

REAL ESTATE COMMISSIONS...FAIR EARNED?

There's a fairly common perception that real estate agents and brokerages make lots of money... easy money. Whether you hire a lawyer, dentist or car mechanic, find a good one and you'll rave and tell your friends all about him/her – get a bad one, and most likely you'll swear all are over-paid incompetents, or worse. The same is true in real estate, and the stories of agents providing inadequate service and failing to truly earn compensation paid are abundant. Adding to this is a recent high-profile class-action lawsuit commonly known as the [Sitzer/Burnett](#) suit. Here the plaintiffs succeeded in getting a favorable settlement after alleging that the defendants, the National

Association of Realtors (NAR) and several national real estate firms, colluded to artificially inflate agent commissions.

Against this backdrop, the Ralston Group team thought we'd address this head-on in this Quarterly cover story. Initially, we were somewhat reluctant to do so, as talking about commissions and how agents/brokerages get paid felt... well, uncomfortable. However, upon reflection, we'd be remiss if we didn't speak candidly on this issue. Like in many other business sectors, the real estate industry is undergoing some fundamental changes, including how compensation is paid/earned. And in our view, these discussions are healthy.

We won't try and discuss what other firms do or don't do to earn their compensation. Rather, we'd like to share with you what Ralston Group does on behalf of clients, present the facts (try not to be defensive), and let you decide if what and how we're paid is both transparent and fairly earned.

It's important to understand that real estate commissions have always been negotiable. There is not a firm fixed commission rate in any given area (state, city, or local neighborhood).

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.

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A real estate commission may be paid to a licensed brokerage when a specific transaction closes. This does not preclude a brokerage from charging a consulting fee, hourly fee or set fee, but in many/most cases a brokerage does not get paid any fee/commission until a transaction closes. An agent sometimes works with a person for months and even years and never gets paid if their client/customer does not purchase/sell a property. There is no payment guarantee unless the brokerage charges some type of upfront fee in addition to any commission that might be offered. And to be very clear, Ralston Group does not charge any type of upfront fees and relies solely on commissions earned based on how well we performed in achieving our clients goals. We wholeheartedly embrace the “pay for performance” incentive model and brokerage ethos.

Seller's Agent

Most understand and place significant value on the role of an agent when representing a client selling a property. The seller's agent will analyze market conditions, prepare local market comps, ensure the home is presented in the best way possible sometimes absorbing costs for staging and even some minor

repairs or maintenance, expose it to a national market, generate competition, thoroughly evaluate buyers and associated risks, protect the seller from liability, work to get the highest price possible, and manage all aspects to ensure a sound closing. Even when in a “seller's market”, most sellers see the value in being represented by an agent, and resulting paid commissions tend to be seen as well-earned.

Buyer's Agent

Much of the current debate about real estate commissions is this... should a seller be responsible for paying both the seller's agent commission and the buyer's agent commission? Given this current controversy on buyer's agent commissions, we'd like to share with you what Ralston Group does on behalf of buyer clients, and let you decide if what and how we're paid is transparent and fairly earned.

For sake of brevity and given that every transaction is different, this list doesn't include many of the strategic and tactical things we do. However, these are generally the activities that are designed to directly impact buyers making informed decisions and reducing their risks.

WHAT RALSTON GROUP DOES ON BEHALF OF BUYER CLIENTS

- Prepare general and/or specific market data to inform and broaden buyer knowledge
- Assess buyer's knowledge of the market, neighborhoods, etc. and tailor meeting(s) specific to buyer
- Meet and discuss a buyer's overall goal and buyer's specific needs and desires
- Ask the right questions to ensure a buyer thoroughly determines what's most important and will result in the best outcome for buyer
- Discuss the overall buying process (lenders, evaluating property, offer guidelines, importance of due diligence, expectations based on current market conditions, communication preferences, questions/concerns, experience, etc.)
- Discuss selling an existing property (if applicable) and impacts/timing on new property purchase
- Discuss expectations and possible strategies related to the current market
- Educate buyer about specific neighborhoods and specific properties relative to buyer needs
- Alert buyers to potential properties based on buyer criteria and preview property and/or setup showings
- Prepare for each showing and help buyer assess property(ies) versus buyer needs
- Listen to buyer's feedback and share knowledge and insight important to buyer
- Continue to listen, discuss and visit properties until buyer is ready to make an offer – visit and evaluate properties for as long as necessary
- Share insights on what else (in addition to property condition assessed by an inspector) may be important to understand about a particular property
- Once buyer is ready to make an offer on a specific property, ensure listing agent that buyer is low risk and help buyer put best foot forward in any offer
- Prepare sound offer based on discussions with buyer...(continued on next page)

