

## Ada County Real Estate...Change Is In The Air

*From Alicia Ralston*

Our local real estate market began seeing a definitive shift in early June. Low inventory, low interest rates, a low desire to live in large cities, and lower prices than many other US cities brought many buyers to Ada County, which in turn drove up prices significantly over the past few years. Average Ada County sold price increased almost 33% last year (2021) — up 89.6% since prices began rising in 2016. Although we're still in a "seller's market," there are clear signs that our seller's market is starting to get some pressure as a direct result of buyer fatigue, higher interest rates, inflation, media reporting, and concerns in the US and global economies.

### **On the minus side...**

Rising interest rates are affecting some borrower's ability to purchase a home causing buyers to put less money down, or consider an ARM (adjustable-rate mortgage) or point buy-down (discussed on page 11), rather than purchasing less of a home. In 2006, the annual average (30-year mortgage) interest rate peaked at 6.41%. Six years later rates dropped to an all-time low of 3.66%. Currently rates are near 5.75%. The Fed has signaled and most economists predict that rates will continue to increase throughout 2022.

The local job market is reflective of the US job market. We are struggling from a shortage of labor (contractor trades, restaurant staff, hospitality

workers, pilots, etc.). The list is endless, yet the unemployment numbers remain low. Additionally, the US continues to see significant supply chain issues (concrete, steel, microchips, jeans, baby formula). Again the list is endless.

Eroding job growth and lack of labor, supply, and confidence ultimately creates a drag on real estate. The global pandemic touched and continues to touch many aspects of our economy. Pandemic-related shortages have resulted in price hikes, a change in consumer spending habits, and how businesses invest.

***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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Many financial analysts and talking heads are predicting a recession later this year and into 2023. A recession does not necessarily mean a real estate crash. The stock and bond market is taking a hit, albeit the DOW is still north of 30,000, and the S&P 500 north of 3,900. The stock market has little impact on most people's balance sheets, but it does impact consumer confidence when 401Ks drop 20% in six months.

**On the plus side...**

Ada County inventory is improving! At the end of 2Q21 overall inventory was 0.8 months. At the end of this quarter (2Q22) inventory was 2.5 months. This doesn't seem significant, but it's a huge improvement and good for Buyers and Sellers — most of the time Sellers are Buyers too! A more balanced i.e., healthy market is welcomed by all. Most (including contractors) are cautious, more thoughtful, and more fiscally responsible, not forgetting about 2008. We're personally seeing younger generations, especially Millennials, who are not buying homes unless they are well positioned – 10-20% down payments (lower

loan to value ratio), good credit, and thoughtful budgets (not purchasing what they can afford, but rather what they are comfortable spending). Good lending practices have been followed since '08 — ensuring qualified buyers and good loans.

Whether you appreciate it or dread it, we need to keep in mind that the Valley (and Idaho in general) continually ranks in the top 10 around the US for people to live, work, conduct business, and visit. People will continue to move here... and stay here. Homes will be needed. There will be demand and there is not an oversupply. We need and will continue to be vigilant in counseling and protecting the interest of our clients when, where, and how they purchase and sell properties.

Although the US economy faces a number of headwinds and a number of Idahoans are struggling with the significant growth in recent years, Idaho is still a great place to be. A number of clients share their frustration relative to Boise growth and what changes that brings, but they quickly acknowledge that there is really not a place they'd rather be.

The tables on page 3 indicate average sold price for a single-family home and total dollar volume from 2004 through 2021. Average annual interest rates for a 30-year conventional mortgage have also been included (middle of table). 1Q22 & 2Q22 numbers have also been included. Numbers in blue represent the downturn/2008 recession. As in many markets, 2007 was the year of the highest average sold price (highlighted in blue) with the low in 2011/2012 (second blue number) before the start of recovery. The numbers in green show when the average sold price recovered above the 2007 high. Ada County fully recovered by 2016; Blaine County fully recovered in 2019, exceeding the 2007 high. The last column shows the average sold price percentage increase or decrease from the prior year. Ada County numbers DO NOT include condos and/or townhouses. Blaine County numbers do include condos and/or townhouses. Blaine County is defined as Hailey, Ketchum, & Sun Valley only for purposes of this table/discussion. In Ada County, from '08-2011 prices dropped 38.2%. In Blaine County, prices dropped 43.8%.

Single-Family Homes - Ada County			
Year	Average Sold Price	Total Vol.	Prior Yr. +/-
2004	\$193,887	\$1.8B	—
2005	\$220,070	\$2.7B	13.50%
2006	\$262,778	\$2.7B	19.41%
2007	<b>\$268,569 High</b>	\$1.8B	2.20%
2008	\$234,904	\$1.2B	-12.53%
2009	\$194,110	\$1.0B	-17.37%
2010	\$181,435	\$1.1B	-6.53%
2011	<b>\$178,224 Low</b>	\$1.1B	-1.77%
2012	\$201,677	\$1.4B	13.16%
2013	\$233,538	\$1.9B	15.80%
2014	\$246,141	\$1.9B	5.40%
2015	\$264,472	\$2.5B	7.45%
2016	<b>\$279,581 High</b>	\$2.9B	5.72%
2017	\$305,263	\$3.3B	9.19%
2018	\$356,172	\$3.9B	16.68%
2019	\$390,435	\$4.4B	9.62%
2020	\$451,131	\$5.3B	15.55%
2021	\$599,138	\$6.5B	32.81%
2Q22	\$699,227	thru 2Q22	16.71%

