130 E Bannock
Courtesy of Currie Bucher - Ralston Group



3557 S Pheasant Tail
Courtesy of Amy Berryhill - Ralston Group

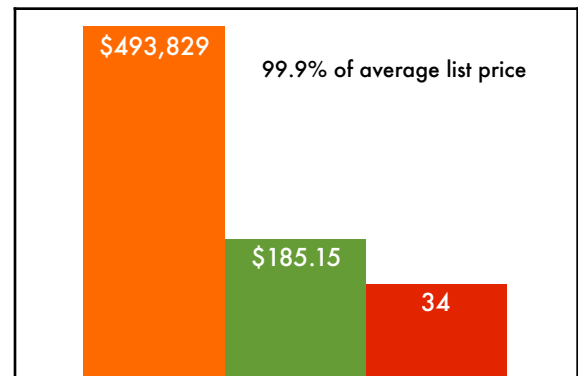
Northeast Boise (Area 200)



■ 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

Northeast Boise

In July, 37 single-family homes sold in Northeast Boise with an average days on market of 30 and at an average price of \$474,340. August included the sale of 65 homes at an average sales price of \$498,041 (33 days on market), and 26 homes sold in September at 41 days on market. Average sold price in September was \$511,032. The highest sold price recorded in Northeast Boise was \$1,700,000, with a lowest recorded sale of \$134,500. During the quarter, Northeast Boise recorded 128 home sales at an average of 34 days on market. Sold price in Northeast Boise was \$493,829 (\$185/SQFT) – up 12.8% from a year ago.



3139 E Boise
Courtesy of Jill Donahue - Ralston Group

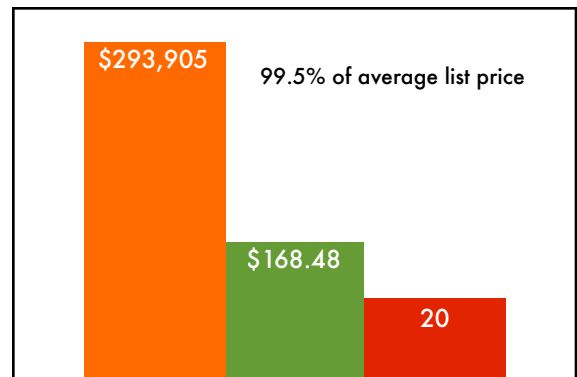
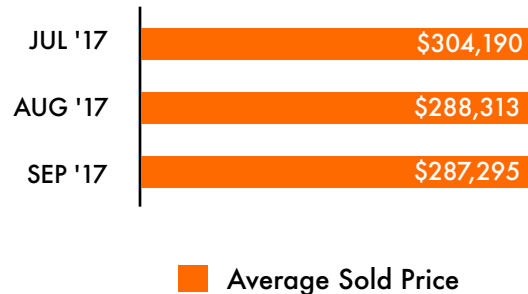
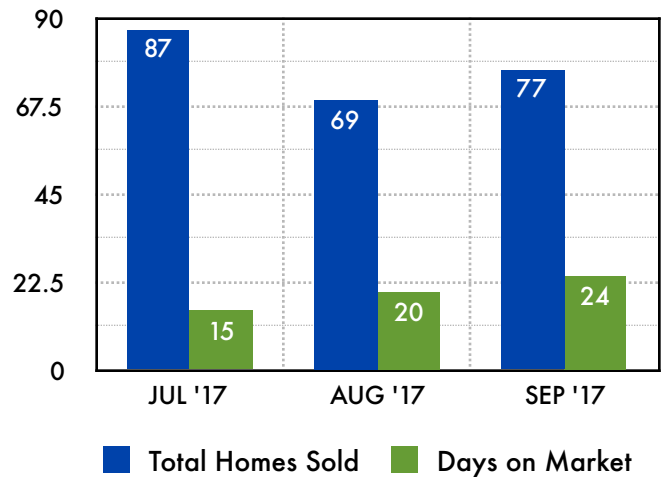


