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2Q2024

THE RALSTON REPORT

RALSTON GROUP PROPERTIES

The Baby Boomers' Influence On The Market

In the pulsating heart of our ever-evolving real estate market, a phenomenon is quietly reshaping the landscape: baby boomers. Once the youthful rebels challenging the status quo, baby boomers are now orchestrating a revolution of a different kind—selling the homes they purchased decades ago for hefty capital gains. Baby boomers are generally defined as individuals born between 1946 and 1964. In 2020, the baby boomer population in the United States was estimated to be around 73 million people. As of 2020, approximately 10,000 baby boomers were reaching retirement age each day. By 2030, all baby boomers will be age 65 or older (U.S. Census Bureau).

Baby boomers have historically had high rates of homeownership. According to data from the U.S. Census Bureau, in 2020, about 78% of baby boomers owned their homes. While many baby boomers are retiring, a significant portion remain active in the labor force. In 2020, about 29% of people aged 65 to 74 were still participating in the labor force, either working or actively seeking employment. Baby boomers hold a substantial portion of the nation's wealth. According to the Federal Reserve's Survey of Consumer Finances, as of 2019, baby boomers held about 57% of the total wealth in the United States. At that end of 1Q24 that number was estimated at 52% -- still sizable.

For decades, baby boomers have been the cornerstone of the housing market, purchasing homes in their prime years and turning them into nests for their families. Fast forward to the present, and many are at or near retirement age. These sales are not just about downsizing; they're about unlocking the substantial appreciation their properties have seen over the years.

The capital gains from these property sales are proving to be a windfall for many baby boomers. What was once a humble abode is now a substantial asset, providing a significant boost to retirement portfolios or funding

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.

contents:

for new adventures, assuming they can find their next home/path affordable.

Some of our baby boomer clients who find/have found themselves in the situation of selling his/her home with significant capital gains have:

- downsized to another area,
- opted to move into a retirement community or active adult community tailored to his/her lifestyle,
- decided to rent and explore different locations,
- invested the proceeds into other various investment vehicles,
- opened a boutique shop, consulted in their field of expertise, or turned a hobby into a source of income,
- helped children with down payments on their homes, funded grandchildren educational expenses, and/or provided financial support to aging parents,
- indulged in travel & leisure activities that they have always dreamed of…and/or…
- stayed put – recognizing that even downsizing may not provide the quality of home he/she has come accustomed to.

Everyone's situation is unique, so it's essential to carefully evaluate options and make decisions that align with an individual's financial goals, lifestyle preferences, and personal values. Regardless of a person's path forward, it's essential for baby boomers to engage in estate planning to ensure their assets are distributed according to their wishes. This may involve creating or updating wills, establishing trusts, and considering tax-efficient strategies to minimize estate taxes and maximize the legacy they leave behind. Below are a few considerations to consider. These questions have been linked as a pdf for your use.

A FEW CONSIDERATIONS...

Tax Implications:

- What are the tax implications of selling my home with significant capital gains?
- Are there any tax-saving strategies or exemptions available to minimize the tax burden?
- How will the length of time I've owned the property affect the taxation of capital gains?
- Are there any deductions or credits I may be eligible for related to the sale of my home?

Investment Options:

- What are the potential tax consequences of reinvesting the proceeds from the sale into other investment vehicles?
- How can I diversify my investment portfolio to manage risk and maximize returns?
- Are there any tax-advantaged investment options I should consider, such as retirement accounts or municipal bonds?

Retirement Planning:

- How can I use the proceeds from the sale of my home to fund my retirement goals?
- What are the tax implications of different retirement income sources, such as pensions, Social Security, and investment withdrawals?
- Are there any retirement planning strategies I should be aware of to optimize my financial security during retirement?

Estate and Gift Tax Planning:

- How can I incorporate the sale of my home into my estate planning strategy?
- What are the potential estate and gift tax implications of transferring assets to heirs or beneficiaries?
- Are there any estate planning tools or structures, such as trusts or gifting strategies, that can help minimize taxes and preserve wealth for future generations? tax laws? conditions?

CONTINUED ON NEXT PAGE

A FEW CONSIDERATIONS...continued

Charitable Giving:

- What are the tax benefits of making charitable donations with the proceeds from the sale of my home?
- How can I maximize the tax efficiency of charitable giving while supporting causes I care about?
- Are there any limitations or requirements I should be aware of when donating appreciated assets to charity?

Recordkeeping and Documentation:

- What documents do I need to keep related to the sale of my home for tax purposes?
- How should I document the cost basis and capital improvements of my property to accurately calculate capital gains?
- Are there any specific recordkeeping requirements or best practices I should follow to ensure compliance with tax laws?

Long-Term Financial Planning:

- How can I create a comprehensive financial plan that integrates the sale of my home with my overall financial goals and objectives?
- What factors should I consider when evaluating different financial planning strategies, such as risk tolerance, time horizon, and liquidity needs?
- How often should I review and update my financial plan to adapt to changing circumstances and market conditions?

The questions above may serve as a starting point for discussions with an accountant and help ensure that baby boomers are well-informed and prepared to make sound financial decisions regarding the sale of his/her homes and the management of his/her assets during retirement.

Most would agree that baby boomers have had a profound cultural influence, shaping trends in music, fashion, politics, and social movements. As they transition into retirement, their preferences and behaviors continue to impact various industries and sectors of the economy, including the real estate market.

Please mark your calendar for Ralston Group's Annual Ice Cream Social!

Thursday, August 15
4 - 7 PM

Ralston Group's Downtown Office + Patio
420 W Main Street

Market Update - Ada Co.

