



Enjoy Fall While Preparing Your Home For Winter

October in Idaho is such a wonderful time of year. The intense heat of summer is behind us, and the fleeting, beautiful colors and sights of the fall season are finally here. I LOVE OCTOBER! While relishing every moment, experience has taught me that Idaho weather often changes abruptly and I find that we haven't prepared our home for the sudden realities of winter. This lead article of the Ralston Report may be a bit of a fall "buzz-kill", but it's intended to gently remind you that winter is really just around the corner and to provide some suggestions in readying your home before snow hits the ground. A little early maintenance can save you time, money and a whole lot of aggravation.

Below is some suggested **Exterior Maintenance** you might complete.

★Service Sprinklers/Irrigation System – whether you do it yourself or have a

professional service provider, drain your sprinkler system thoroughly! Also, this is 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.

★Survey Water Drainage – heavy rain and melting snow can create some real issues for homeowners. 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.

★Check Chimney/Fireplace/Wood Stove – 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.

★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.

★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 and leak. Also, confirm that flashing is directing water to gutters.

★Inspect Doors and Windows – caulk doors and windows as needed, remove screens, and

Continued on Page 2

The Ralston Report is distributed on a quarterly basis. It's intended to provide meaningful information (focused in our core specialty areas), as well as an update on projects. We hope that our quarterly cover story and Q&A from our expert lender and members of our community is both interesting and enjoyable for you. We always welcome suggestions, and will be happy to prepare an individual report specific to your area or need.

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install storm windows if you use them.

★Inspect Siding – look for any signs of cracked or damaged siding (or other materials your home is made of), and repair.

★Turn off Water to Faucets – before it freezes, turn off water to all outdoor faucets, and drain and store hoses.

★Drain Water to Outdoor Showers – if you have an outdoor shower, be sure to drain/ winterize it and have exposed piping well insulated as appropriate.

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

★Trim Landscaping – trim trees, bushes, plants, etc., as appropriate for our climate and the type of plants you have.

★Bring Flower Pots Inside – bring potted plants indoors that need to be protected from winter temperatures.

★Remove Leaves – rake and compost leaves.

★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.

Interior Maintenance items to add to your check list follow.

★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.

★Winterize Air Conditioning – if you have window AC units, clean, cover and/ or remove.

★Clean Humidifiers – and/ or replace old filters, and ensure inside compartment is spotless.

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

★Seal Windows and Doors – check for drafts, especially around windows and doors. Seal/insulate with some of the great new and relatively inexpensive products, which will reduce energy consumption/ bills and keep you warm.

There are many other tips like cleaning dryer vents, insulating attics, washing windows, installing hot water heater blankets, having ceiling fans to move trapped warm air, etc. However, I didn't want the "to-do" list to overwhelm and prevent you from enjoying a fantastic autumn in Idaho – Happy Halloween!

WHILE ON A BREAK FROM CHORES...

Drive our scenic byways to take in Fall colors!
Some of our favorite byways:

Ponderosa Pine
Mesa Falls
Payette River
Salmon River
St. Joe River

Talk a walk on the greenbelt

If you don't regularly spend time in Ketchum in the Fall – do so!

Soak in natural hot springs at "The Springs" in Idaho City

Visit the "Farmstead" – the "Best Corn Maze for Family Fun" (USA Today Sept 2015)

Enjoy your Saturday mornings at our one of our Farmer's Markets

RELAX with a book!

NEED SOME HELP? CALL US FOR A COMPLETE LIST OF SERVICE PROVIDERS.

"Thank You" to Ralston Group's 3Q2015 Favorites!

EcoElectric (Eric Schroeder | Owner | Boise)

Pipeman Plumbing (Pat Falls | Owner | Boise)

Apex Plumbing (Rod Sisk | Owner | Hailey)

Market Update

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>		3Q2015 <small>JUL-AUG-SEP</small>
Average Sold Price		\$265,147
Average Sold Price Compared to Prior Year Same Quarter		up 7.1%
Average Days on Market		44
Total Dollar Volume		\$711.1M
Total Dollar Volume Compared to Prior Year Same Quarter		up 27.4%
New Construction Sold Based On # of Units		16.1% (432 units)
Existing Homes Sold Based On # of Units		83.9% (2,250 units)

Price Climb Continues

The average sales (i.e., sold) price in Ada County increased 7.1 percent from a year ago (3Q2014) to \$265,147.

The number of homes sold was up 18.9 percent from a year ago; new homes sold up 7.7 percent. Total dollar volume of new construction was up 12.6 percent. New construction accounted for 16.1 percent of sales and existing homes the remaining 83.9 percent. The average sold price of new construction increased 4.5 percent from a year ago.

The number of existing homes sold in the quarter was up 21.3 percent from this time last year. Total dollar volume of existing homes sold was up 31.7 percent from a year ago. Existing home sold price was up 8.6 percent from a year ago.