2108 S Denver
Courtesy of Amy Berryhill - Ralston Group



2077 S White Pine
Courtesy of Amy Berryhill - Ralston Group

Southeast Boise (Area 300)



99.5% of average list price

Southeast Boise

In July, 87 single-family homes sold in Southeast Boise with an average days on market of 15 and at an average price of \$304,190. In August, 69 homes sold at an average sales price of \$288,313 (20 days on market), and 77 homes sold in September at 24 days on market. Average sold price was \$287,295. The highest sold price recorded in Southeast Boise was \$995,000, with a lowest recorded sale of \$112,000. During the quarter, Southeast Boise recorded the sale of 233 homes. Sold price in Southeast Boise was up 13.9% from the prior year to \$293,905 (\$168/SQFT), and homes averaged 20 days on market.



3704 W Kipling
Courtesy of Paige Shafer - Ralston Group

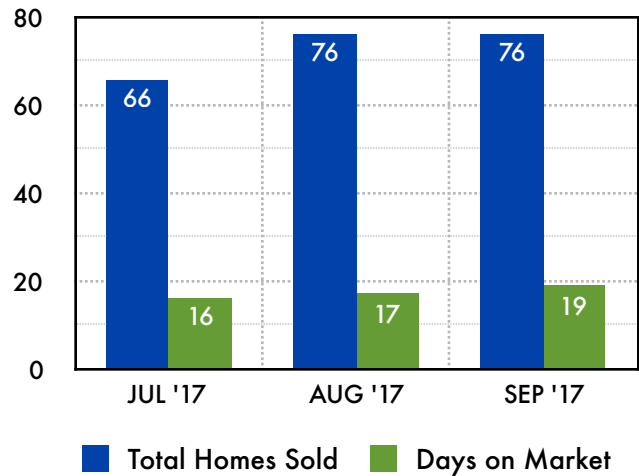


1205 N Garden
Courtesy of Paige Shafer - Ralston Group

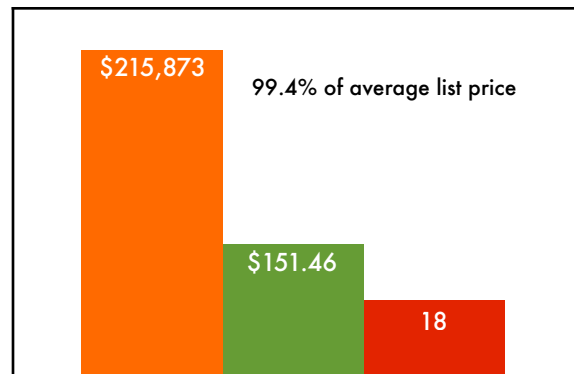


3304 W Nez Perce
Courtesy of Alicia Ralston - Ralston Group

Boise Bench (Area 400)



Average Sold Price



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

Boise Bench

In July, 66 single-family homes sold on the Boise Bench with an average days on market of 16 and at an average price of \$214,744. Seventy-six homes sold in August at an average sales price of \$212,329 (17 days on market), and 76 homes sold in September at 19 days on market. Average price was \$220,396. The highest sold price recorded on the Boise Bench was \$610,000, with a lowest recorded sale of \$104,000. During the quarter, the Bench recorded the sale of 218 homes. Average sold price rose 7.7% from the previous year. Average sold price was \$215,873 (\$151/SQFT), at 18 days on market.



