

## DO GOOD! SPREAD LOVE!

The end of first quarter is usually a good time to share Spring cleaning and garden tips, but the snow that greeted us at our downtown office a few days ago was not very inspirational. By the time you read this cover story we're hopeful that true Spring will have finally sprung!

The past few years have been challenging for many reasons – Covid, divisive politics, economic worries, etc. – leading many to feel a sense of loneliness and isolation. The number of people who have asked for a real hug in the past couple weeks/months – the hugs where he/she wants you to hang on and not let go – made Ralston Group realize that a story on kindness and/or doing good may be welcome.

Webster's (and Siri) define kindness as the *quality or state of being kind; the quality of being friendly, generous, and considerate*. Kindness is a type of behavior marked by acts of generosity, consideration, rendering assistance or concern for others, without expecting praise or reward in return. Kindness is something we all know when we see it and feel it.

A direct correlation to kindness is doing good deeds. Since **National Volunteer Week is April 16-22, 2023**, we hope this quarter's cover story is meaningful, and hopefully energizing to you. It's important to realize that there are all kinds of ways to volunteer, from helping neighbor kids with their resumes and elderly neighbors with chores to

fundraising for United Way, Alzheimer's, Cancer Awareness, etc. The list of ways to help others is endless and doesn't necessarily mean that you need to commit to 20 hours a week/month, or even leave your home. If everybody added just one thing big or small to helping others, the world would be a better place. We hope this story serves as motivation to think about some things you might do in 2023 in person and/or virtually ([Find The Best Volunteer Opportunities Near Boise](#)), or that it simply keeps "helping your neighbor" top of mind.

*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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Research has found that volunteering among adults, age 60 and over, provided benefits to physical and mental health, and volunteers report better physical health than do non-volunteers. Research also has shown that volunteering leads to lower rates of depression and anxiety, especially for people 65 and older ([Mayo Clinic Sep 16, 2021](#)). Volunteering reduces stress and increases positive, relaxed feelings by releasing dopamine. By spending time in service to others, volunteers report feeling a sense of meaning and appreciation, both given and received, which can have a stress-reducing effect. Reduced stress further decreases risk of many physical and mental health problems, such as heart disease, stroke, depression, anxiety and general illness. In addition, a [study](#) completed in the UK on aging found that individuals who volunteer have lower mortality rates than those who do not, even when controlling for age, gender and physical health. Individuals between the ages of 35 and 54 are the most likely to volunteer their time according to [The Bureau of Labor Statistics](#). Just under 25% of Silent Generation Americans (i.e., born 1925-1945) volunteer, and ~31% of Baby Boomers volunteer each year; 36.4% of Gen X Americans volunteer.

Volunteering is important for all ages! Volunteers under the age of 24 accounts for 22.6% of all volunteers; 28.2% of Millennials volunteer each year ([americorps.gov](#)). A [study by Deloitte](#) found that 61% of Millennials who rarely or never volunteer still consider a company's commitment to the community when making a decision on a potential job. In a [Deloitte survey](#), 92% of human resource executives agree that contributing to a nonprofit can improve an employee's leadership skills; and 70% of corporate volunteers believe volunteerism boosts morale more than company mixers. Those who volunteer regularly have a 27% better chance of gaining employment. 60% of hiring managers see the act of volunteerism as a valuable asset when making recruitment decisions according to [a study performed by Career Builder](#).

Study after study has shown that volunteering offers many health benefits, provides a sense of purpose, teaches valuable skills, and nurtures new and existing relationships. Acts of kindness can make the world a happier place for

everyone, and can boost feelings of confidence, being in control, happiness and optimism. Acts of kindness may also encourage others to repeat the good deeds they've experienced themselves – contributing to a more positive community.

What is kindness in one word? Kindness is Love. Are you spreading some love today – pass it along!

### 10 Benefits of Volunteering:

- Provides you with a sense of purpose. ...
- Provides a sense of community. ...
- Helps you meet new friends. ...
- Increases your social skills. ...
- Improves self-esteem. ...
- Teaches you valuable skills. ...
- Provides job prospects. ...
- Brings fun into your life.

### JUST A HANDFUL OF RALSTON GROUP FAVORITE PLACES TO VOLUNTEER...

- Big Brothers Big Sisters of Idaho
- Idaho Humane Society
- Anne Frank Memorial through the Wassmuth Human Rights Center
- Boise Valley Habitat For Humanity
- Veteran's Administration Hospital
- Zoo Boise
- Girl Scouts of Silver Sage
- Camp Rainbow Gold
- Boise Parks and Recreation
- Various Community Libraries & Schools

*"Never doubt that a small group of thoughtful committed citizens can change the world: indeed, it's the only thing that ever has." Margaret Mead*

*"Life's persistent and most urgent question is, 'What are you doing for others?'" Martin Luther King Jr.*

*"No one has ever become poor by giving." Anne Frank*

*"Service to others is the rent you pay for your room here on earth." Mohammed Ali*

*"To do more for the world than the world does for you – that is success." Henry Ford*

*"No one is useless in this world who lightens the burdens of another." Charles Dickens*

# Market Update - Ada Co.

Residential Single-Family Homes - Ada County	1Q2023
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.	Jan-Feb-Mar
Average Sold Price	\$597,627
Average Sold Price Compared to Prior Year Same Quarter	down 8.4%
Average Days on Market (DOM)	68
Total Dollar Volume	\$1.1 Billion
Total Dollar Volume Compared to Prior Year Same Quarter	down 22.8%
New Construction Sold Based On # of Units	Not currently available
Existing Homes Sold Based On # of Units	Not currently available

## 1Q23: Ada County Average Sold Price Down 8.4%

In the quarter, the average single-family home sales (i.e, sold) price in Ada County decreased 8.4% from a year ago (1Q2022) to \$597,627.

