



Special publication celebrating
real estate award recipients, plus,
local housing market analysis, and more!

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REALTORS® are members of the
National Association of REALTORS®



Boise Regional REALTORS® fully supports the principles of
the Fair Housing Act and the Equal Opportunity Act.



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At Idaho Central Credit Union, the most important thing to us is helping our members succeed. With your support, we were able to help 11,854 Idahoans obtain the home of their dreams in 2020. After all, an Idaho home deserves a mortgage from Idaho's #1 mortgage lender*.

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*Based on 2020 Idaho county data.



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**Idaho
Central**
CREDIT UNION

[ICCU.COM](https://iccu.com)

Fast-Paced Housing Market Driven by Insufficient Supply and Historically Low Mortgage Rates



Local market analysis from
Boise Regional REALTORS®
2021 President Jeffrey Wills



Builders and prospective home sellers have been unable to keep up with the persistent demand from homebuyers — stemming from general population growth, Millennials “aging into” the traditional homeownership years, in-migration due to our comparative affordability, and now, the ability for many to work from anywhere. These reasons, coupled with historically low mortgage rates — reaching 3.1% on average in 2020 and the lowest ever going back to 1971! — have meant buyer demand has outpaced supply for years, which in turn, has been driving the growth in home prices.

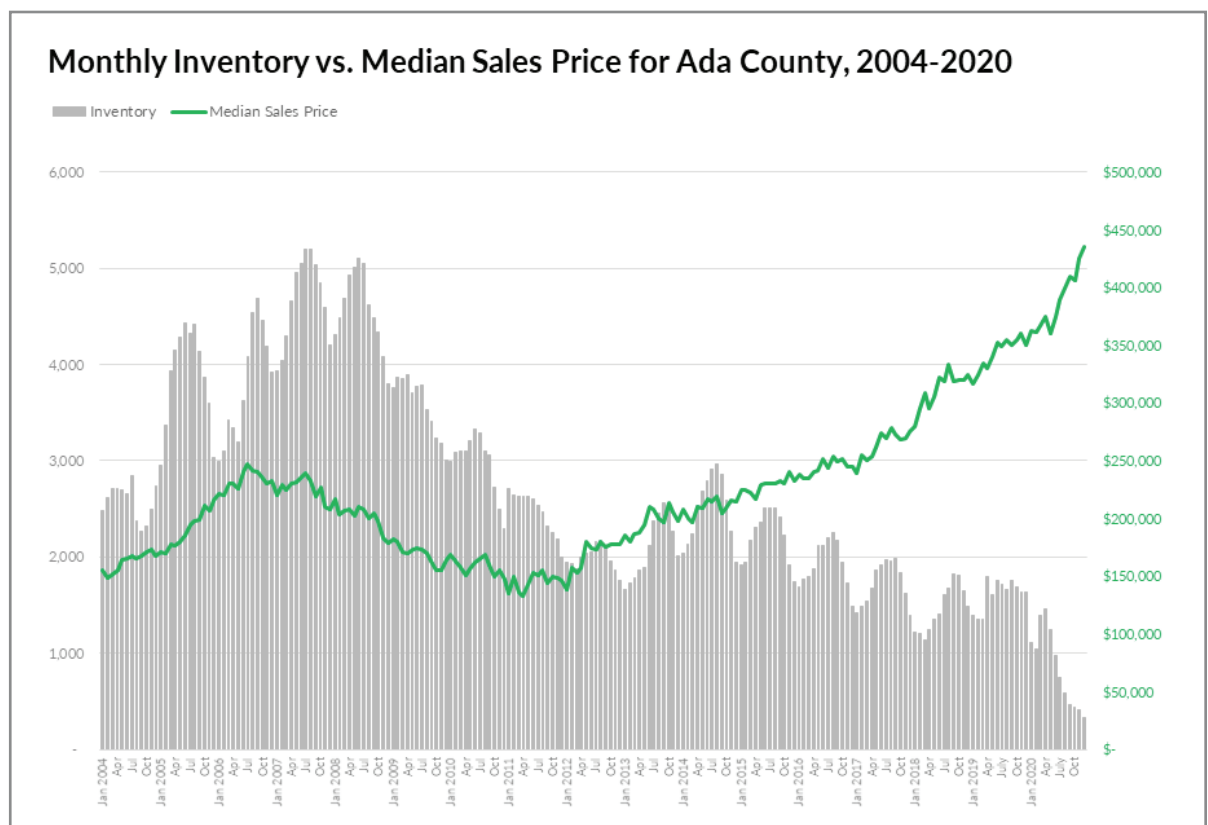
Rising home prices are good news for prospective sellers, allowing them to utilize any equity gained to help with the purchase of their next home, send children to college, invest in a business, or a variety of other opportunities. But with the tight supply, some sellers may hesitate listing their home for sale until they find their next one, which is further constraining the market.

If you are considering selling, talk to a REALTOR® to coordinate your sale and purchase around a timeline that best suits you, while working to get the home on the market as quickly as possible to reach the widest audience of prospective buyers.

Despite rising prices, the low rates have helped many of these prospective buyers increase their purchase power, although affordability remains a challenge for some. This is another place where a REALTOR®, working in collaboration with a mortgage lender, is critical.

There are many misconceptions about the process of obtaining a mortgage, evaluating the costs of renting vs. buying, or how to save for a down payment that they can clarify.

Continued...



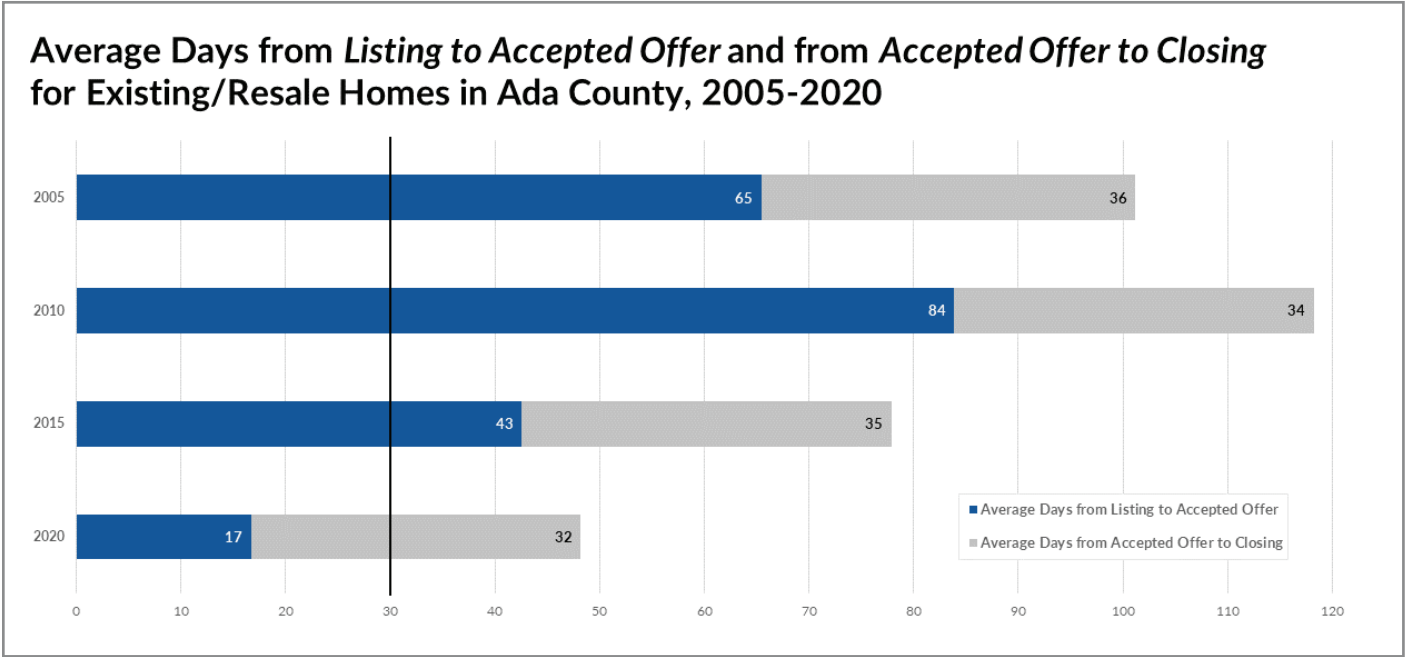
Continued... **Fast-Paced Housing Market Driven by Insufficient Supply and Historically Low Mortgage Rates**

