

WELCOME TO  
**IDAHO**

A TREASURE VALLEY RELOCATION GUIDE



*“Earning Your Trust, Honored to Serve”*

# WELCOME TO THE TREASURE VALLEY— YOUR NEXT CHAPTER BEGINS HERE!

At Lance Realty, we know that relocating is more than just a move. It's the beginning of a new lifestyle, community, and future. Whether you're coming from across the country, from a nearby state, or just a few counties over, our mission is to make the home-buying process smooth, informed, and rewarding.

Our own family made the move to the Treasure Valley eight years ago, and it was one of the best decisions we've ever made. We instantly fell in love with the natural beauty, strong sense of community, and the balanced lifestyle this area offers. That personal experience gives us not only professional insight but also a heartfelt understanding of what it's like to start fresh in a new place.

With over 20 years of experience helping individuals and families find their perfect homes, we've built a reputation for professionalism, consistency, and a commitment to outstanding service. We understand that buying a home can feel overwhelming, but with the right guidance, it doesn't have to be. That's why we've created this comprehensive Treasure Valley Relocation Guide - to put the knowledge and insights we've gained over decades, and through our own relocation journey, directly into your hands.

Inside, you'll find answers to common questions, expert tips, and a clear overview of what to expect as you transition into your new home and community. From understanding the local market to getting to know the neighborhoods, schools, and lifestyle options, this guide is designed to simplify your journey and help you feel confident every step of the way.

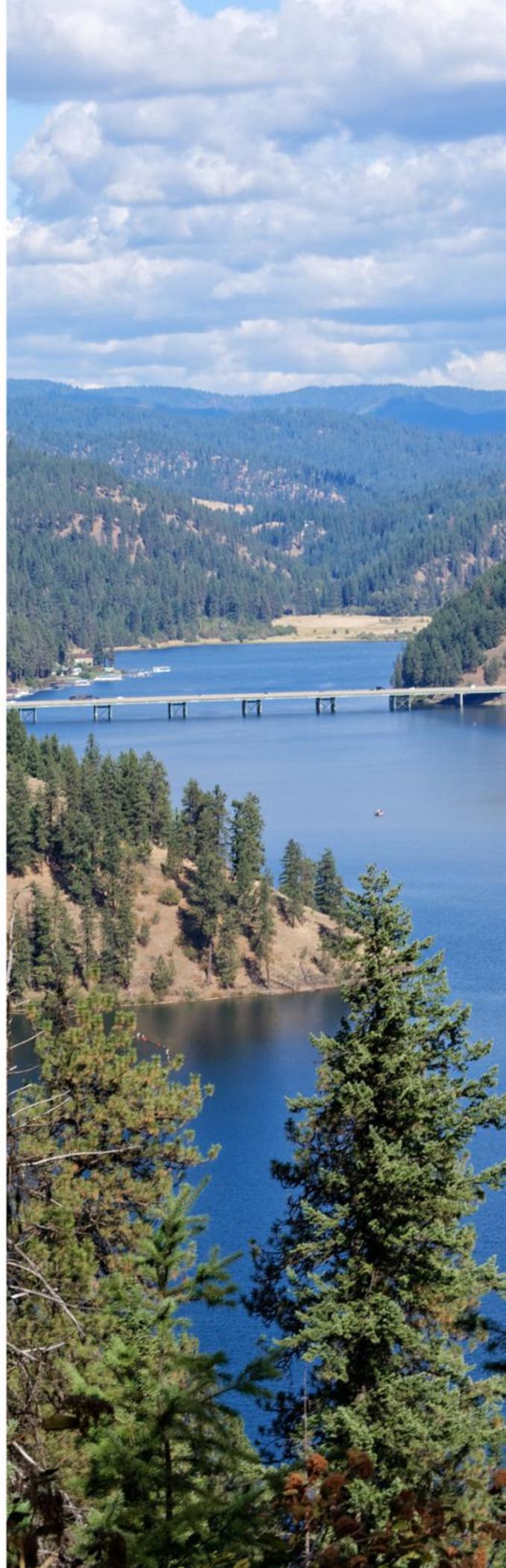
As trusted Community Market Leaders, our passion is helping people thrive in the Treasure Valley. If you have questions or need personalized support, we're only a call or message away. It's our privilege to walk alongside you during this exciting time—and we look forward to welcoming you home.

***BEST,***

*Barry Lance* - **LANCE REALTY**

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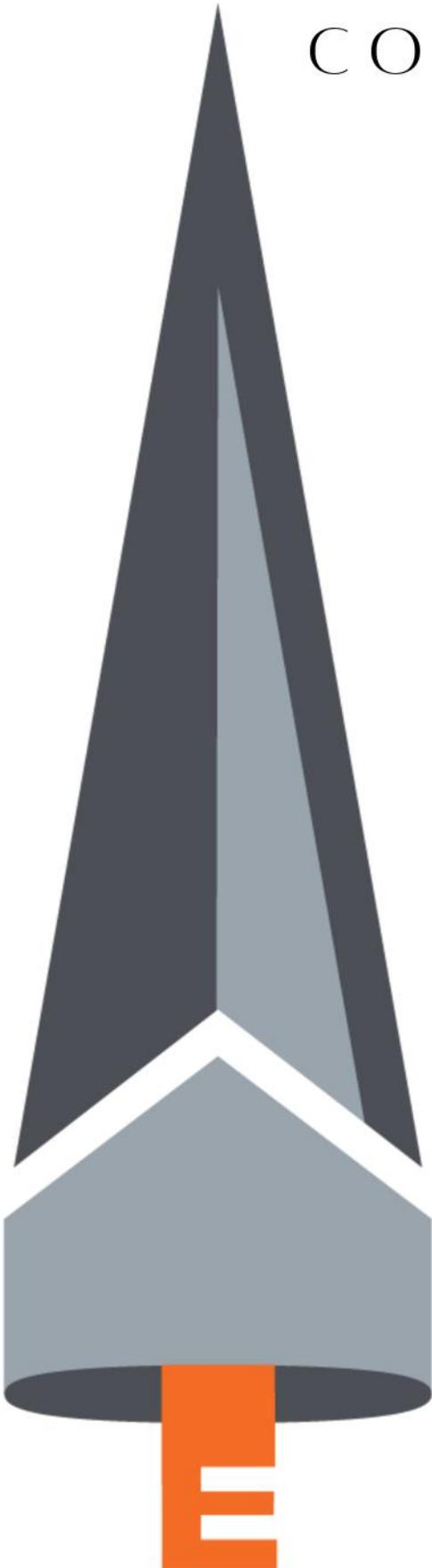
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## BEHIND THE SCENES

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# MEET THE TEAM

Barry dedicated several years to international business, where he led global campaigns and negotiated high-stakes deals across diverse cultures and time zones. This experience equipped him with a profound understanding of strategic marketing, cross-cultural communication, and the significance of positioning - skills that distinctly differentiate him in the real estate sector. He excels at marketing properties to the right audience, crafting compelling narratives that inspire action, and negotiating deals with both confidence and precision.

With over 20 years of experience as a Real Estate Broker, Barry's work extends beyond mere transactions. He emphasizes the importance of building long-term relationships and achieving results that align with his clients' objectives, whether they are first-time buyers, seasoned investors, or families seeking a new beginning.

Barry's passion lies in assisting people in making informed and intelligent real estate choices. He adopts a hands-on, data-driven approach and is deeply committed to serving his clients' best interests. Whether advising sellers on how to enhance their home's value or helping buyers navigate the complexities of a cross-state move, he infuses clarity, strategy, and a personal touch into every phase of the journey. Additionally, Barry is a loving father and grandfather who enjoys spending time with his awesome grandkids!



**BARRY LANCE**  
Owner/Broker/REALTOR®

# MEET THE TEAM



LIZ LANCE  
REALTOR®

Liz is the heartbeat of our operation and Barry's indispensable right hand. With her keen attention to detail and a true passion for assisting others, she ensures our real estate business runs seamlessly and our clients receive exceptional care.

Her expertise in design (be sure to ask her about staging!) and customer service adds an extra layer of strength to our team. Clients appreciate her warmth and calming presence, making their experience enjoyable. Whether behind the scenes or at the forefront, Liz plays a vital role in everything we do, enabling us to provide the personalized service our business is renowned for. She is also a caring mother and doting grandma to her wonderful grandkids!

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## BEHIND THE SCENES

### LAUREN THOMPSON

Media Specialist



As the Social Media Marketing Specialist, Lauren plays a key role in building Lance Realty's online presence and driving engagement with prospective buyers and sellers. She manages content across many platforms. Her role directly contributes to increased visibility. Lauren is a loving wife and mother to her beautiful kids!

### BRYANT LANCE

Video Editor



As a Video Editor, Bryant is an essential creative force behind the visual presence that drives Lance Realty. His work not only elevates our visual identity but increases reach, engagement, and conversions across social media platforms. His role makes a visual impact - making listings memorable and marketing efforts effective. In his spare time Bryant is a self-professed theater geek!