Residential Single-Family Homes - Ada County **Statistics referenced herein are for single-family homes – unless otherwise noted – the numbers below do not include condominiums/townhouses. The statistics on Pages 7-11 do include condominiums & townhouses.**	2Q2024 Apr-May-Jun
Average Sold Price	$650,748
Average Sold Price Compared to Prior Year Same Quarter	Up 0.5%
Average Days on Market (DOM)	36
Total Dollar Volume	$1.5 billion
Total Dollar Volume Compared to Prior Year Same Quarter	Up 7.6%
New Construction Sold Based On # of Units	33.7%
Existing Homes Sold Based On # of Units	66.3%

2Q2024: Average Sold Price Of Homes Similar To A Year Ago

In the quarter, the average single-family home sales (i.e, sold) price in Ada County increased 0.5% from a year ago (2Q2023) to $650,748.

The total number of homes sold was up 7.0% from a year ago; new homes sold up 14.8%. Total dollar volume of new construction was up 9.7%. New construction accounted for 33.7% of sales, and existing homes the remaining 66.3%. The average sold price of new construction was down 4.4% from a year ago.

The number of existing homes sold in the quarter was up 3.5% from this same quarter last year. Total dollar volume of existing homes sold was up 6.6% from a year ago. Existing home sold price was up 3.0% from a year ago.

The quarter's dollar volume for single-family homes in Ada County was $1.5 billion compared to $1.4 billion a year ago – a 7.0% increase. A total of 2,284 units sold (existing and new construction) in the quarter. Days on market was 36 compared to 40 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 2Q2024 was 2.2 months compared to 1.9 months at the end of 2Q2023. The 3-month/quarter average was 2.3 months. In the core areas discussed in the Ralston Report, Eagle led the way with a 3-month/quarter average of 3.5 months of inventory. Northwest Boise was next at 2.4 months. The lowest amount of inventory was in Southeast Boise at 1.4 months.

By definition we remain in a Seller's market.

12 downtown Boise condos sold at avg. of $534/SQFT

# of res. lots sold & price
N Boise: 2 ($352,500)
NE Boise: 0 ($N/A)
SE Boise: 3 ($224,900)
The Bench: 2 ($182,495)
NW Boise: 6 ($362,483)
Eagle: 16 ($566,695)
Meridian: 5 ($355,500)
Caldwell: 10 ($232,101)
S/SW Boise: 2 ($519,450)

NEW! South/Southwest (S/SW) Boise Statistics!

Market Update - Blaine Co.

Residential & Commercial - Blaine County *NOTE: In the table below Blaine Co. is defined as Hailey, Ketchum & Sun Valley. Bellevue has not been included. Additional statistics including Bellevue numbers are on Page 11.*	2Q2024 Apr-May-Jun
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)	$2,105,203
Average Sold Price Single-Family Compared to Prior Year Same Quarter	Up 36.1%
Average Days on Market Single-Family	120
Total Dollar Volume Single-Family	$132.6 million
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter	Up 34.0%
Average Sold Price Condominium/Townhouse (ONLY)	$1,428,801
Average Days on Market Condominium/Townhouse	117
Total Dollar Volume Condominium/Townhouse	$48.6 million
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter	Up 13.3%
Average Sold Price Commercial	$1,376,800
Average Days on Market Commercial	253
Total Dollar Volume Commercial	$6.9 million
Total Dollar Volume Commercial Compared to Prior Year Same Quarter	Up 568.3%

2Q2024: Up, Up, Up and Up...From A Year Ago

This quarter's records indicate that 64 single-family homes sold at an average of $856/SQFT – average sold price was up 36.1% from a year ago. Thirty-four of the 64 single-family homes were condominiums/townhouses, selling at an average of $907/SQFT; dollar volume of condos and townhouses was down 8.3% – sold price up 13.3%. "Residential" land, which is not included in the data above or that follows, included 12 sold properties at an average sold price of $994,750; the properties averaged 132 days on market. Total dollar volume of land was $11.9 million. Average sold price of "residential" land was up 175.4% from a year ago. Three commercial properties sold at an average of $1,376,800. The average sold price was up 301.0%; total dollar volume up 568.3%. 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 *NOTE: For purposes of this table Valley Co. is defined as Cascade, Donnelly, McCall, & New Meadows. Additional area-specific statistics are included in the text below the table.*	2Q2024 Apr-May-Jun
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)	$821,170
Average Sold Price Single-Family Per Square Foot (SQFT)	$483/SQFT
Average Days on Market Single-Family	113
Average Sold Price Single-Family Compared to Prior Year Same Quarter	Up 7.4%
Average Sold Price Condominium/Townhouse (ONLY)	$958,003
Average Sold Price Condominium/Townhouse Per SQFT	$636/SQFT
Average Days on Market Condominium/Townhouse	178
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter	Up 1.4%
Average Sold Price Land	$247,652
Average Days on Market Land	115
Average Sold Price Land Compared to Prior Year Same Quarter	Down 16.0%

2Q2024: Average Sold Land Price Down 16% From A Year Ago

This quarter's records indicate that 90 single-family homes sold at an average of $483/SQFT – average sold price was up 7.4% from a year ago. Twenty-eight of the 90 single-family homes were condominiums/townhouses, selling at an average of $636/SQFT. Residential land included 58 sold properties at an average sold price of $247,652; the properties averaged 115 days on market. Average sold price of land was down 16.0% from a year ago.

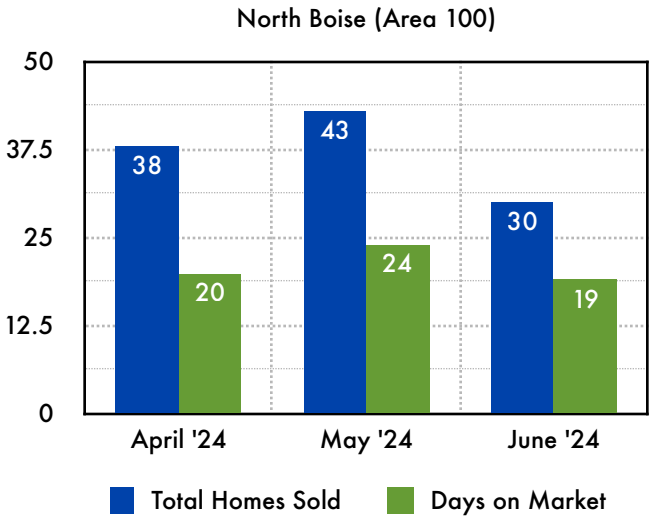
Fourteen single-family homes sold in Cascade during the quarter. Average sold price was $518,357 – $296/SQFT and 83 average days on market. Donnelly recorded the sale of 26 single-family homes at an average price of $900,412 – $628/SQFT. Average days on market was 152. Twelve single-family homes sold in New Meadows during the quarter. Average sold price was $672,092 – $302/SQFT and 58 average days on market. In McCall 38 single-family homes sold in the quarter at an average sold price of $925,591 ($510/SQFT) – and at an average of 114 days on market.