2901 N Norman
Courtesy of Alicia Ralston - Ralston Group

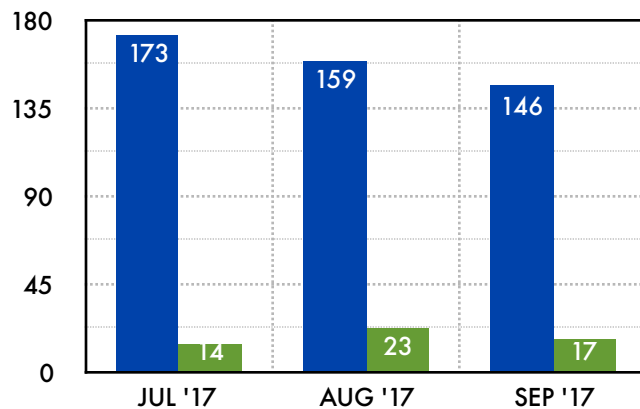


2738 N Wallingford
Courtesy of Farzin Safavi - Atova



5234 N Fifeshire
Courtesy of Dan Clark - Clark & Co

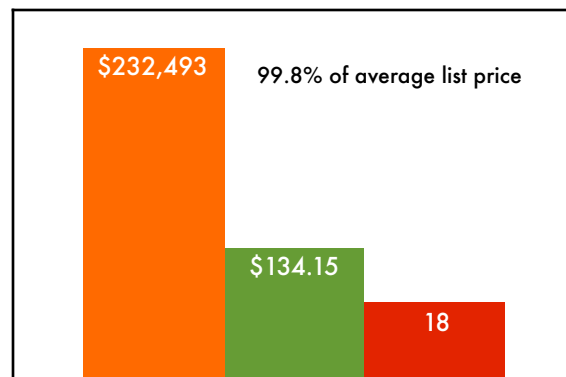
West Boise (Areas 600+650)



■ 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 July, 173 single-family homes sold in West Boise with an average days on market of 14 and at an average price of \$232,324. In August, 159 homes sold at an average sales price of \$229,442 (23 days on market). One hundred forty-six homes sold in September at 17 days on market at an average price of \$236,016. The highest sold price recorded in West Boise was \$850,000, with a lowest recorded sale of \$105,000. During the quarter, 478 homes sold. Average sold price was up 7.6% from the previous year in West Boise. Average sold price was \$232,493 (\$134/SQFT), and average days on market 18.



3013 N Silver
Courtesy of Alicia Ralston - Ralston Group

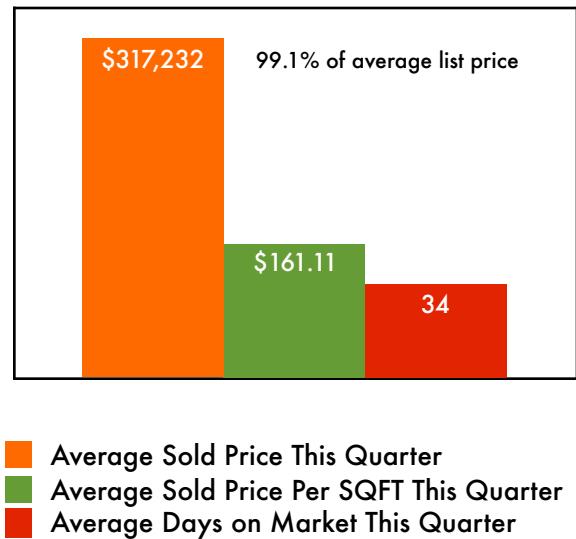
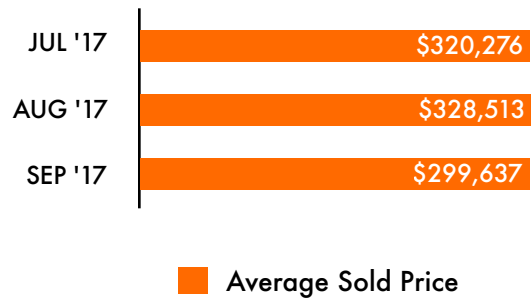
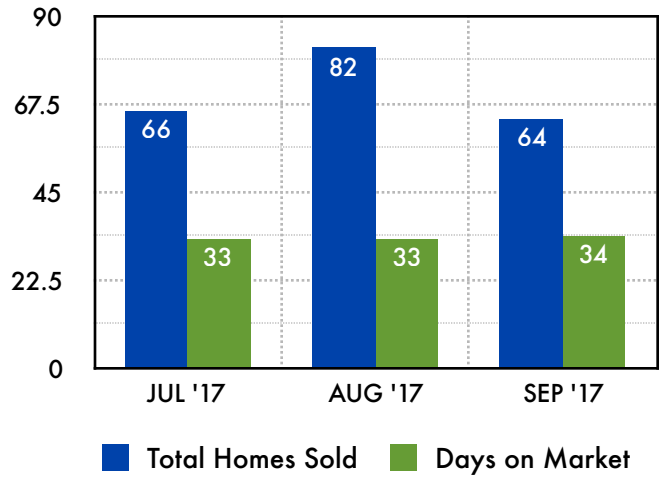