Some lenders may be able to identify grant or loan programs, and often REALTORS® know of new homes coming online soon that may be a fit.

Whether buying or selling, most will experience the fast-pace of the market, which has been accelerating over the past few years. This is measured by the number of “days on market” a home is active before receiving an offer. For most of 2020, the average number of days on market was just 20 days — nearly two weeks faster than in 2019.

The data cited here comes from the local multiple listing service, Intermountain MLS. It is the most up-to-date source of real estate information, made possible by the collective cooperation of REALTORS®.

Some of the information from IMLS is further available through a variety of consumer websites, giving homebuyers and sellers unprecedented access to real estate information, all of which can be overwhelming in a fast-paced market like ours. Once again, this is where your REALTOR® comes in.



They cut through the noise, helping you focus on what’s important to your situation, guiding you through the complex process of negotiations, contracts, repairs, and more.

While your REALTOR® is committed to helping you, Boise Regional REALTORS®, a local trade association, is committed to supporting them through education,

The time between when a home was listed and when an offer is accepted has sped up significantly, as illustrated by the blue bars falling well below 30 days by 2020. While our market is experiencing low inventory, these fast turnaround times have created the feeling of “no inventory.” That is not the case, however, as illustrated by more home sales in 2020 than in 2019.

networking, and advocacy initiatives. BRR is proud to present this special publication recognizing the accomplishments of REALTORS® who not only help people through real estate, but who give generously to our shared community, and support legislation to protect everyone’s ability to buy, own, sell, and enjoy real estate.

Visit homeownershipmatters.realtor to learn more.



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Ryan Froehlich

NMLS# 461590

VP, Regional Manager

rfroehlich@bannerbank.com

208-514-9664



Crystal McClain

NMLS# 176202

Residential Loan Officer

cmclain@bannerbank.com

208-869-4100



Jeff Enrico

NMLS# 19784

Residential Loan Officer

jenrico@bannerbank.com

208-866-0320



*Congratulations
to the award recipients
from IMLS*

Make sure you are keeping up with the latest from IMLS
IMLS Newsletter • IMLS Members website • Facebook • Instagram



HOUSING DISCRIMINATION? NOT IN OUR HOUSE.

REALTORS® are members of the
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Guild Mortgage Company Equal Housing Lender; Company NMLS 3274; 1810 South Eagle Road Meridian, ID 83642; NMLS ID #107908. 776 E. Riverside Dr Ste. 100b Eagle, ID 83616; NMLS #97569. 1211 W Myrtle St Ste. 300 Boise, ID 83702; NMLS #779503. 5660 E. Franklin Rd. Ste. 201 Nampa, ID 83687; NMLS #1428384. (www.nmlsconsumeraccess.org). For more licensing info visit guildmortgage.com/licensing. Guild Mortgage Co. is not associated with Boise Regional Realtors.



CIRCLE OF EXCELLENCE

INDIVIDUAL AWARD WINNERS

Boise Regional REALTORS® Circle of Excellence Awards recognize individuals who are committed to bettering their industry, community, and association. Award recipients receive nominations from their peers and are selected by an impartial committee of past presidents and previous award winners. Learn more about these awards and view past winners at boirealtors.com/award-winners.



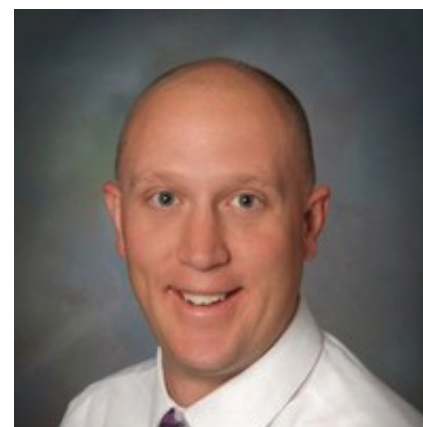
REALTOR® OF THE YEAR

Michelle Bailey



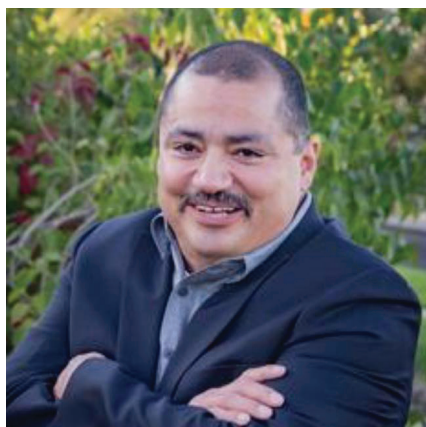
ROOKIE OF THE YEAR

Brent Hrdlicka



AFFILIATE OF THE YEAR

Ryan Froehlich



BROKER OF THE YEAR

Zachary Lopez



CODE OF ETHICS LEADERSHIP

Carolyn Sinnard



GOOD NEIGHBOR

Lucas O'Neill



UNSUNG HERO

Julie Cendejas



CIRCLE OF EXCELLENCE

TOP PRODUCERS

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208 Real Estate, LLC

Janina Beard	Bronze
Mary Pethtel	Bronze
Michael Madsen	Silver
Jonathan Newell	Silver
Tracy Skidmore	Gold

208.properties Realty Group

Kevin Hawk	Platinum
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A.V. West Real Estate

Marta Paulson	Gold
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Accel

Jolie Allred	Bronze
Joshua Hower	Bronze
Eve-Marie Bergren	Silver
Dan Canfield	Silver
Delores Rutledge	Silver
Linda Schlomer	Silver
Jolynn (Jo) Short	Silver
Krista Coleman	Gold
Nik Buich*	Diamond
Alei Merrill*	Diamond

Amherst Madison

Jason Archer	Bronze
Stacey Bittick	Bronze
Cristina Drake	Bronze
Sarah Faires	Bronze
Phil Mount	Bronze
Ryan Perecz	Bronze
Michael Simis*	Bronze
Eva Steinwald	Bronze
Mark Stevens	Bronze
Jeff Walters	Bronze
Shannon Armstrong	Silver
Skip Defabry	Silver
Victoria Haban	Silver
Matt Kiser	Silver
Andrew Newland	Silver
Bruce Vallejo	Silver
Michael Williams	Silver
Dominic Zimmer	Silver
Mary Barnett	Gold
Tyler Horn	Gold

Amherst Madison, cont.