The total number of homes sold was down 15.7% from a year ago. Data on new (i.e., new construction) homes sold versus existing homes was not available at time of publishing.

The quarter’s dollar volume for single-family homes in Ada County was \$1.1 billion compared to \$1.4 billion a year ago – a 22.8% decrease. A total of 1,817 units sold (existing and new construction) in the quarter. Days on market was 68 compared to 26 days on market a year ago.

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 1Q23 was 1.7 months compared to 0.8 months at the end of 1Q22. In the core areas discussed in the Ralston Report, Star led the way with a three-month/quarter average of 4.7 months of inventory. Northwest Boise was next at 3.3 months. The lowest amount of inventory was in Southeast Boise (0.9 months).

By definition we are in a Seller’s market.

6 Boise downtown condos sold at avg. of \$543/SQFT

**# of res. lots sold & price**  
 N Boise: 3 (\$273,633)  
 NE Boise: 1 (\$125,000)  
 SE Boise: 2 (\$353,000)  
 The Bench: 1 (\$110,000)  
 NW Boise: 4 (\$406,850)  
 Eagle: 12 (\$551,502)  
 Star: 2 (\$202,159)  
 Meridian: 1 (\$180,000)  
 Caldwell: 2 (\$130,000)

## 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>1Q2023</b> Jan-Feb-Mar
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)	\$1,622,326
Average Sold Price Single-Family Compared to Prior Year Same Quarter	Up 16.7%
Average Days on Market Single-Family	156
Total Dollar Volume Single-Family	\$100.6 Million
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter	down 28.4%
Average Sold Price Condominium/Townhouse (ONLY)	\$1,177,300
Average Days on Market Condominium/Townhouse	174
Total Dollar Volume Condominium/Townhouse	\$51.8 Million
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter	down 2.5%
Average Sold Price Commercial	\$435,500
Average Days on Market Commercial	82
Total Dollar Volume Commercial	\$871,000
Total Dollar Volume Commercial Compared to Prior Year Same Quarter	down 87.0%

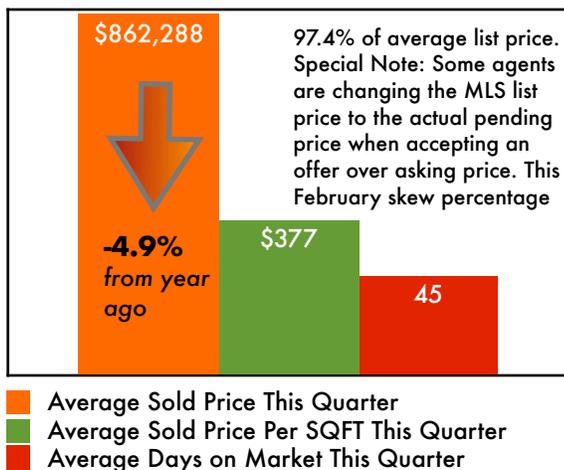
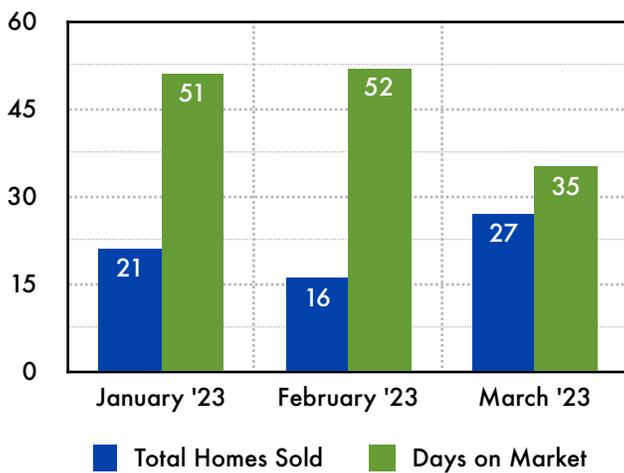
### 1Q23: Single-Family Home Sold Price Up; Commercial and Land Sold Prices Down

This quarter's records indicate that 62 single-family homes sold at an average of \$762/SQFT – average sold price was up 16.7% from a year ago. Forty-four of the 62 single-family homes were condominiums/townhouses, selling at an average of \$735/SQFT; dollar volume of condos and townhouses was down 31.9% – sold price down 2.5%. "Residential" land, which is not included in the data above or that follows, included 4 sold properties at an average sold price of \$347,375; the properties averaged 114 days on market. Total dollar volume of land was \$1.4 million. Average sold price of "residential" land was down 63.4% from a year ago. Two commercial properties sold at an average of \$435,500. The average sold price was down 67.4%; total dollar volume down 87.0%. Days on market was 82 compared to 499 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 January, 21 single-family homes sold in North Boise with an average days on market of 51 and at an average price of \$741,922. Sixteen homes sold in February at an average sales price of \$935,259 (52 days on market), and 27 homes sold in March at 35 days on market (average sold price \$912,662). During the quarter, 64 properties sold averaging 45 days on market. Sold price in North Boise was down 4.9% from a year ago to \$862,288 (\$377/SQFT). The highest sold price recorded in North Boise was \$1,890,000, with a lowest recorded sale of \$280,000.