13390 4th Ave
Courtesy of Paige Shafer - Ralston Group



3706 N Sycamore
Courtesy of Barb Crowell - Silvercreek Realty Group

Northwest Boise (Area 800)



Northwest Boise

In July, 66 single-family homes sold in Northwest Boise with an average days on market of 33 and at an average price of \$320,276. Eighty-two homes sold in August at an average sales price of \$328,513 (33 days on market), and 64 homes sold in September at 34 days on market, with an average price of \$299,637. The highest sold price recorded in Northwest Boise was \$790,000, with a lowest recorded sale of \$144,900. During the quarter, 212 homes sold. Average sold price was up 7.0% from the previous year in Northwest Boise. Average sold price was \$317,232 (\$161/SQFT). Homes averaged 34 days on market.



451 W Konavle
Courtesy of Alicia Ralston - Ralston Group

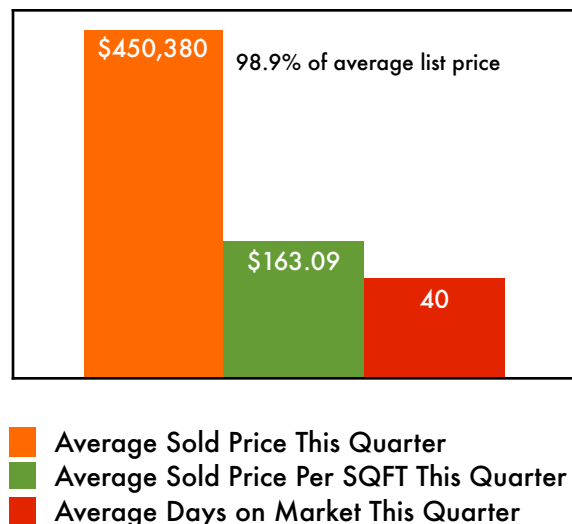
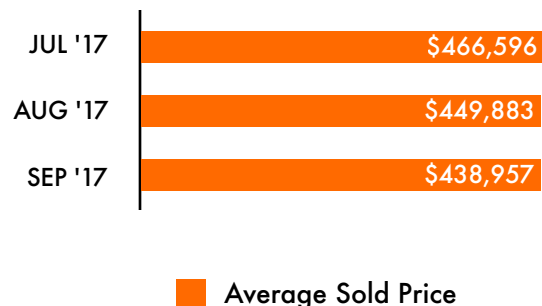
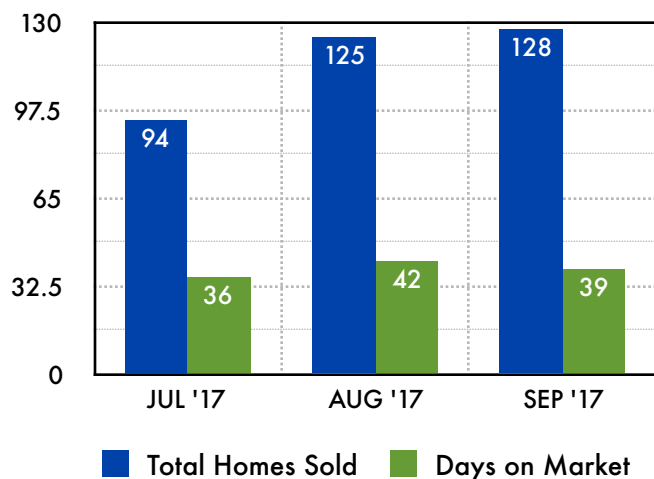