Kody Kirby	Gold
Erin Oldham	Gold
Leslye Park	Gold
Benjamin Zaverukha	Gold
Elliot Hoyte	Platinum
Tina Richards	Platinum
Lauren Sawyer	Platinum
Kaitlin Tookey Palmer	Platinum
Jeffrey Wills*	Platinum
Casey Wilson	Platinum
Katie McFerrin	Diamond
Tifni Pennecard	Diamond
Debbie Pruett	Diamond

Andy Enrico & Co. Real Estate

Scott Crum*	Bronze
Andy Enrico*	Bronze
Becky Enrico Crum*	Platinum

Anfield Realty LLC

Cyndi Uhlenhoff	Bronze
Eric Uhlenhoff	Gold

ASCENT Boise Real Estate

Katie Rosenberg*	Silver
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Aspire Realty Group

Jameson Shaw	Platinum
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Assist 2 Sell

Buyers & Sellers Realty

Sean Stimpson	Bronze
Aubrey Emerson	Silver

Assist-2-Sell

Your Choice Realty

William Bamber	Bronze
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Atova, Inc

Tia Dowdle	Bronze
Steve Phan	Bronze
Donalyn Allen	Silver
Matthew Schweiger*	Silver
Valerie Gray*	Gold

Berkshire Hathaway

HomeServices Idaho Realty

Travis Jensen	Bronze
Brian Robb	Bronze
Dewy Shattuck	Bronze
Julie Simmons	Bronze
Janet Tatilian	Bronze
Greg Jensen*	Silver
Cheryl Todd*	Silver
Jamie Westberg	Silver
Marci Rodgers*	Gold

Better Homes and Gardens Real Estate 43° North

Kenzie Castor	Bronze
Daniel Doherty	Bronze
Ashley Kirsch	Bronze
Jennifer Lowe	Bronze
Lyndi Martel	Bronze
Wilson Walters	Bronze
Dason Alverson	Silver
Deanna Bartlett	Silver
Dianne Dyer	Silver
Manda Edge	Silver
Kayla Fearn	Silver
Summer Grounds	Silver
Joe Grubiak	Silver
Chris Majors	Silver
Nina Palmer	Silver
Debbie Smith*	Silver
Jason Smith	Silver
Dale Alverson	Gold
Jennifer Bean	Gold
Mike Germain	Gold
RebelAnn Mueller	Gold
Aryn Sampson	Gold
Charlie Smith	Gold
Jason Williams	Gold
Jessica Doss	Platinum
Rachel Postigo	Platinum
Tracy Conklin	Diamond
Lisa J. Cunningham	Diamond
Joe Epsy	Diamond

Better Homes and Gardens Real Estate 43° North, cont.

Kerri O'Hara	Diamond
Georgie Pitron	Diamond
Shaun Urwin	Diamond

Blossom Heights Realty

Rose Sanchez- Prideaux	Silver
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Boise Home Run Real Estate

Don Cuff	Bronze
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Boise Premier Real Estate

Ashley Carlson	Bronze
Trayce Ghislain	Bronze
Joanna Ioli	Bronze
Jayne Pilot	Bronze
Todd Simonson	Bronze
Emily Smith	Bronze
Robyn Baird	Silver
Candice Lasher	Silver
Kate McGwire	Silver
Patricia Eckebrecht	Gold
Stacey King	Gold
Shelley Phillips*	Gold
Brianna Rager	Gold
Jesse Taff	Gold
Derek Clark	Platinum

Callison Group Real Estate

Macayla Callison	Silver
Austin Callison*	Gold
Thomas Jones	Gold
Anthony Lewis	Gold

Capital Group, Inc

Brent Hrdlicka	Silver
Karl Maier	Silver
Bobbie Shiner	Silver

Cardinal Realty of Idaho

Semone Grinnell	Gold
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CBH Sales & Marketing Inc

Lonneka Nagle	Gold
Christine Comstock*	Platinum
Jody Baranco	Diamond

*Lifetime Production Award Recipient



CIRCLE OF EXCELLENCE

TOP PRODUCERS

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CBH Sales & Marketing Inc., cont.

Melissa Enrico	Diamond
Samandra Farris	Diamond
Kelly Green	Diamond
Siena Groshong	Diamond
Jordan Grubbs	Diamond
Megan Luther	Diamond
Teschia Tucakovic*	Diamond

CENTURY 21 Eagle Rock

Ruthie Palmatier	Bronze
Todd McCauley*	Diamond

Coldwell Banker Tomlinson

Daniela Baker	Bronze
Kent Conrad	Bronze
Kevin Dimmitt	Bronze
Carmen Glancy	Bronze
Jason Kemper	Bronze
Christy Lupien	Bronze
Sylvia Maxwell*	Bronze
Janis Ogawa*	Bronze
Jon Shultz	Bronze
Leslie Youra	Bronze
Russell Borgman*	Silver
Thomas Caples	Silver
Doug Flanders	Silver
Jason Fletcher	Silver
Joan Holmes*	Silver
Chris Lyon*	Silver
Tammy Moody	Silver
Gail Nussbaum*	Silver
Brittany Petronek	Silver
Kristina Weber	Silver
Amanda Alvaro*	Gold
Liz Carr*	Gold
Andy Curry	Gold
Jaylene Groeniger*	Gold
Ylonda Hays*	Gold
Jeanie Rae*	Gold
Brette Shakespeare	Gold
Jason Winkle*	Gold
Thayne Barrie*	Platinum

Coldwell Banker Tomlinson, cont.

Edenn Jablonski*	Platinum
Leah Morgan*	Platinum
Julia Shoemaker*	Platinum

Cook & Company Realty

Olivia Cook	Silver
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Crosswinds Realty

Stephen Sawyer	Bronze
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Dickerson Land Group, LLC

Tera L. Hudson	Gold
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Epic Realty LLC

Laetitia Campbell	Bronze
Alicia Cavener	Bronze
Siera Flores*	Bronze
Eric Hofer	Bronze
Robyn Moir	Bronze
Danielle A Warren	Bronze
Andrew Yates	Bronze
Patti Bowman*	Silver
Lisa Bowman Zeiter	Silver
Jen Clements	Silver
Jeff Kessel	Silver
Misty Kirpach	Silver
Shawna Labrum	Silver
Pilar Maesner	Silver
Jenna Nash	Silver
Janelle Anderson	Gold
Regina Collins	Gold
Jacob Detweiler	Gold
Nikki Owens	Gold
Jamie Robb	Gold
Keri Rock-Eberhard	Gold
Dana Schafer	Gold
Holly Thomas-Mowery	Gold
Brandon Wood	Gold
Heather Ferguson	Platinum
Faith Mikita	Platinum
Mike Moir	Diamond
Lane Ranstrom	Diamond

Equity Northwest Real Estate, LLC-Meridian

Dennis Fomin	Bronze
Tiffany Hyatt	Bronze
Sheila Sio	Bronze
Paige Oeding	Gold
Sadie Noah	Platinum
Sara Wolf	Platinum

ERA West Wind Real Estate

Jennifer Essig	Silver
Bob Hurtt	Silver
Ilene Johnson*	Gold
Kristine D. Lee	Gold
Karen Pestka*	Gold
Nick Cracolice*	Platinum