30 Year
Int. Rate
5.84%
5.87%
6.41%
6.34%
6.03%
5.04%
4.69%
4.45%
3.66%
3.98%
4.17%
3.85%
3.65%
3.99%
4.54%
3.94%
3.11%
2.96%
5.58%

Single-Family Homes - Blaine County			
Year	Average Sold Price	Total Vol.	+/- Prior Yr.
2004	\$469,679	\$281.3M	—
2005	\$654,034	\$255.1M	39.25%
2006	\$701,868	\$169.9M	7.31%
2007	<b>\$787,044 High</b>	\$139.3M	12.14%
2008	\$780,640	\$144.4M	-0.18%
2009	\$709,630	\$149.7M	-9.10%
2010	\$651,597	\$183.1M	-8.18%
2011	\$518,450	\$186.1M	-20.43%
2012	<b>\$487,828 Low</b>	\$258.1M	-5.90%
2013	\$498,487	\$227.8M	2.1%
2014	\$703,853	\$280.1M	41.20%
2015	\$683,198	\$322.5M	-2.93%
2016	\$592,576	\$277.3M	-13.26%
2017	\$758,102	\$427.6M	27.93%
2018	\$782,993	\$481.5M	3.28%
2019	<b>\$814,499 High</b>	\$465.1M	4.02%
2020	\$1,041,025	\$613.2M	27.81%
2021	\$1,155,732	\$620.6M	11.02%
2Q22	\$1,290,404	thru 2Q22	11.65%

# Market Update - Ada Co.

Residential Single-Family Homes - Ada County	2Q2022
Statistics referenced herein are for single-family homes – unless otherwise noted – the numbers below do not include condominiums/townhouses. The statistics on Pages 5-9 do include condominiums & townhouses.	Apr-May-Jun
Average Sold Price	\$699,327
Average Sold Price Compared to Prior Year Same Quarter	up 17.5%
Average Days on Market (DOM)	15
Total Dollar Volume	\$1.8 Billion
Total Dollar Volume Compared to Prior Year Same Quarter	up 2.4%
New Construction Sold Based On # of Units	28.4%
Existing Homes Sold Based On # of Units	71.6%

## 2Q2022: Inventory Up; Average Sold Price Up Less Than 20%

In the quarter, the average single-family home sales (i.e., sold) price in Ada County increased 17.5% from a year ago (2Q2021) to \$699,327.

The total number of homes sold was down 12.8% from a year ago; new homes sold down 14.6%. Total dollar volume of new construction was up 9.7%. New construction accounted for 28.4% of sales, and existing homes the remaining 71.6%. The average sold price of new construction was up 28.4% from a year ago.

The number of existing homes sold in the quarter was down 12.1% from this same quarter last year. Total dollar volume of existing homes sold was down 0.5% from a year ago. Existing home sold price was up 13.2% from a year ago.

The quarter's dollar volume for single-family homes in Ada County was \$1.77 billion compared to \$1.73 billion a year ago – a 2.4% increase.

A total of 2,533 units sold (existing and new construction) in the quarter. Days on market was 15 compared to 11 days on market a year ago.

Inventory has improved, but by definition we are still in a Seller's market. 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."

Overall inventory at the end of 2Q22 was 2.5 months compared to 0.8 months at the end of 2Q21. In the core areas discussed in the Ralston Report, Northeast Boise and Eagle led the way in inventory with 3.7 and 3.6 months, respectively. Meridian had the lowest inventory at 2.4 months.

4 Boise downtown condos sold at avg. of \$634/SQFT

### # of res. lots sold & price

N Boise: 3 (\$985,000)  
 NE Boise: 2 (\$210,000)  
 SE Boise: 4 (\$364,750)  
 The Bench: 0 (\$N/A)  
 NW Boise: 4 (\$450,000)  
 Eagle: 4 (\$816,709)  
 Star: 4 (\$392,925)  
 Meridian: 4 (\$280,000)  
 Caldwell: 3 (\$440,000)

## Market Update - Blaine Co.

<b>Residential &amp; Commercial - Blaine County</b> <small>NOTE: Blaine Co. is defined as Hailey, Ketchum &amp; Sun Valley in the table below. Bellevue has not been included. Bellevue statistics are included on page 9.</small>	<b>2Q2022</b> Apr-May-Jun
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)	\$1,290,404
Average Sold Price Single-Family Compared to Prior Year Same Quarter	up 25.7%
Average Days on Market Single-Family	91
Total Dollar Volume Single-Family	\$120.0 Million
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter	down 17.1%
Average Sold Price Condominium/Townhouse (ONLY)	\$1,276,433
Average Days on Market Condominium/Townhouse	102
Total Dollar Volume Condominium/Townhouse	\$76.6 Million
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter	up 50.6%
Average Sold Price Commercial	\$1,165,000
Average Days on Market Commercial	84
Total Dollar Volume Commercial	\$8.2 Million
Total Dollar Volume Commercial Compared to Prior Year Same Quarter	down 20.3%