1505 N Watson
Courtesy of Mike Barth - Silvercreek Realty Group



3909 W Dublin
Courtesy of Alicia Ralston - Ralston Group

Eagle (Area 900)



Eagle

In July, 94 single-family homes sold in Eagle with an average days on market of 36 and at an average price of \$466,596. One hundred twenty-five homes sold in August at an average price of \$449,883 (42 days on market), and 128 homes sold in September at 39 days on market. Average sold price in September was \$438,957. The highest sold price recorded in Eagle was \$1,345,000, with a lowest recorded sale of \$105,000. During the quarter, 347 homes sold. Average sold price in Eagle was \$450,380 – down 0.2% from a year ago. Price per square foot price was \$163, with properties averaging 40 days on market.



1190 N Newport
Courtesy of Scout O'Gara - Ralston Group

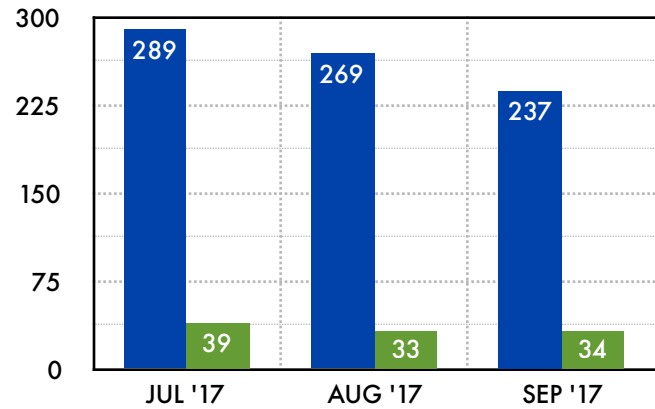


82 W Chrisfield
Courtesy of Paige Shafer - Ralston Group



6151 N Demille
Courtesy of Luke Evans - Keller Williams Realty

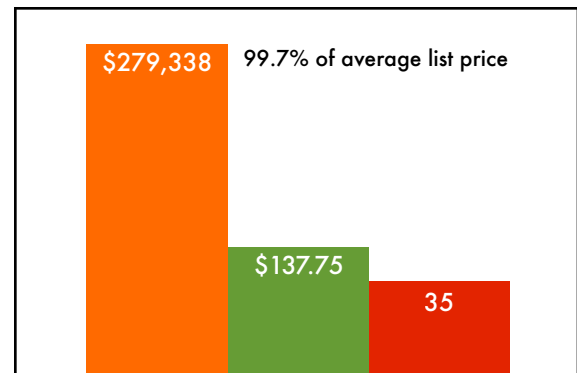
North Meridian (Areas 1020+1030)



■ 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

North Meridian

In July, 289 single-family homes sold in North Meridian with an average days on market of 39 and at an average price of \$280,225. Two hundred sixty-nine homes sold in August at an average price of \$279,052 (33 days on market), and 237 homes sold in September at 34 days on market; average sold price was \$278,770. The highest sold price recorded in North Meridian was \$589,900, Lowest recorded sale was \$102,000. During the quarter, 745 homes sold. Average sold price in North Meridian was \$279,338 – up 7.4% from a year ago. Price per square foot price was \$138, with properties averaging 35 days on market.