Days on market was 44 compared to 50 days on market a year ago. Total dollar volume was up 27.4 percent from a year ago. The quarter's dollar volume was \$711.1 million compared to \$558.3 million a year ago. A total of 2,682 units sold (existing and new construction) in the quarter.

In 3Q2015, lack of inventory continued to be a challenge for buyers. Inventory did improve for properties over \$500,000. At the end of the quarter average overall inventory in Ada County was at 2.7 months -- 2.2 months for existing homes and 5.8 months for new construction. Average inventory was 3.1 months for properties in the \$250,000 to \$299,000 price range and 3.3 months for properties \$300,000 to \$399,000. For properties \$400,000 to \$499,000 inventory was 3.5 months. Average inventory was 5.9 months in the \$500,000 to \$699,999 price range, and 9.0 months in the \$700,000 to \$999,999 price range.

In our core coverage areas, inventory of homes less than \$300,000 was 1.2-1.6 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 a "Balanced Market;" and 8-12+ months is a "Buyer's Market."

Last quarter's records indicate that 8 condos in downtown Boise sold at an average of \$313/SF.

Land sales & avg. sold price in our core areas:
 N Boise: 8 (\$342,487)
 NE Boise: 1 (\$190,000)
 SE Boise: 4 (\$95,850)
 The Bench: 3 (\$84,523)
 Eagle: 21 (\$180,668)

Average inventory (\$300K+) in our core areas:
 N Boise: 3.1 months
 NE Boise: 2.3 months
 SE Boise: 3.4 months
 The Bench: 16.0 months
 Eagle: 4.4 months

Market Update

Residential & Commercial - Blaine County <small>NOTE: Blaine Co. is defined as Hailey, Ketchum & Sun Valley in the table below. Bellevue has not been included in the table below. Bellevue statistics are included on page 10.</small>		3Q2015 <small>JUL-AUG-SEP</small>
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)		\$617,361
Average Sold Price Single-Family Compared to Prior Year Same Quarter		down 3.0%
Average Days on Market Single-Family		218
Total Dollar Volume Single-Family		\$80.9M
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter		down 8.6%
Average Sold Price Condominium/Townhouse (only)		\$468,312
Average Days on Market Condominium/Townhouse		267
Total Dollar Volume Condominium/Townhouse		\$27.6M
Total Dollar Vol. Condominium/Town House Compared to Prior Year Same Quarter		down 7.1%
Average Sold Price Commercial		\$375,850
Average Days on Market Commercial		390
Total Dollar Volume Commercial		\$3.8M
Total Dollar Volume Commercial Compared to Prior Year Same Quarter		down 48.1%

The quarter's records indicate that 131 single-family homes sold at an average of \$281/SF – average sold price was down 3.0% from a year ago. Fifty-nine of the 131 single-family homes were condominiums/townhouses, selling at an average of \$294/SF; average sold price was up 7.0% from prior year; dollar volume down 7.1%. Land, which is not included in the data above or that follows, included 8 sold properties at an average price of \$770,625; 199 average days on market. Total dollar volume of land (\$6.2M) was down 48.7% from a year ago. Ten commercial properties sold at an average of \$144/SF. 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.



3301 W Taft

Courtesy of Jill Donahue - Ralston Group Properties



301 W Idaho

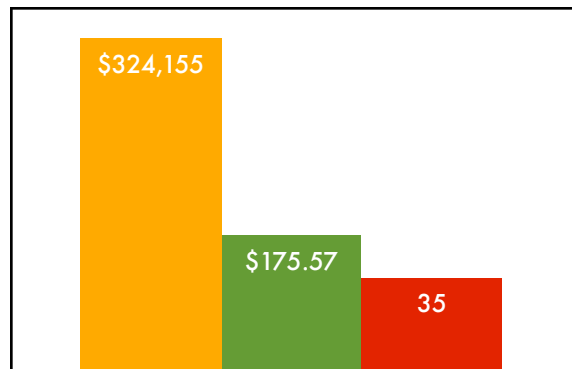
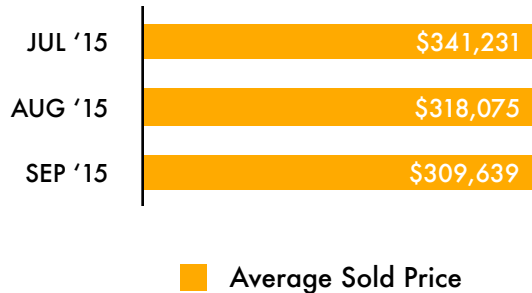
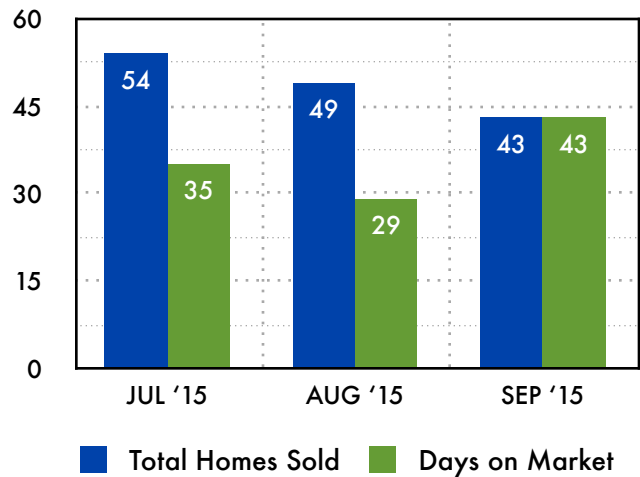
Courtesy of Amy Berryhill - Ralston Group Properties