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# GEM STATE ROOTS

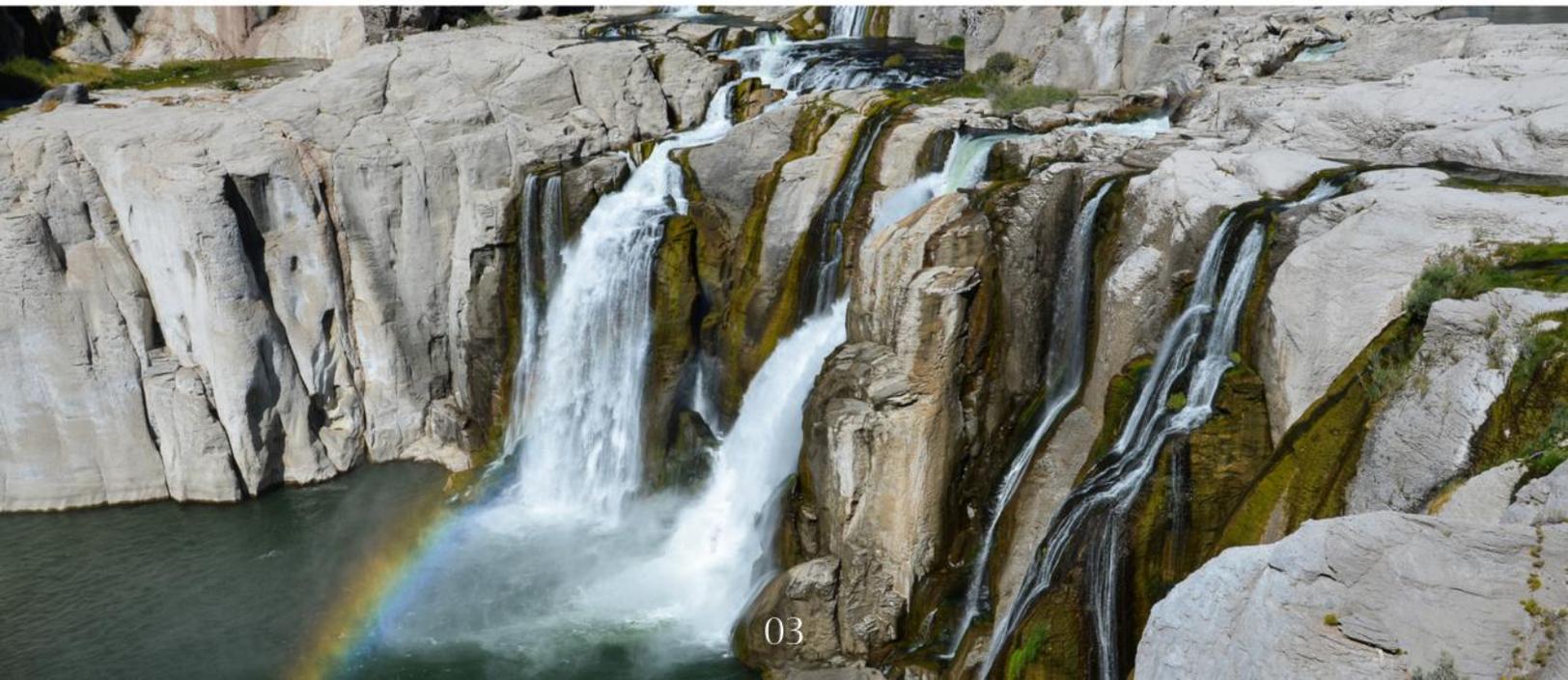
## THE STORY OF IDAHO

Idaho's history is as rugged and captivating as its landscapes. For thousands of years, Native American tribes like the Nez Perce, Shoshone, and Bannock thrived here, living off the land and trading across the region. The arrival of Lewis and Clark in 1805 introduced the area to European-American exploration, followed by fur traders and missionaries who began to establish a presence in the early 1800s.

The real population boom began in the 1860s, when gold was discovered in the Clearwater and Salmon River regions. Prospectors flooded in, and Idaho Territory was officially created in 1863. While early mining towns came and went, agriculture took root—especially in the fertile southern plains—laying the groundwork for Idaho's long-standing farming tradition (yes, the famous potatoes included!).

Idaho became the 43rd state in 1890, and its economy steadily expanded from mining and agriculture to timber, manufacturing, and science. Institutions like Boise State University and the Idaho National Laboratory helped drive the state's evolution into a modern, dynamic place to live and work.

Today, Idaho blends its rich history with a vibrant present. Whether you're drawn by its outdoor beauty, slower pace, or growing communities, you're stepping into a state with deep roots and an adventurous spirit that's still very much alive.



# PIONEERS, PATHWAYS & PROGRESS

## TREASURE VALLEY'S TALE

### A Brief History of the Treasure Valley

Nestled in the southwestern corner of Idaho, the Treasure Valley is a region rich in natural beauty, culture, and history. Today it's known for its dynamic blend of urban convenience and rural charm, but its roots trace back thousands of years to when it was home to Indigenous peoples, later shaped by westward expansion, agricultural development, and high-tech innovation.

### Indigenous Roots and Early Exploration

Before European settlers arrived, the region now known as the Treasure Valley was inhabited by the Shoshone, Bannock, and Northern Paiute tribes. These Indigenous peoples lived along the Boise, Payette, and Snake Rivers, relying on the land's rich ecosystem for fishing, hunting, and gathering.

In the early 1800s, fur trappers and explorers from the Hudson's Bay Company began venturing into what was then the Oregon Territory. One of the earliest recorded explorations was by Captain Benjamin Bonneville, who traversed the valley in the 1830s and helped map out parts of the region.

### The Oregon Trail and Fort Boise

The Oregon Trail, a key route in westward expansion, passed directly through the Treasure Valley. Thousands of pioneers followed this path in the mid-1800s, seeking fertile farmland and opportunity in the Pacific Northwest. The presence of the trail led to the establishment of Fort Boise in 1863 near present-day Boise to protect travelers and promote settlement.

As gold was discovered in the nearby Boise Basin, the area quickly grew in strategic importance. Boise was platted and incorporated in 1864, and its location along the Oregon Trail made it a vital hub for trade and travel.

## Agricultural Growth and the “Treasure” in the Valley

The name “Treasure Valley” was coined in the 1950s by local boosters to reflect both the area’s natural beauty and its agricultural bounty. The valley’s rich volcanic soil, abundant sunshine, and access to irrigation from the Boise River made it an agricultural powerhouse. The construction of the Boise River Diversion Dam and Arrowrock Dam in the early 20th century was instrumental in transforming dry sagebrush lands into productive farmland.

Communities like Caldwell, Nampa, Emmett, and Payette flourished during this period, becoming centers for crops like sugar beets, hops, onions, and potatoes. The University of Idaho’s agricultural research stations played a vital role in improving yields and promoting sustainable practices.

### Industry, Technology, and Urbanization

While agriculture remained central to the region’s identity, the mid-to-late 20th century saw an influx of new industries. The establishment of Micron Technology in 1978 helped mark Boise as a growing center for technology and innovation. Hewlett-Packard also opened a major campus in Boise in the 1970s, further diversifying the economy.

The Treasure Valley’s cities—especially Boise, Meridian, and Eagle—began experiencing substantial residential and commercial growth. The arrival of new residents from across the country, drawn by the region’s affordability and quality of life, spurred suburban development and a thriving housing market.

### A Region of Opportunity

Today, the Treasure Valley is home to over 800,000 residents, with Boise regularly ranked among the best places to live in the United States. The region offers a balance of economic opportunity, cultural richness, and outdoor access that continues to attract families, retirees, and entrepreneurs.

Despite its growth, the Treasure Valley retains its connection to its roots—celebrating its pioneer past, honoring Indigenous heritage, and continuing to thrive off the land that first earned it its name.

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# COST OF LIVING

## The Cost of Living Benefits of Living in the Treasure Valley, Idaho

The Treasure Valley - encompassing cities like Boise, Meridian, Eagle, Nampa, and Caldwell - offers a compelling cost-of-living advantage, especially for those relocating from high-cost states like California or Washington. With its combination of affordability, natural beauty, and growing infrastructure, it continues to attract families, retirees, and professionals seeking a higher quality of life without the financial strain.

One of the most notable cost benefits is housing affordability. While home prices have risen in recent years due to increased demand, they remain significantly lower than those in coastal metropolitan areas. Whether you're looking for a suburban home in Meridian, a rural retreat in Caldwell, or an upscale residence in Eagle, your dollar stretches much further here. Renters also enjoy more space and amenities for their money compared to similarly priced apartments in larger cities.

Property taxes and utility costs are also markedly lower. Idaho's property tax rates are among the lowest in the nation, and the state offers a Homeowner's Exemption for primary residences that further reduces taxable value. Utility bills tend to be modest thanks to a relatively mild climate and efficient energy infrastructure.