Evans Realty

Teena Turner	Bronze
Valerie Wilson	Bronze
Sherri Darnell	Silver
Matt Heath	Silver
John Evans	Gold
Kyle Stratton	Gold

exp Realty, LLC

Mark Karo	Bronze
Kari Paget	Bronze
Jon Shepherd	Bronze
Aleja Stacey	Bronze
Tracie Smith	Silver
Isaac Chavez	Gold
Kory McCain	Gold
Jeff Christianson	Platinum

FourPointFive Real Estate Boise

Patrick Tilman	Silver
William Tilman	Gold

Funkhouser Real Estate Group, LLC

Lisa Funkhouser Decker*	Silver
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Garden Valley Homes & Land

Lara Alexander	Silver
Valerie Jones	Silver

Garden Valley Properties

Julie Leslie	Silver
Toni Palmiotto*	Gold
Kathleen Vaughan*	Gold

Genesis Real Estate

Cindy Niccolls	Bronze
Shelly R Brinton*	Silver
Jonathan Long	Platinum

Group One Sotheby's International Realty

Liz Allen	Bronze
Annie Chalfant*	Bronze
Christen Fuhrman	Bronze
Deborah Phantana-Angkul	Bronze
Josh Randall	Bronze
Holly Tastad-Pozel	Bronze
Erica Toffel	Bronze
Brandi Van Etten	Bronze
Richard Wolfe	Bronze
Wendy Crawford	Silver
Andy Elliot*	Silver
Cyndi Elliot*	Silver
Nicole Gouvea	Silver
Sean Hart*	Silver
Alexa Head	Silver
Angie Heasley	Silver
Megan Larsen	Silver
Lorri Martindale*	Silver
Jennifer Navest	Silver
Patrice Peterson	Silver
Emily Shultz	Silver
Chris Stewart	Silver
Janet Thompson*	Silver
Julene Webb	Silver
Wendi Bandurraga Roe	Gold
Elizabeth Bravender	Gold
Ian Brown	Gold
Carey Farmer*	Gold
J. Tyler Gilman*	Gold
Jody Hinton	Gold
Scott Latham	Gold
Andrea Pettitt*	Gold

*Lifetime Production Award Recipient



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Group One Sotheby's International Realty, cont.

Patricia Cole	Platinum
Debra Hodges*	Platinum
Eva Hoopes*	Diamond

Happy Dog Realty, LLC

Carolyn Sinnard	Bronze
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Hayden Outdoors Real Estate

Austin Callison*	Diamond
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Homes of Idaho

Debbie DeMint	Bronze
Carole Deppe	Bronze
Julie Essig	Bronze
Robert Forbes	Bronze
Melissa Heller	Bronze
Liz Hosbein	Bronze
Amber Johnson	Bronze
Luz Martinez	Bronze
Crysta McMaster	Bronze
Mystie Morgado	Bronze
Brittney Stevenson	Bronze
Tina Upton	Bronze
Tona West	Bronze
Todd Whiting	Bronze
Cesilia Amarillas	Silver
Dawn Guinard	Silver
Stacie Harvey	Silver
Amanda Hodges	Silver
Candace King	Silver
Colby Lampman	Silver
Debra O'Harra	Silver
Andrea Schrader	Silver
Jamie Schraner	Silver
Austin Colton	Gold
Lisa Gregerson	Gold
Kelly Iacovelli	Gold
James Newell	Gold
Amy Phillips	Gold
Angela Mae Schlagel*	Gold
Kassandra Lampman	Platinum

Hubble Homes, LLC

Erika Lopez	Gold
Jenny LeBlanc	Platinum
Erika Magallon	Platinum
Kenneth Basurto	Diamond
Cheryl Jensen	Diamond

Hunter of Homes LLC

Heidi Gallegos	Silver
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Idaho Premier Properties, Inc

Rocky Cook	Bronze
Eric Prentice	Silver
Sheryl Stans	Silver

Initial Point Real Estate, LLC

Eleanor Hurst	Bronze
Terrie Seid	Bronze
Sanel Tucakovic	Gold
Jeffrey Miller	Platinum

J. Kent Erickson Real Estate

Kim Owens	Silver
J. Kent Erickson*	Gold

John L Scott Real Estate

Ron Berning	Bronze
Ha Ha	Bronze
Steve Hubble	Bronze
Lisa Johnson	Bronze
Willie Lafrades	Bronze
Tina Pennington	Bronze
Derek Phinney	Bronze
Michelle Welch*	Silver
Jason Andersen	Gold
Dianne Berning*	Gold
Craig Groves*	Gold
Henry Groves	Gold
Linzie Sawyer	Gold
Carlos R. Bendeck*	Platinum
Ryan Kerfoot*	Platinum
Jennifer Horsley-Stacey*	Diamond

Keller Williams Realty Boise

Casey Armbruster	Bronze
Sara Astorquia	Bronze

Keller Williams Realty Boise, cont.

Rosie Bleymaier	Bronze
John Costello	Bronze
Ashley Feehan	Bronze
Jocelyn Frascella	Bronze
Bonnie Garven	Bronze
Guy Hendricksen	Bronze
Liz Holliday	Bronze
Lisa Holzer	Bronze
Courtney Homan	Bronze
Nicole Kendall	Bronze
Dan Klinge	Bronze
Brandon Scott Makovsky	Bronze
Shannon Metcalf	Bronze
Laurie Mock	Bronze
Brenda Tippersy	Bronze
Annie Valentine	Bronze
David Andrews*	Silver
Lynn Bradescu	Silver
Monica Braun	Silver
Allan Brock*	Silver
Helen Carnie	Silver
Connie Clark	Silver
Missy Coman*	Silver
Darcie Dille	Silver
Antonio Esquivel	Silver
Alana Eyolfson	Silver
Clint Foote*	Silver
Karey Hunter	Silver
Thorey Kuzmack	Silver
Laura Liscio	Silver
Silvia Lopez	Silver
Jamie Matzdorff	Silver
Lucas O'Neill	Silver
Annie Pechota	Silver
Katie Puaauli	Silver
Lea Scrima	Silver
Tracy Sidell*	Silver
Amber Stockert*	Silver
Giovanna Vincenzi	Silver
Nicole Walchle	Silver
Kelly Walton	Silver

Keller Williams Realty Boise, cont.

Jennifer Weiss	Silver
Michelle Bailey*	Gold
Karla Bassett*	Gold
Sarah Berg	Gold
Dana Browning	Gold
John Crandlemire	Gold
Jessica D'Orazi	Gold
Chelsey Fabian	Gold
Erich Hamm	Gold
Kimberly Keene	Gold
Mira Maggio Piva	Gold
Robert Renteria*	Gold
Nicole Roldan	Gold
Becky Schiebout	Gold
Rob Sower	Gold
Jace Stolfo*	Gold
Scott Swan*	Gold
Arrow Tallman	Gold
Liz Warner	Gold
Sherri Weibye	Gold
Julie Cendejas*	Platinum
Katie Crawford	Platinum
Alissa Gamble*	Platinum
Bree Givens	Platinum
Jenna King	Platinum
Andrew Knowles*	Platinum
Lisa Kohl	Platinum
Joyce Little*	Platinum
Brenda Mathis	Platinum
Amy Pilotte	Platinum
Heather Skow	Platinum
Van States*	Platinum
Denise Thiry*	Platinum
John Van Der Giessen	Platinum
Lysi Bishop*	Diamond
Elizabeth Campbell	Diamond
Barbara Dopp*	Diamond
April Florczyk	Diamond
Tracie McDonald	Diamond
Mandy McLennan	Diamond
Christina Moore Ward*	Diamond

*Lifetime Production Award Recipient



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Keller Williams Realty, cont.