1416 W Hays

Courtesy of Jill Donahue - Ralston Group Properties

North Boise (Area 100)



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

North Boise

In July, 54 single-family homes sold in North Boise with an average days on market of 35 and at an average price of \$341,231. Forty-nine homes sold in August at an average sales price of \$318,075 (29 days on market), and 43 homes sold in September at 43 days on market (average sold price \$309,639). The highest sold price recorded in North Boise was \$853,500, with a lowest recorded sale of \$125,000. During 3Q2015, average sold price in North Boise was up 2.4 percent from a year ago to \$324,155 (\$176 per square foot) -- 146 properties sold averaging 35 days on market.



2447 E Parkside

Courtesy of Jill Donahue - Ralston Group Properties



2725 Wise

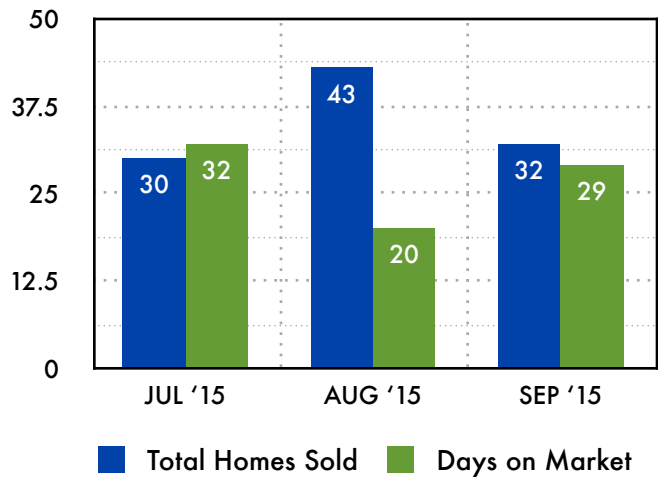
Courtesy of Amy Berryhill - Ralston Group Properties



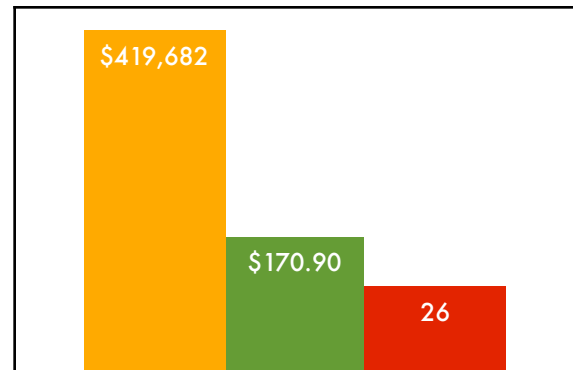
1141 E Kimberley

Courtesy of Alicia Ralston - Ralston Group Properties

Northeast Boise (Area 200)



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, 30 single-family homes sold in Northeast Boise with an average days on market of 32 and at an average price of \$493,655. August included the sale of 43 homes at an average sales price of \$379,518 (20 days on market), and 32 homes sold in September at 29 days on market. Average sold price in September was \$404,304. The highest sold price recorded in Northeast Boise was \$1,900,000, with a lowest recorded sale of \$178,000. During 3Q2015, average sold price in Northeast Boise was \$419,682 (\$171 per square foot) -- up 10.0 percent from a year ago (3Q2014). In 3Q2015, Northeast Boise recorded the sale of 105 homes with an average days on market of 26.