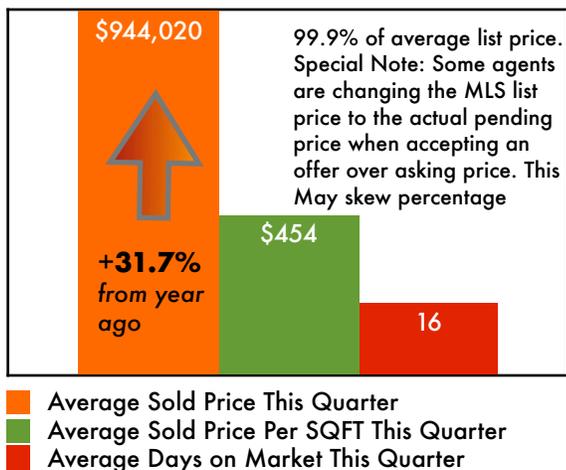
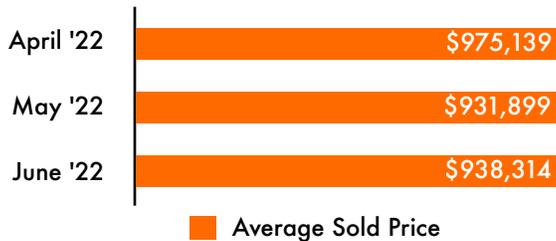
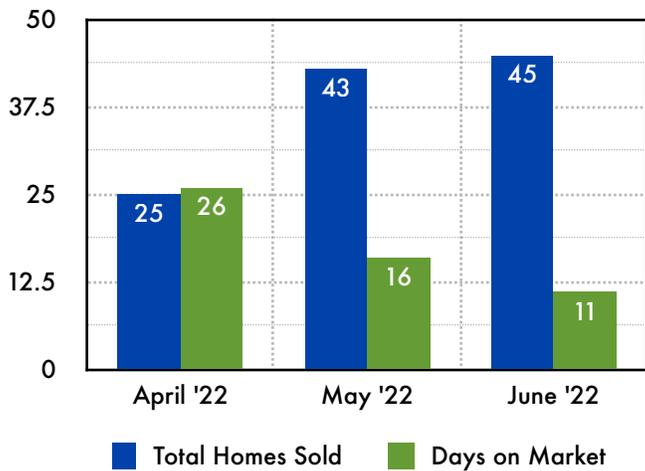
### 2Q22: Average Sold Price of Condo/Townhomes Up Almost 51%

This quarter's records indicate that 93 single-family homes sold at an average of \$698/SQFT – average sold price was up 25.7% from a year ago. Sixty of the 93 single-family homes were condominiums/townhouses, selling at an average of \$762/SQFT; dollar volume of condos and townhouses was up 2.7% – sold price up 50.6%. "Residential" land, which is not included in the data above or that follows, included 19 sold properties at an average sold price of \$721,737; the properties averaged 207 days on market. Total dollar volume of land was \$13.7 million. Average sold price of "residential" land was up 19.8% from a year ago. Seven commercial properties sold at an average of \$1,165,000. The average sold price was up 25.3%; total dollar volume down 20.3%. Days on market was 84 compared to 346 a year ago. The commercial data in the table above was gathered from the Sun Valley/Sawtooth MLS. Loopnet-only properties have not been included in the data above.

## North Boise

In April, 25 single-family homes sold in North Boise with an average days on market of 26 and at an average price of \$975,139. Forty three homes sold in May at an average sales price of \$931,899 (16 days on market), and 45 homes sold in June at 11 days on market (average sold price \$938,083). The highest sold price recorded in North Boise was \$2,624,000, with a lowest recorded sale of \$375,000. During the quarter, 113 properties sold averaging 16 days on market. Sold price in North Boise was up 31.7% from a year ago to \$944,020 (\$454/SQFT).

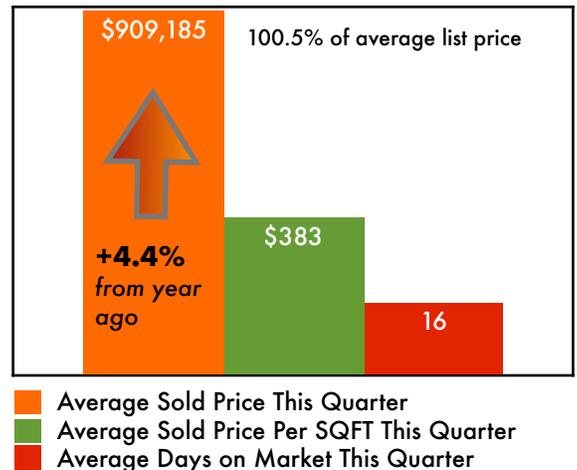
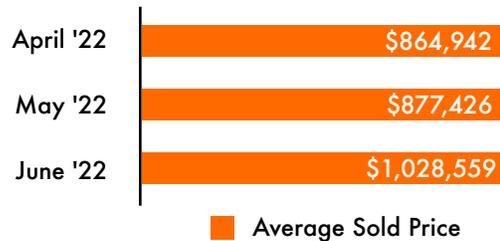
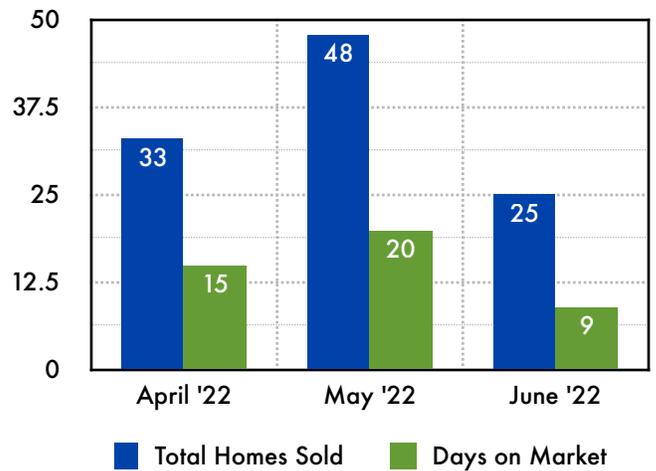
North Boise (Area 100)