Daily expenses such as groceries, healthcare, and transportation are generally below the national average. Gas prices tend to be lower than in many other states, and commute times are short, saving time and money. Even dining out or enjoying recreational activities is more budget-friendly, allowing for a more comfortable and enjoyable lifestyle.

Finally, Idaho has no state Social Security tax and low overall income tax rates, which makes it especially attractive to retirees and high earners alike.

In short, the Treasure Valley provides an ideal blend of affordability and lifestyle - offering residents the opportunity to live well, save more, and invest in what truly matters.

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# ECONOMY & EMPLOYMENT

The Treasure Valley continues to experience robust economic growth and a dynamic employment landscape. As of 2025, the region's economy is characterized by diversification, low unemployment, and a strong influx of new residents and businesses.

## Economic Growth and Labor Market Trends

Idaho's nonfarm employment grew by 2.3% year-over-year, adding approximately 20,100 jobs statewide, with the Boise metropolitan area contributing significantly to this growth. Ada County, which includes Boise and Meridian, saw a 1.7% increase in employment, while neighboring Canyon County, home to Nampa and Caldwell, experienced a 3.4% rise. Idaho Labor Market Information Bureau of Labor Statistics

The state's unemployment rate remains low, reflecting a tight labor market. This favorable employment environment is bolstered by Idaho's status as one of the fastest-growing states in the nation, with a population growth rate of 1.5% in 2024, ranking seventh nationally.

## Key Industries and Employment Sectors

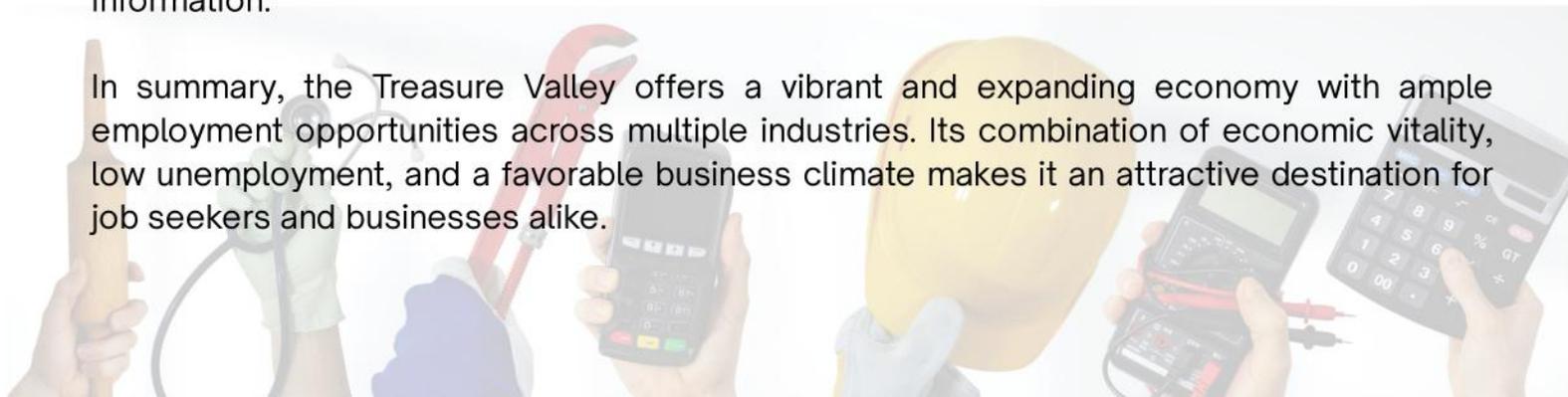
The Treasure Valley's economy is supported by a diverse array of industries. The construction sector leads with an 8.8% year-over-year growth, driven by ongoing residential and commercial development. Other significant sectors include private educational services (7.5% growth), professional, scientific, and technical services (7.3%), and real estate and rental and leasing (5.3%). Idaho Labor Market Information

Boise's economy benefits from a strong presence of technology companies, healthcare providers, and educational institutions. The region's economic resilience is further enhanced by its appeal to remote workers and entrepreneurs seeking a high quality of life and lower operating costs.

## Business Climate and Economic Outlook

Idaho's business-friendly environment, characterized by low taxes and minimal regulatory burdens, continues to attract new enterprises. The state's economic forecast remains positive, with expectations of sustained growth across various sectors. Idaho Labor Market Information.

In summary, the Treasure Valley offers a vibrant and expanding economy with ample employment opportunities across multiple industries. Its combination of economic vitality, low unemployment, and a favorable business climate makes it an attractive destination for job seekers and businesses alike.



# WEATHER AT A GLANCE

The Treasure Valley, which encompasses cities like Boise, Meridian, Nampa, and Caldwell, enjoys a semi-arid continental climate, characterized by four distinct seasons and low humidity. Summers are typically hot and dry, with July being the warmest month. Average high temperatures during summer often range from the upper 80s to mid-90s °F, though triple-digit temperatures are not uncommon during heat waves. Thanks to the region's low humidity, the heat is generally more tolerable than in more humid climates.



Winters in the Treasure Valley are cold but relatively mild compared to other parts of the country at similar latitudes. Average highs in December and January hover in the mid-30s to low 40s °F, with overnight lows frequently dipping below freezing. Snowfall does occur but is generally light to moderate, and major snow events are rare in the lower valley areas. The surrounding mountains, however, receive heavy snowfall, which supports a robust winter sports scene just a short drive from most cities in the valley.



Spring and fall are transitional seasons marked by mild temperatures and changing landscapes. Spring typically brings highs in the 50s to 70s with occasional rain showers that support the valley's agricultural richness. Fall is crisp and colorful, with temperatures gradually cooling from the 70s in September to the 40s and 50s by November. Both seasons are ideal for outdoor activities like hiking, biking, and visiting local farmers' markets.



One of the most appealing aspects of the Treasure Valley climate is the abundance of sunshine—the region sees over 200 sunny days per year. The dry air and bright skies make it attractive to those who prefer drier conditions and more sunlight throughout the year. This climate, combined with the valley's natural beauty and access to outdoor recreation, is a key draw for residents and those considering relocating to the area.



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# HEALTH CARE

## Health Care Options in the Treasure Valley, Idaho

The Treasure Valley is home to a robust and expanding health care system that meets the needs of a growing population. Residents in cities such as Boise, Meridian, Nampa, Eagle, and Caldwell have access to a wide range of high-quality medical services, including major hospitals, specialty clinics, urgent care centers, and holistic health providers. Whether you're seeking routine care, advanced medical treatment, or senior health services, the region offers comprehensive and convenient options.

The area is anchored by several major hospital networks. St. Luke's Health System, the largest provider in Idaho, operates multiple facilities across the valley, including its flagship medical center in downtown Boise and a large campus in Meridian. St. Luke's offers top-tier emergency care, surgical services, cancer treatment, and a renowned children's hospital. Saint Alphonsus Health System, another major provider, maintains full-service hospitals in Boise and Nampa and is known for its cardiovascular, orthopedic, and neurological care.

In addition to these large institutions, the Treasure Valley is home to a growing number of urgent care centers, family medicine practices, and specialty clinics, making it easy for residents to access same-day care, preventative screenings, and chronic condition management. Telemedicine services have also expanded significantly, offering rural residents and busy professionals more flexible access to health care.

For seniors, the region features a range of Medicare-approved providers, assisted living communities, and senior-focused health programs, contributing to the area's growing appeal among retirees. There is also a strong presence of alternative and complementary medicine providers, including chiropractic, naturopathic, and mental health services.

With its combination of excellent care, short wait times, and lower medical costs compared to many other states, the Treasure Valley offers peace of mind and quality service for individuals and families alike.



# BOISE AIR TERMINAL

## GOWEN FIELD

The Boise Airport (BOI), also known as Boise Air Terminal at Gowen Field, is the primary commercial airport serving Southwest Idaho and the Treasure Valley. Located just a few miles south of downtown Boise, the airport offers convenient access to the city and surrounding communities. With a growing number of direct flights to major U.S. cities including Seattle, Denver, Phoenix, Dallas, and Chicago, BOI is a vital hub for both business and leisure travelers. It consistently ranks among the top small airports in the country for customer satisfaction due to its efficiency, friendly staff, and ease of navigation.

As Boise and the Treasure Valley continue to grow, so does the airport. BOI is undergoing a multi-phase expansion plan that includes adding more gates, upgrading terminal amenities, and improving parking and ground transportation. Passengers benefit from streamlined TSA security processes, modern waiting areas, free Wi-Fi, and a range of dining and shopping options that highlight local Idaho brands. The airport also shares its space with Gowen Field, a military installation that supports the Idaho National Guard and Air National Guard.

Whether you're arriving for business, visiting Idaho's scenic destinations, or relocating to the Treasure Valley, the Boise Airport provides a seamless and welcoming first impression of the region. With its continued growth and focus on convenience, BOI is well-positioned to support the region's expanding economy and tourism for years to come.