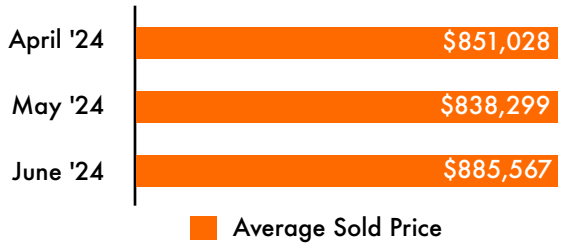
North Boise

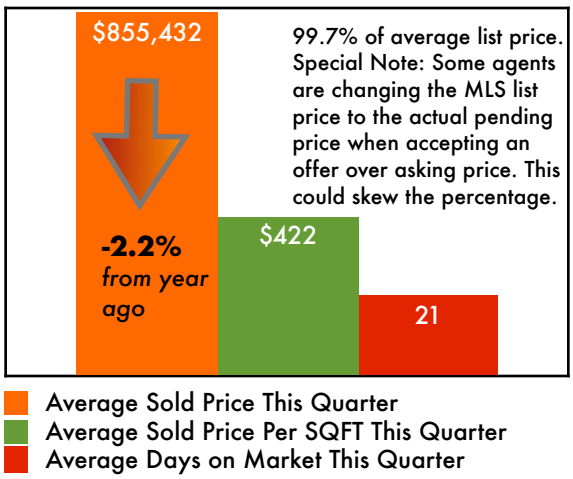
In April, 38 single-family homes sold in North Boise with an average days on market of 20 and at an average price of $851,028. Forty-three homes sold in May at an average sales price of $838,299 (24 days on market), and 30 homes sold in June at 19 days on market (average sold price $885,567). During the quarter, 111 properties sold averaging 21 days on market. Sold price in North Boise was down 2.2% from a year ago to $855,432 ($422/SQFT). The highest sold price recorded in North Boise was $2,450,000, with a lowest recorded sale of $279,500.

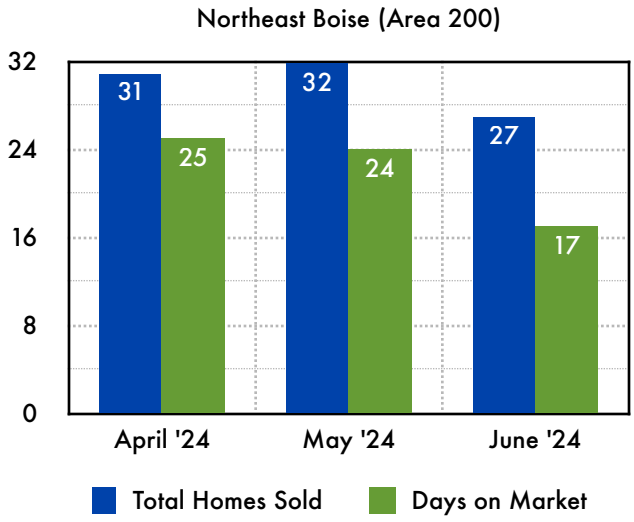
Northeast Boise

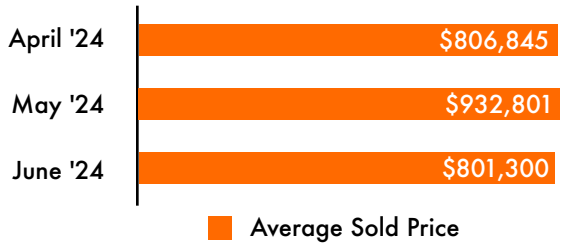
In April, 31 single-family homes sold in Northeast Boise with an average days on market of 25 and at an average price of $806,845. May included the sale of 32 homes at an average sales price of $932,801 (24 days on market), and 27 homes sold in June at 17 days on market. Average sold price in June was $801,300. During the quarter, Northeast Boise recorded 90 home sales at an average of 22 days on market. Sold price in Northeast Boise was $849,966 ($368/SQFT) – down 12.8% from a year ago. The highest sold price recorded in Northeast Boise was $2,300,000, with a lowest recorded sale of $325,000.