WHAT RALSTON GROUP DOES ON BEHALF OF BUYER CLIENTS *continued...*

- Identify possible strategies and things to consider before any required response
- Prepare for possible offer negotiations and then manage appropriately
- Assuming a “meeting of minds” on an offer (i.e., offer acceptance), share all next steps and specific contract deadlines with buyer
- Help engage lender, title company, home inspector and any other inspections needed, and determine other questions to be answered during buyer due diligence period
- Ensure buyer receives any homeowner’s association rules, property tax information, transfer requirements (warranties, water rights, etc.)
- Properly account for buyer earnest money
- Ensure required actions occur in timely fashion to meet any contract deadlines
- Prepare home inspector with any materials that may be helpful (e.g., disclosures, buyer/agent concerns, etc.)
- Disclose all “adverse material facts” which the selling agent knows or reasonably should have known
- Ensure buyer has all information needed to make a well-formed decision about continuing forward with a specific property in accordance with contract timelines
- Assuming buyer continues forward following completion of due diligence help arrange for any other needs buyer and buyer’s lender may have
- Continually stay in communication with buyer, buyer’s lender, and listing agent regarding next steps and timelines
- Be prepared to support any needs of the appraiser, if applicable
- Verify Title Company has everything it needs
- Arrange schedules for closing
- Review closing documents and ensure any/all buyer questions are answered
- Confirm repairs have been made
- Perform walk-through(s) with buyer
- Help resolve any repair issues
- Attend closing with buyer
- Arrange for buyer to have permanent/full access
- Make any other arrangements that may be helpful to buyer (contractor, movers)
- Learn what if anything could have made buyer’s experience any better
- Continue to be a readily available and thoughtful resource to buyer for questions, contractor recommendations, ideas, updates on home value and market conditions, etc.)

Perhaps this is too much information, and if so our apologies. However, understanding what you are paying for is important, and given the importance of ensuring all buyers get the services they deserve we wanted to share with you what we do at Ralston Group. We understand the importance of earning and maintaining trust and always serving the client’s (your) needs first.

Ralston Group is now working in the McCall area!
We hope you enjoy Valley County statistics on Page 6.
Our new website now includes a property search tool for McCall.
www.ralstongroupproperties.com

Market Update - Ada Co.

Residential Single-Family Homes - Ada County	4Q2023
Statistics referenced herein are for single-family homes – unless otherwise noted – the numbers below <u>do not include</u> condominiums/townhouses. The statistics on Pages 7-11 <u>do include</u> condominiums & townhouses.	Oct-Nov-Dec
Average Sold Price	\$626,245
Average Sold Price Compared to Prior Year Same Quarter	down 1.8%
Average Days on Market (DOM)	43
Total Dollar Volume	\$985.7 million
Total Dollar Volume Compared to Prior Year Same Quarter	down 14.0%
New Construction Sold Based On # of Units	33.4%
Existing Homes Sold Based On # of Units	66.6%

4Q23: Average Sold Price For “Existing” (i.e., Not New Construction) Homes Up 3.4% From A Year Ago

In the quarter, the average single-family home sales (i.e, sold) price in Ada County decreased 1.8% from a year ago (4Q2022) to \$626,245.

The total number of homes sold was down 12.5% from a year ago; new homes sold down 16.3%. Total dollar volume of new construction was down 24.1%. New construction accounted for 33.4% of sales, and existing homes the remaining 66.6%. The average sold price of new construction was down 9.3% from a year ago.

The number of existing homes sold in the quarter was down 10.4% from this same quarter last year. Total dollar volume of existing homes sold was down 7.4% from a year ago. Existing home sold price was up 3.4% from a year ago.

The quarter’s dollar volume for single-family homes in Ada County was \$985.7 million compared to \$1.1 billion a year ago – a 14.0% decrease. A total of 1,574 units sold (existing and new construction) in the

quarter. Days on market was 43 compared to 50 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 in Ada County at the end of 4Q2023 was 2.3 months compared to 2.6 months at the end of 4Q2022. The 3-month/quarter average was 2.4 months. In the core areas discussed in the Ralston Report, Star led the way with a 3-month/quarter average of 3.2 months of inventory. Eagle was next at 2.8 months. The lowest amount of inventory was in Southeast Boise at 1.2 months.

By definition we remain in a Seller’s market.

9 Boise downtown condos sold at avg. of \$485/SQFT

of res. lots sold & price

N Boise: 3 (\$313,300)
 NE Boise: 1 (\$295,000)
 SE Boise: 1 (\$850,000)
 The Bench: 1 (\$575,000)
 NW Boise: 9 (\$339,333)
 Eagle: 4 (\$556,750)
 Star: 13 (\$207,192)
 Meridian: 3 (\$153,666)
 Caldwell: 5 (\$212,000)

Market Update - Blaine Co.

Residential & Commercial - Blaine County <small>NOTE: In the table below Blaine Co. is defined as Hailey, Ketchum & Sun Valley. Bellevue has not been included. Bellevue statistics are included on page 11.</small>	4Q2023 Oct-Nov-Dec
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)	\$1,986,549
Average Sold Price Single-Family Compared to Prior Year Same Quarter	Up 19.7%
Average Days on Market Single-Family	111
Total Dollar Volume Single-Family	\$168.9 million
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter	Up 43.3%
Average Sold Price Condominium/Townhouse (ONLY)	\$1,375,775
Average Days on Market Condominium/Townhouse	98
Total Dollar Volume Condominium/Townhouse	\$61.9 million
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter	Down 9.9%
Average Sold Price Commercial	\$3,791,667
Average Days on Market Commercial	201
Total Dollar Volume Commercial	\$11.4 million
Total Dollar Volume Commercial Compared to Prior Year Same Quarter	Up 97.8%

4Q2023: Single-Family Sold Price Up 20% While Condo/Townhouses Are Down 10%

This quarter's records indicate that 85 single-family homes sold at an average of \$899/SQFT – average sold price was up 19.7% from a year ago. Forty-five of the 85 single-family homes were condominiums/townhouses, selling at an average of \$941/SQFT; dollar volume of condos and townhouses was down 5.7% – sold price down 9.9%. "Residential" land, which is not included in the data above or that follows, included 4 sold properties at an average sold price of \$1,841,750; the properties averaged 136 days on market. Total dollar volume of land was \$7.4 million. Average sold price of "residential" land was up 93.7% from a year ago. Three commercial properties sold at an average of \$3,791,667. The average sold price was up 229.7%; total dollar volume up 97.8%. The commercial data in the table above is gathered from the Sun Valley/Sawtooth MLS. Loopnet-only properties have not been included in the data above.