2702 Sunburst
Courtesy of Penny Leopold - Ralston Group

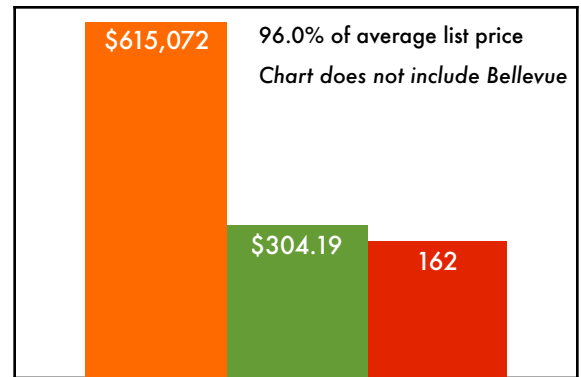
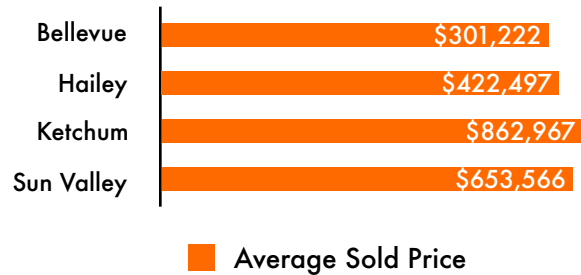
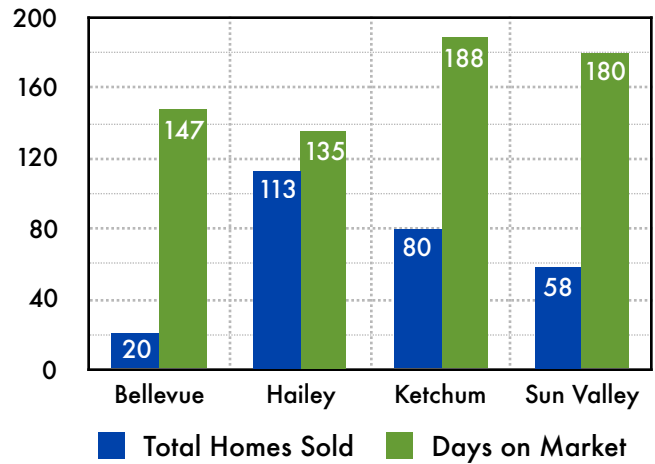


4603 Arrowwood
Courtesy of Penny Leopold - Ralston Group



320 E Second
Courtesy of Penny Leopold - Ralston Group

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 147 days on market and an average sales price of \$301,222. Hailey recorded the sale of 113 homes — average days on market of 135 and an average price of \$422,497 (\$211/SQFT). In Ketchum, 80 homes sold at an average sales price of \$862,967 (\$409/SQFT). Average days on market was 188. Sun Valley records indicated 58 home sales at an average price of \$653,566 (\$334/SQFT) and at an average of 180 days on market. In the quarter, 251 properties sold. Average sold price was \$615,072 (up 17.8% from a year ago). Homes averaged \$304/SQFT and 162 days on market. The highest sold price for a single family home was \$8,000,000.

Multi-Family Housing

Near Downtown Boise

North Boise (Area 0100)

Average Sold Price: \$361,317
Average Sold Price/SQFT: \$209
6 Sold; Average DOM 39
Price Prior Yr: Up 24.0%

Northeast Boise (Area 0200)

Average Sold Price: \$299,900
Average Sold Price/SQFT: \$163
1 Sold; Average DOM 3
Price Prior Yr: Down 20.3%

Southeast Boise (Area 0300)

Average Sold Price: \$232,300
Average Sold Price/SQFT: \$152
4 Sold; Average DOM 58
Price Prior Yr: Down 35.5%

Boise Bench (Area 0400)

Average Sold Price: \$342,036
Average Sold Price/SQFT: \$111
24 Sold; Average DOM 29
Price Prior Yr: Up 32.9%

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

Kelly Wood

Q: Kelly - I was listening to an economist last week and he mentioned that the government was "deleveraging." What exactly does this mean?