### Approximate Flight Times

Seattle, WA	1 hr 40 min
Salt Lake City, UT	1 hr 10 min
Portland, OR	1 hr 20 min
Denver, CO	1 hr 55 min
Las Vegas, NV	1 hr 45 min
Phoenix, AZ	2 hr 5 min
Sacramento, CA	1 hr 40 min
San Francisco, CA	1 hr 44 min
San Diego, CA	2 hr 20 min
San Jose, CA	2 hr 20 min
Oakland, CA	1 hr 45 min



# EDUCATION AT A GLANCE: SCHOOL DISTRICTS IN THE TREASURE VALLEY

\*According to Niche.com



## WEST ADA SCHOOL DISTRICT

Overall



Academics	Sports	College Prep
Teachers	Resources & Facilities	Administration
Clubs & Activities	Diversity	Food

## VALLIVUE SCHOOL DISTRICT

Overall



Academics	Sports	College Prep
Teachers	Resources & Facilities	Administration
Clubs & Activities	Diversity	Food

## BOISE SCHOOL DISTRICT

Overall



Academics	Sports	College Prep
Teachers	Resources & Facilities	Administration
Clubs & Activities	Diversity	Food

## CALDWELL SCHOOL DISTRICT

Overall



Academics	Sports	College Prep
Teachers	Resources & Facilities	Administration
Clubs & Activities	Diversity	Food

## PARMA SCHOOL DISTRICT

Overall



Academics	Sports	College Prep
Teachers	Resources & Facilities	Administration
Clubs & Activities	Diversity	Food

## MIDDLETON SCHOOL DISTRICT

Overall



Academics	Sports	College Prep
Teachers	Resources & Facilities	Administration
Clubs & Activities	Diversity	Food

# DEGREES OF SUCCESS

## COLLEGES & UNIVERSITIES

### **Boise State University (BSU)**

- Location: Boise, ID
- Enrollment: ~26,115 students (Fall 2022)
- Areas of Study: Offers over 200 degrees in more than 190 areas, including business, engineering, health sciences, education, and liberal arts.

### **Brigham Young University–Idaho (BYU–Idaho)**

- Location: Rexburg, ID
- Enrollment: ~43,023 students (Fall 2022)
- Areas of Study: Provides a broad range of undergraduate programs, including business, education, engineering, and health sciences.

### **University of Idaho (U of I)**

- Location: Moscow, ID
- Enrollment: ~12,286 students (Fall 2022)
- Areas of Study: Offers over 200 areas of study, including agriculture, engineering, business, education, and law.

### **Idaho State University (ISU)**

- Location: Pocatello, ID
- Enrollment: ~12,301 students (Fall 2022)
- Areas of Study: Provides programs in health professions, engineering, business, and education.

### **Lewis–Clark State College (LCSC)**

- Location: Lewiston, ID
- Enrollment: ~3,706 students (Fall 2023)
- Areas of Study: Offers degrees in arts and sciences, business, education, and health sciences.

### **Northwest Nazarene University (NNU)**

- Location: Nampa, ID
- Enrollment: ~1,774 students (Fall 2023)
- Areas of Study: Provides programs in arts and sciences, business, education, and psychology.

### **The College of Idaho (C of I)**

- Location: Caldwell, ID
- Enrollment: ~1,082 students (Fall 2022)
- Areas of Study: Offers liberal arts programs in humanities, sciences, and social sciences.

### **Northwest Nazarene University (NNU)**

- Location: Nampa, ID
- Enrollment: ~1,774 students (Fall 2023)
- Areas of Study: Offers programs in arts and sciences, business, education, and psychology.



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# DEGREES OF SUCCESS

## COLLEGES & UNIVERSITIES

### **College of Southern Idaho (CSI)**

- Location: Twin Falls, ID
- Enrollment: ~8,775 students (Fall 2023)
- Areas of Study: Offers over 115 programs, including liberal arts, health professions, engineering, and trades.

### **College of Western Idaho (CWI)**

- Location: Nampa and Boise, ID
- Enrollment: ~10,326 students (Fall 2023)
- Areas of Study: Provides over 120 programs in academic transfer, career and technical education, and workforce development.

### **College of Eastern Idaho (CEI)**

- Location: Idaho Falls, ID
- Enrollment: ~2,333 students (Fall 2022)
- Areas of Study: Offers a wide array of classes to meet educational needs, including technical and academic programs.

### **North Idaho College (NIC)**

- Location: Coeur d'Alene, ID
- Enrollment: ~3,979 students (Fall 2023)
- Areas of Study: Provides associate degrees, including transfer degrees and Associate of Applied Science degrees.

### **Treasure Valley Community College (TVCC)**

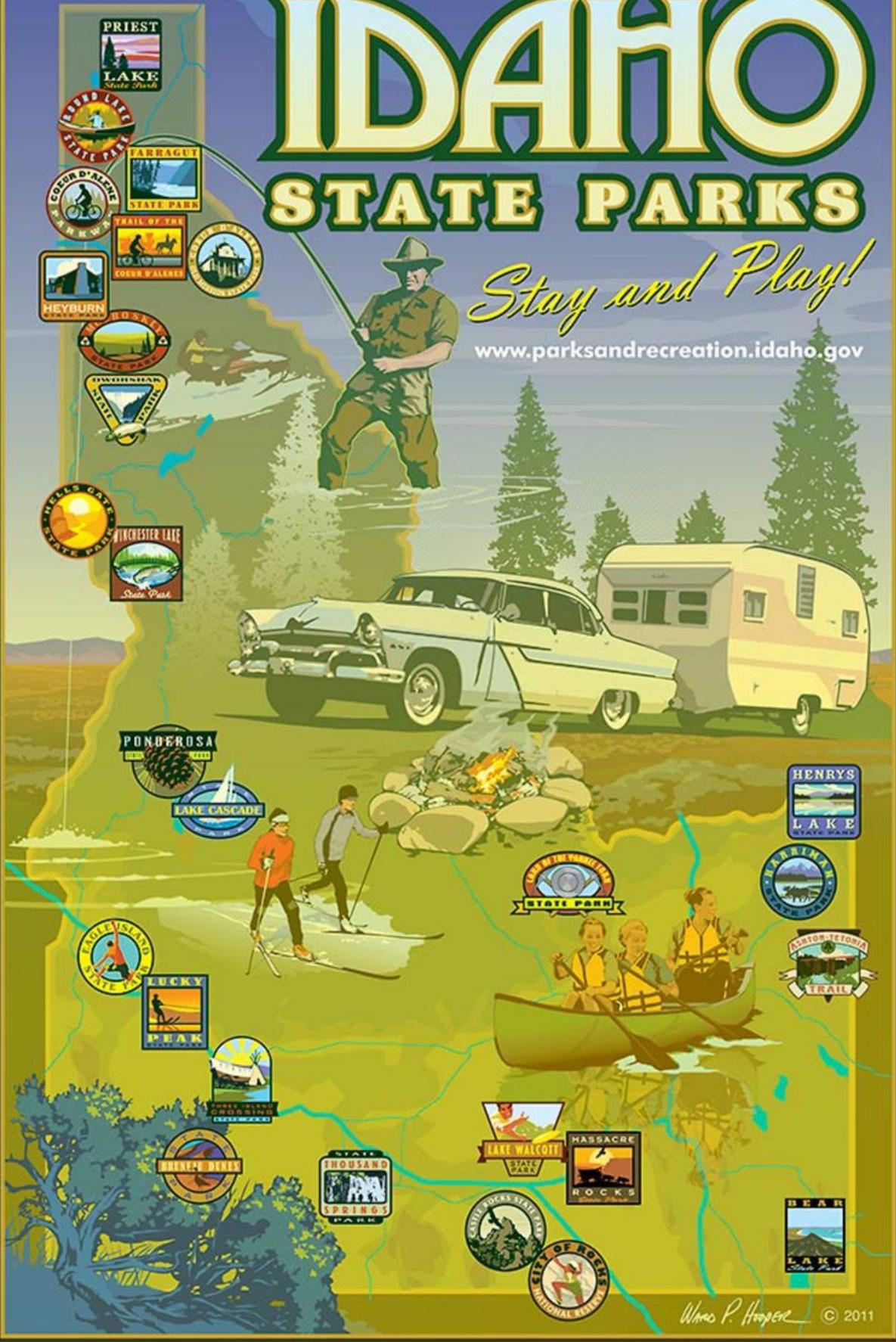
- Location: Ontario, OR (serving the Idaho border region)
- Enrollment: Varies
- Areas of Study: Offers aviation programs, including fixed-wing and helicopter pilot training.