Market Update - Valley Co.

Residential - Valley County	4Q2023
NOTE: Valley Co. is defined as Cascade, Donnelly, McCall, Tamarack, Yellow Pine & Smith's Ferry below. Specific Cascade, Donnelly, McCall, & Tamarack statistics are included in the text below the table.	Oct-Nov-Dec
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)	\$1,118,050
Average Sold Price Single-Family Per Square Foot (SQFT)	\$541/SQFT
Average Days on Market Single-Family	108
Average Sold Price Single-Family Compared to Prior Year Same Quarter	Up 36.9%
Average Sold Price Condominium/Townhouse (ONLY)	\$801,194
Average Sold Price Condominium/Townhouse Per SQFT	\$491/SQFT
Average Days on Market Condominium/Townhouse	130
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter	Up 9.7%
Average Sold Price Land	\$283,913
Average Days on Market Land	160
Average Sold Price Land Compared to Prior Year Same Quarter	Down 2.7%

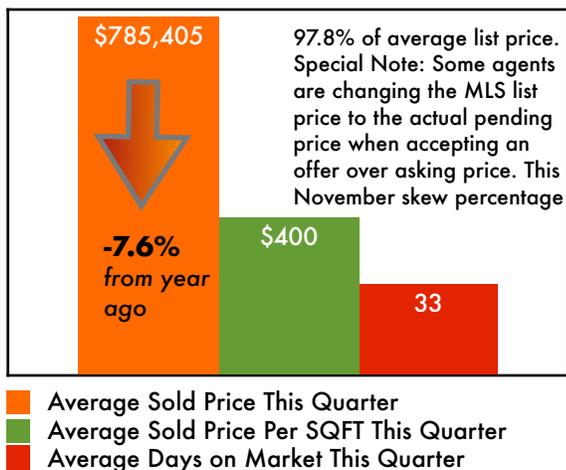
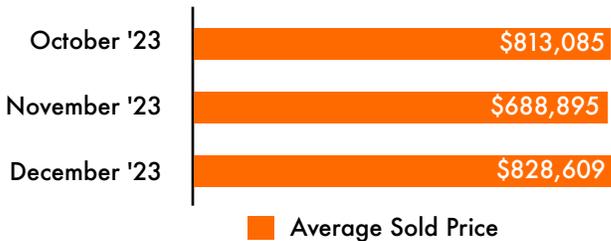
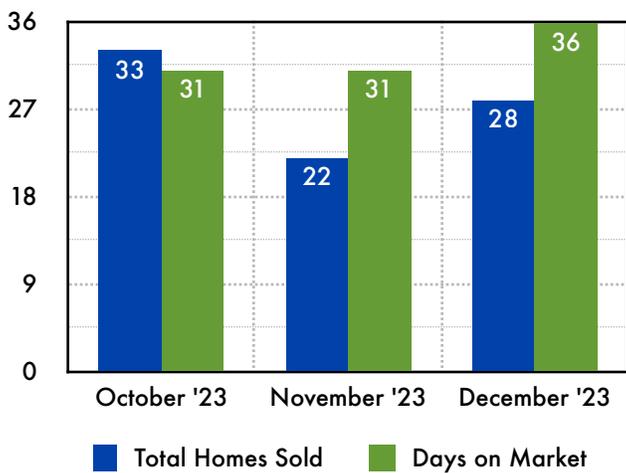
4Q2023: Single-Family Sold Price Up While Land Sold Price Is Down

This quarter's records indicate that 58 single-family homes sold at an average of \$541/SQFT – average sold price was up 36.9% from a year ago. Fifteen of the 58 single-family homes were condominiums/townhouses, selling at an average of \$491/SQFT. Land included 37 sold properties at an average sold price of \$283,913; the properties averaged 160 days on market. Thirteen single-family homes sold in Cascade during the quarter. Average sold price was \$470,262 – \$313/SQFT and 114 average days on market. Donnelly recorded the sale of 14 single-family homes at an average price of \$1,067,286 – \$456/SQFT. Average days on market was 126. In McCall 30 single-family homes sold in the quarter at an average sold price of \$1,327,383 (\$621/SQFT) – and at an average of 99 days on market. In 4Q2023 two single-family homes were sold in Tamarack at \$892/SQFT – average sold price was \$2,219,500. Average days on market in Tamarack was 53. Average sold price of land was down 2.7% from a year ago.

North Boise

In October, 33 single-family homes sold in North Boise with an average days on market of 31 and at an average price of \$813,085. Twenty-two homes sold in November at an average sales price of \$688,895 (31 days on market), and 28 homes sold in December at 36 days on market (average sold price \$828,609). During the quarter, 83 properties sold averaging 33 days on market. Sold price in North Boise was down 7.6% from a year ago to \$785,405 (\$400/SQFT). The highest sold price recorded in North Boise was \$1,950,000, with a lowest recorded sale of \$286,400.