5116 S Surprise #206

Courtesy of Amy Berryhill - Ralston Group Properties



5535 E Stageline

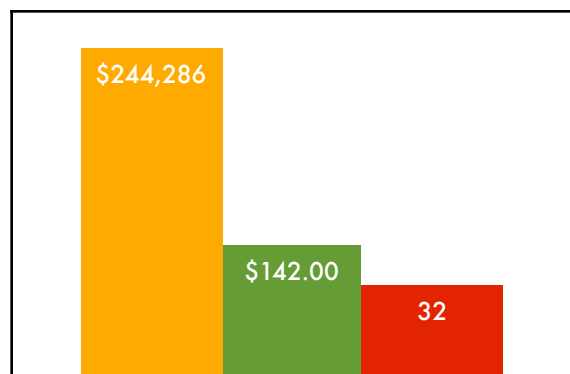
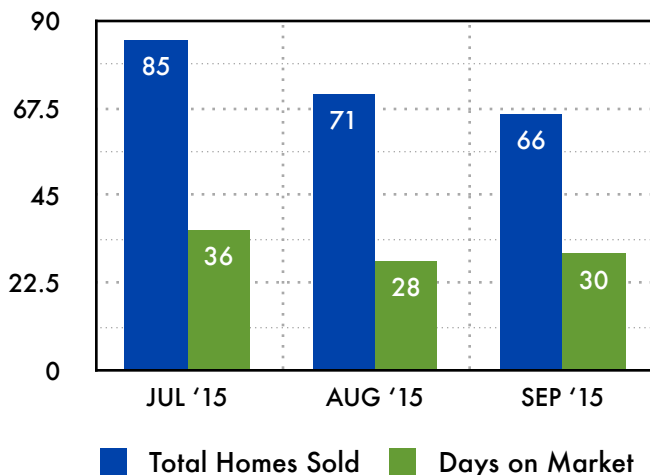
Courtesy of Amy Berryhill - Ralston Group Properties



6288 S Schooner

Courtesy of Scout O'Gara - Ralston Group Properties

Southeast Boise (Area 300)



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

Southeast Boise

In July, 85 single-family homes sold in Southeast Boise with an average days on market of 36 and at an average price of \$234,847. In August, 71 homes sold at an average sales price of \$261,422 (28 days on market), and 66 homes sold in September at 30 days on market with an average sold price of \$238,008. The highest sold price recorded in Southeast Boise was \$1,005,000 with a lowest recorded sale of \$88,625. During 3Q2105, average sold price in Southeast Boise was up 1.9 percent from the prior year to \$244,286 (\$142 per square foot), and 32 days on market. In 3Q2015, Southeast Boise recorded the sale of 222 homes.



4005 W Targee

Courtesy of Amy Berryhill - Ralston Group Properties



213 S Eiden

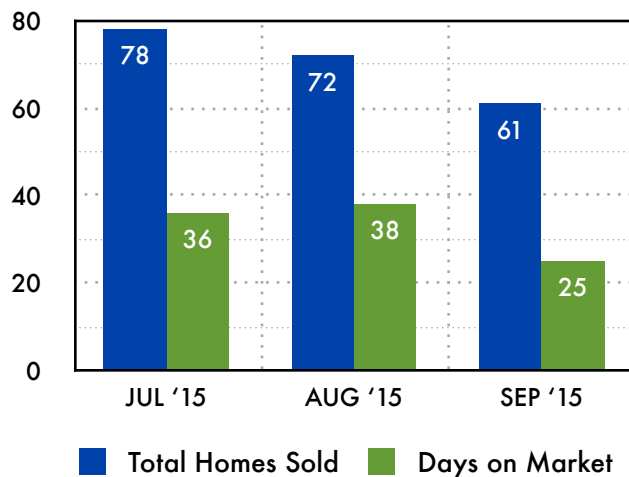
Courtesy of Andrea Pettitt - Group One



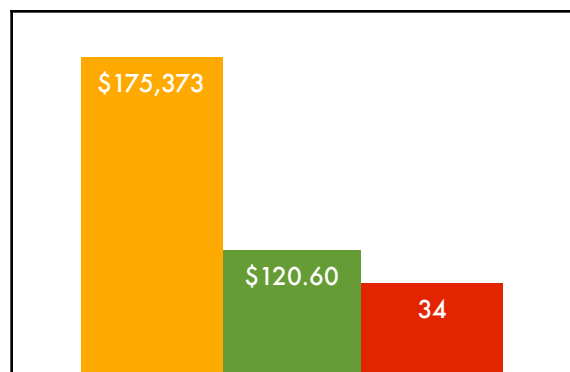
3623 W Kipling

Courtesy of Kealy Baughman - WendyWorks Realty

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, 78 single-family homes sold on the Boise Bench with an average days on market of 36 and at an average price of \$185,472. Seventy-two homes sold in August at an average sales price of \$166,692 (38 days on market), and 61 homes sold in September at 25 days on market with an average price of \$173,966. The highest sold price recorded on the Boise Bench was \$841,000, with a lowest recorded sale of \$50,000. During 3Q2015, average sold price rose 0.6 percent from the previous year on the Boise Bench. Average sold price was \$175,373 (\$121 per square foot), and 34 days on market. In 3Q2015, the Bench recorded the sale of 211 homes.