## Northeast Boise

In April, 33 single-family homes sold in Northeast Boise with an average days on market of 15 and at an average price of \$864,942. May included the sale of 48 homes at an average sales price of \$877,426 (20 days on market), and 25 homes sold in June at 9 days on market. Average sold price in June was \$1,028,559. The highest sold price recorded in Northeast Boise was \$2,359,545, with a lowest recorded sale of \$369,900. During the quarter, Northeast Boise recorded 106 home sales at an average of 16 days on market. Sold price in Northeast Boise was \$909,185 (\$383/SQFT) – up 4.4% from a year ago.

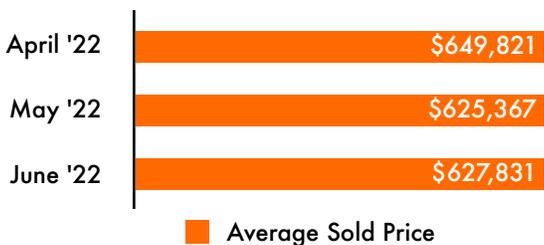
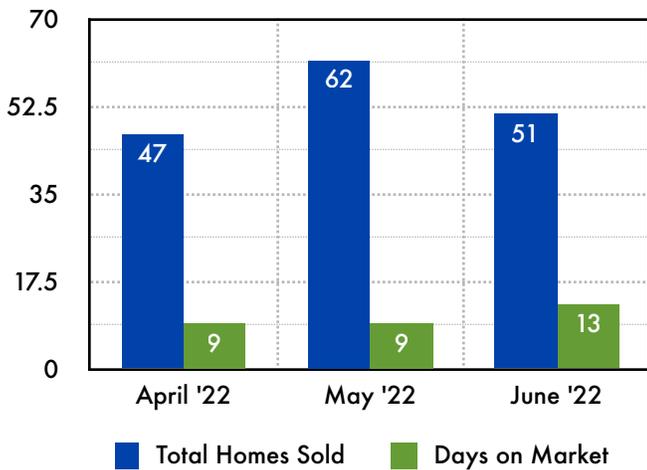
Northeast Boise (Area 200)



## Southeast Boise

In April, 47 single-family homes sold in Southeast Boise with an average days on market of 9 and at an average price of \$649,821. In May, 62 homes sold at an average sales price of \$625,367 (9 days on market), and 51 homes sold in June at 13 days on market. Average sold price was \$627,831. The highest sold price recorded in Southeast Boise was \$1,952,611, with a lowest recorded sale of \$295,000. During the quarter, Southeast Boise recorded the sale of 160 homes. Sold price in Southeast Boise was up 19.8% from the prior year to \$633,336 (\$338/SQFT), and homes averaged 10 days on market.

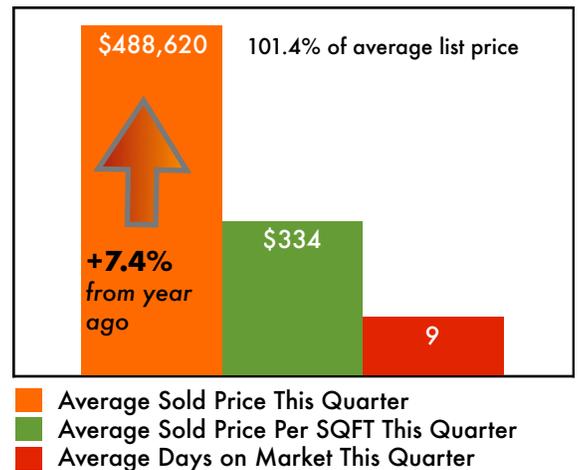
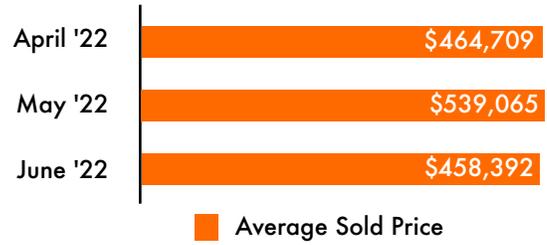
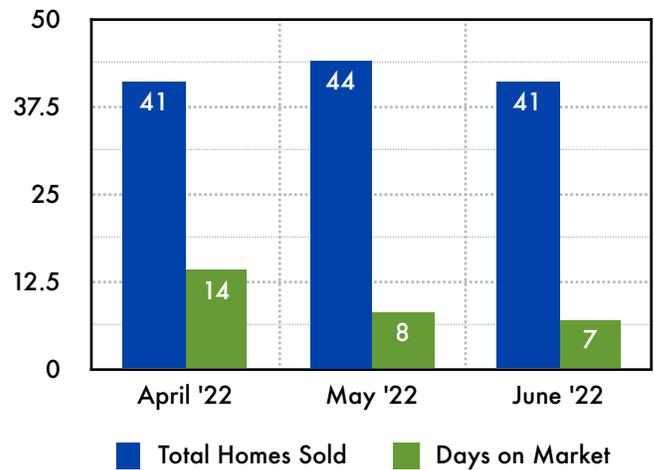
Southeast Boise (Area 300)