# IDAHO STATE PARKS

*Stay and Play!*

[www.parksandrecreation.idaho.gov](http://www.parksandrecreation.idaho.gov)



Wm. P. Hooper © 2011

# ADVENTURE AWAITS

## IDAHO STATE & NATIONAL PARKS

### NORTHERN IDAHO

Coeur d'Alene Parkway  
Coeur d'Alene

Coeur d'Alene's Old Mission  
State Park  
Cataldo

Dworshak State Park  
Lenore

Farragut State Park  
Athol

Hells Gate State Park  
Lewiston

Heyburn State Park  
Plummer

McCroskey State Park

Priest Lake State Park  
Coolin

Round Lake State Park  
Sagle

Trail of the Coeur d'Alenes

Winchester Lake State Park  
Winchester

Nez Perce National Historical  
Park  
Lapwai (National)

### SOUTHEAST

Ashton to Tetonian Trail  
Ashton

Bear Lake State Park  
St. Charles

Castle Rocks State Park  
Almo

City of Rocks National Reserve  
Almo

Harriman State Park  
Island Park

Henry's Lake State Park  
Island Park

Lake Walcott State Park  
Rupert

Land of the Yankee Fork State  
Park  
Challis

Massacre Rocks State Park  
American Falls

Craters of the Moon National  
Monument & Preserve  
Arco (National Park)

City of Rocks National Reserve  
Almo (National)

### SOUTHWEST

Bruneau Dunes State Park  
Mountain Home

Eagle Island State Park  
Eagle

Lake Cascade State Park  
Cascade

Lucky Peak State Park  
Boise

Ponderosa State Park  
McCall

Thousand Springs State  
Park  
Hagerman

Three Island Crossing  
State Park  
Glenns Ferry

Hagerman Fossil Beds  
National Monument  
Hagerman (National)

Minidoka National Historic  
Site  
Jerome (National)

# TOP SPOTS TO TEE OFF!

## PUBLIC & PRIVATE COURSES

	Course	City	Public/Private	Holes	Par	Rating	Slope
	Warm Springs	Boise	Public	18	72	70.6	128
	Quail Hollow	Boise	Public	18	70	70.7	129
	Boise Ranch	Boise	Public	18	72	70.6	125
	Indian Lakes	Boise	Public	9	35	71.5	117
	Pierce Park	Boise	Public	9	27	35.0	113
	Hillcrest CC	Boise	Private	18	71	72.0	130
	Crane Creek CC	Boise	Private	18	72	72.5	132
	The River Club	Boise	Private	18	71	71.0	128
	Lakeview	Meridian	Public	18	72	70.0	125
	SpurWing CC	Meridian	Private	18	72	72.0	130
	Eagle Hills	Eagle	Public	18	72	70.5	118
	Banbury	Eagle	Public	18	71	72.3	132
	Falcon Crest	Kuna	Public	18	72	73.5	131
	Centennial	Nampa	Public	18	72	75.7	130
	Ridgecrest	Nampa	Public	18	72	70.5	128
	RedHawk	Nampa	Public	18	71	71.0	125
	Timberstone	Caldwell	Public	18	72	72.0	128
	Purple Sage	Caldwell	Public	18	71	71.6	129
	River Birch	Star	Public	18	73	71.4	118
	Shadow Valley	Garden City	Public	18	72	70.0	125

# SKI RESORTS

## MAJOR SKI RESORTS

- Sun Valley Resort – Located in Sun Valley, this iconic resort features two mountains: Bald Mountain and Dollar Mountain. Sun Valley is renowned for its well-groomed trails and upscale amenities.
- Schweitzer Mountain Resort – Situated near Sandpoint, Schweitzer offers 92 trails across 2,900 acres, catering to all skill levels.
- Bogus Basin – Just 16 miles from Boise, Bogus Basin is a nonprofit resort with 1,052 hectares and 90 runs. It offers exceptional night skiing and affordable Twilight passes.
- Tamarack Resort – Located in Tamarack, this resort offers terrain for all skill levels, in addition to a terrain park and fat tire biking. After a day on the mountain, guests can enjoy top-notch dining and accommodations.
- Brundage Mountain Resort – Near McCall, Brundage is known for its powder and offers a fantastic mix of terrain, including 70 named trails. The mountain also has lifts straight to the backcountry.
- Silver Mountain Resort – Located in Kellogg, Silver Mountain features over 1,600 acres of terrain and boasts the longest gondola in North America.

## REGIONAL & COMMUNITY SKI AREAS

- Lookout Pass Ski and Recreation Area – Straddling the Idaho-Montana border, Lookout Pass offers deep powder, with 52 named runs and terrain parks.
- Pomerelle Mountain Resort – Tucked in the Albion Mountains, Pomerelle is ideal for those seeking a more secluded setting. It has a magic carpet and an expansive beginner area.
- Pebble Creek Ski Area – Located near Inkom, Pebble Creek offers over 50 named runs and 1,100 acres of land, catering to all skill levels. Sun Valley Idaho
- Soldier Mountain Ski Area – Situated near Fairfield, Soldier Mountain offers traditional skiing, twilight skiing, and backcountry cat skiing.
- Kelly Canyon Ski Area – Located near Ririe, Kelly Canyon is a family-friendly resort offering night skiing and a variety of trails.
- Magic Mountain Ski Area – Near Twin Falls, Magic Mountain is a smaller resort ideal for beginners and families.
- Cottonwood Butte Ski Area – Situated in Cottonwood, this community-run ski area offers affordable skiing options.
- Little Ski Hill – Located near McCall, Little Ski Hill is a historic ski area offering night skiing and a terrain park.
- Rotarun Ski Area – Just outside Hailey, Rotarun is a small ski area with a T-bar and a handful of runs, focusing on community and accessibility.
- Bald Mountain Ski Area (Pierce) – Located in Pierce, this ski area offers 21 named runs and a vertical drop of 684 feet.
- Blizzard Mountain Ski Area – Situated near Arco, Blizzard Mountain is a small, community-focused ski area.



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# TREASURE VALLEY LIVING

## CITY BY CITY



# BOISE

**Boise, Idaho**, the state's capital and largest city, is a vibrant and fast-growing urban center nestled along the Boise River and surrounded by the foothills of the Rocky Mountains. Often ranked among the best places to live in the U.S., Boise offers a unique mix of outdoor adventure, cultural attractions, and a strong sense of community. The downtown area features a walkable core filled with shops, restaurants, music venues, and art galleries, while nearby neighborhoods provide a range of housing options—from historic homes to modern developments. Boise's proximity to outdoor recreation is a major draw, with easy access to hiking, mountain biking, skiing, and river sports just minutes from the city center.

Boise is also known for its strong economy, affordable cost of living, and highly educated workforce. The city has thriving sectors in technology, healthcare, education, and government, attracting professionals and entrepreneurs alike. Boise State University brings youthful energy to the area, along with Division I sports and cultural events. Despite its growth, the city maintains a friendly, welcoming vibe, with numerous community events, farmer's markets, and festivals throughout the year. Whether you're looking for career opportunities, a family-friendly environment, or outdoor living with urban convenience, Boise delivers a dynamic and balanced lifestyle.



- Population: 236,000
- Median Age: 38.2
- Median Household Income: \$83,308
- Median Home Value: \$475,000
- Property Tax Rate: approx. 0.4%
- Points of Interest: Boise River Greenbelt, Idaho State Capitol, Boise State University
- Major Employers: Micron Technology, Boise State University, St. Luke's Health Care System



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**Caldwell, Idaho**, is a vibrant and growing city located in Canyon County, approximately 25 miles west of Boise. With a population of about 68,336 as of 2023, Caldwell has experienced significant growth in recent years, making it one of Idaho's fastest-growing cities . The city is known for its rich agricultural heritage, diverse community, and revitalized downtown area. Indian Creek Plaza serves as a central hub for community events, including seasonal festivals and a winter ice ribbon, fostering a strong sense of community among residents.

Caldwell offers a variety of recreational opportunities with its 12 city parks, two golf courses - Purple Sage and Fairview - and the popular Indian Creek Plaza . The city's commitment to outdoor spaces and community events makes it an attractive place for families and individuals seeking an active lifestyle. Additionally, Caldwell is home to the College of Idaho, one of the state's oldest four-year institutions, contributing to the city's educational and cultural landscape . With its blend of small-town charm and growing amenities, Caldwell presents a compelling option for those looking to relocate to the Treasure Valley region.



- Population: 63,000
- Median Age: 30.8
- Median Household Income: \$66,663
- Median Home Value: \$345,000
- Property Tax Rate: approx. 0.6%
- Commute to Downtown Boise: 30-40 minutes.
- Points of Interest: College of Idaho, Indian Creek Plaza
- Major Employers: J.R. Simplot, Local Manufacturing & Agriculture

**Eagle, Idaho**, is an upscale, family-friendly city located about 10 miles northwest of Boise in the heart of the Treasure Valley. Known for its scenic beauty and small-town charm, Eagle has grown from a quiet farming community into one of the most desirable suburbs in the region. With a population of just over 32,000, it offers a blend of luxury living and outdoor recreation, featuring master-planned neighborhoods, wide open spaces, and access to the Boise River and surrounding foothills. Eagle Island State Park, with its 545 acres of trails, water features, and winter activities, along with the Boise River Greenbelt, provides residents with year-round opportunities to enjoy nature.