253 N Olde Park Place

Courtesy of Karen Boos - Silvercreek Realty Group



4601 W Saguaro

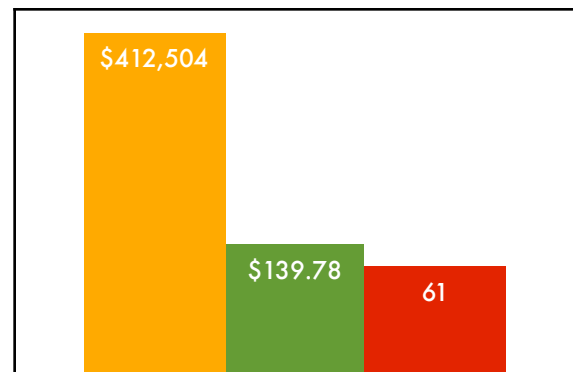
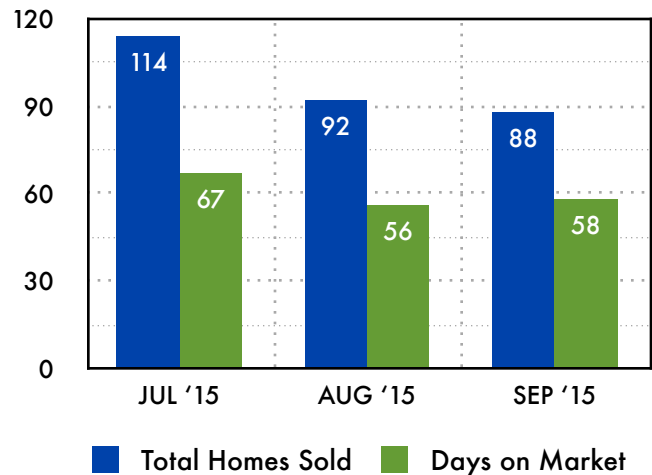
Courtesy of Scout O'Gara - Ralston Group Properties



914 E Los Luceros

Courtesy of Scout O'Gara - Ralston Group Properties

Eagle (Area 900)



Eagle

In July, 114 single-family homes sold in Eagle with an average days on market of 67 and at an average price of \$425,509. Ninety-two homes sold in August at an average price of \$398,784 (56 days on market), and 88 homes sold in September at 58 days on market. Average sold price in September was \$410,005. The highest sold price recorded in Eagle was \$3,500,000, with a lowest recorded sale of \$86,500. During 3Q2015, average sold price in Eagle was \$412,504 -- up 9.4 percent from 3Q2014. Price per square foot was \$140, with properties averaging 61 days on market. In 3Q2015, Eagle recorded the sale of 294 homes.



120 Spruce Creek

Courtesy of Penny Leopold - Ralston Group Properties



1580 Snow Creek

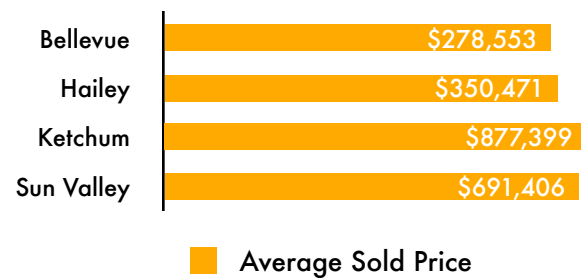
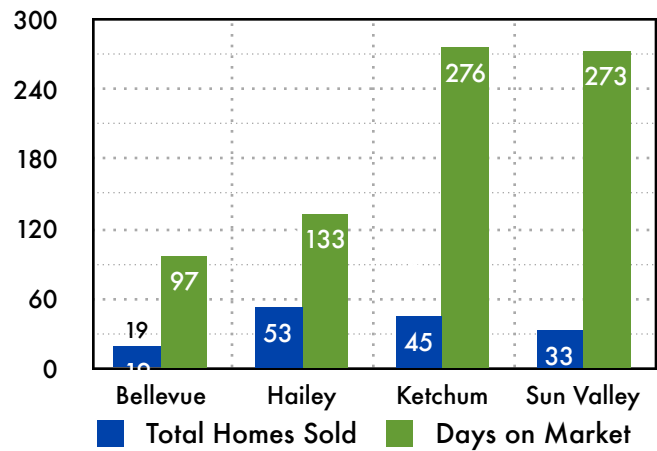
Courtesy of Penny Leopold - Ralston Group Properties



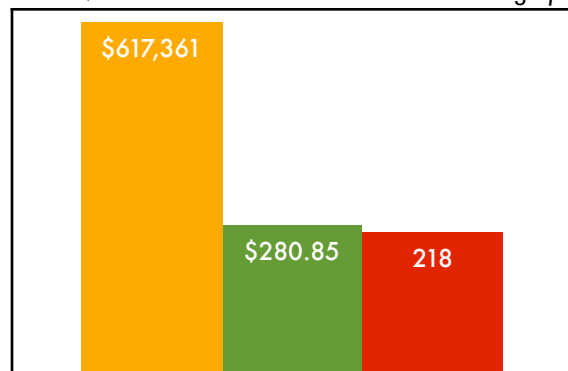
218 Mariposa

Courtesy of Penny Leopold - Ralston Group Properties

Bellevue, Hailey, Ketchum & Sun Valley



NOTE: Bellevue has not been included in the Blaine Co. graph below



- 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

Nineteen single-family home sales (single-family includes homes/condominiums/townhouses) were recorded in Bellevue in the quarter at an average of 97 days on market and an average sales price of \$278,553. Hailey recorded the sale of 53 homes with an average days on market of 133 and at an average price of \$350,471 (\$191 per square foot). In Ketchum, 45 homes sold at an average sales price of \$877,399 at an average of 276 days on market; per square foot price was \$358. Sun Valley records indicated 33 home sales at an average price of \$691,406 (\$320 per square foot) and at an average of 273 days on market. During 3Q2015, average sold price in Blaine County was down 3.0 percent from a year ago. Average sold price in 3Q2015 was \$617,361 -- \$281 per square foot and 218 average days on market. The lowest priced single-family home sold for \$22,000, with the highest sold price at \$6,250,000 in the quarter -- the \$20.9M auctioned estate was not listed in the multiple listing service. Bellevue sales are not included in the Blaine County graph.