During the financial crisis of 2008, Ben Bernanke, Treasury Secretary of the Federal government, acted to stabilize the banking system and stimulate our economy. Mr. Bernanke initiated a process called quantitative easing. This resulted in our treasury department temporarily purchasing over \$4,000,000,000 of bonds from Wall Street. This was an unprecedented approach to market stabilization and has been credited with reducing the impact of the recession. Our trading partners in Europe and Asia followed our government's lead and implemented similar strategies.

Last month Treasury Secretary Janet Yellen initiated the liquidation of these bonds. It is expected to take several years to complete the bond sale. Selling these bonds

could result in inflationary pressure on both consumer prices and interest rates.



Kelly Wood is the President of Wood Financial Planning. To learn more about Kelly and his team, [click here](#)

liquidation of bonds by the Federal government. We could see a slow-down in 2019, but I believe that our housing market will continue to stay sound. We have low inventory, are not in an over-build situation, and the demand is and should remain high. People continue to move to the Treasure Valley. We'll likely see a slow steady rise in rates throughout the rest of the year, and will likely end 2017 in the mid to high four's — 4.5% to 4.75%. By this time next year, we could see rates at 5-5.25%. Interest rates still remain among the all-time lows for 30-year mortgages.

Melinda McCaslin

Q: Melinda - we're asked weekly to share our thoughts on the housing market...and we do. From a lender's perspective and the data you're seeing how do you feel about the market and interest rates?

The economy remains strong and unemployment remains low — we're in the 3rd longest economic growth period in history and have less than 4% unemployment in Idaho. We're also seeing some inflation, driven primarily by rising energy costs and the



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...](#)

A FEW NATIONAL ACCOLADES IN THE QUARTER!

Urban Adventure: Where to Find The Outdoors In Town (Boise #5) *Marmot* | September 2017

Top 10 Best State Capitals to Live In 2017 *SmartAsset.com* | September 2017

3 Up-and-Coming Culinary Destinations to Visit in the West *U.S. News* | August 2017

#1 Top Performing Economy (Idaho) *Bloomberg* | August 2017

Best Run City in America (Nampa #1, Boise #3) *WalletHub* | July 2017

Top 10 Cheapest States To Live In 2017 *CNBC* | July 2017

"Bogey" Ralston



Did You Know?

If you want to ensure a smooth color transition, it's helpful to choose a color for a room, then paint the adjacent space using tones from the same color chip either two shades lighter or darker. Some of Ralston Group's favorite colors include: Sherwin Williams' Natural Linen, Repose Gray, Accessible Beige, & Dover White. Plus Benjamin Moore's Edgecomb Gray & Rich Cream.

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 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.

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 - Broker

[Read about Alicia...](#)

Cell: 208-850-7638

Email: alicia@ralstongrp.com



Amy Berryhill

[Read about Amy...](#)

Cell: 208-890-2069

Email: amyberryhill@ralstongrp.com



Jill Donahue | Associate Broker

[Read about Jill...](#)

Cell: 208-861-5455

Email: jill@ralstongrp.com



Currie Bucher

[Read about Currie...](#)

Cell: 208-971-7767

Email: currie@ralstongrp.com



Scout O'Gara

[Read about Scout...](#)

Cell: 208-830-7111

Email: scout@ralstongrp.com



Paige Shafer

[Read about Paige...](#)

Cell: 208-841-8301

Email: paigeshafer@ralstongrp.com



Penny Leopold | Sun Valley

[Read about Penny...](#)

Cell: 208-309-1130

Email: penny@ralstongrp.com



David Ralston | Strategy

[Read about David...](#)

Cell: 208-761-5397

Email: dralston@ralstongrp.com

www.ralstongroupproperties.com