Dan Myers	Diamond
Kristin Myers*	Diamond
April Rinehart*	Diamond
Kristin Sherman*	Diamond
Mary Brogan Vidal	Diamond

Knipe Land Company

John Knipe*	Gold
Janey Knipe*	Platinum

KW Commercial

Roxana Heisler	Bronze
Tricia Callies*	Gold

Lifestyles Property Brokers, Inc

Nicolette Kimmel	Bronze
Peach Peterson	Silver

Lowes Flat Fee Realty

Ben Merrill	Silver
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Michael Ryan Real Estate

Shea Barlow	Silver
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Mike Gamblin Real Estate

Joe Panzeri	Gold
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Mountain Home

Pro Real Estate

Robynn Schipani	Bronze
Nicholas Trueba	Bronze
Rena Kerfoot	Silver
Marcella Trueba	Silver

Mountain Realty, LLC

Warren Johns	Bronze
Chuck Losser	Bronze
David Wuertz	Silver
Young Hoon Lim	Gold

New Home Star Idaho

John Nelson	Gold
Christy Hymas	Platinum

NextHome Treasure Valley

Doug Coles	Bronze
Heath Van Patten	Gold

O2 Real Estate Group

Lisa Stevenson*	Gold
Heidi Creighton*	Platinum

Pinnacle Real Estate LLC

David Jennings	Silver
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Ralston Group Properties

Scout O'Gara	Bronze
Suzanne Bergmann	Gold
Amy Berryhill*	Gold
Jill Donahue*	Gold
Alicia Ralston	Gold
Paige Shafer	Gold

RE/MAX Capital City

Stephanie Perkins	Silver
Sheila Smith*	Diamond

RE/MAX Elite Properties, LLC

Kat Allaway	Bronze
Adam Gustafson	Bronze
Michael Megis	Bronze
Nikki Mimms	Bronze
DJ Nelson	Bronze
Thomas Nordberg	Bronze
Jerod Lee	Silver
Michael Villalovos	Silver
Callie Williams	Silver
Easton Napiontek	Gold
Morey Allaway	Platinum

RE/MAX Executives

Marlene Lewis	Silver
Lynn Moore*	Platinum

RE/MAX Town & Country

Anngela Musgrave	Bronze
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Realty One Centre of Boise, Inc

Valerie Dildine	Bronze
Leeda Ratliff	Bronze
Brent Dildine	Gold
Michael Tueller*	Platinum
Jeff Dildine*	Diamond

Realty One Group Professionals

Sarah Chapman	Bronze
Andrew Coleman	Bronze
Sawyer Eckhardt	Bronze
Sabrina Fields	Bronze
Julie Hess	Bronze
Zachary Lopez	Bronze
Johnathan Melin	Bronze
Daniel Nakashima	Bronze
Jim Reidenbaugh	Bronze
Taylor Schmidt	Bronze
Sandy Stern	Bronze
Janelle Coll	Silver
Joshua Connell	Silver
Joel Hess	Silver

Red Pheasant Realty, Ltd

Kevin Hanigan	Bronze
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ReDefined Real Estate, LLC

Crystal Robinson	Bronze
Tracy Thompson	Bronze
Paul PJ Johnson	Silver
Erin Madden	Platinum

Redfin Corporation

Shauna Pendleton	Platinum
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Relocate 208 Real Estate

Rebecca Van Camp	Platinum
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Silvercreek Realty Group, LLC

AJ Allen	Bronze
Kirsten Alvord	Bronze
Stacy Bowers	Bronze
Heidi Bradshaw	Bronze
Carissa Cleveland	Bronze
Tim Coldsnow	Bronze
Shane Davila	Bronze
Krista Deacon	Bronze
Kelly Exline	Bronze
Douglas Flinn	Bronze
Matt Ford	Bronze
Laura Gray	Bronze
Pamela Grove	Bronze
GiGi Gull	Bronze

Silvercreek Realty Group, LLC, cont.

Sara Hanigan	Bronze
Heidi Hartnett	Bronze
Megan Houdeshell	Bronze
Martha J. Huber	Bronze
Corrie Jeglum	Bronze
Marilyn Johnson	Bronze
Tyler Johnson	Bronze
Evi Keller	Bronze
Ludmila Kinakh	Bronze
Shirley Koch*	Bronze
Cynthia Korenek	Bronze
Joe Lamb	Bronze
Cindy Maier*	Bronze
Terri Manduca	Bronze
Kyle Mikowski	Bronze
Jordyn Moreno	Bronze
Cristin Russell	Bronze
Elle Sheedy	Bronze
Katie Shevlin	Bronze
Lori Sims	Bronze
Trent Steffler	Bronze
Brandy Stroman	Bronze
Cindy Van Vliet	Bronze
Jackie Verner	Bronze
Erin Volk	Bronze
Donna Wade	Bronze
Kyler Wartman	Bronze
Jennifer Welch	Bronze
Hollis Welsh	Bronze
Katie Westhara	Bronze
Nichole Wilkinson	Bronze
Kelly Zacharias	Bronze
Stephanie Alexander	Silver
Wendy Alexandre*	Silver
Christian Busnardo	Silver
Katie Combs	Silver
Kathy Edmondson	Silver
Lisa Erickson	Silver
Atticus F Faul	Silver
Eric Finn	Silver
Darrin Fuchs	Silver

*Lifetime Production Award Recipient



CIRCLE OF EXCELLENCE

TOP PRODUCERS

Boise Regional REALTORS® Circle of Excellence Production Awards recognize REALTOR® members whose production volume reaches defined levels for the year as reported in the Intermountain MLS. Not all members or teams who qualify for a production award are listed. Participants have elected to apply and have submitted the application fee. Net proceeds from these awards will be donated to the REALTORS® Community Foundation to help fund a new housing affordability initiative.

Silvercreek Realty Group, LLC, cont.

Christina Hovey	Silver
Elizabeth Hume	Silver
Debra Hunemiller	Silver
Janet Jameyson*	Silver
Jemma Leavitt	Silver
Garry Marshall	Silver
Mark Maselli	Silver
Jacqueline Rose*	Silver
Priscilla Sargent	Silver
Kelley Simon*	Silver
Tami Sims	Silver
Kaici Souza	Silver
Amber Titcomb	Silver
Stanley Tonkin	Silver
Scott Trefaller	Silver
Marilyn Van Dorne*	Silver
Susan Weaver	Silver
Katrina Wehr*	Silver
Robin Wellman	Silver
Launee Wolverton	Silver
Amanda Zander	Silver
Troy Ashworth	Gold
Greg Boss*	Gold
Deseree Dewey*	Gold
Sandra Doerty	Gold
Ann Edmark Reed*	Gold
Robin Falck	Gold
Gennie Fishburn	Gold
Kate Gruber	Gold
Brandon Harrison	Gold
Tom F Hicks	Gold
Gretchen Hill	Gold
Shane Lee	Gold
Tonyah Lee*	Gold
Dan (AKA Idaho Dan) Lindsey*	Gold
Becky Macdonald	Gold
Lonni McDonough*	Gold
Tempe McFarlane*	Gold
Lauren Mikowski	Gold
Burma Naylor	Gold
Allen Pedersen	Gold

Silvercreek Realty Group, LLC, cont.