Commercial Downtown Boise at a glance

Multi-Family

Trend data indicates no change in median asking sales price per unit compared to the prior 3 months, with no change from last year's prices. Median price was \$90,732 per unit for Multi-family properties in Boise. Rental data was not available

Office

Trend data indicates an increase of +1.5% in median asking sales price per square foot (sf) compared to prior 3 months, with an increase of +10.6% from prior year's prices. Median price was \$122/sf. Rental rates increased +0.3% from prior 3 months, a +6.3% increase from last year. Average asking rent/sf/year was \$13.79

Retail

Trend data indicates a -4.5% decrease in asking rental rate/sf/year from prior 3 months – average asking rent/sf/year was \$12.84. This is a -1.5% decrease from a year ago. Asking sales price/sf downtown was not available

The information provided in this report was compiled from multiple sources including: Idaho's Intermountain Multiple Listing Service (IMLS), 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 commercial data provided in the table above is merely "trend data," and was collected from LOOPNET. 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.

Community Q&A

Dear Reader: In addition to talking with our expert lender Melinda Kim, on occasion The Ralston Report will profile a member or two of our community. This quarter, our very own Currie Bucher enjoyed spending time with and profiling the extraordinary volunteerism of a Ralston Group client – Cheri Jorgenson – and Boise State Athletic Director, Curt Aspey. Why you may ask...? Community service, whether local here in Idaho or of a more global nature, is a tenant of who we are, and as you'll see, a hallmark of many of our wonderful clients and friends. And why not the Boise State Athletic Director? The University's relationship with (and impact on) our downtown is so important – not to mention it's football season! We're proud of this shared commitment to community, and from time to time we'll feature the good works of those who give back so much. Thanks!

Melinda Kim

On October 3, the lending industry was required to implement some new regulations

that will affect everyone (except those paying cash) who enters a real estate contract after Oct 3. Although we'll be educating our clients on the specifics, could you please share what you think may be of interest or what potential buyers and sellers should know and/or should be considering?

Yes, the new TRID rules change a number of elements in the loan process, and require set waiting periods at certain points in the process. TRID was created to protect consumers and increase transparency in the loan process, but will ultimately increase costs and timeframes for closing mortgage loans. The primary changes borrowers and sellers will see are:

The use of two new disclosures, the Loan Estimate (LE) and Closing Disclosure (CD) that replace the Good Faith Estimate, Truth in Lending and HUD that we've used for many years. These new forms were created to improve consumers' understanding of the costs, risks and key features of their mortgage.

Borrowers must now receive the Closing Disclosure at least 3 business days before the day they can sign closing documents and



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

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

fund their loan (even longer if the CD is sent in the mail). While the industry transitions to the new rules, most lenders and title companies are requesting 45-day escrow periods (versus the traditional 30 days), in order to ensure on time closings.

The rule will require much earlier and more detailed communication between all parties in a transaction, including buyers and sellers, real estate agents, title companies and lenders. While our hope is to return to 30-day

escrow periods, this will likely take several months while we all incorporate the new guidelines into our processes and systems. During this transition, I would strongly recommend borrowers work with a local lender, as this is even more important than ever!

Cheri Jorgenson

By Currie Bucher

It's impossible to turn on the news or read a newspaper without seeing the devastation on the faces of the Syrians as they flee their country to seek safety for themselves and their families. Since the outbreak of civil war there in March 2011, an estimated 11 million Syrians have fled their homes. During that time, an additional 220,000 people have been killed, as bombings and directed killings have ravaged the country. Food, water and medical care are all but unavailable.

The story is all too painful. And that's just one story. People from the Congo, Sudan, Somalia, Iraq, Iran, Burma, Nepal, Jordan, Liberia and Tanzania (to name a few) have their own horrific stories – stories of abuse, neglect, war, genocide and poverty. **Regardless of one's faith, politics, or views on the US's role in complex geopolitical conflicts, the fact is there are a LOT of people in desperate need of help. And thankfully, a lot of those people also have Cheri Jorgenson on their side.**

Pursuing a higher quality of life, Cheri Jorgenson and her family moved to Boise from the Bay Area in 2002. As a child, Cheri camped in Idaho and spent time on the slopes in Sun Valley, so she knew the beauty, tranquility and slower pace of life that the state had to offer. But she also had a concern about the lack of diversity. To allay her fears, she and her husband, Dr. Sam Jorgenson, a Boise spine surgeon, made a pact. She notes, "We did not want quality of life in an absence of diversity, so we committed to traveling more to ensure that our children learned experientially. We wanted to change their scope and paradigm and ensure exposure to as many cultures and languages as possible."

