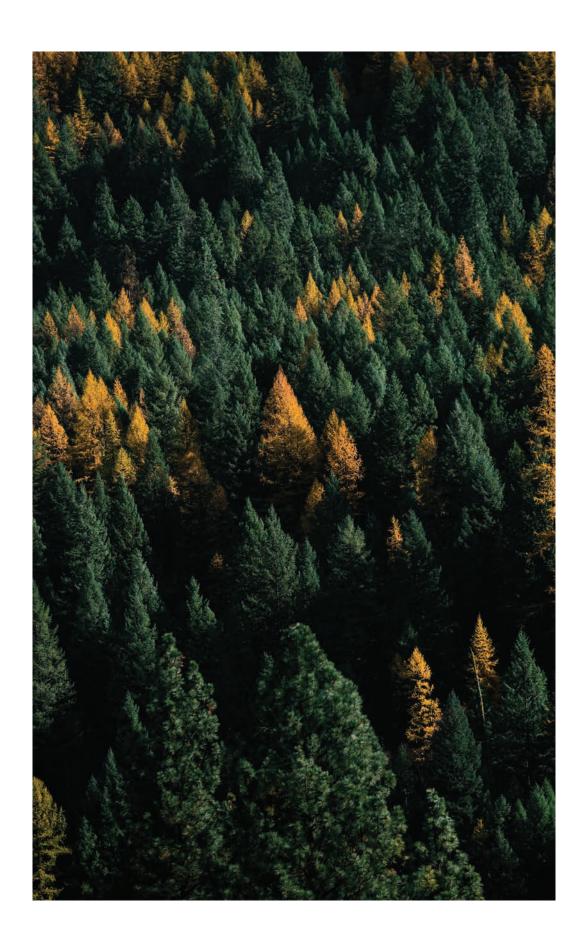


# A BUYER'S REAL ESTATE GUIDE

PRESENTED BY: COREY GRAHAM



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# WELCOME TO

# SUN VALLEY

Sun Valley is a hidden gem, a peaceful oasis amidst untouched wilderness. It's a place where you can experience the cozy warmth of a small-town atmosphere while still having access to the cultural richness of a larger city. During the winter months, Sun Valley transforms into a haven for Nordic and Alpine skiers, drawing enthusiasts from all around. The slopes come alive with activity, offering some of the best skiing experiences you can find. When the snow melts and summer arrives, Sun Valley unveils a different kind of magic. It's a paradise for those who love the outdoors, with fantastic opportunities for fishing, hiking, biking and white water rafting. And when it comes to finding a place to call home, Sun Valley has you covered. You can choose from a variety of property options that cater to your preferences, whether you fancy a snug condo, a luxurious mansion, or a spacious ranch, there is something for everyone.







# LOCAL

# AREA GUIDE

## **SUN VALLEY**

Sun Valley Village, located a mile east of Bald Mountain and Downtown Ketchum, is a charming ski resort community. It encompasses the Sun Valley Resort, adjacent residential areas, and elegant properties bordering the Sun Valley Golf Course. Visitors can enjoy a delightful summer symphony, renowned ice shows, fine dining, shopping, golfing, and cross-country skiing in a refined Western setting.

#### **ELKHORN**

Elkhorn, part of Sun Valley, stretches from Dollar Mountain to Ketchum's south edge. This resort community boasts a top-notch golf course, swimming, tennis, and diverse real estate, from grand mountain-view homes to convenient condos. With bike paths and bus service, Elkhorn offers easy access to Ketchum.

#### **KETCHUM**

Ketchum, the hub of Sun Valley, spans from Bald Mountain's base to the scenic Big Wood River. It's a lively town with fine real estate, galleries, gourmet dining, and unique shops. Strolling its charming streets, biking the trails, and fly-fishing along the river are cherished activities for residents and visitors alike.

## NORTH OF KETCHUM

North of Ketchum, towards the Sawtooth Range, offers luxury homes and spacious real estate with easy access to hiking and skiing. Residents here enjoy biking, skiing, backcountry adventures, and fishing. It's the perfect blend of wilderness living with Ketchum's conveniences.

## WARM SPRINGS

Warm Springs, on Ketchum's northwest fringe, features lush foliage and picturesque views year-round. Situated just across the bridge from Downtown Ketchum, it offers upscale custom homes and ski condos. The area's popularity, especially among families and skiers, stems from its proximity to the Warm Springs ski lifts, offering direct access to Baldy.