Tamara Rowe	Gold
Sergio V. Sigmond	Gold
Daryl Smith*	Gold
Matt Soderlund	Gold
Debra Stearns	Gold
Katie Woods	Gold
LeAnna Arnold	Platinum
Marla Berger*	Platinum
Sydney Burtwell	Platinum
Michael Christianson	Platinum
Karen Elitharp*	Platinum
Jade Enzler	Platinum
Beth Havlik	Platinum
Paul Heim*	Platinum
Doug Hofmann	Platinum
Debbie Hundoble	Platinum
Lori Laney	Platinum
Alex Macdonald	Platinum
Kerrylyn Miller	Platinum
Mark Miranda	Platinum
David Nielsen	Platinum
Guy Ouwehand	Platinum
Lorin Peterson	Platinum
Jay Ross*	Platinum
Darcelle Sander	Platinum
Janice Stieger*	Platinum
Sean Taylor*	Platinum
Kim Weissinger*	Platinum
Niccole Welch	Platinum
Connie Boyce	Diamond
Jessica Durham	Diamond
Shawn Endicott	Diamond
Katie Hanamann	Diamond
Molly Henrie*	Diamond
Nick Koontz*	Diamond
Tanner Leighton	Diamond

Skyline Realty

Jenny Aubel	Bronze
Jordan McCrea	Bronze

Smith & Coelho

Raquel Petzinger	Bronze
------------------	--------

Sweet Group Realty, LLC

Shannon Holtrop	Silver
Kristen Sweet	Platinum

Swope Investment Properties

Shane Brown	Bronze
Mary Nelson	Bronze
Doug Bolen	Gold
Paige Brown	Gold
Tony Drost*	Gold
StacyA McBain	Gold
Mike Swope*	Diamond

Syringa Realty, LLC

Melissa Shively	Bronze
-----------------	--------

Team One Group Real Estate

Joan Frederiksen	Bronze
Crystal Fuhriman	Bronze
Moses Kinikini	Bronze
JacQuelin Madariaga	Bronze
Cat Tutor	Bronze
Bebiana Evans	Silver
Tim Smith	Silver
Garrett Pancheri	Gold

Templeton Real Estate Group

DeAnna Mundy	Bronze
Erika Galindo	Gold
Meg Forest	Platinum
Dawn Templeton*	Diamond

The Brick Group Real Estate

Laree Goodman*	Bronze
Lindsey Hopkins*	Gold
Alicia Rodman*	Gold

The Smack Group

Ti Smack*	Platinum
-----------	----------

Toll Brothers Real Estate, Inc

Kassie Dixon*	Gold
Renard Alotta	Platinum
William Anderson	Platinum
Brandon Earl	Platinum
Brooke Osborn	Platinum
Jenifer Pfausch	Platinum

Toll Brothers Real Estate, Inc, cont.

Teresa Andolfi	Diamond
----------------	---------

Trail 27

James Shorty Clarke	Gold
---------------------	------

Triple Cord Real Estate

Kara Kasper	Bronze
Ken G. Sugarman	Silver
Becka Marston	Gold
Anna Strausbaugh	Gold

West Real Estate Group

Alex Zayshlyy	Silver
Nicole Brushey	Gold
Derek Cassel	Gold
John West	Platinum

Windermere

Powerhouse Group

Doug Felton	Bronze
Susan Meloy	Bronze
Janine Bastian	Silver
Bonnie Burry*	Silver
Christa Patton*	Silver
Beth Ritter	Gold
Jennifer Yates	Gold

Windermere

Real Estate Professionals

Jamie Flanary	Bronze
Mindi McAllaster*	Silver

Woodhouse Group

Kealoha Nicholes	Bronze
Rebecca Oparnico	Bronze
Sharron Riddersen	Bronze
Jennifer Prewett	Silver
Andrea Anderson	Gold
Adam Barker	Gold
John Schoettger	Gold
Tim Jessen*	Platinum
Amy Watson	Platinum
Barb Malmstrom-Leonard*	Diamond

*Lifetime Production Award Recipient



CIRCLE OF EXCELLENCE

TOP PRODUCING TEAMS

Boise Regional REALTORS® Circle of Excellence Production Awards recognize REALTOR® members whose production volume reaches defined levels for the year as reported in the Intermountain MLS. Not all members or teams who qualify for a production award are listed. Participants have elected to apply and have submitted the application fee. Net proceeds from these awards will be donated to the REALTORS® Community Foundation to help fund a new housing affordability initiative.

Amherst Madison

Abmont Realty Group	Platinum
Lemp Real Estate	Platinum
The Pruett Group	Platinum
Weston Real Estate	Platinum
Bauscher Real Estate	Diamond

Atova, Inc

Team Devlin Siebertz	Silver
----------------------	--------

Boise Premier Real Estate

BHR GROUP	Silver
Prime Realty	Silver
Waypoint Real Estate Group	Gold

Callison Group Real Estate

Callison Group	
Real Estate	Platinum

Capital Group, Inc

Capital Group, Inc	Platinum
--------------------	----------

Coldwell Banker Tomlinson

Ernie & Christine Gentile	Silver
Soldman Team	Gold
The Morgan Team	Platinum

Epic Realty LLC

Carey Homes	Silver
Lonnie Dodd Homes	Silver
Trail 3 Real Estate	Silver
Yates & Abel	
Real Estate Partners	Silver
Bowman Group	Gold
Idahome & Land	Gold
Beacon Real Estate	Platinum

Equity Northwest

Real Estate, LLC-Meridian

The Kit Fitzgerald Team	Platinum
-------------------------	----------

Evans Realty

Teena and John Turner	Silver
-----------------------	--------

exp Realty, LLC

208 Life Real Estate	Platinum
Jonna Weber Real Estate	Platinum
The Real Estate	
Dream Team	Platinum

Group One Sotheby's International Realty

Helen Law Real Estate Team	Silver
Janet Thompson Real Estate	Silver
Kim & Ed Davis	Platinum
Pettitt Group Real Estate	Platinum

Homes of Idaho

Blakely Real Estate Group	Silver
Focus Realty Idaho	Silver
Lampman Team -	
Doug & Debbie Lampman	Silver
Peaks 2 Rivers	Silver
Iacovelli Real Estate	Gold
Newell Realty Group	Platinum

Idaho Premier Properties, Inc

Dunkley-Haskins Team	Silver
----------------------	--------

J. Kent Erickson Real Estate

J. Kent Erickson	Gold
------------------	------

John L. Scott Real Estate

The Lee Team	Gold
--------------	------

Keller Williams Realty Boise

First Class Real Estate	Silver
Legacy Real Estate Co.	Silver
Front Porch Properties	Gold
Missy Coman Real Estate	Gold
Oliver O'Gara Real Estate	Gold
Rick Larsen Real Estate	Gold
We Know Boise	Gold
Ben Kinney Team	Platinum
Boise Guru	Platinum
Minegar Gamble	
Real Estate	Platinum
Scott Swan Real Estate	Platinum
208 Market - April Florczyk	
Real Estate	Diamond
Agents With a Smile	Diamond
Christina & Company	Diamond
Lysi Bishop Real Estate	Diamond
Own Boise	Diamond