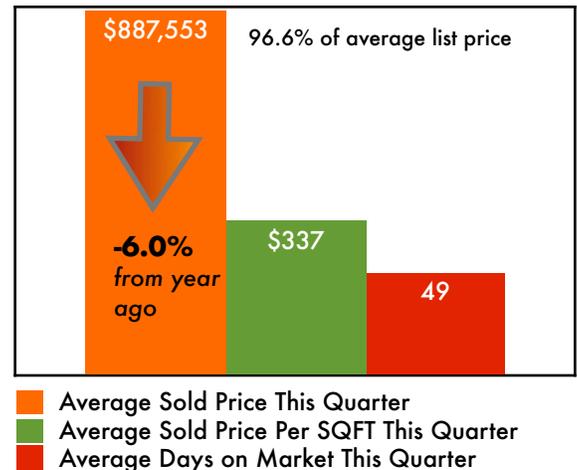
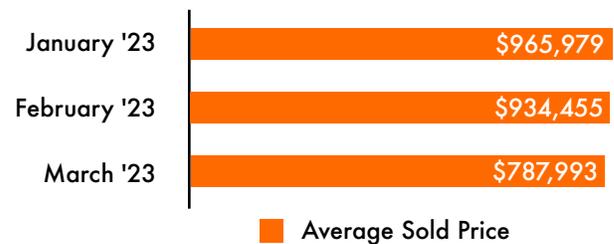
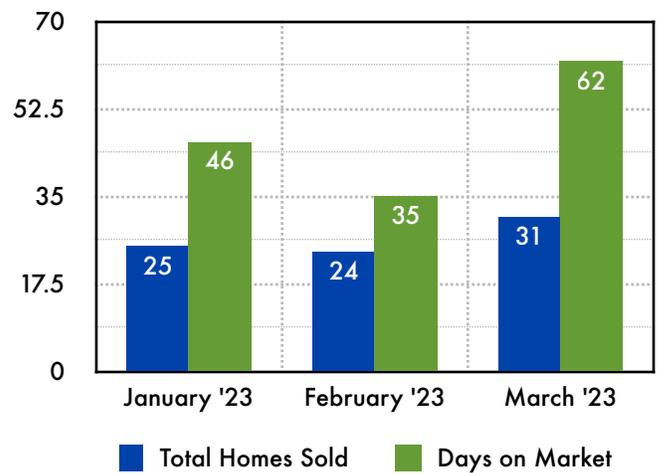
North Boise (Area 100)



## Northeast Boise

In January, 25 single-family homes sold in Northeast Boise with an average days on market of 46 and at an average price of \$965,979. February included the sale of 24 homes at an average sales price of \$934,455 (35 days on market), and 31 homes sold in March at 62 days on market. Average sold price in March was \$787,993. During the quarter, Northeast Boise recorded 80 home sales at an average of 49 days on market. Sold price in Northeast Boise was \$887,553 (\$337/SQFT) – down 6.0% from a year ago. The highest sold price recorded in Northeast Boise was \$3,670,000, with a lowest recorded sale of \$311,888.

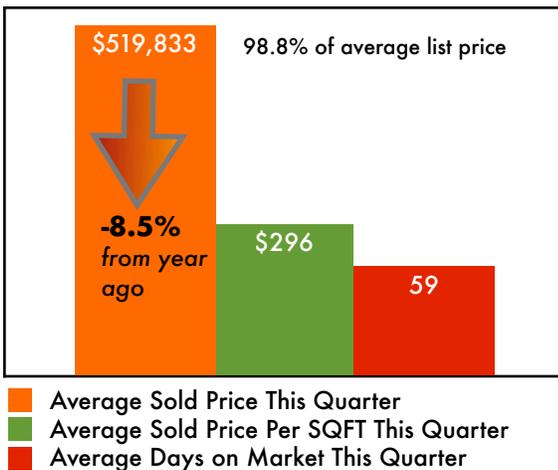
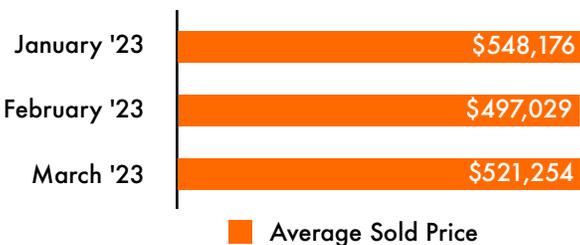
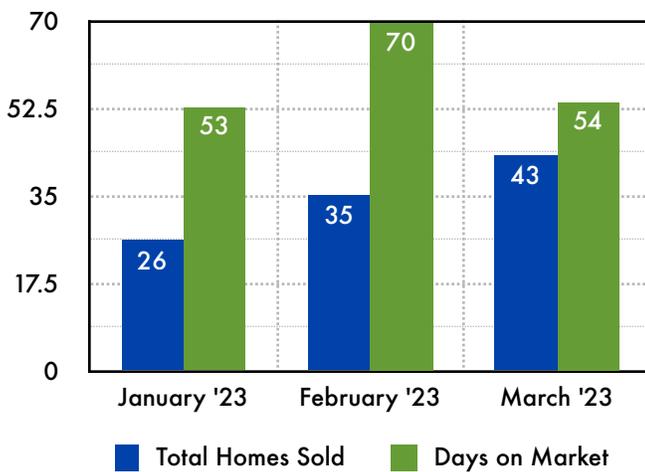
Northeast Boise (Area 200)