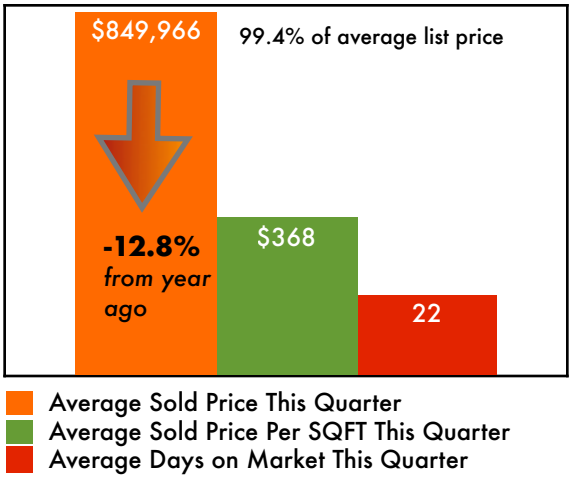






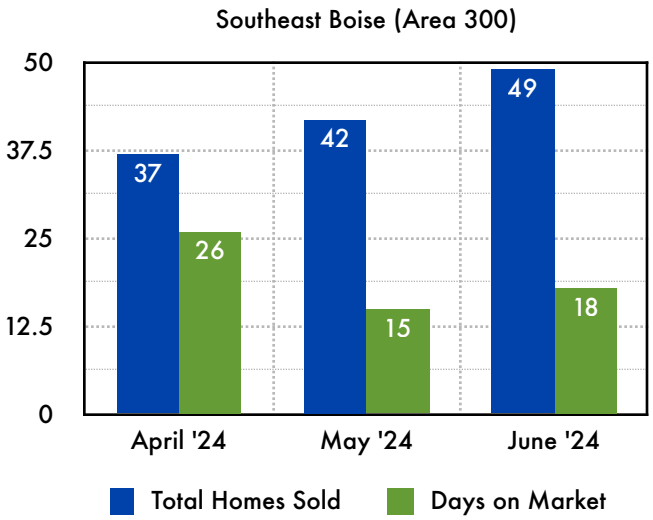


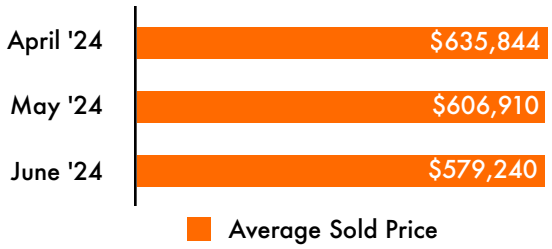


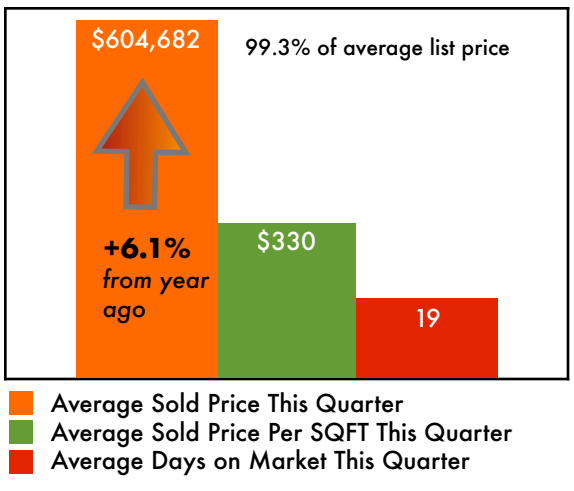


Southeast Boise

In April, 37 single-family homes sold in Southeast Boise with an average days on market of 26 and at an average price of $635,844. In May, 42 homes sold at an average sales price of $606,910 (15 days on market), and 49 homes sold in June at 18 days on market. Average sold price was $579,240. During the quarter, Southeast Boise recorded the sale of 128 homes. Sold price in Southeast Boise was up 6.1% from the prior year to $604,682 ($330/SQFT), and homes averaged 19 days on market. The highest sold price recorded in Southeast Boise was $3,250,000, with a lowest recorded sale of $275,000.

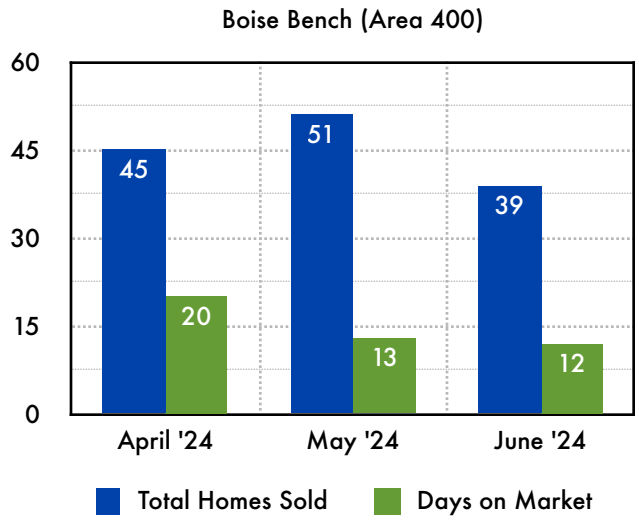


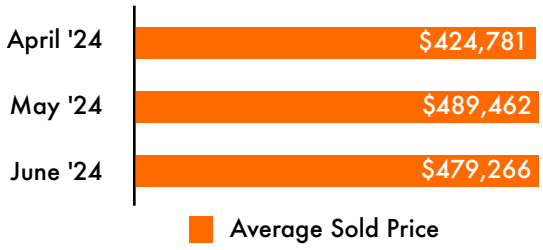


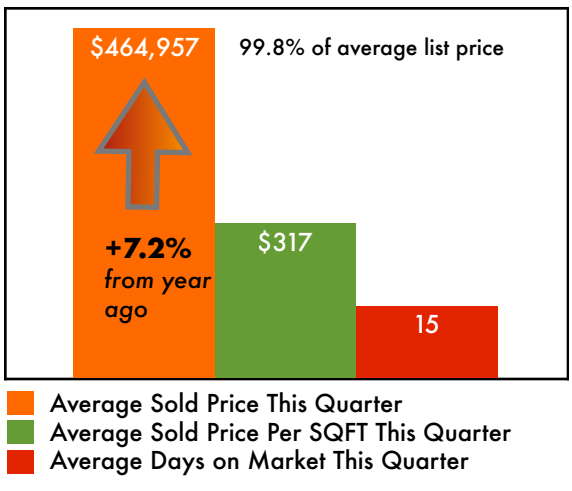


Boise Bench

In April, 45 single-family homes sold on the Boise Bench with an average days on market of 20 and at an average price of $424,781. Fifty-one homes sold in May at an average sales price of $489,462 (13 days on market), and 39 homes sold in June at 12 days on market. Average price was $479,266. During the quarter, the Bench recorded the sale of 135 homes. Average sold price was up 7.2% from the previous year. Average sold price was $464,957 ($317/SQFT), at 15 days on market. The highest sold price recorded on the Boise Bench was $1,850,000, with a lowest recorded sale of $232,000.