Pinnacle Real Estate LLC

Pinnacle Real Estate	Silver
----------------------	--------

RE/MAX Capital City

Edwards Real Estate Group	Silver
Sheila Smith	
Real Estate Group	Platinum

Realty One Group Professionals

Idaho Properties	Silver
Good News Realty Group	Platinum

ReDefined Real Estate, LLC

Zen Real Estate Group	Gold
-----------------------	------

Silvercreek Realty Group, LLC

Katrina Wehr	
and Jemma Leavitt	Silver
Jay Ross and Mike Scott	Gold
Real Estate Counselors	Gold
Taylor Jade Real Estate	Gold
Adam Alexander	
Real Estate	Platinum
Jessica Durham/	
Gae Peyron	Platinum
Team ONE3	Platinum
The M Group	Platinum
Hughes Real Estate Group of	
Silvercreek Realty Group	Diamond
New View	
Real Estate Team	Diamond
Platinum Idaho	
Real Estate	Diamond
The Mike Brown Group	Diamond

Team One Group Real Estate

Dustin Garrett	
and Associates	Diamond

Templeton Real Estate Group

Templeton	
Real Estate Group	Diamond

Trail 27

Trail 27	Gold
----------	------

West Real Estate Group

West Real Estate Group	Platinum
------------------------	----------

*Lifetime Production Award Recipient

CONGRATULATIONS TO OUR 2020 TOP PRODUCERS!



Brad Minasian
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Rick McGraw
208.880.8889



Leah Morgan
208.859.5546



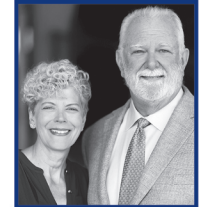
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Brittany Petronek
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Herb Prandl
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Danny Schuster
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Anna Hatfield
208.484.6712



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Gentile**
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**Russ & Sunny
Borgman**
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Jared Cozby
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Jason Fletcher
208.398.9824



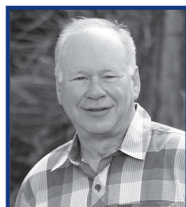
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Gonzalez**
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Mark Sever
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Rex Tedeski
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Kent Conrad
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Lupien**
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Sylvia Maxwell
208.859.0128



Morgan Mechling
208.406.2691



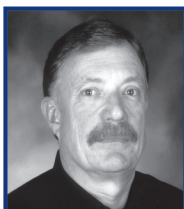
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Humphry**
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Jeanne Vogt
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Dean Daniel
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Sharaun Covell
208.447.8147



Dani Baker
208.573.2463



David Stattner
208.880.1389



Naomi Simmons
818.652.1308



Travis Adams
208.353.0080



Frieda Beets
208.941.5550

Congratulations to our Top Producers



Jennifer
Horsley-Stacey
Diamond



Carlos Bendeck
Platinum



Ryan Kerfoot
Platinum



Craig Groves
Gold



Henry Groves
Gold



Jason Andersen
Gold



Mike Pennington
Gold



Dianne Berning
Gold



Linzie Sawyer
Gold



The Lee Team
Team Gold



Michelle Welch
Silver



Tina Pennington
Bronze



Steve Hubble
Bronze



Ron Berning
Bronze



Lisa Johnson
Bronze



Willie Lafrades
Bronze



Derek Phinney
Bronze



Linh Ha
Bronze

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REALTORS® Grant \$73,000 to Local Non-Profits



2020 Foundation President Andrea Anderson and 2020 Vice President Gary Salisbury present a \$10,000 check to the Education Foundation of West Ada School District to benefit their Housing + High School = Success program.

Throughout 2020, the REALTORS® Community Foundation focused volunteer and fundraising efforts in support of four Ada County housing-related non-profits, culminating in grants of \$15,000 to CATCH, Inc., \$15,000 to Jesse Tree, \$10,000 to the Education Foundation of West Ada School District Housing + High School = Success program, and \$10,000 to Life's Kitchen.

Additionally, grants were awarded to Boise Angels, Boise Public Schools Foundation, Boise Rescue Mission, Chrysalis, Emmett Valley Friendship Coalition, Giraffe Laugh, Intermountain Fair Housing Council, Jannus, JEMFriends, LEAP Charities, Learning Lab, Mountain Home Police Department, NeighborWorks Boise, One Stone, Recreation Foundation of Elmore County, Salvation Army, and Women's and Children's Alliance.

The Foundation will focus their volunteer and fundraising efforts in support of CATCH, Jesse Tree, Life's Kitchen, and S.A.F.E. (Student Aid Fund for Emergencies) program through the Boise Schools Foundation in 2021. Learn more about the Foundation and make a donation at boirealtors.com/connect/foundation.





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Ana Flores

Loan Officer
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Alison Gillespie

Branch Production Manager
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Corey Newell

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Kendra Graybeal

Loan Officer
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New First-Time Home Buyer Accounts Help Idahoans Save

Every little bit helps when saving for your first home, so it was a big win for prospective buyers when Governor Little signed Bill H589 into



law last year. This established tax-advantaged savings accounts to be used for the purchase of a home, including down payment, appraisal costs, closing costs, and more.

Tax paying Idaho residents who haven't already owned property in Idaho or other states, are eligible to save up to \$15,000 for individual filers, and \$30,000 a year for joint filers. Annual savings can be deducted from their Idaho taxable income. The limit on the savings account is \$100,000.

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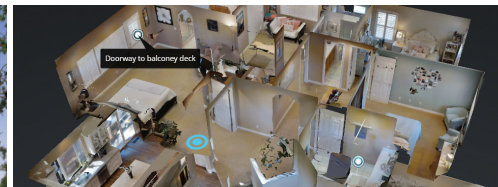
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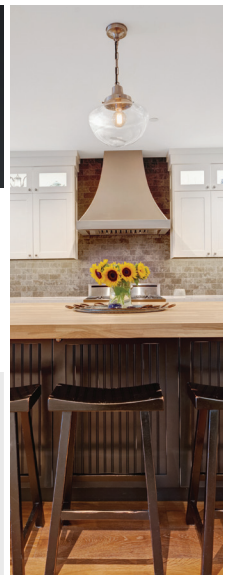
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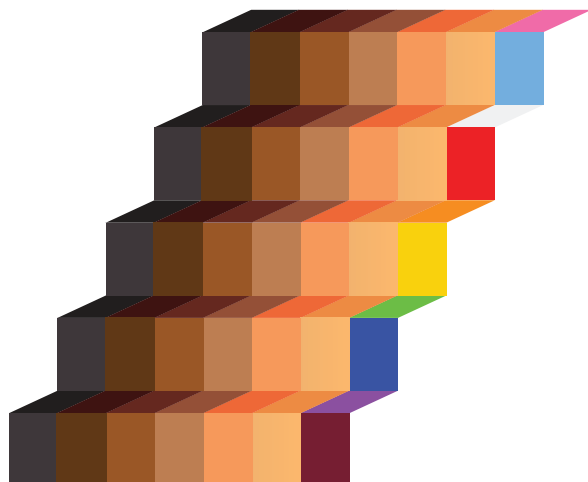
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REALTORS® are members of the National Association of REALTORS®

If recent events have taught us anything, it's this: we have more work to do. Racism is real, tragically so. Discrimination, in all its forms, still casts a long shadow in this country, and too many are being denied the opportunities that all Americans deserve. Our commitment to the diverse communities we serve starts with a Code of Ethics. Our code sets a higher standard for fairness in housing than any federal law, it's backed by a culture of member accountability, and it extends to our work on Capitol Hill, where we continue to advocate for meaningful change.