## Boise Bench

In April, 41 single-family homes sold on the Boise Bench with an average days on market of 14 and at an average price of \$464,709. Forty-four homes sold in May at an average sales price of \$539,065 (8 days on market), and 41 homes sold in June at 7 days on market. Average price was \$458,392. The highest sold price recorded on the Boise Bench was \$1,350,000, with a lowest recorded sale of \$265,000. During the quarter, the Bench recorded the sale of 126 homes. Average sold price was up 7.4% from the previous year. Average sold price was \$488,620 (\$334/SQFT), at 9 days on market.

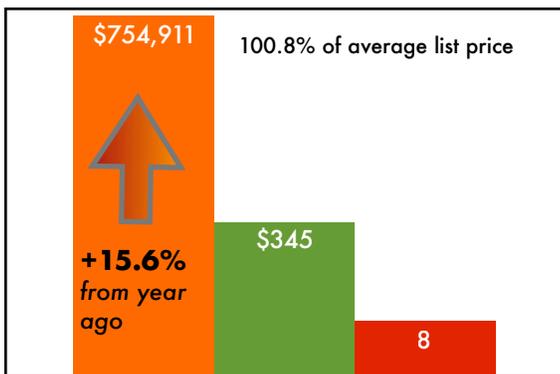
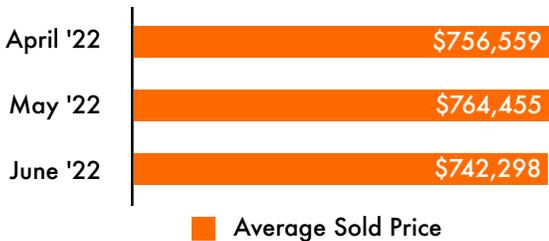
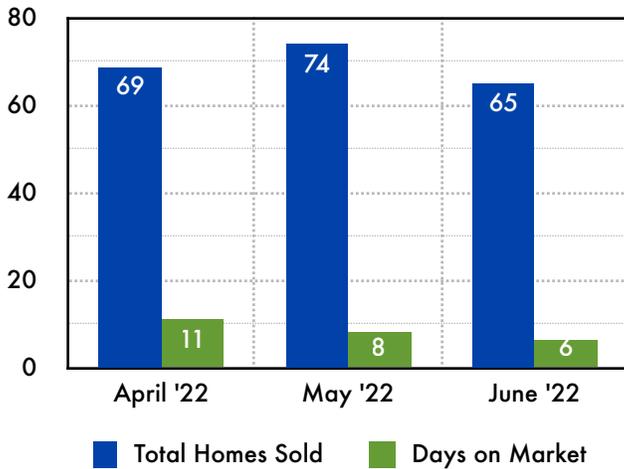
Boise Bench (Area 400)



## Northwest Boise

In April, 69 single-family homes sold in Northwest Boise with an average days on market of 11 and at an average price of \$756,559. Seventy-four homes sold in May at an average sales price of \$764,455 (8 days on market), and 65 homes sold in June at 6 days on market, with an average price of \$742,298. The highest sold price recorded in Northwest Boise was \$1,599,424, with a lowest recorded sale of \$277,000. During the quarter, 208 homes sold. Average sold price was up 15.6% from the previous year in Northwest Boise. Average sold price was \$754,911 (\$345/SQFT). Homes averaged 8 days on market.

Northwest Boise (Area 800)

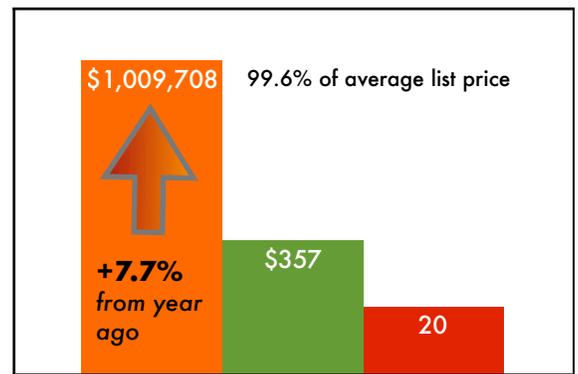
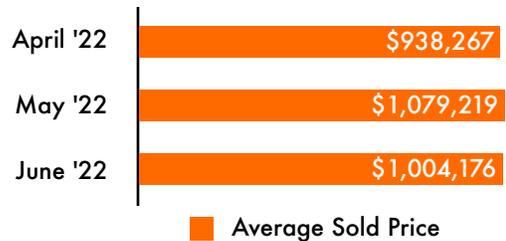
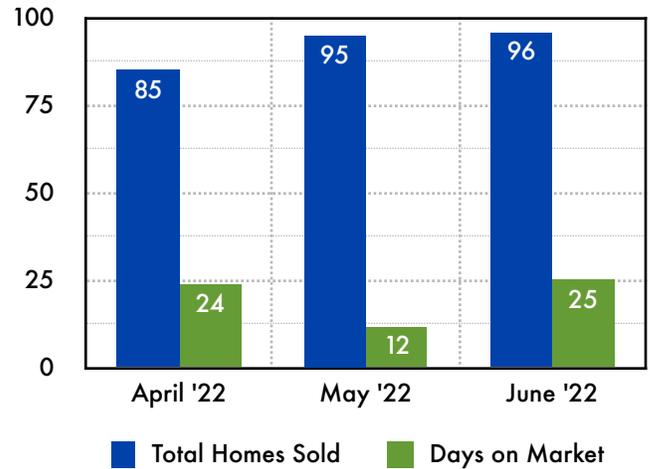