## Southeast Boise

In January, 26 single-family homes sold in Southeast Boise with an average days on market of 53 and at an average price of \$548,176. In February, 35 homes sold at an average sales price of \$497,029 (70 days on market), and 43 homes sold in March at 54 days on market. Average sold price was \$521,254. During the quarter, Southeast Boise recorded the sale of 104 homes. Sold price in Southeast Boise was down 8.5% from the prior year to \$519,833 (\$296/SQFT), and homes averaged 59 days on market. The highest sold price recorded in Southeast Boise was \$2,250,000, with a lowest recorded sale of \$274,900.

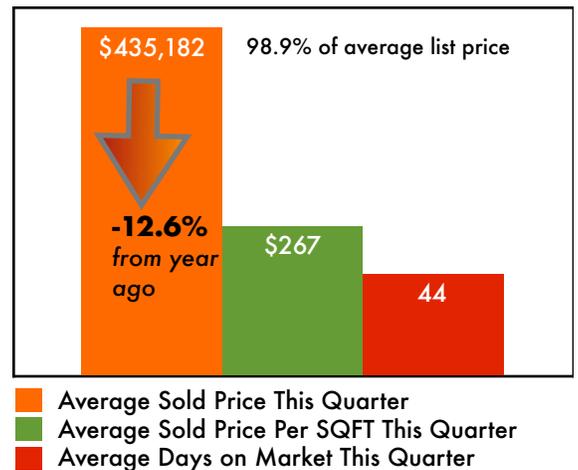
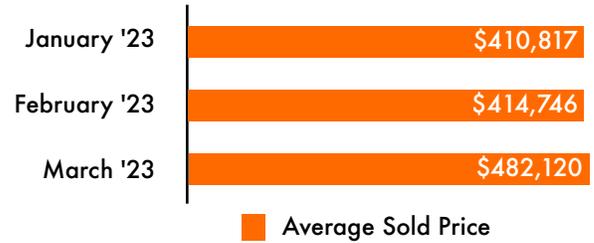
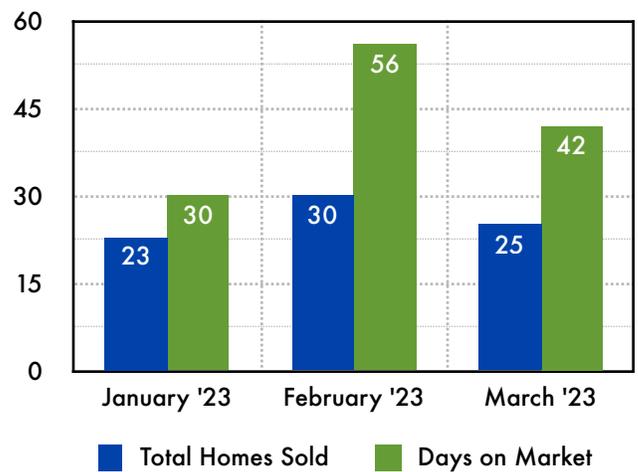
Southeast Boise (Area 300)



## Boise Bench

In January, 23 single-family homes sold on the Boise Bench with an average days on market of 30 and at an average price of \$410,817. Thirty homes sold in February at an average sales price of \$414,746 (56 days on market), and 25 homes sold in March at 42 days on market. Average price was \$482,120. During the quarter, the Bench recorded the sale of 78 homes. Average sold price was down 12.6% from the previous year. Average sold price was \$435,182 (\$267/SQFT), at 44 days on market. The highest sold price recorded on the Boise Bench was \$1,400,000, with a lowest recorded sale of \$212,500.

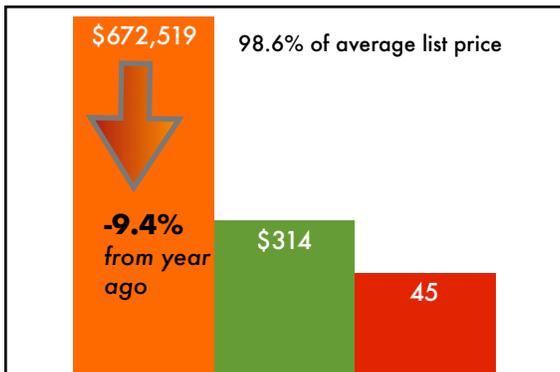
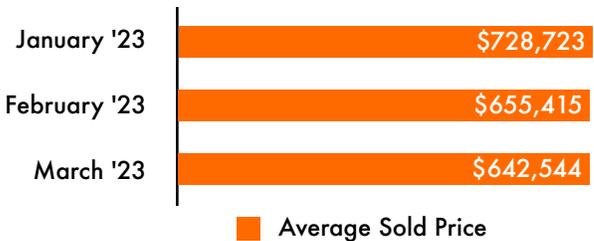
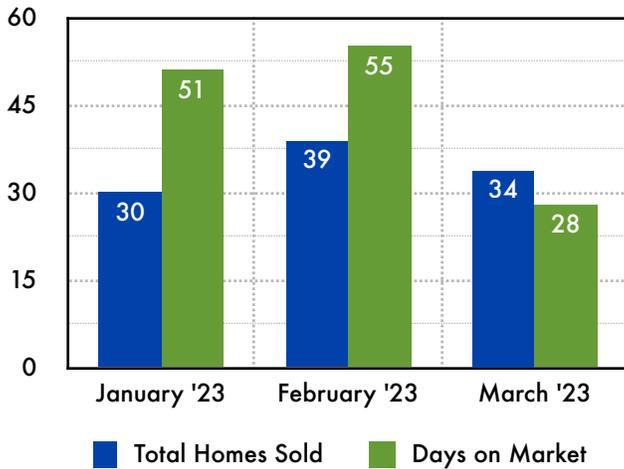
Boise Bench (Area 400)