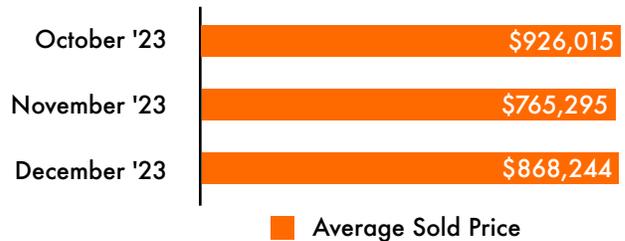
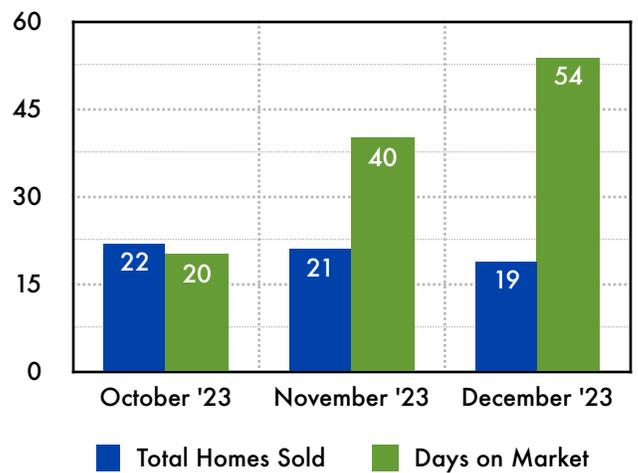
North Boise (Area 100)



Northeast Boise

In October, 22 single-family homes sold in Northeast Boise with an average days on market of 20 and at an average price of \$926,015. November included the sale of 21 homes at an average sales price of \$765,295 (40 days on market), and 19 homes sold in December at 54 days on market. Average sold price in December was \$868,244. During the quarter, Northeast Boise recorded 62 home sales at an average of 38 days on market. Sold price in Northeast Boise was \$853,874 (\$361/SQFT) – down 4.0% from a year ago. The highest sold price recorded in Northeast Boise was \$2,688,141, with a lowest recorded sale of \$374,900.

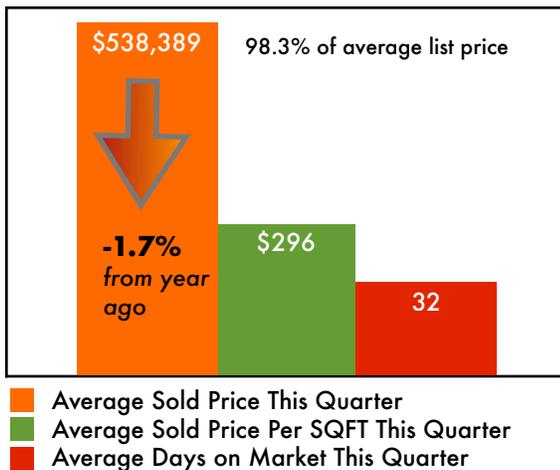
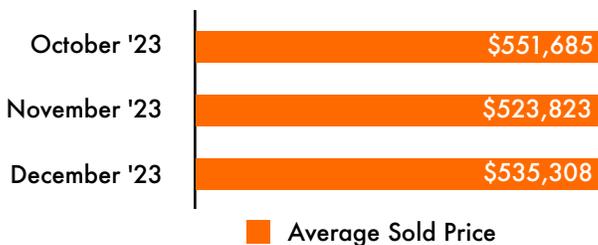
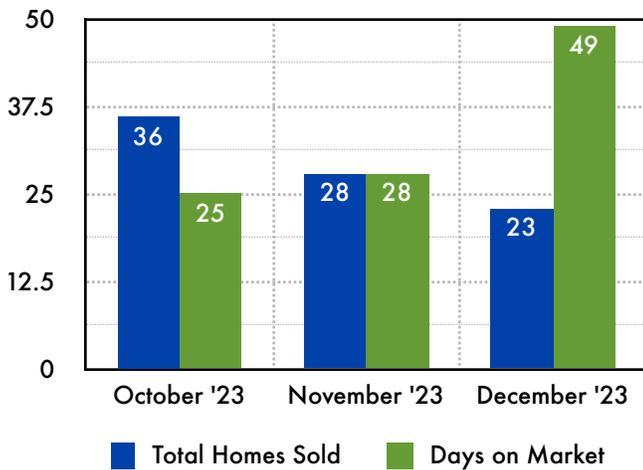
Northeast Boise (Area 200)



Southeast Boise

In October, 36 single-family homes sold in Southeast Boise with an average days on market of 25 and at an average price of \$551,685. In November, 28 homes sold at an average sales price of \$523,823 (28 days on market), and 23 homes sold in December at 49 days on market. Average sold price was \$535,308. During the quarter, Southeast Boise recorded the sale of 87 homes. Sold price in Southeast Boise was down 1.7% from the prior year to \$538,389 (\$296/SQFT), and homes averaged 32 days on market. The highest sold price recorded in Southeast Boise was \$1,300,000, with a lowest recorded sale of \$250,000.