- Average Sold Price This Quarter
- Average Sold Price Per SQFT This Quarter
- Average Days on Market This Quarter

## Eagle

In April, 85 single-family homes sold in Eagle with an average days on market of 24 and at an average price of \$938,267. Ninety-five homes sold in May at an average price of \$1,079,219 (12 days on market), and 96 homes sold in June at 25 days on market. Average sold price in June was \$1,004,176. The highest sold price recorded in Eagle was \$3,850,000, with a lowest recorded sale of \$280,000. During the quarter, 276 homes sold. Average sold price in Eagle was \$1,009,708 – up 7.7% from a year ago. Price per square foot price was \$357, with properties averaging 20 days on market.

Eagle (Area 900)

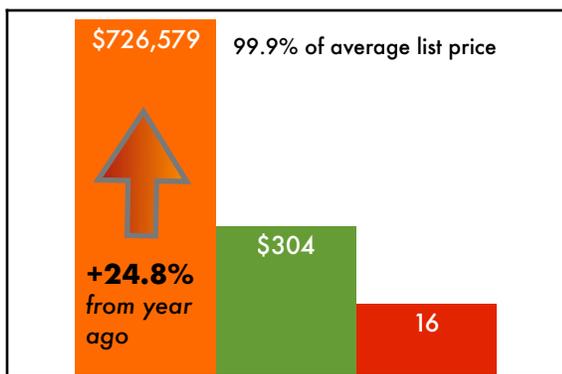
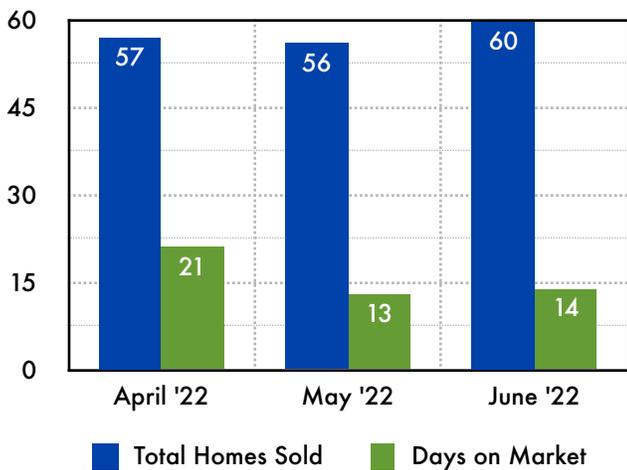


- Average Sold Price This Quarter
- Average Sold Price Per SQFT This Quarter
- Average Days on Market This Quarter

## Star

In April, 53 single-family homes sold in Star with an average of 49 days on market and at an average price of \$574,784. Sixty-two homes sold in May at an average price of \$721,362 (44 days on market), and 79 homes sold in June at 28 days on market. Average sold price in June was \$645,358. The highest sold price recorded in Star was \$3,950,000, with a lowest recorded sale of \$272,000. During the quarter, 173 homes sold. Average sold price in Star was \$726,579 – up 24.8% from a year ago. Price per square foot price was \$304, with properties averaging 16 days on market.

Star (Area 950)

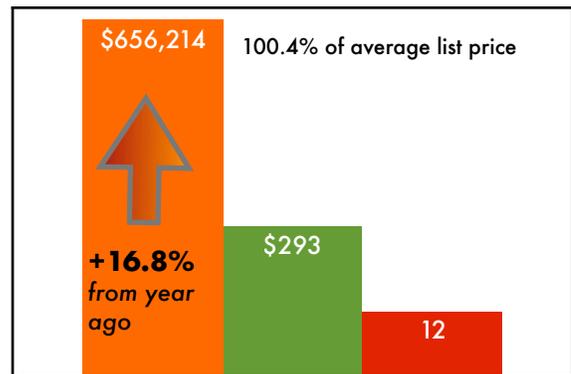
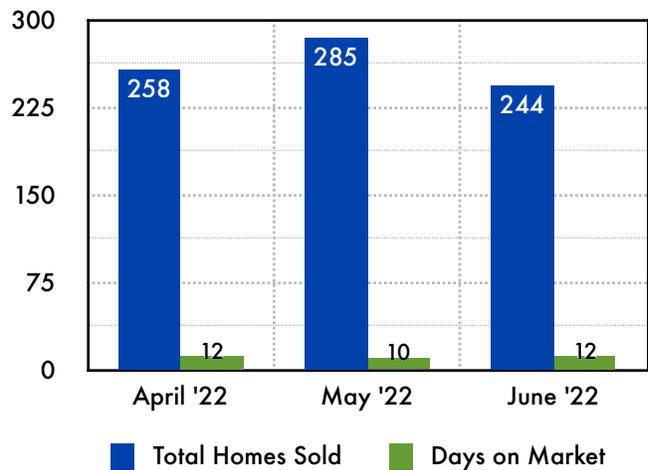