## Northwest Boise

In January, 30 single-family homes sold in Northwest Boise with an average days on market of 51 and at an average price of \$728,723. Thirty-nine homes sold in February at an average sales price of \$655,415 (55 days on market), and 34 homes sold in March at 28 days on market, with an average price of \$642,544. During the quarter, 103 homes sold. Average sold price was down 9.4% from the previous year in Northwest Boise. Average sold price was \$672,519 (\$314/SQFT). Homes averaged 45 days on market. The highest sold price recorded in Northwest Boise was \$2,141,971, with a lowest recorded sale of \$190,000.

Northwest Boise (Area 800)

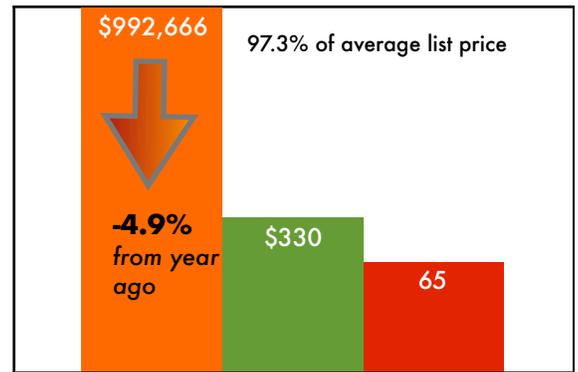
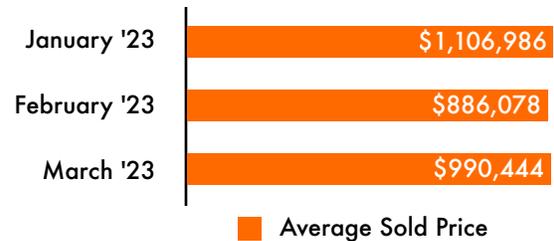
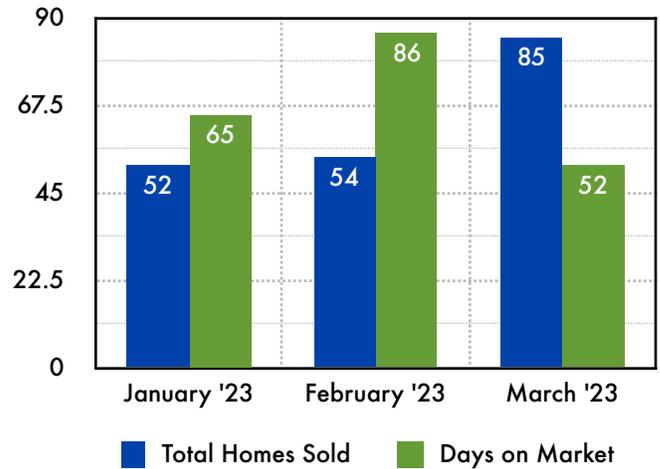


■ Average Sold Price This Quarter  
■ Average Sold Price Per SQFT This Quarter  
■ Average Days on Market This Quarter

## Eagle

In January, 52 single-family homes sold in Eagle with an average days on market of 65 and at an average price of \$1,106,986. Fifty-four homes sold in February at an average price of \$886,078 (86 days on market), and 85 homes sold in March at 52 days on market. Average sold price in March was \$990,444. During the quarter, 191 homes sold. Average sold price in Eagle was \$992,666 – down 4.9% from a year ago. Price per square foot price was \$330, with properties averaging 65 days on market. The highest sold price recorded in Eagle was \$4,631,250, with a lowest recorded sale of \$310,000.

Eagle (Area 900)