At the National Association of REALTORS® we believe that fairness is worth fighting for, and we won't stop until the fight is won. Because that's who we are.

**If you experience or witness discrimination
in real estate, we urge you to report it.**

Visit hud.gov/fairhousing to file a complaint with the Department of Housing and Urban Development.



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Canyon County Sales Team



DIAMOND

MELISSA
ENRICO

Canyon County Sales Coach



DIAMOND

JORDAN
GRUBBS

Senior Sales Specialist



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KELLY
GREEN

Senior Sales Specialist



DIAMOND

JODY
BARANCO

Senior Sales Specialist

North Ada Sales Team



DIAMOND

TESCHIA
TUCAKOVIC

North Ada Sales Coach



DIAMOND

SIENA
GROSHONG

Senior Sales Specialist

South Ada Sales Team



DIAMOND

SAM
FARRIS

South Ada Sales Coach



DIAMOND

MEGAN
LUTHER

Assistant Sales Coach



GOLD

LONNEKA
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Sales Specialist

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PLATINUM

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Sales Coach Director
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The Boise Regional REALTORS® Honor Society recognizes members who are active in the community, in local, state, and national association leadership, and who have earned designations and attended REALTOR® conferences. After 10 years in the Honor Society, members are given lifetime status.

Learn more at boirealtors.com/honor-society.

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*The figure above illustrates the total amount of units for the Eagle Idaho Branch for 2020. Synergy One Lending, Inc., NMLS 1907235, 3131 Camino Del Rio N 150, San Diego, CA 92108. Toll Free #: (888) 995-1256. Synergy One Lending, Inc. is licensed in the following states: ID. All Loans are Subject to Credit and Property Approval. Equal Housing Lender. www.nmlsconsumeraccess.org. SIL012137

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Amanda Alvaro*	Julie DeLorenzo*	Dale Hoyd*	Tempe McFarlane*	Tami Sims
Michelle Bailey	Sharron Domeny*	Elizabeth Hume	Ron Minegar*	Kimberly Sitton
Cherie Barton*	Ann Edmark-Reed*	Michael F. Hummel*	Phil Mount	Gene Strate*
Jan Bergesen*	Andy Enrico*	Edenn Jablonski*	DyAnne Nichols-Bermensolo*	Via Surmelis*
Ron Bishop*	Linda Enrico*	Doris Jenkins*	Sadie Noah	Scott Swan*
Darlene Blakeslee*	Becky Enrico-Crum*	Steve Jensen*	Roger Patterson*	Holly Thomas-Mowery
John Blakeslee*	John Evans*	Irene Johnston*	Jim Paulson*	Shaun Tracy*
Patricia Bowman*	Carey Farmer*	Robert Jones*	Peach Peterson	Teena Turner*
Connie Brown Olson*	Nancy Fields*	Dave Kallas*	JoAnn Rice*	Teresa Uberuaga*
Barbara Burnell*	Kit Fitzgerald*	Louise Kelly*	Jim Ripley*	Susan Weaver
Bonnie Burry*	Daniel Frison*	Rena Kerfoot	Pierce Roan*	Katrina Wehr*
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Anita Corbett*	Pamela Grove	Helen Law*	Katie Rosenberg*	Daniel Wycherly*
Barb Crowell*	Christian Hansen*	John Lindbloom*	Gary Salisbury	Cindy Zachman
Scott Crum*	Gail Hartnett*	Garret Longstreet*	Ann Samuelson*	
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*Lifetime Status



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Going Beyond Contracts and Closings: REALTORS® Help Home Buyers, Sellers, and Their Communities



BRR partnered with The Land Trust of the Treasure Valley, in conjunction with Cartwright Ranch, the Hidden Springs Community, and several private landowners to open the Cartwright Trailhead. REALTOR® Party funds paid for the trailhead sign, trail markers, and a map, while volunteers helped create a safe path for our entire community to enjoy.

REALTORS® engage with elected officials at the local, state, and national levels, constantly watching for legislation that could impact private property rights, homeownership, and real estate transactions. Locally, Boise Regional REALTORS® (BRR) makes sure the voices of REALTORS® and homeowners are heard when decisions are being made at city councils and county commissions throughout the region.

BRR's advocacy program is made possible by the many members who invest in the REALTOR® Party. This non-partisan alliance works to advance public policies and support candidates that will build strong communities and protect private property rights.

Through the REALTOR® Party, BRR has provided more than \$200,000 in grants for local initiatives within Ada, Elmore, and Gem counties, the Boise and West Ada School Districts, Boise State University, the Intermountain Fair Housing Council, and Idaho Smart Growth, among others. Learn more at boirealtors.com/advocacy/advocacy-news and homeownershipmatters.realtor.

Thank you to the 2020 REALTOR® Party Major Investors!

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Gail Hartnett*
Elizabeth Hume*
Jeff Martel*
Georgia Meacham*
Phil Mount*

Breanna Vanstrom*
Susan Weaver*

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Liam Spencer

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WHAT IS A HOME EQUITY LINE OF CREDIT?



A home equity line of credit is a loan that uses your home as collateral – this type of loan typically results in lower interest rates, since it's based on the equity of your home.



DID YOU KNOW?



One of the most common reasons people take out a home equity line of credit is to pay for home improvements.

WHEN MIGHT I BE ELIGIBLE FOR A HELOC?



Debt < Value



When the amount you owe on your home is less than the value of your home. You can typically borrow up to a certain percentage of the value of your home minus the amount owed.

HOW HAVE HELOCs BEEN IMPACTED BY THE NEW TAX LAW?

Homeowners can continue to deduct the interest on a home equity loan, line of credit or second mortgage when the proceeds are used to substantially improve their residence.

ADVANTAGES

- Flexibility in when and how much you can borrow
- Lower interest rates
- Tax Deductibility

DISADVANTAGES

- Could put your home at risk if debt can't be paid back.
- Subject to the loan being frozen if the value of your home declines
- Potential for over spending

Sources:
- "What you should know about home equity lines of credit." CFPD
- "5 Good Reasons to Tap Your Home Equity." Nerd Wallet
- "Consider a Home Equity line of Credit." Houselogic



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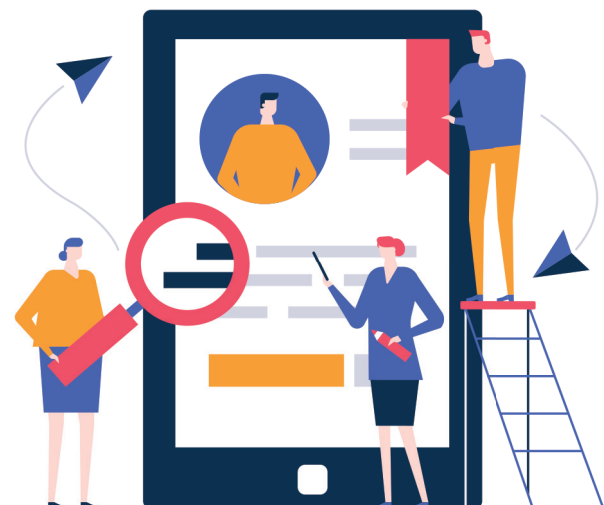
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- from Stuart Emery

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