■ Average Sold Price This Quarter  
■ Average Sold Price Per SQFT This Quarter  
■ Average Days on Market This Quarter

## Meridian

In April, 199 single-family homes sold in Meridian with an average days on market of 28 and at an average price of \$579,018. Two hundred eight homes sold in May at an average sales price of \$578,309 (27 days on market), and 255 homes sold in June at 15 days on market, with an average price of \$634,367. The highest sold price recorded in Meridian was \$4,500,000, with a lowest recorded sale of \$125,000. During the quarter, 787 homes sold. Average sold price was up 16.8% from the previous year in Meridian. Average sold price was \$656,214 (\$293/SQFT). Homes averaged 12 days on market.

Meridian (Areas 1000-1030)

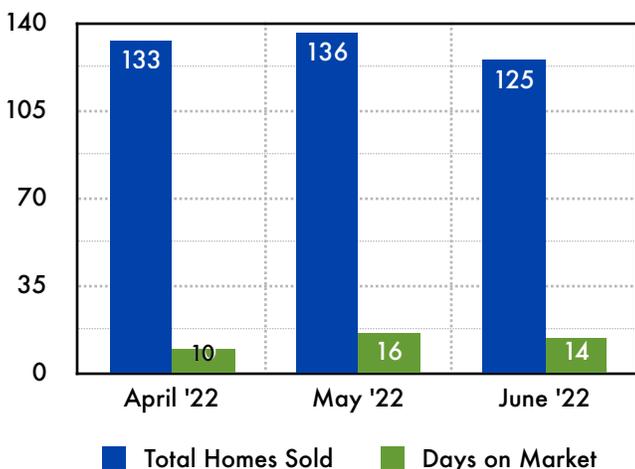


■ Average Sold Price This Quarter  
■ Average Sold Price Per SQFT This Quarter  
■ Average Days on Market This Quarter

## Caldwell

In April, 133 single-family homes sold in Caldwell with an average days on market at 10 and at an average price of \$461,486. One hundred thirty-six homes sold in May at an average price of \$466,313 (16 days on market), and 125 homes sold in June at 14 days on market; average sold price was \$441,331. The highest sold price recorded in Caldwell was \$1,180,000; lowest recorded sale was \$167,500. During the quarter, 394 homes sold. Average sold price in Caldwell was \$456,758 – up 12.2% from a year ago. Price per square foot price was \$262, with properties averaging 13 days on market.

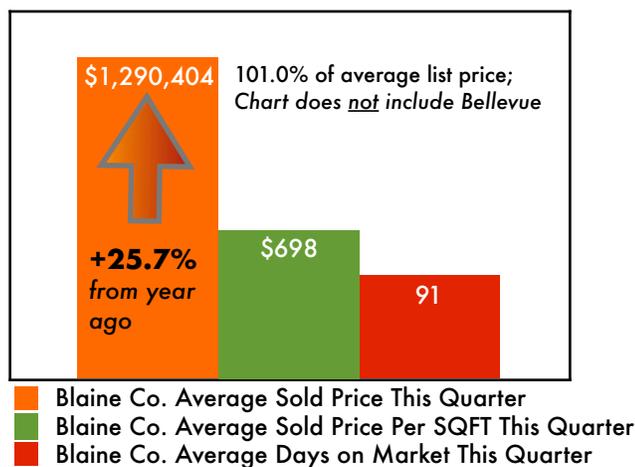
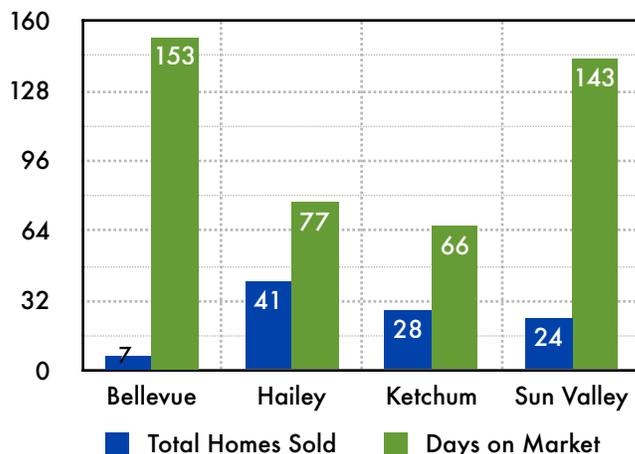
Caldwell (Areas 1275+1280)



## Bellevue, Hailey, Ketchum & Sun Valley

Seven single-family homes sold in Bellevue at an average of 153 days on market and a price of \$640,711 (\$403/SQFT). Hailey recorded the sale of 41 homes – average days on market 77 and an average price \$664,881 (\$425/SQFT). In Ketchum, 28 homes sold at an average of \$1,809,268 (\$944/SQFT). Average days on market was 66. Sun Valley records indicated 24 homes sold – average price \$1,754,833 (\$876/SQFT) and 143 days on market. In the quarter, 93 properties sold in the County (excluding Bellevue). Average sold price was \$1,290,404 (up 25.7% from a year ago). Homes averaged \$698/SQFT and 91 days on market. Highest sold price was \$6,600,000; lowest was \$245,000.