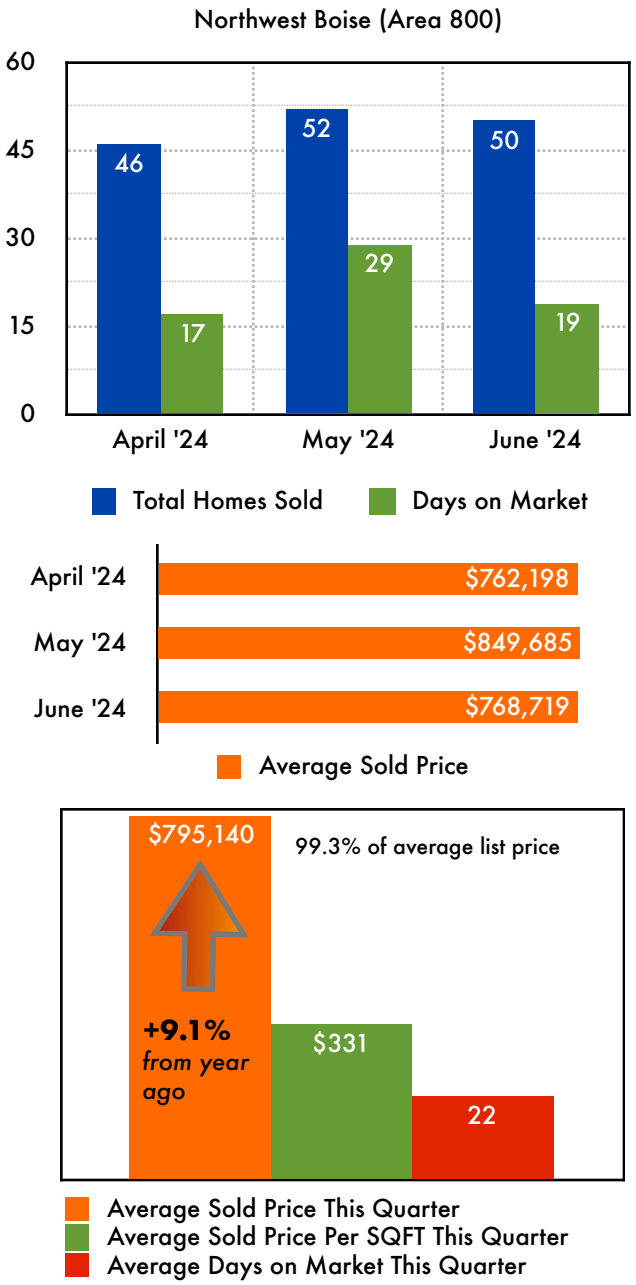


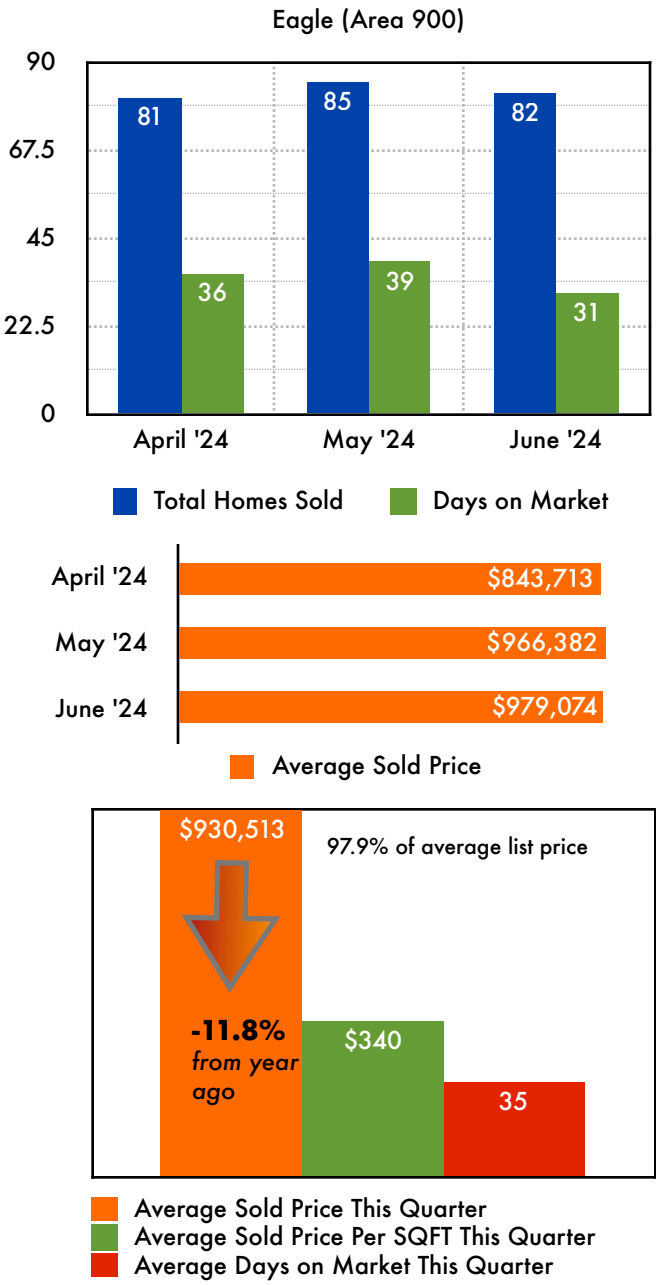
Northwest Boise

In April, 46 single-family homes sold in Northwest Boise with an average days on market of 17 and at an average price of $762,198. Fifty-two homes sold in May at an average sales price of $849,685 (29 days on market), and 50 homes sold in June at 19 days on market, with an average price of $768,719. During the quarter, 148 homes sold. Average sold price was up 9.1% from the previous year in Northwest Boise. Average sold price was $795,140 ($331/SQFT). Homes averaged 22 days on market. The highest sold price recorded in Northwest Boise was $2,550,000, with a lowest recorded sale of $360,000.