Eagle is especially popular among families due to its top-rated schools in the West Ada School District and a strong sense of community. The city also boasts a thriving local economy, with a median household income well above the national average and convenient access to employment hubs in Boise. Despite its growth, Eagle maintains a relaxed, suburban atmosphere with local events like Eagle Fun Days and the Saturday Market bringing neighbors together. For those seeking a peaceful, well-connected place to live with a high quality of life, Eagle stands out as a top choice in southwestern Idaho.

# E A G L E



- Population: 33,000
- Median Age: 46.1
- Median Household Income: \$118,037
- Median Home Value: \$707,584
- Property Tax Rate: approx. 0.6%
- Commute to Downtown Boise: 20-30 minutes.
- Points of Interest: Eagle Island State Park, Boise River Greenbelt
- Major Employers: Local Gov't, Small Businesses, Proximity to Boise's job market



# EMMETT

**Emmett, Idaho**, is a charming small town nestled in Gem County, approximately 30 miles northwest of Boise. With a population of 8,492 as of 2023, Emmett has experienced steady growth while maintaining its close-knit community atmosphere. The town is renowned for its scenic beauty, surrounded by rolling hills and the Payette River, offering residents a tranquil lifestyle with easy access to outdoor recreational activities. Emmett's economy is diverse, with a median household income of \$58,523, and future job growth projected at 45.7% over the next decade, surpassing the national average.

Education in Emmett is served by the Emmett Independent School District, which includes several schools such as Emmett High School, Emmett Middle School, and multiple elementary schools. The district caters to a student population of approximately 2,566, offering a student-teacher ratio of 17:1. For those seeking alternative education paths, the Payette River Regional Technical Academy provides career and technical education for students in grades 6-12. Emmett's commitment to education, combined with its affordable cost of living and strong community values, makes it an attractive destination for families, retirees, and individuals seeking a peaceful yet connected lifestyle in Idaho.



- Population: 8,942
- Median Age: 37
- Median Household Income: \$58,523
- Median Home Value: \$539,850
- Property Tax Rate: approx. 0.28%
- Commute to Downtown Boise: 50 - 60 minutes
- Points of Interest: Black Canyon Park & Reservoir, Gem County Museum
- Major Employers: Albertsons, Local Gov't, Small Businesses

**Fruitland, Idaho**, is a growing community located in Payette County, near the Oregon border and just a short drive from Boise. As of 2023, the city has a population of approximately 6,879 residents. Fruitland offers a small-town atmosphere with a strong sense of community and a focus on family-friendly living. The city's economy is supported by agriculture, local businesses, and its proximity to larger employment centers. The median household income is around \$62,703, and the median home value is approximately \$373,000.

Education is a priority in Fruitland, served by the Fruitland School District, which includes Fruitland Elementary, Middle, and High Schools, as well as Fruitland Preparatory Academy. Additionally, Treasure Valley Classical Academy, a tuition-free public charter school, offers a classical education for grades K-11, with plans to expand to grade 12. Recreational opportunities abound, with parks like Mesa Park and Fruitland Community Park providing spaces for sports, picnics, and community events. The Payette County Recreation District also offers various youth sports programs, including basketball, soccer, and flag football. With its blend of rural charm and modern amenities, Fruitland is an appealing option for those seeking a close-knit community in southwestern Idaho.



- Population: 6,405
- Median Age: 34.9
- Median Household Income: \$62,703
- Median Home Value: \$435,000
- Property Tax Rate: approx. 0.35%
- Commute to Downtown Boise: 55 - 65 minutes
- Points of Interest: Fruitland Community Park, Mesa Park, Four Rivers Cultural Center & Museum
- Major Employers: Woodgrain, Inc, Fruitland & Payette School Districts, Local Small Businesses



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# K U N A

**Kuna, Idaho**, located about 18 miles southwest of Boise, is one of the Treasure Valley's fastest-growing communities. With a population of over 28,000, Kuna offers a mix of small-town charm and suburban convenience. Known for its affordability and family-friendly atmosphere, Kuna has a strong local economy and a median household income near \$94,000. Its rural roots are still evident in the open landscapes and agricultural heritage, yet the city continues to expand with new neighborhoods and amenities.

Kuna is served by the Kuna School District, which includes several elementary, middle, and high schools, as well as charter options like Falcon Ridge Public Charter and Project Impact STEM Academy. The city also boasts a growing network of parks and recreation areas, including access to the nearby Snake River Birds of Prey National Conservation Area and Swan Falls Park. With quality schools, outdoor recreation, and a welcoming community, Kuna is a great choice for families and individuals seeking a quieter pace of life with easy access to Boise.



- Population: 23,765
- Median Age: 29
- Median Household Income: \$70,000
- Median Home Value: \$350,000
- Property Tax Rate: approx. 0.5%
- Commute to Downtown Boise: 25 - 35 minutes
- Points of Interest: The Village at Meridian, Indian Creek, Local Parks
- Major Employers: Agriculture, Local Businesses, Proximity to Boise's Job Market

**Marsing, ID**, is a small city in Owyhee County, Idaho, with a population of 1,031 as of the 2010 census. Situated along the Snake River, Marsing is part of the Boise metropolitan area and is known for its agricultural roots and scenic surroundings. The city offers a rural lifestyle with close-knit community values, making it an appealing option for those seeking a quieter pace of life within reach of larger urban centers.

The area around Marsing is characterized by its natural beauty, including access to outdoor recreational activities such as fishing, boating, and hiking. The city's location provides residents with both the tranquility of the countryside and the convenience of proximity to Boise's amenities. With its combination of rural charm and accessibility, Marsing presents a unique living experience in southwestern Idaho.

If you were referring to a different city or need information on another location, please let me know, and I'd be happy to assist further.

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- Population: 1,256
- Median Age: 46.
- Median Household Income: \$57,973
- Median Home Value: \$391,688
- Property Tax Rate: approx. 0.63%
- Commute to Downtown Boise: 50-60 minutes.
- Points of Interest: Lizard Butte, Jump Creek Falls, Owyhee County Museum
- Major Employers: Marsing School District, Local Gov't, Small Businesses



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**Meridian, Idaho**, is a dynamic and rapidly expanding city situated in the heart of the Treasure Valley, just west of Boise. With a population nearing 125,000 as of 2023, it stands as Idaho's second-largest city and one of the fastest-growing in the nation. Meridian's appeal lies in its blend of suburban comfort and urban accessibility, offering residents a high quality of life characterized by safe neighborhoods, excellent schools, and abundant recreational opportunities. The city boasts a median household income of approximately \$98,686, reflecting its robust local economy.

Education is a cornerstone of the community, with the West Ada School District—the largest in Idaho—serving the area. Families have access to a range of educational options, including public schools like Rocky Mountain High School and Owyhee High School, as well as private institutions such as Cole Valley Christian Schools. Meridian's commitment to livability is evident in its extensive network of parks, trails, and community events that foster a strong sense of belonging among residents. Whether you're a young professional, growing family, or retiree, Meridian offers a welcoming environment with the amenities and opportunities to match.



- Population: 125,000
- Median Age: 37.4
- Median Household Income: \$98,686
- Median Home Value: \$450,000
- Property Tax Rate: approx. 0.4%
- Commute to Downtown Boise: 15 - 25 minutes
- Points of Interest: The Village at Meridian, Roaring Springs Water Park, Wahooz
- Major Employers: Scentsy, Blue Cross of Idaho, Local Tech and Healthcare Companies

**Middleton, Idaho**, is a rapidly growing city in Canyon County, with a 2025 population of 11,987, reflecting a 25.4% increase since 2020 . Situated about 30 miles west of Boise, Middleton offers a blend of rural charm and suburban convenience, making it an attractive option for families and individuals seeking a quieter lifestyle within reach of urban amenities. The city's growth is supported by a strong sense of community and a commitment to maintaining its small-town appeal.

Education in Middleton is served by the Middleton School District, which operates several schools, including Middleton High School, Middleton Middle School, and multiple elementary schools . The district emphasizes quality education and community involvement. Recreational opportunities abound, with the Greater Middleton Parks and Recreation District offering various programs and facilities, such as sports leagues, community events, and parks like Hawthorne Park and Foote Park . These amenities contribute to Middleton's appeal as a family-friendly community with a high quality of life.