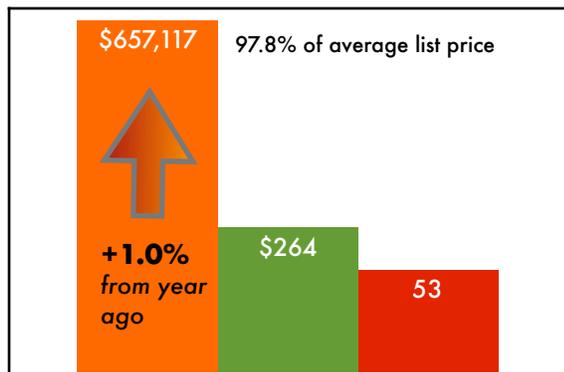
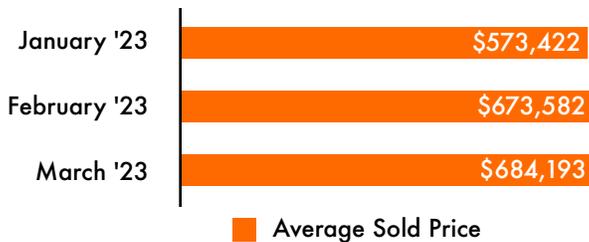
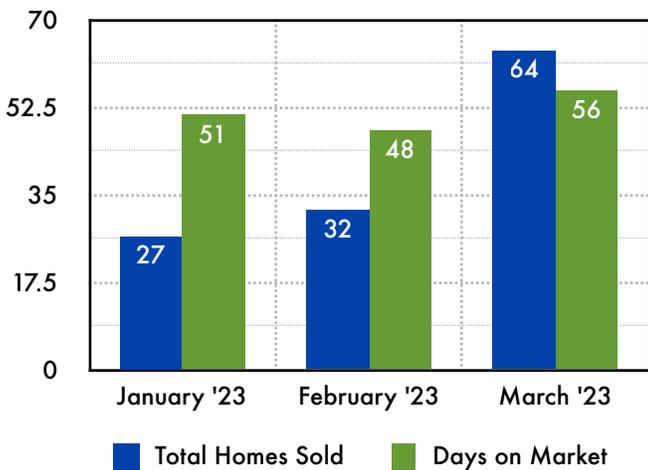


■ Average Sold Price This Quarter  
■ Average Sold Price Per SQFT This Quarter  
■ Average Days on Market This Quarter

## Star

In January, 27 single-family homes sold in Star with an average of 51 days on market and at an average price of \$573,422. Thirty-two homes sold in February at an average price of \$673,582 (48 days on market), and 64 homes sold in March at 56 days on market. Average sold price in March was \$684,193. During the quarter, 123 homes sold. Average sold price in Star was \$657,117 – up 1.0% from a year ago. Price per square foot price was \$264, with properties averaging 53 days on market. The highest sold price recorded in Star was \$2,050,000, with a lowest recorded sale of \$250,000.

Star (Area 950)

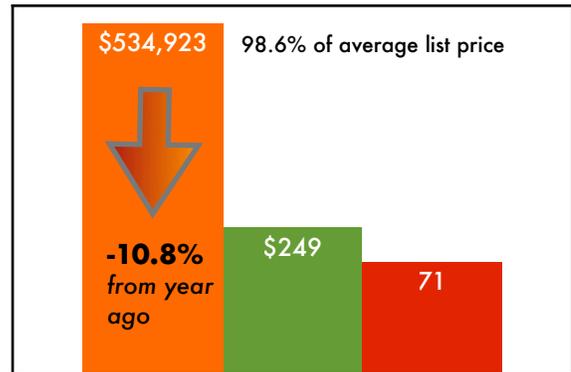
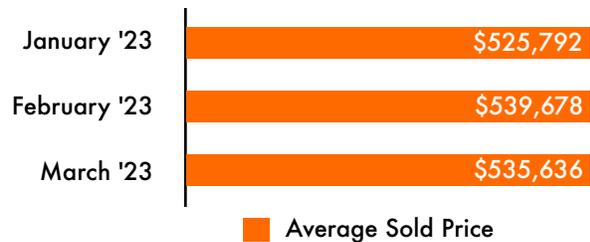
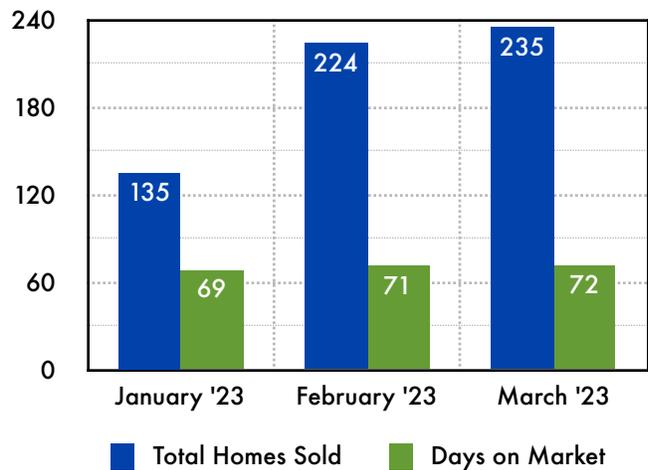


■ Average Sold Price This Quarter  
■ Average Sold Price Per SQFT This Quarter  
■ Average Days on Market This Quarter

## Meridian

In January, 135 single-family homes sold in Meridian with an average days on market of 69 and at an average price of \$525,792. In February, 224 homes sold at an average sales price of \$539,678 (71 days on market), and 235 homes sold in March at 72 days on market, with an average price of \$535,636. During the quarter, 594 homes sold. Average sold price was down 10.8% from the previous year in Meridian. Average sold price was \$534,923 (\$249/SQFT). Homes averaged 71 days on market. The highest sold price recorded in Meridian was \$2,050,000, with a lowest recorded sale of \$170,000.