Eagle

In April, 81 single-family homes sold in Eagle with an average days on market of 36 and at an average price of $843,713. Eighty-five homes sold in May at an average price of $966,382 (39 days on market), and 82 homes sold in June at 31 days on market. Average sold price in June was $979,074. During the quarter, 248 homes sold. Average sold price in Eagle was $930,513 – down 11.8% from a year ago. Price per square foot price was $340, with properties averaging 35 days on market. The highest sold price recorded in Eagle was $4,500,000, with a lowest recorded sale of $279,900.





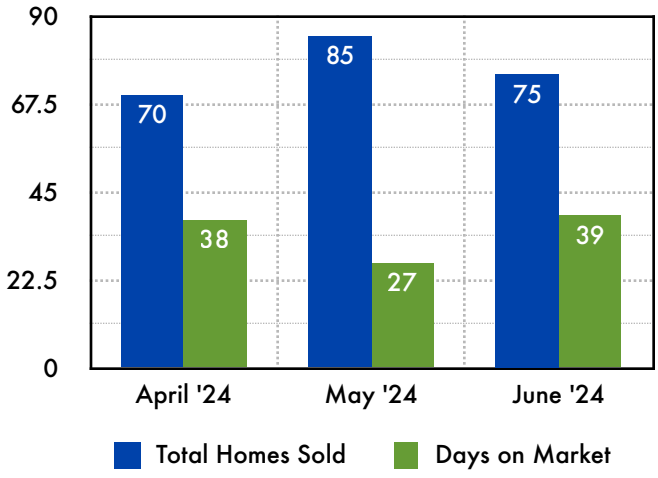
South/Southwest (S/SW) Boise NEW!

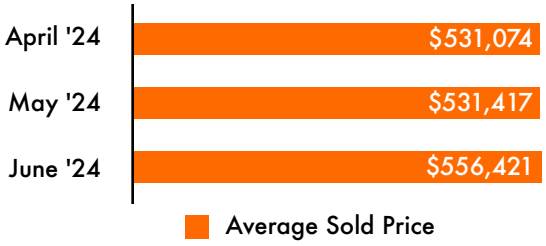
In April, 70 single-family homes sold in S/SW Boise with an average of 38 days on market and at an average price of $531,074. Eighty-five homes sold in May at an average price of $531,417 (27 days on market), and 75 homes sold in June at 39 days on market. Average sold price in June was $556,421. During the quarter, 230 homes sold. Average sold price in S/SW Boise was $539,466 – up 10.5% from a year ago. Price per square foot price was $275, with properties averaging 34 days on market. The highest sold price recorded in S/SW Boise was $1,450,000, with a lowest recorded sale of $320,100.

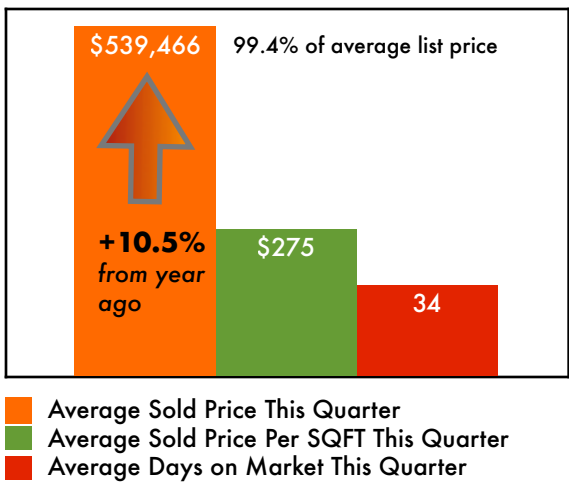
Meridian

In April, 227 single-family homes sold in Meridian with an average days on market of 40 and at an average price of $592,083. In May, 229 homes sold at an average sales price of $602,561 (38 days on market), and 218 homes sold in June at 33 days on market, with an average price of $602,018. During the quarter, 674 homes sold. Average sold price was up 5.4% from the previous year in Meridian. Average sold price was $598,857 ($277/SQFT). Homes averaged 37 days on market. The highest sold price recorded in Meridian was $3,025,000, with a lowest recorded sale of $291,000.

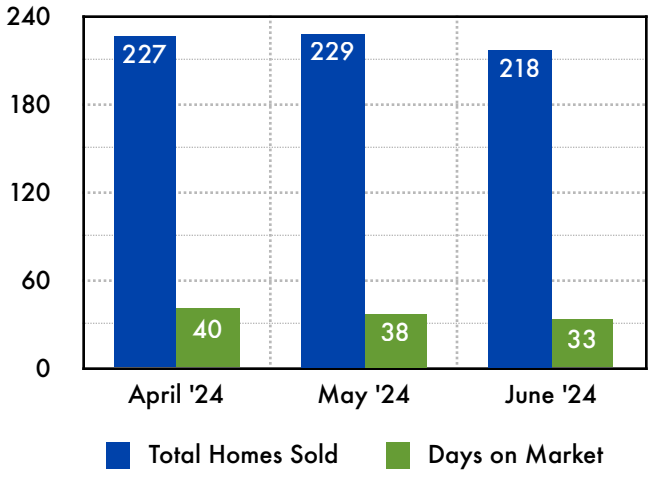
S/SW Boise (Areas 500-550)

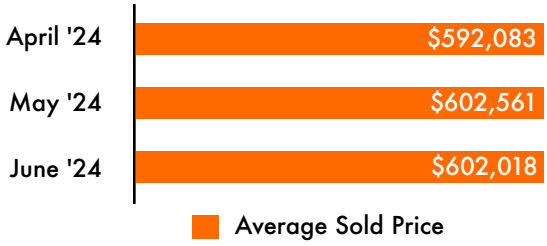


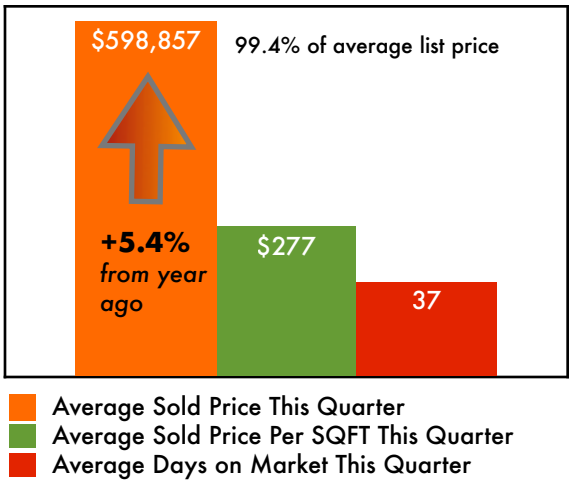




Meridian (Areas 1000-1030)