It was that commitment to diversity that eventually led her to volunteer at the Boise chapter of International Rescue Community (IRC), whose work helped resettle 10,900 refugees in 2014. Beginning as a family mentor for two recently relocated families in 2010, Cheri's role quickly expanded, as she began teaching two classes: Job Readiness and Cultural Orientation. It's not an easy task,

as refugees do not get to choose their resettlement city and arrive knowing little to nothing about their new community – much less its laws and cultural norms. Having lived abroad herself, Cheri understood this all too well, noting, "I am acutely aware of the overwhelming loneliness and feelings of disconnectedness one can feel in a strange land even while living so close to many other people."

Cheri's job is a challenging one. Many refugees are not literate – even in their own language – which makes the resettlement process all the more difficult. Almost none are familiar with our educational, medical or financial systems. Cheri even specifically addresses how to convert Celsius to Fahrenheit just so her clients can properly set temperatures and cook. And that is one of the easier challenges. In these economic times, it's often hard for Americans to find a job, so imagine the difficulty of teaching someone who doesn't speak English or may not even have an education how to fill out an application or interview for a job. Add in a relatively low living wage and the result is often a client who becomes frustrated, demoralized, anxious or depressed.

But Cheri isn't deterred by these challenges and continues to find the work not only fulfilling but also inspiring. One of the first questions she asks the refugees is "What are your hopes and dreams?" and one of the most popular answers is "drive". So when one of her female clients dreamed of owning a car, she was especially awed by what happened. Since the woman came from a culture where women were not allowed to take any initiative without a man's consent, she marveled at the woman's determination. "Not long after arriving, she realized she could do anything she wanted if she could only dream it and maintain the determination to see it through. The seed of opportunity was planted and there was no stopping her! When she finally received her permit it was as if she won the lottery." That same woman is now pursuing her high school diploma at CWI (College of Western Idaho) and has dreams of a degree from Boise State.

In addition to her work locally, Cheri and her daughter recently traveled to the border of Syria with Project Amal ou Salam (Amal = Hope / Salam = Peace). The project was started as a way to provide much-needed educational resources and support for the children there. For their part, Cheri and her daughter led a health workshop, focusing not only on physical healthcare, but on emotional

healthcare as well. Starting with basics like brushing teeth and washing hands, they also provided yoga and deep breathing workshops in an effort to help heal the deep emotional wounds created by years of warfare.

Back in Boise, Cheri is back at work, now learning Arabic in an effort to better serve her clients. Her dedication and compassion are evident as she continues to figure out ways to meet them where they are and to get them to where they want to be. All the while, the love and determination in her eyes remain. She says, "I have gained a wider and deeper perspective, understanding, and attitude about others, the depth and scope of which create a compassion committed to helping the 'other' in our midst. After all, we are all human – no more, no less."

To learn more, donate or volunteer,
please visit:

[http://www.rescue.org/us-program/
us-boise-id](http://www.rescue.org/us-program/us-boise-id)

Curt Apsey

By Currie Bucher

Curt Apsey's eyes light up when he talks about Boise State athletics. While some people get jaded or cynical after being in the same organization for years, Apsey has maintained an enthusiasm for Bronco athletics that underscores exactly why he was hired as Boise State's fifth Athletic Director. Even after over sixteen years at Boise State, he says, "Every day I wake up excited about the job I get to do." And it is exactly this excitement that makes him a perfect fit for Boise State.

After graduating from Cal Poly in 1988, Apsey wanted to chase the coaching dream, but when he had a chance to move to the Administration side in the early 90's, he took it. He says, "I saw it as the next best thing to coaching because I could still be around coaches and student athletes and still make a difference in their lives." During those years he wore many hats, serving in fundraising, media relations, marketing and promotions and athletic supervision. And Boise State benefitted greatly from his hard work: raising money to build several new sports complexes and luxury suites, installing new scoreboards and even securing the naming rights for Taco Bell arena.

But you won't hear Curt Apsey mention any of those things. Intensely humble, he isn't one to speak of his accomplishments. What he prefers to speak about instead are his student athletes. And when he does so, it's

like a father speaking lovingly about his children. After all, this is partly how Apsey views them, remembering, "It was just two years ago that I was college shopping with my youngest daughter. I know how these parents feel when they put their kids into someone else's hands and it is my goal that they know their value beyond what they do on the field."