- Population: 11,016
- Median Age: 34.3
- Median Household Income: \$83,681
- Median Home Value: \$520,950
- Property Tax Rate: approx. 0.48%
- Commute to Downtown Boise: 40-50 minutes.
- Points of Interest: Middleton Mill, Middleton Train Depot
- Major Employers: Middleton School District, Ridley's Family Market, Local Gov't

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**Nampa, Idaho**, is the third-largest city in the state, with a population of approximately 114,268 as of 2023 . Located about 20 miles west of Boise, Nampa is part of the Boise metropolitan area and offers a blend of urban amenities and small-town charm. The city has experienced significant growth, with its population increasing by over 21% since 2020 . Nampa's economy is diverse, with a median household income of \$72,122 , and it serves as a hub for agriculture, manufacturing, and retail industries.

Education is a cornerstone of the community, with the Nampa School District serving approximately 13,560 students across 24 schools . The city also offers a variety of charter and private schools, including Nampa Christian Schools . For higher education, Northwest Nazarene University provides undergraduate and graduate programs to around 1,774 students. Recreational opportunities abound, with the Nampa Parks and Recreation Department managing numerous parks, two municipal golf courses, and the Harward Recreation Center, a 140,000-square-foot facility offering fitness and community programs . These amenities contribute to Nampa's appeal as a family-friendly city with a high quality of life.



- Population: 115,600
- Median Age: 33
- Median Household Income: \$72,639
- Median Home Value: \$345,939
- Property Tax Rate: approx. 0.55%
- Commute to Downtown Boise: 25-35 minutes.
- Points of Interest: Eagle Island State Park, Boise River Greenbelt
- Major Employers: Nampa School District, St. Alphonses Health System, Plexus Corp,

**Parma, Idaho**, is a small yet vibrant city in Canyon County, with a population of approximately 2,149 as of 2023. Situated near the Oregon border, Parma is deeply rooted in agriculture, serving as a hub for crops like onions, corn, mint, and sugar beets. The University of Idaho's Parma Research and Extension Center, established in 1925, plays a pivotal role in supporting local agriculture through research on crop production and storage.

Education in Parma is managed by the Parma School District #137, encompassing Maxine Johnson Elementary, Parma Middle School, and Parma High School. The city offers various recreational opportunities through its parks, including City Park and America's Park, featuring amenities like playgrounds, picnic areas, and sports facilities. The Parma Area Recreation Klub (PARK) further enhances community engagement by organizing sports leagues and events for residents of all ages.

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- Population: 1,836
- Median Age: 39.2
- Median Household Income: \$47,798
- Median Home Value: \$503,199
- Property Tax Rate: approx. 0.54%
- Commute to Downtown Boise: 45-55 minutes.
- Points of Interest: Old Forte Boise Park, Parma Ridge Winery, Arena Family Vineyards
- Major Employers: J.R. Simplot, Local Small Business



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**Payette, Idaho**, is a growing city located in Payette County, with a population of approximately 8,932 as of 2025. Situated near the Oregon border, Payette serves as the county seat and offers a blend of small-town charm and economic vitality. The city's economy is diverse, with significant employment in manufacturing, agriculture, and transportation sectors. Notably, agriculture plays a substantial role in the local economy, with Payette County ranking in the top third of Idaho counties for total agricultural production value.

Education in Payette is provided by the Payette School District, which includes several schools such as Payette Primary School, McCain Middle School, and Payette High School. The high school offers robust Career and Technical Education (CTE) programs, preparing students for various career paths. Recreational opportunities abound, with the city maintaining multiple parks and a state-of-the-art swimming facility. Additionally, the Payette County Recreation District offers various programs and facilities, including sports leagues and community events, contributing to the city's family-friendly atmosphere.



- Population: 8,636
- Median Age: 34.8
- Median Household Income: \$55,455
- Median Home Value: \$384,500
- Property Tax Rate: approx. 0.34%
- Commute to Downtown Boise: 60-70 minutes.
- Points of Interest: Payette River, Payette County Museum
- Major Employers: Woodgrain Millwork, Dickenson Frozen Foods, Local Gov't.

# S T A R

**Star, Idaho**, is a rapidly growing city located in northwestern Ada County, with parts extending into Canyon County. As of 2025, the population has reached approximately 19,590, marking a significant increase from 11,447 in 2020. This growth reflects Star's appeal as a suburban community offering a blend of rural charm and modern amenities. The city's proximity to Boise, about 20 miles to the southeast, makes it an attractive location for those seeking a quieter lifestyle while maintaining access to urban conveniences. Star's history dates back to the 19th century, when travelers used a star on the local schoolhouse as a navigational aid, eventually giving the city its name.

Education in Star is served by both the West Ada and Middleton School Districts, providing residents with access to quality public schools. Star Elementary School, part of the West Ada School District, caters to students in grades PK-5. The city also offers a variety of recreational opportunities through its Parks & Facilities Department, which maintains five city parks and organizes numerous youth and adult sports programs, including soccer, volleyball, and fitness classes. With its strong sense of community, excellent schools, and abundant recreational options, Star continues to be a desirable place for families and individuals looking to settle in the Treasure Valley region.



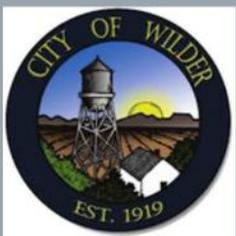
- Population: 13,200
- Median Age: 40.6
- Median Household Income: \$91,318
- Median Home Value: \$590,016
- Property Tax Rate: approx. 0.5%
- Commute to Downtown Boise: 30-40 minutes.
- Points of Interest: Points of interest, Proximity to outdoor recreation.
- Major Employers: West Ada School District, Local Gov't, Small Businesses, Proximity to Boise's job market



# W I L D E R

**Wilder, Idaho**, is a small agricultural city nestled in western Canyon County near the Oregon border, with a population of approximately 1,745 as of 2025 . Known as the "Golden Gate to the Treasure Valley," Wilder is surrounded by fertile farmland producing crops such as potatoes, sugar beets, onions, corn, grain, mint, and notably, hops used in brewing . The community has a strong Hispanic presence, comprising about 59.9% of the population .

Education in Wilder is managed by the Wilder School District #133, which includes Wilder Elementary, Middle, and High Schools . The district also offers the Wilder Academy of Virtual Education (WAVE), providing flexible online learning options . Recreational opportunities are available through local parks and nearby trails, with the city's Public Works Department overseeing parks and irrigation . Wilder's blend of agricultural heritage, educational resources, and community spirit makes it a unique and welcoming place to live.



- Population: 1,663
- Median Age: 32.3
- Median Household Income: \$45,313
- Median Home Value: \$533,189
- Property Tax Rate: approx. 0.63%
- Commute to Downtown Boise: 50-60 minutes.
- Points of Interest: Eagle Island State Park, Boise River Greenbelt
- Major Employers: CTI Foods, Local Gov't, Small Businesses,

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# BUILD YOUR DREAM HOME

Choosing Lance Realty to assist you in purchasing a new construction home in Treasure Valley, ID, helps ensure a smooth and well-informed buying experience. With our deep local knowledge, strong relationships with builders, and dedication to client satisfaction, we provide valuable guidance throughout the entire process. Whether you're navigating the complexities of new construction or simply exploring your options, Lance Realty's expertise makes the journey easier and more manageable.

Our extensive local knowledge covers the best neighborhoods, upcoming developments, and potential long-term value. With a commitment to personalized service, Lance Realty represents your interests throughout the entire journey, from choosing the right builder to negotiating favorable terms.

- We prioritize your best interests throughout the construction process—something builder representatives typically do not do.
- We also ensure that timelines, budgets, and quality standards are upheld, while helping you compare new builds with resale options to secure the best long-term investment.

In the Treasure Valley, homebuyers are spoiled for choices with over 120 builders offering a wide range of styles, price points, and features. With dozens and dozens of developments spread across the valley - from boutique communities to large master-planned neighborhoods - there's truly something for everyone. Whether you're looking for a custom home on a spacious lot or a turnkey option in a family-friendly subdivision, the variety can be exciting - but also overwhelming. That's where we come in at Lance Realty - to help you navigate the options and find the perfect fit for your lifestyle and budget.



## Options When Building a New Home

When constructing a new home, buyers generally have three primary choices: spec, semi-custom, and custom builds. Each option offers unique advantages based on the buyer's budget, timeline, and desire for customization.

### Spec Builders

Spec builders create homes using pre-selected floor plans and finishes with minimal or no customization. These homes are often built before a buyer becomes involved, providing quicker move-in timelines and predetermined pricing. While this convenience is appealing, we can assist you in evaluating the quality of the builder's materials, comparing available spec homes across various communities, and ensuring you are not overpaying for what is offered. We can also help identify hidden costs and negotiate incentives or warranties.

### Semi-Custom Builders

Semi-custom builders strike a balance between personalization and convenience. Buyers can select from a variety of floor plans and typically have the option to customize features like finishes, fixtures, and layouts within specific parameters. We can play a vital role in helping you understand what is included in the base price, clarify upgrade costs, and select options that enhance future resale value. We also help you maintain your budget and manage expectations during the design and construction phases.