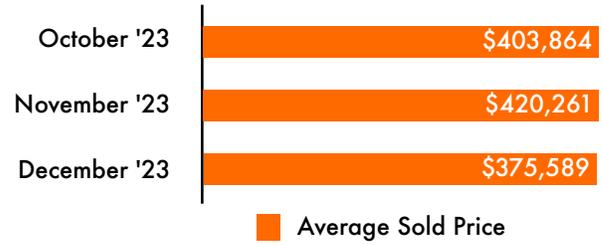
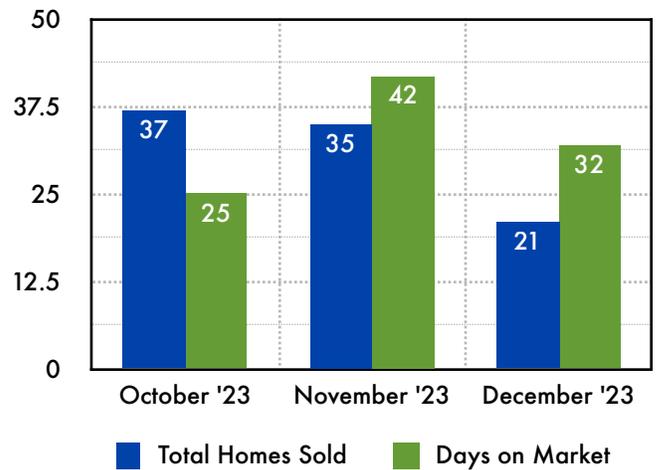
Southeast Boise (Area 300)



Boise Bench

In October, 37 single-family homes sold on the Boise Bench with an average days on market of 25 and at an average price of \$403,864. Thirty-five homes sold in November at an average sales price of \$420,261 (42 days on market), and 21 homes sold in December at 32 days on market. Average price was \$375,589. During the quarter, the Bench recorded the sale of 93 homes. Average sold price was down 7.3% from the previous year. Average sold price was \$403,651 (\$284/SQFT), at 33 days on market. The highest sold price recorded on the Boise Bench was \$985,000, with a lowest recorded sale of \$225,000.

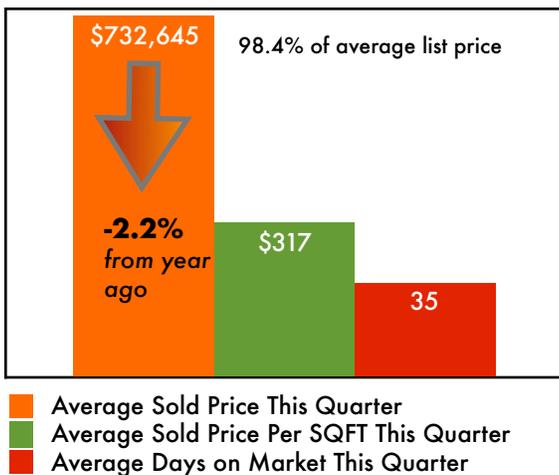
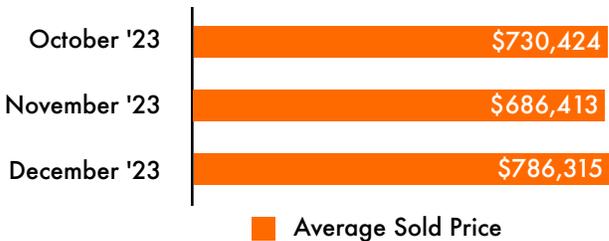
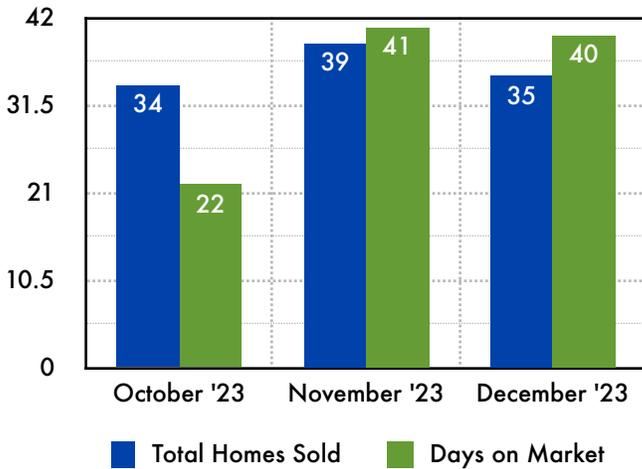
Boise Bench (Area 400)



Northwest Boise

In October, 34 single-family homes sold in Northwest Boise with an average days on market of 22 and at an average price of \$730,424. Thirty-nine homes sold in November at an average sales price of \$686,413 (41 days on market), and 35 homes sold in December at 40 days on market, with an average price of \$786,315. During the quarter, 108 homes sold. Average sold price was down 2.2% from the previous year in Northwest Boise. Average sold price was \$732,645 (\$317/SQFT). Homes averaged 35 days on market. The highest sold price recorded in Northwest Boise was \$1,917,717, with a lowest recorded sale of \$240,000.