Meridian (Areas 1000-1030)

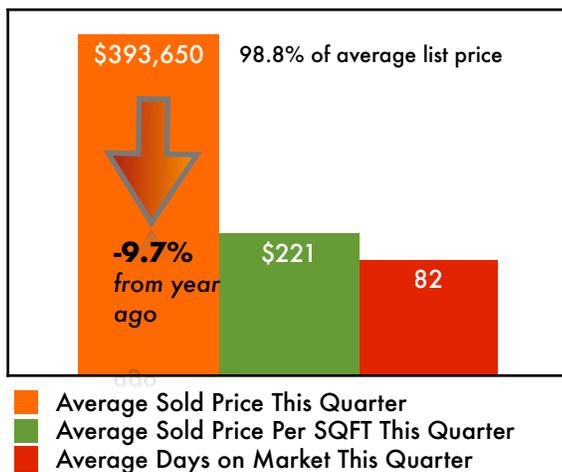
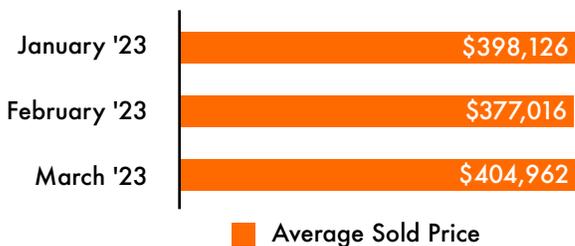
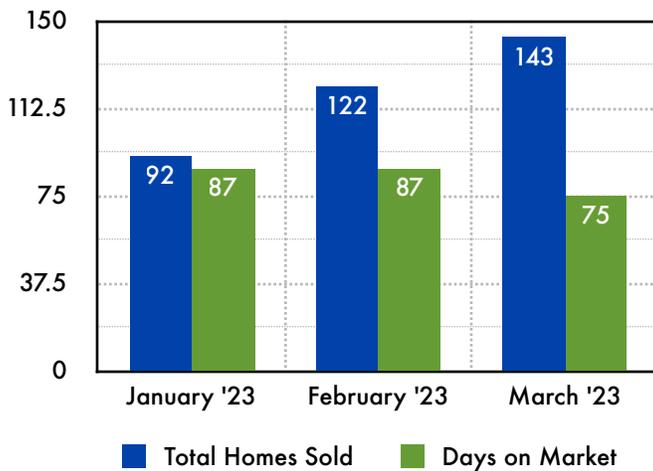


■ Average Sold Price This Quarter  
■ Average Sold Price Per SQFT This Quarter  
■ Average Days on Market This Quarter

## Caldwell

In January, 92 single-family homes sold in Caldwell with an average days on market at 87 and at an average price of \$398,126. One hundred twenty-two homes sold in February at an average price of \$377,016 (87 days on market), and 143 homes sold in March at 75 days on market; average sold price was \$404,962. During the quarter, 357 homes sold. Average sold price in Caldwell was \$398,650 – down 9.7% from a year ago. Price per square foot price was \$221, with properties averaging 82 days on market. The highest sold price recorded in Caldwell was \$974,900; lowest recorded sale was \$129,900.

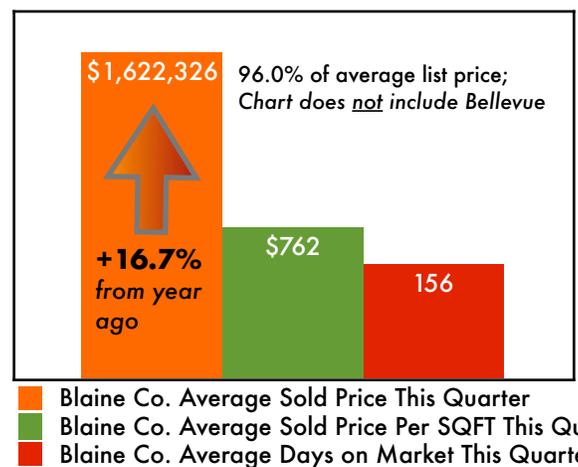
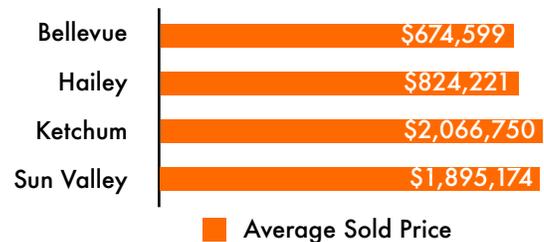
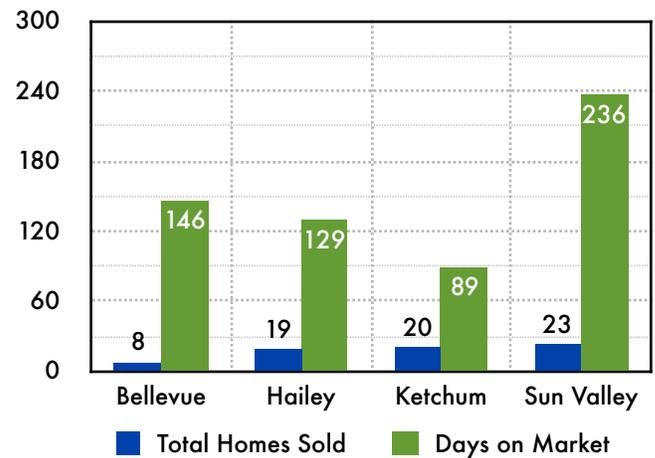
Caldwell (Areas 1275+1280)



## Bellevue, Hailey, Ketchum & Sun Valley

Eight single-family homes sold in Bellevue at an average of 146 days on market and a price of \$674,599 (\$386/SQFT). Hailey recorded the sale of 19 homes – average days on market 129 and an average price \$824,221 (\$427/SQFT). In Ketchum, 20 homes sold at an average of \$2,066,750 (\$1005/SQFT). Average days on market was 89. Sun Valley records indicated 23 homes sold – average price \$1,895,174 (\$826/SQFT) and 236 days on market. In the quarter, 62 properties sold in the County (excluding Bellevue). Average sold price was \$1,622,326 (up 16.7% from a year ago). Homes averaged \$762/SQFT and 156 days on market. Highest sold price was \$8,800,000.