### Custom Builders

Custom home builders collaborate with you to create a unique home from the ground up. This process includes selecting land, working with architects, and making all design decisions—from the layout to the smallest finishes. Given the numerous variables involved, we at Lance Realty play a vital role in coordinating with contractors, architects, and lenders to keep your project on track and running smoothly. We assist in assessing land value, verifying zoning and permitting requirements, and ensuring that your investment aligns with market trends in Treasure Valley. Our expertise helps avoid costly mistakes and keeps your dream project on course.





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# BUYING PROCESS

1

## PREPARATION

Assess finances, check credit, start saving, set goals, prioritize wants vs needs, choose an agent. Working with a trusted real estate agent early on can help you navigate the process with confidence and clarity.

2

## FINANCING

Get financing in order before house hunting. Pre-qualification vs Pre-approval, find a lender, avoid costly mistakes.

3

## HOME SEARCH

Time for fun! Explore different styles, dream big, discover new neighborhoods. Narrow down options based on budget, needs, and preferences, saving time and frustration. Schedule showings, offer insights on neighborhoods, schools, and market trends.

4

## MAKE AN OFFER

Craft a strong, competitive offer by analyzing market data, recent sales, and property's condition to determine a fair price. Provide guidance on areas such as counteroffers, contingencies, establishing timeframes, setting prices, and outlining other terms.

5

## ESCROW

Once all parties have signed the contract, we will initiate escrow, and the agreement will be officially under contract. At this point, the buyer will conduct inspections, and we will support you in negotiating any necessary repairs.

6

## CLOSING

We will collaborate with the lender and the Title company based on the terms specified in the contract to ensure a seamless title transfer. Congrats! You made it!

# The Biggest Mistakes Buyers Are Making Today

## **Waiting for the “Perfect” Moment**

Many potential buyers are hesitating, hoping for a drop in home prices or mortgage rates. However, the reality is that attempting to time the market is akin to predicting the weather months ahead—there are simply too many variables at play. As Rick Sharga, CEO of CJ Patrick Company, wisely advises:

“Don’t try to time the market — it rarely works with stocks, and almost never works when it comes to buying a house. Only buy what you can reasonably afford given whatever the current market conditions are.”

In essence, concentrate on what you can manage—your budget, objectives, and timeline. If it makes sense for you at this moment, that is what truly counts.

## **Stretching Your Budget Too Far**

It's easy to become infatuated with a home that exceeds your budget, but just because a lender allows you to borrow a certain amount doesn't mean you should. When considering additional costs such as insurance, taxes, and maintenance, overextending your financial limits can lead to significant stress down the road.

Bankrate offers sound advice:

“Focus on what monthly payment you can afford rather than fixating on the maximum loan amount you qualify for.”

Stay within a comfortable budget, rather than chasing numbers that seem appealing on paper. Long-term peace of mind will always outweigh short-term pressure.



## **Ignoring Financial Assistance**

Many buyers believe they are solely responsible for covering upfront costs, but this isn't always the case. There are various programs available to assist with down payments, closing costs, and more. The issue? Most individuals are unaware of their existence. According to Realtor.com, nearly 80% of first-time buyers qualify for down payment assistance, yet only 13% take advantage of it. This represents a significant missed opportunity.

Consult with a trusted lender or agent; whether you are purchasing your first home or your fifth, you might be leaving money on the table.

## **Bypassing the Experts**

One of the most critical mistakes to avoid is attempting to navigate the process alone. Homebuying is complex, and having a strong team—including an experienced agent, lender, and advisor—can save you time, reduce stress, and save money.

A knowledgeable professional will help you sidestep common pitfalls, clarify your options, and ensure you're making wise decisions at every stage. Don't try to do it all by yourself; rely on those who manage this process daily.



# 5 Powerful Reasons You Shouldn't Buy a Home Without an Agent

## **Your Agent Is Your Competitive Edge**

Purchasing a home is a significant commitment—both financially and emotionally. Therefore, having the right agent by your side is not just beneficial; it's essential. An excellent agent will guide you through each step of the process, prioritize your best interests, and help alleviate the stress that comes with making one of the largest investments in your life.

Most buyers share this sentiment. According to a recent survey by Bright MLS, a substantial majority of individuals view a trusted agent as an indispensable part of the homebuying journey. When the stakes are so high, you want someone in your corner who truly understands the process.

### **1. You Gain A True Expert in Your Corner**

Purchasing a home is a significant undertaking, and the process is continuously changing. A knowledgeable agent is up-to-date with the latest regulations, trends, and tools, guiding you through each step. You won't have to navigate it all by yourself.

### **2. They Understand Your Local Market Thoroughly**

An agent does more than just show you properties—they provide insight into your market. They're aware of what's selling, what's lingering, and where the best opportunities lie. With their help, you can cut through the clutter and concentrate on what truly matters for your objectives.

### **3. They Assist You in Making the Right Offer**

What is the home's actual value? Is the listing price reasonable? Are there any hidden concerns? An experienced agent will guide you in structuring a solid and sensible offer—ensuring you don't overpay or overlook crucial details.

### **4. They Manage the Contracts and the Fine Print**

The real estate process involves a significant amount of paperwork, filled with terms, deadlines, and disclosures that are easy to miss. Your agent will ensure you understand exactly what you're signing and why it's important.

### **5. They Serve as Your Negotiator and Advocate**

From the initial offer to the final walkthrough, your agent represents your interests. They will negotiate on your behalf, facilitate communication with the seller's side, and safeguard your interests throughout the journey.

**Bottom Line?** Buying a home is too significant to tackle alone. The right agent is not just a guide—they are your partner in ensuring everything is done correctly.

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# TIME TO PACK

## MOVING TIPS

### NUMBER 1

Update your mailing address at USPS or fill out a change-of-address form at your local post office.

### NUMBER 2

Change address with important service providers (i.e. banks, credit companies, subscriptions and others).

### NUMBER 3

Create a list of people who will need your new address. Notify them formally or simply by emailing those who should be informed.

### NUMBER 4

Contact utility companies and make sure they're aware of your move date, and arrange for service at your new home.

### NUMBER 5

Ensure you have insurance coverage for any of the items your moving company won't be transporting for you.

### NUMBER 6

Clean out small appliances. This will make them easier to pack, move, and plug in at your new place.

### NUMBER 7

Check with the HOA or condo board about any restrictions on using the elevator, exits or entrances for moving, if applicable.

### NUMBER 8

Pack an "Open First" box. Include items you'll need most (i.e. toilet paper, soap, trash bags, charges, box cutters, water).

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# NEED A HAND?

## HANDYMAN SERVICE

- Lockners Renovations & Repairs, Eric Lockner, (208) 283-2385
- The Fix, Chad Login Bill, (208) 941-9278

## HOME INSPECTORS

- Fenco Home Inspections, (208) 860-9396, fencohomeinspections.com
- Bent Nail Inspections, (208) 471-4591, bentnailinspections.com

## HVAC

- Capital City Heating & Cooling, (208) 345-4115, capitalcityheating.com
- Black Diamond Heating & Cooling, (208) 273-9193, diamondheatingandcooling.com

## PLUMBERS

- Master Plumbing, (208) 922-6686, masterrooter.com
- Meridian Plumbing, (208) 888-7555, meridian-plumbing.com

## ELECTRICIANS

- Black Diamond Electric, (208) 273-9193, diamondheatingandcooling.com

## PAINTERS

- Lockners Renovations & Repairs, Eric Lockner, (208) 283-2385

## CARPET CLEANERS

- Zerorez Boise, (208) 383-1000, zerorezboise.com
- Eagle Carpet Pros, (208) 999-1331, eaglecarpetpros.com

## MOVING COMPANIES

- Two Men and a Truck, (208) 649-5641, twomenandatruck.com
- Cross Town Movers, (208)378-0226, crosstown movers.net
- All My Sons Moving & Storage, (208) 494-0819, allmysons.com

## LENDERS

- Loan Depot, Carli Zismer, (208) 732-5741, loandepot.com/loan-officers/czismer
- Fulcrum Home Loans, Urie Laysner, (509) 671-1543, fulcrumhomeloans.com

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# TESTIMONIALS

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## “Great experience”

Great experience with Lance Realty. Barry and Liz were wonderful with great communication. Buying property while in another state was scary enough, but Lance Realty was there every step of the way.



*-Warren Skivers*

“

## “Exceeded my expectations”

I have to say Barry Lance is probably the best Realtor I have ever worked with. I used to sell Real Estate in California so I'm used to agents and while I have worked with some wonderful people, Barry has exceeded my expectations. Not only did he show my husband and I houses over FaceTime, but made the whole process so easy. He has gone above and beyond his duties. I would recommend his services to anyone and for people looking to relocate to Idaho. He's been a gem. I 1000% say to use him. Not enough nice things to say.



*-Nancy Monteleone*

“

## “Fair and honest”

Lance Realty was very fair and honest. They were very knowledgeable, had great advice and were always willing to lend a helping hand.



*-Gianna Coniglio*



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