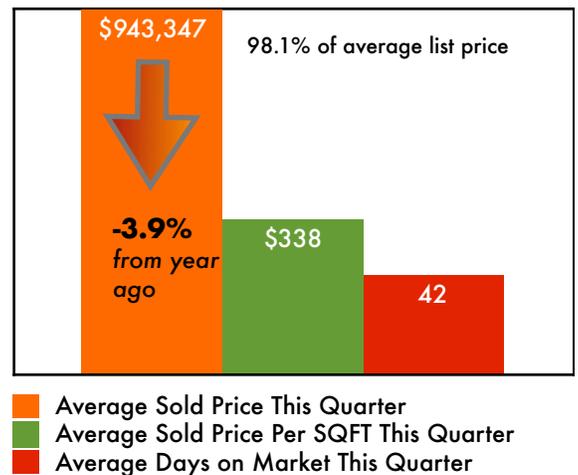
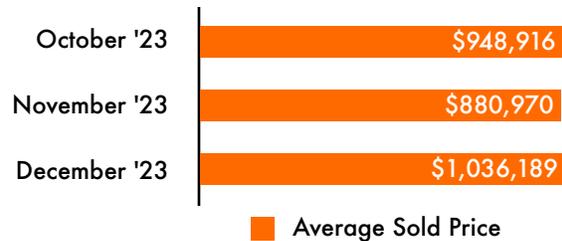
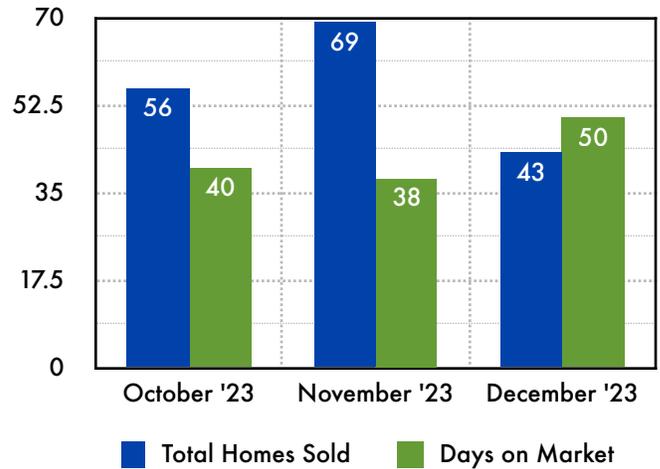
Northwest Boise (Area 800)



Eagle

In October, 56 single-family homes sold in Eagle with an average days on market of 40 and at an average price of \$948,916. Sixty-nine homes sold in November at an average price of \$880,970 (38 days on market), and 43 homes sold in December at 50 days on market. Average sold price in December was \$1,036,189. During the quarter, 168 homes sold. Average sold price in Eagle was \$943,347 – down 3.9% from a year ago. Price per square foot price was \$338, with properties averaging 42 days on market. The highest sold price recorded in Eagle was \$3,737,500, with a lowest recorded sale of \$255,000.

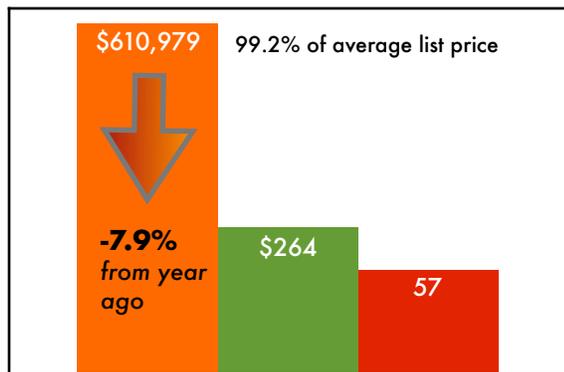
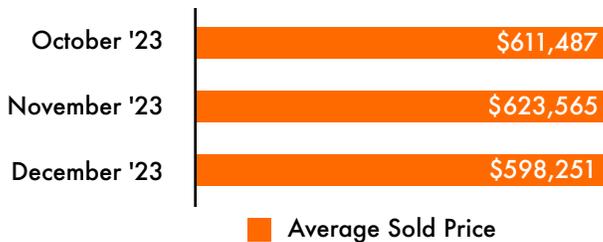
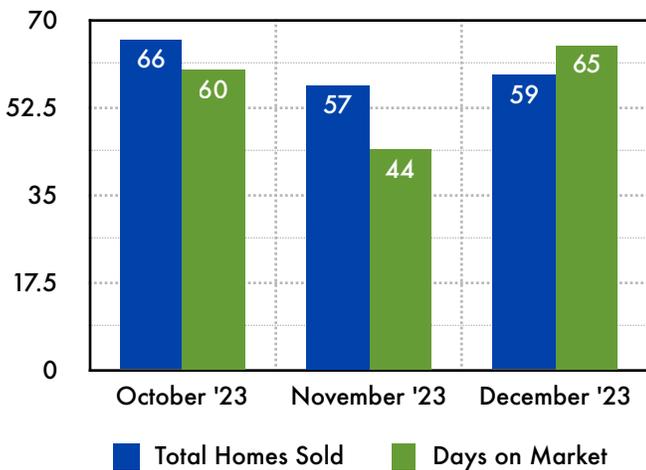
Eagle (Area 900)



Star

In October, 66 single-family homes sold in Star with an average of 60 days on market and at an average price of \$611,487. Fifty-seven homes sold in November at an average price of \$623,565 (44 days on market), and 59 homes sold in December at 65 days on market. Average sold price in December was \$598,251. During the quarter, 182 homes sold. Average sold price in Star was \$610,979 – down 7.9% from a year ago. Price per square foot price was \$264, with properties averaging 57 days on market. The highest sold price recorded in Star was \$1,599,900, with a lowest recorded sale of \$350,000.