Bellevue, Hailey, Ketchum & Sun Valley



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



**1516 N 7th - N Boise**



**3818 S Harris Ranch - NE Boise**



**1007 Strawberry - NE Boise**



**3067 S Bown - SE Boise**



**254 E Edmonds - SE Meridian**



**947 W Laughton - NW Meridian**



**1917/15 Blaine - Caldwell**



**260 Chestnut - SV Area**

<h2 style="text-align: center;">Multi-Family Housing</h2> <h2 style="text-align: center;">Near Downtown Boise</h2>	<b>North Boise (Area 0100)</b> 	Average Sold Price: \$826,281 Average Sold Price/SQFT: \$428 5 Sold; Average DOM 11 Price Prior Yr: <b>Up 6.1%</b>
	<b>Northeast Boise (Area 0200)</b> 	Average Sold Price: \$505,000 Average Sold Price/SQFT: \$320 1 Sold; Average DOM 0 Price Prior Yr: <b>Down -33.3% (only 1 sold in 2Q22)</b>
	<b>Southeast Boise (Area 0300)</b> 	Average Sold Price: \$640,833 Average Sold Price/SQFT: \$373 3 Sold; Average DOM 4 Price Prior Yr: <b>Up 12.4%</b>
	<b>Boise Bench (Area 0400)</b> 	Average Sold Price: \$696,379 Average Sold Price/SQFT: \$292 14 Sold; Average DOM 5 Price Prior Yr: <b>Up 12.5%</b>

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 provided for Blaine County.

## Community Q&A

### Melinda McCaslin

**Q:** *Melinda - Based on rising interest rates changing a Buyer's affordability, are you seeing Buyer's "buy down" his/her rate, and Seller's paying for the buy down?*

**A:** Given the current environment of increasing interest rates and near record inflation, we are seeing the housing market shift, despite an ongoing strong market with pent up demand. Sellers have gotten more realistic with listing prices and one of the trends we're seeing is more interest in seller paid rate buy downs as a way to make their home more attractive to buyers. As interest rates go up, buyers' purchasing power diminishes. One way to offset this is to buy the interest rate down. The chart below shows one example of how paying 2 points (2% of the loan amount) can decrease the buyer's monthly payment far more than a comparable price reduction on a home.

	Rate	APR	Loan	Term	Points	Payment	Total Payments	Total Interests	Pts. Save You \$/Month	Months To Recover Cost
No Points	4.750%	4.746%	\$799,200	30	0	\$4,169	\$1,500,842	\$701,642	N/A	N/A
<i>Conventional Thinking (line below)</i>										
With Points	4.375%	4.545%	\$799,200	30	2	\$3,990	\$1,436,504	\$637,403	\$179	89
<i>TRUE timeframe to recover points paid if money was used to reduce mortgage instead of paying points (line below)</i>										
Reduced Mortgage	4.750%	4.747%	\$783,216	30	0	\$4,086	\$1,470,825	\$671,625	\$95	168

In this example, paying 2 points, or \$15,984, drops payment by \$179/month, while reducing the purchase price this same amount only reduces the payment by \$83/month. Because of this increased leverage, sellers are exploring ways to incorporate such offers into their listings. The tricky part is that there is no set formula for the cost of a buy down, as it is very fluid and fluctuates based on each borrower's loan scenario and the daily interest rate yield curve. So while this is indeed a useful strategy, listing agents must work closely with their sellers and lenders to make sure the numbers pencil for each specific buyer.

*Melinda is a leading Idaho lending expert, earning her MBA from Harvard & degree in Finance & Marketing from the U of Utah. Melinda may be reached at 208-631-9194 | melindam@rate.com*

"Bogey" Ralston



## Did You Know?

A little baking soda can help you grow sweeter tomatoes. It reduces acidity, which sweetens up your crop.

One of my favorite quotes...

"People will forget what you said, people will forget what you did, but people will never forget how you made them feel." Maya Angelou

### A TRADITION OF TRUST

Independent and locally owned/operated, Ralston Group Properties (Ralston Group) challenges the status quo within the real estate industry. This vibrant, "boutique" brokerage is grounded in the belief that creating long-term, trust-based relationships and always serving the client's needs first, is both good business and the right thing to do. Five words define this residential and commercial real estate firm:

**Trust + Heart + Experience + Advocates + Thinkers.**

In Boise, Ralston Group specializes in and around the downtown including the North End, Highlands, Foothills, East Side (North & South), West End, and the Bench. Ralston Group also has significant expertise in Eagle, Meridian and surrounding areas, and is often asked to partner on unique projects including investment properties, remote ranches, vineyards and sustainable design/builds. Ralston Group serves both residential and commercial real estate markets in the Wood River Valley. With offices in downtown Boise and Ketchum, their agents are handpicked and represent the very best in the industry and in the community. Ralston Group doesn't aspire to be the biggest - it does aspire to be the best.

Ralston Group... A Tradition of Trust.

THANK YOU FOR YOUR CONTINUED ADVOCACY AND REFERRALS.

WE ARE ALMOST 100%

REFERRAL-BASED...

AND ARE SO INCREDIBLY GRATEFUL TO YOU FOR YOUR REFERRALS!



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