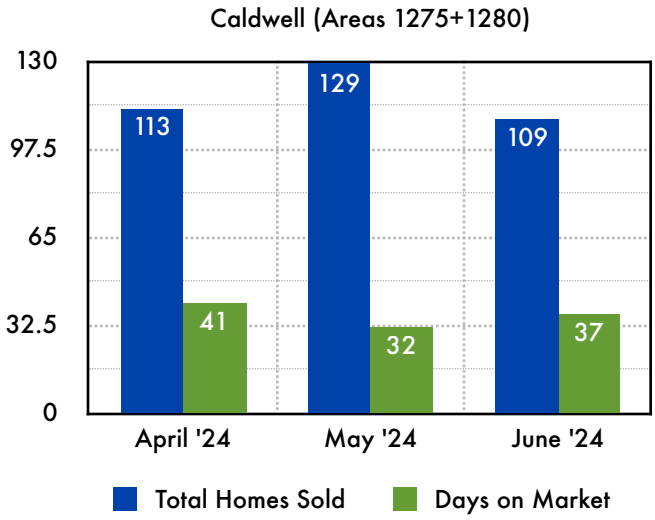


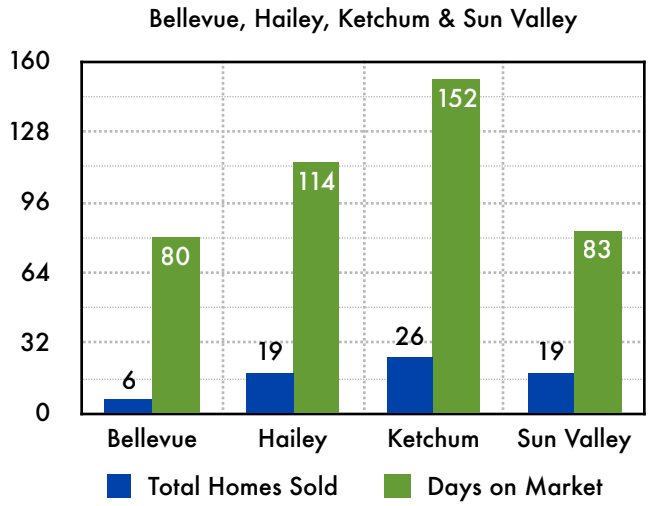
Caldwell

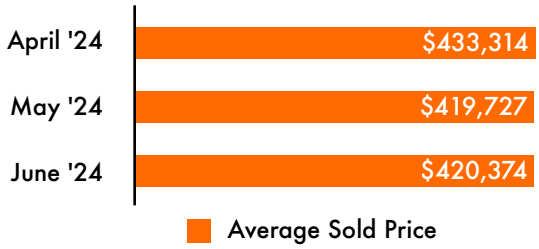
In April, 113 single-family homes sold in Caldwell with an average days on market at 41 and at an average price of $433,314. In May, 129 at an average price of $419,727 (32 days on market), and 109 homes sold in June at 37 days on market; average sold price was $420,374. During the quarter, 351 homes sold. Average sold price in Caldwell was $424,302 – up 4.3% from a year ago. Price per square foot price was $245, with properties averaging 37 days on market. The highest sold price recorded in Caldwell was $1,325,000; lowest recorded sale was $125,000.

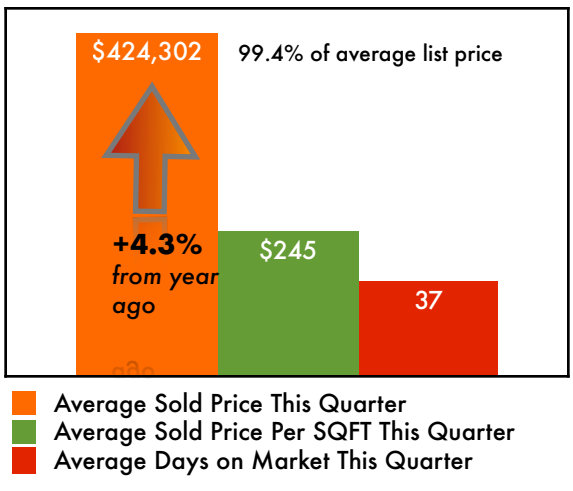
Bellevue, Hailey, Ketchum & Sun Valley

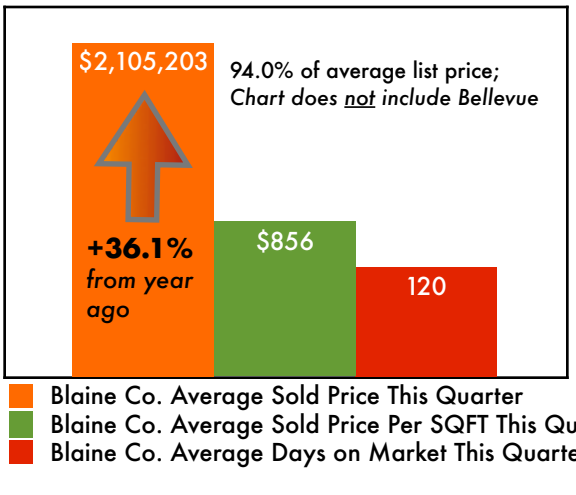
Six single-family homes sold in Bellevue at an average of 80 days on market and a price of $600,000 ($321/SQFT). Hailey recorded the sale of 19 homes — average days on market 114 and an average price $694,824 ($435/SQFT). In Ketchum, 26 homes sold at an average of $3,226,746 ($1140/SQFT). Average days on market was 152. Sun Valley records indicated 19 homes sold — average price $2,039,868 ($904/SQFT) and 83 days on market. In the quarter, 64 properties sold in the County (excluding Bellevue). Average sold price was $2,105,203 (up 36.1% from a year ago). Homes averaged $856 per square foot and 120 days on market. Highest sold price was $17.5M.