So when asked about his biggest challenge at Boise State, his answer was no surprise: making sure his student athletes make the right decisions to be successful. And in the "win at all costs" world of college football, his definition of success is refreshing. "I want them to be successful not only on the field, but also in life. I want them to make good decisions, get a degree and positively contribute to the world around them." With this strong commitment to the student athletes' success comes what Apsey considers to be his biggest responsibility and best investment: hiring the right people. "I hire coaches with integrity and character because they will recruit kids with integrity and character," he says. And it's hard to argue with the results. As other college athletes continue to make negative headlines, Boise State student athletes are rarely in trouble and its' football program boasts an impressive 91% graduation success rate. *

But Apsey isn't resting on his laurels and when asked what his biggest goal for Boise State is, he quickly replied, "I want all sports to be able to compete for a National Championship. It's the ultimate experience for a student athlete and I want all of them to have it." That's a big goal for any school – and certainly a big one for a school of Boise State's size. But Apsey is not deterred. "If the focus is not on the championship itself, but on coming in every day with an attitude of 'I'm going to be great today,' then there's no limit to what we can accomplish."

Big results. Apsey certainly isn't unlike other university Athletic Directors in demanding that of himself, his coaches and his student athletes. Where he differs is how he goes about it. He prides himself on holding people accountable but also "making sure they know they can talk to me about anything." It's a philosophy that has worked well, attracting elite athletes and coaches who are truly appreciative of their Boise State experience. "I want them to look back and say that they wouldn't trade their years here for anything. I want them to say that they were the best years of their lives."

Rapid Fire With Curt Apsey

Favorite sport to play?	Golf
Favorite sport to watch?	College Football
Best athletic event ever attended?	2007 Fiesta Bowl
Heads or tails?	Heads
Offense or Defense?	Offense
Best college mascot besides the Bronco?	Monty
Favorite concession stand item?	Hot Dog
Sports icon?	Mohammed Ali
Mantra?	It's not what you say, it's how you say it
Pet Peeve?	Selfishness
Role Model?	Mom
Best advice your parents ever gave you?	Treat people right
Best advice your kids ever gave you?	Listen more, talk less

Downtown Update

Boise

Boise City Council approved a voluntary green construction code that includes guidelines on things like site development and land use, water & energy conservation, and indoor environmental quality. The code will be mandatory for city-built projects such as the proposed LEED (Leadership in Engineering & Environmental Design)-certified library at Bown Crossing that is expected to begin this Fall. Ralston Group Properties Boise downtown office received its LEED certification in 2014!

The Inn at 5th (luxury hotel) broke ground on Oct 13 and is expected to open in 12-14 months.

In 3Q2015, Boise continued to earn recognition -- Top 10 Best Towns For College Football, #2 Best City For Millennial Entrepreneurs, #7 Next Top Cities For Tech Jobs, and Top 100 Best Places To Live.

Idaho was #3 for the State With Fastest Job Growth.

Ketchum - Sun Valley

Third quarter brought some additional national recognition to Sun Valley including being ranked #2 Top Ranked Western Ski Resorts in Ski Magazine's 2016 Reader Poll.

Sun Valley lodge enjoyed a full quarter of guests as the extensive remodel was completed and lodge reopened June 15, just before the start of the quarter. Architectural Digest singled out Sun Valley as a superlative destination for more than just winter sports and ranked it one of the top 10 "American Classics."

The new hotel, Limelight, is coming along well, and the new Auberge has delayed their permit for a number of months into 2016.

JUST A FEW NATIONAL ACCOLADES RECEIVED IN 3Q2015

TOP 10 BEST TOWNS FOR COLLEGE FOOTBALL
Time Magazine | Sept 2015

**#2 BEST CITY FOR MILLENNIAL ENTREPRENEURS &
#7 NEXT TOP 10 CITIES FOR TECH JOBS**
FastCompany | Sept 2015

TOP 100 BEST PLACES TO LIVE
Livability | Sept 2015

#3 STATE WITH FASTEST JOB GROWTH 2015
MSN Money | July 2015

2016'S TOP RANKED WESTERN SKI RESORTS
No. 2: Sun Valley, Idaho

**SKI RESORT GUIDE 2016 : BEST CHARACTER
WEST || No. 1: Sun Valley, Idaho**

SKI MAGAZINE'S 2016 READER POLL
#2 Overall Ski Resort
#1 Overall Satisfaction
#1 Grooming & Lifts
#1 Character
#1 Kid Friendly

"Bogey" Ralston



Did You Know?

A crack as small as 1/16th of an inch around a window frame can let in as much cold air as leaving the window open three inches!

True or false? To use less hot water, wash dishes by hand.
False! An automatic dishwasher uses about six gallons less of hot water than washing by hand. Over a year that adds up to 2,000 gallons!

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.



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 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 new to real estate in the Treasure Valley, she personifies the ethos of Ralston Group, and over time will unquestionably earn the reputation as one of the leading real estate professionals in Idaho. [Read more about Currie](#)

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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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Teri Stein

Community Liaison, Teri is a 3rd generation Idahoan and arguably, is the quintessential "ambassador" for Idaho and the Treasure Valley. Born and raised in Boise, Teri fosters trust-based relationships with everyone she meets. Teri is not a licensed realtor – she does not practice real estate. [Read more about Teri](#)

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