Star (Area 950)

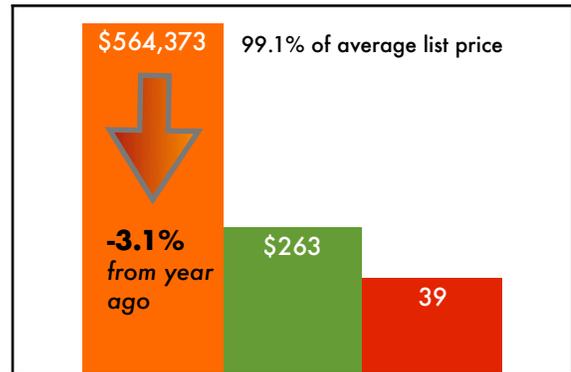
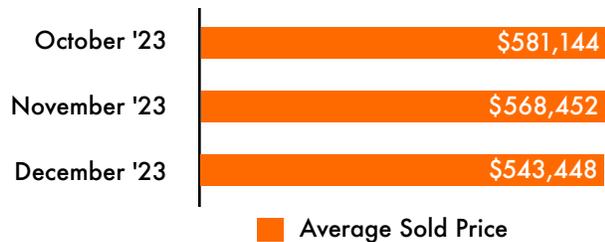


■ Average Sold Price This Quarter
■ Average Sold Price Per SQFT This Quarter
■ Average Days on Market This Quarter

Meridian

In October, 177 single-family homes sold in Meridian with an average days on market of 33 and at an average price of \$581,144. In November, 170 homes sold at an average sales price of \$568,452 (43 days on market), and 175 homes sold in December at 42 days on market, with an average price of \$543,448. During the quarter, 522 homes sold. Average sold price was down 3.1% from the previous year in Meridian. Average sold price was \$564,373 (\$263/SQFT). Homes averaged 39 days on market. The highest sold price recorded in Meridian was \$3,250,000, with a lowest recorded sale of \$268,000.

Meridian (Areas 1000-1030)

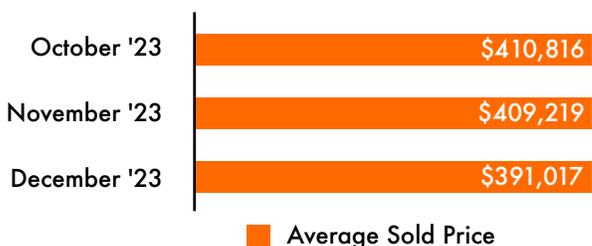
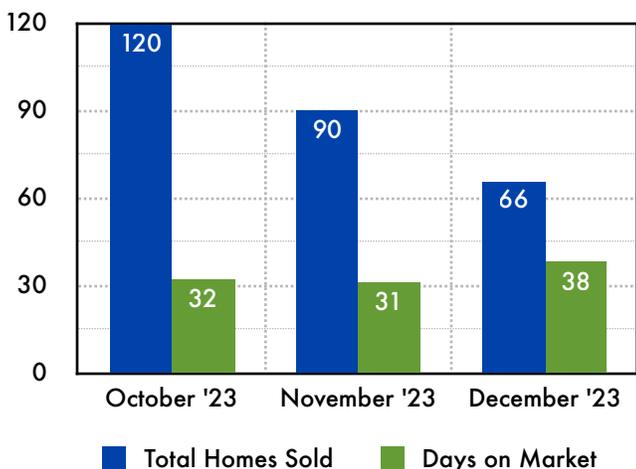


■ Average Sold Price This Quarter
■ Average Sold Price Per SQFT This Quarter
■ Average Days on Market This Quarter

Caldwell

In October, 120 single-family homes sold in Caldwell with an average days on market at 32 and at an average price of \$410,816. Ninety homes sold in November at an average price of \$409,219 (31 days on market), and 66 homes sold in December at 38 days on market; average sold price was \$391,017. During the quarter, 276 homes sold. Average sold price in Caldwell was \$405,561 – down 2.1% from a year ago. Price per square foot price was \$231, with properties averaging 33 days on market. The highest sold price recorded in Caldwell was \$1,225,000; lowest recorded sale was \$120,000.

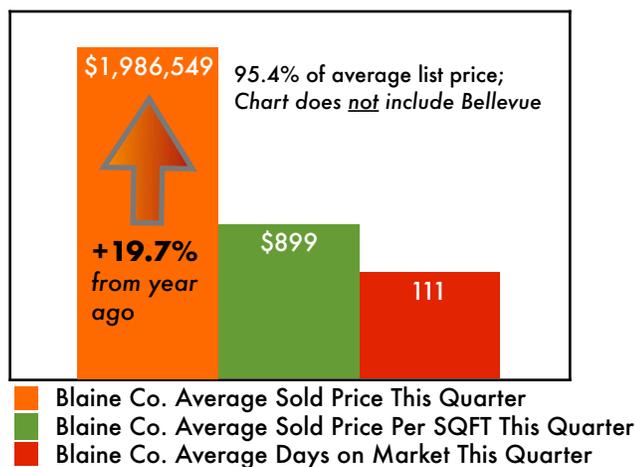
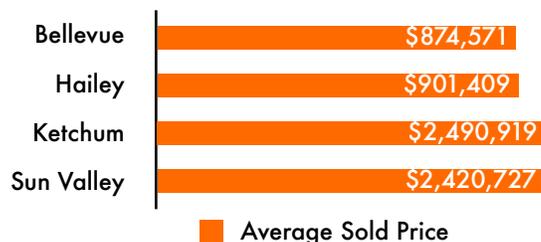
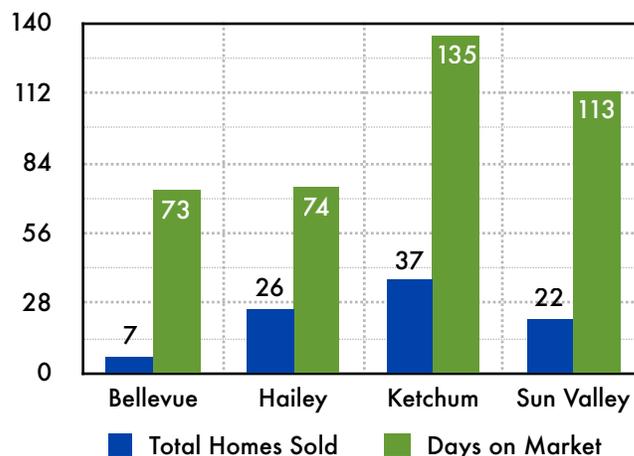
Caldwell (Areas 1275+1280)