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

1903 W Idaho - N Boise

1823-1827 N 7th - N Boise

1710 N 21st - N Boise

A look OUTSIDE this quarter!

3168 S Blue Ribbon - NE Boise

1120 E Franklin - NE Boise

3438 Rivernest - SE Boise

1916 S E Springbrook - SE Boise

1805 N Beach - Boise Bench

Multi-Family Housing	North Boise (Area 0100)	Average Sold Price: $832,000 Average Sold Price/SQFT: $250 4 Sold; Average DOM 4 Price Prior Yr: **Up 21.4%**
	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 2Q24)**
	Southeast Boise (Area 0300)	Average Sold Price: $664,500 Average Sold Price/SQFT: $264 4 Sold; Average DOM 18 Price Prior Yr: **Ditto** (Same in 2Q23!)
Near Downtown Boise	Boise Bench (Area 0400)	Average Sold Price: $711,309 Average Sold Price/SQFT: $268 11 Sold; Average DOM 42 Price Prior Yr: **Up 35.9%**

The information provided in the Ralston Report was compiled from multiple sources including: Idaho's Intermountain Multiple Listing Service (MLS) and Sun Valley/Sawtooth MLS. The data is believed to be accurate and reliable, but cannot be warranted by Ralston Group Properties. The multi-family/residential income data (i.e., 2-plex, 3-plex, 4-plex, & apartments) provided in the table above was collected from the Intermountain MLS. Statistics for this quarter's Ralston Report were current at publication. Multi-family/residential income data is not provided for Blaine County, nor Valley County. Please ask us if you'd like this residential income data for either of these counties.

Community Q&A

Melinda McCaslin

Q: Melinda – we've talked about "AI" and how it has/will continue to influence the real estate market. What does AI believe happens to interest rates during an election year?

A: (As explained by ChatGPT) Historically, mortgage rates can be influenced by various factors, including economic conditions, monetary policy, and market sentiment, even during an election year. However it is important to note that predicting mortgage rates solely based on election years is challenging, as multiple factors can impact rates simultaneously.

During election years, mortgage rates can experience volatility due to uncertainty surrounding the political landscape and potential policy changes. If investors perceive election outcomes or proposed policies as favorable to the economy, mortgage rates may remain stable or even decrease. Conversely, if there is uncertainty or concern about the potential impact of a new administration's policies, mortgage rates could rise.

It's also worth mentioning that the Federal Reserve plays a significant role in determining mortgage rates through its monetary policy decisions. The Fed's actions, such as adjusting short term interest rates, can have a more immediate impact on mortgage rates than election-related factors.

Ultimately, it is crucial to monitor economic indicators, market trends, and the Federal Reserve's actions to get a comprehensive understanding of mortgage rate movements.

To understand mortgage rate movements during an election year, it is important to monitor several key economic indicators. These indicators can provide insights into the overall health of the economy and potential factors that may influence mortgage rates. Here are some key economic indicators to consider:

1. Gross Domestic Product (GDP): GDP measures the total value of goods and services produced in a country. Strong GDP growth can indicate a healthy economy and may lead to higher mortgage rates.
2. Employment Data: Lower unemployment rates and robust job creation can indicate economic strength, again leading to higher mortgage rates.
3. Inflation: Higher inflation can erode the purchasing power of the currency and may result in higher mortgage rates to compensate for the decrease in the value of money over time.
4. Federal Reserve Policy: Pay attention to the Federal Reserve's decisions on interest rates and monetary policy. The Fed's actions can directly affect short-term interest rates, which in turn, can influence mortgage rates.
5. Housing Market Data: Keep an eye on indicators such as home sales, housing starts, and home price indices. These indicators can provide insights into the demand and supply dynamics of the housing market, which can impact mortgage rates.
6. Consumer Confidence: Higher confidence levels may indicate increased borrowing and economic activity, potentially leading to higher mortgage rates.
7. Bond Market: Mortgage rates are closely tied to the yields on long-term government bonds, such as the 10-year Treasury note. Monitoring bond market movements and yields can provide insights into mortgage rate trends.

It is important to note that these indicators should be considered in conjunction with each other and with an understanding of broader economic trends. Additionally, factors

…specific to an election year, such as policy proposals and market sentiment, should also be taken into account when assessing mortgage rate movements.

Melinda's comments: *The economy has proven to be far more robust and resilient than many of us realized, and as a result, mortgage rates have stayed high longer than expected. The Fed's making headway in reigning in inflation to align with their 2% annual target, which has led many investors to expect a rate cut as early as September. However, given the high degree of uncertainty with the 2024 election and the potential for significant policy changes, rates may stay high throughout the election cycle.*

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?

The hottest temperature ever recorded in Boise is 111°F, which has been reached twice, in July 1898 and July 1960. On this July 10, Boise reached a record high of 108°F, which some said was approaching the all-time record.

Quote of the Quarter: *"So let us begin anew–remembering on both sides that civility is not a sign of weakness, and sincerity is always subject to proof. Let us never negotiate out of fear. But let us never fear to negotiate. Let both sides explore what problems unite us instead of belaboring those problems which divide us."* -John F Kennedy

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 its main office in downtown Boise, 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.
WE ARE ALMOST 100% REFERRAL-BASED…
AND ARE SO INCREDIBLY GRATEFUL TO YOU FOR YOUR REFERRALS!

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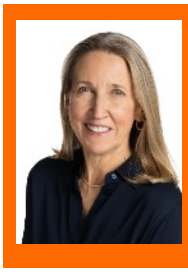

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