Bellevue, Hailey, Ketchum & Sun Valley



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



**412 S 13th #408 - N Boise**



**1455 E Shenandoah - NE Boise**



**510 N Coston - NE Boise**

A look INSIDE  
this quarter!



**2169 E Ridgecrest - NE Boise**



**5300 W Ponder - Boise Bench**



**5373 W Waterwheel - NW Boise**



**5494 W Tivoli - NW Boise**



**2807 Summit 1 #7 - Sun Valley**

<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: \$597,500 Average Sold Price/SQFT: \$333 2 Sold; Average DOM 6 Price Prior Yr: <b>Down 13.4%</b>
	<b>Northeast Boise (Area 0200)</b>	Average Sold Price: N/A Average Sold Price/SQFT: N/A 0 Sold; Average DOM N/A Price Prior Yr: <b>N/A</b>
	<b>Southeast Boise (Area 0300)</b> 	Average Sold Price: \$775,000 Average Sold Price/SQFT: \$314 1 Sold; Average DOM 133 Price Prior Yr: <b>Up 9.3%</b>
	<b>Boise Bench (Area 0400)</b> 	Average Sold Price: \$553,500 Average Sold Price/SQFT: \$271 2 Sold; Average DOM 1 Price Prior Yr: <b>Down 5.0%</b>
<p>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, &amp; 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.</p>		

## Community Q&A

### Melinda McCaslin

*Q: Melinda - The interest rate predictions for the balance of 2023 courtesy of Chat GPT (chat.openai.com) that you've shared below in red is so interesting. Welcome to the world of AI. What are your thoughts?*

*A: I was interested to learn more about Chat GPT so I decided to check it out. I think the responses below provide a really good foundational explanation, but obviously, no one has a crystal ball (not even Chat GPT). I've been hopeful we'd be seeing rates start to level off by now, and in the last few months, that indeed has been the case. Unfortunately, the more recent trend for the past few weeks, has been the opposite. We're seeing more pressure on mortgage rates, and the trend continues for rates to continue higher. And the current expectation in the market is for the Feds to increase the short-term rates by another .25% at their next meeting in May.*

#### **What are the Feds likely to do with interest rates the balance of 2023**

As an AI language model, I don't have access to insider information and cannot predict with certainty what the Federal Reserve (also known as the "Feds") will do with interest rates for the remainder of 2023. However, I can provide you with some general information and analysis based on current economic conditions and past actions of the Federal Reserve.

The Federal Reserve uses interest rates as a tool to help achieve its dual mandate of promoting maximum employment and stable prices. In general, when the economy is growing too quickly, the Fed may raise interest rates to slow down inflation, and when the economy is growing too slowly, the Fed may lower interest rates to encourage borrowing and stimulate economic growth.

Currently, inflation has been running above the Fed's target rate of 2% for some time, and the labor market has been showing signs of strength, with unemployment rates falling and job creation increasing. As a result, the Fed may continue to gradually raise interest rates in order to prevent inflation from spiraling out of control.

However, the path of interest rate hikes is likely to depend on a range of economic factors, including the pace of economic growth, inflation, and international developments such as global trade tensions or geopolitical risks. The Fed has also signaled that it will be closely monitoring the impact of the ongoing COVID-19 pandemic on the economy, and may adjust its policies accordingly.

Overall, it is important to remember that the Federal Reserve's decisions regarding interest rates are based on a complex set of economic data and analysis, and are subject to change based on evolving economic conditions.

#### **If the Feds continue to increase interest rates, is a recession likely?**

There is no guaranteed relationship between interest rate hikes and a recession, as the economy is a complex and dynamic system influenced by a wide range of factors. However, history has shown that there is often an inverse relationship between interest rates and economic growth.

When the Fed raises interest rates, borrowing becomes more expensive, which can lead to a slowdown in consumer spending and business investment. This can, in turn, lead to a contraction in economic activity and a potential recession.

However, interest rates are just one factor among many that can impact the economy. Other factors, such as changes in government policies, international events, and technological advancements, can also play a significant role in shaping economic growth and stability.

Furthermore, the Fed's decisions regarding interest rates are ...  
**Continued on next page**

typically based on its assessment of the economy's current and expected future conditions. If the Fed determines that the economy is at risk of a recession, it may choose to lower interest rates to stimulate borrowing and spending.

Overall, while interest rate hikes can potentially lead to a recession, it is important to consider the broader economic context and the range of factors that can influence economic growth and stability.

Melinda McCaslin is a leading Idaho lending expert. Melinda earned her MBA from Harvard & BS degrees in Finance & Marketing from the Univ. of Utah. Melinda February be reached at 208-631-9194 or melindam@rate.com.

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## Did You Know?

A National Survey from United Health Care and Volunteer Match found that 94% of people who volunteered in the last twelve months said that volunteering improved their mood; 96% reported that it enriched their sense of purpose; and 25% reported that it helped them manage a chronic illness by keeping them active and taking their minds off their own problems.

### **Favorite Quote of the Quarter:**

Aristotle (born: 384 BC) once said: *"The essence of life is to serve others and do good."*

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