Bellevue, Hailey, Ketchum & Sun Valley

Seven single-family homes sold in Bellevue at an average of 73 days on market and a price of \$874,571 (\$366/SQFT). Hailey recorded the sale of 26 homes – average days on market 74 and an average price \$901,409 (\$455/SQFT). In Ketchum, 37 homes sold at an average of \$2,490,919 (\$1187/SQFT). Average days on market was 135. Sun Valley records indicated 22 homes sold – average price \$2,420,727 (\$938/SQFT) and 113 days on market. In the quarter, 85 properties sold in the County (excluding Bellevue). Average sold price was \$1,986,549 (up 19.7% from a year ago). Homes averaged \$899 per square foot and 111 days on market. Highest sold price was \$14.7M.

Bellevue, Hailey, Ketchum & Sun Valley



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



2310 W Woodlawn - N Boise



428 N Brookdale - NE Boise



906 N Balsam - Boise Bench

A look
OUTSIDE this
quarter!



5135 N Hertford - NW Boise



2506 E Foster - NE Meridian



11785 S Penobscot - Caldwell



228 Galena - Hailey



437 Floyd - McCall

Multi-Family Housing	North Boise (Area 0100) 	Average Sold Price: \$1,208,750 Average Sold Price/SQFT: \$302 6 Sold; Average DOM 80 Price Prior Yr: Up 51.7%
	Northeast Boise (Area 0200)	Average Sold Price: \$N/A Average Sold Price/SQFT: \$N/A 0 Sold; Average DOM N/A Price Prior Yr: N/A (Zero in 4Q22)
	Southeast Boise (Area 0300) 	Average Sold Price: \$558,875 Average Sold Price/SQFT: \$310 4 Sold; Average DOM 14 Price Prior Yr: Down 13.6%
Near Downtown Boise	Boise Bench (Area 0400) 	Average Sold Price: \$451,428 Average Sold Price/SQFT: \$254 7 Sold; Average DOM 33 Price Prior Yr: Down 25.8%
<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, & 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 5 of this report. Multi-family/residential income data is not provided for Blaine County.</p>		

Community Q&A

Melinda McCaslin

Q: Melinda – Any tips for first-time homebuyers?

A: The housing market continues to be robust and competitive, making it especially difficult for first-time homebuyers. The good news is that there are many good first-time homebuyer programs, especially through Idaho Housing and Finance, including low down payment requirements (0.5 to 1%), down payment and closing cost assistance, and very competitive rates. We're also doing a lot of temporary buydowns, to make monthly payments more affordable in the first several years of the mortgage. Even so, it can still be challenging for these first-time buyers to break into the market.

Below are a few tips to help buyers prepare for purchasing a home:

- Establish at least 3 tradelines with an on-time payment history. With the advent of many new payment methods such as Paypal and Venmo, many younger borrowers haven't had the need to establish credit. This can be a detriment when trying to get preapproved for a home loan. One potential shortcut is for parents with good credit to add their son or daughter to one of their revolving accounts as an authorized user.*

- While it's important to have established tradelines, don't max out your revolving credit! It is best to keep the balance at less than 33% of the available credit and pay the balance off monthly.*

- Talk to a mortgage lender about student loans. The guidelines on student loans continue to change, and even loans in deferment can derail a home purchase. Reach out early in the process to determine the best strategy for your student loans. We do have specific programs (e.g., Doctor or Professional Loans) that allow us to exclude student loans from our debt-to-income calculation, but every situation is different!*

- Work with a great Realtor – in this market, your agent makes a huge difference! Bottom line, the best advice is to meet with a Realtor and Mortgage Lender early in the process, so you can get guidance specific to individual situations. These consultations should not cost anything and will absolutely set you up for a smooth transaction! Many lenders, me included, can get your file through underwriting up front, so you can make an offer with a much stronger commitment letter!*

Melinda McCaslin (NMLS# 4580) is a leading Idaho lending expert. She earned her MBA from Harvard & BS degrees in Finance & Marketing from the University of Utah. Melinda may be reached at 208-631-9194 or melindam@rate.com.

Bogey Riverdog Ralston



Did You Know?

In Washington, D.C., you may be happy (or not) to know that they have a local Groundhog Day observance at the Dupont Circle Fountain. Modeled on the Punxsutawney event, this tradition features "Potomac Phil," a stuffed groundhog who magically communicates his predictions to an Inner Circle of people in top hats. Unlike his Punxsutawney relative, Potomac Phil makes predictions about both the physical and the political climate. In 2023, he predicted both an early Spring and continued political gridlock. We'll let you judge how accurate he was!

Quote of the Quarter: "Hope is being able to see that there is light despite all of the darkness." Desmond Tutu

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 has significant expertise in Eagle, Meridian, Caldwell and surrounding areas, and is often asked to partner on unique projects including investment properties, remote ranches, vineyards and sustainable design/builds. Ralston Group also serves real estate clients in Sun Valley and McCall. With offices in downtown Boise and Ketchum, Ralston Group 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.

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AND ARE SO INCREDIBLY GRATEFUL TO YOU FOR YOUR REFERRALS!



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