#### SOUTH OF KETCHUM

South of Ketchum is an area nestled between Ketchum and Hailey. This rapidly growing area offers a rural vibe. Newer high-end subdivisions dot the landscape, with access to the Big Wood River and stunning views of Hyndman Peak and Mahoney Butte.

## **HAILEY**

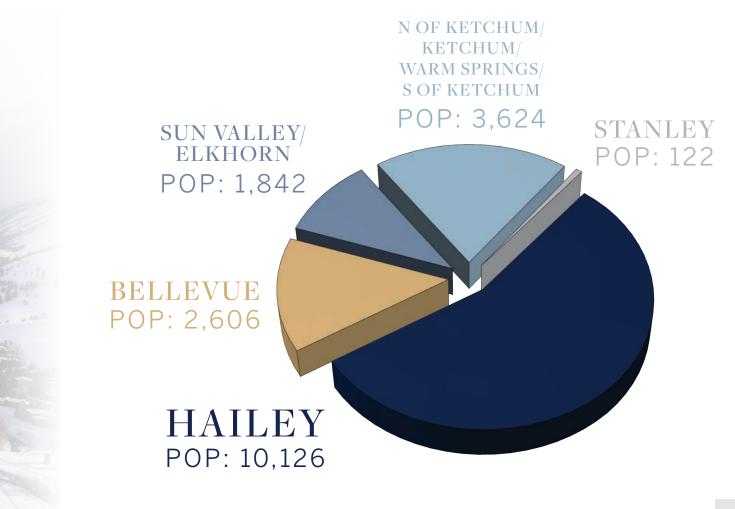
Hailey is a vibrant, growing town with appealing real estate for first-time buyers. It boasts new businesses, restaurants, and activities, drawing popularity. Situated 12 miles from Sun Valley Ski Resort, Hailey hosts Wood River High and Middle Schools and offers family-friendly neighborhoods, making it the heart of Blaine County.

#### **BELLEVUE**

Bellevue, the southern gateway to the Wood River Valley, attracting businesses and offering spacious real estate, including ranches and large-acre parcels. Just south of Bellevue, world-renowned Silver Creek is the perfect spot for fishing and birding. If you crave wide-open spaces, Bellevue is your ideal destination.

## STANLEY AND THE SALMON RIVER BASIN

Stanley, an hour north of Sun Valley, offers a distinct perspective and entirely different view when cresting Galena Summit. Residents choose the area for its grand ranches, lakefront cabins, and mountain lodges, where life in the Idaho Alps unfolds at a unique pace and with different priorities.



# BLAINE COUNTY

# **DEMOGRAPHICS**

# Population:

Total population: 23,000 (2020 estimate)Estimated growth: 6.8% increase since 2010

Population: 50.5% female, 49.5% male

Median age: 42.6 yearsMarried population: 51.7%Single population: 48.3%

## Climate/Environment:

Annual rainfall: 16.5 inches

Annual snowfall: 157 inches

• Precipitation: 89 days per year

Sunny days: 204 days per year

Average high temperature in July: 82° F

Average low temperature in January: 12° F

# Geography:

• Land area: 2,661 square miles

• Elevation: 1,800 - 12,009 feet, with an average of 5.500 ft.

• Nearest metropolitan area: Boise

# Voting:

• Predominantly Democratic in its voting patterns.

• 2020 election: 68.8% Biden, 28.3% Trump

# **Transportation:**

 The primary mode of transportation is private vehicle.

• The Friedman Memorial airport offers service to Salt Lake City, Seattle, and more.

 Mountain Rides bus operates all year and offers transportation between towns.

# Housing: (according to 2019 American Community Survey Data)

Homeownership rate: 58.6%

• Persons per household: 2.27

Total housing units: 16,102

Occupied housing units: 10,067

• Owner-occupied housing units: 5,684

• Renter-occupied housing units: 4,383

Vacant housing units: 6,035



# **BLAINE COUNTY**

# **EDUCATION**

The Blaine County School District aims for a comprehensive education, emphasizing trust, shared responsibility for students' moral conduct, self-esteem, and academic success. Under the public district, there are three highschools:

• Wood River High School (Grades: 9-12)

Enrollment: 830

• Carey School (Grades: K-12)

Enrollment: 254

Silver Creek High School (Grades: 9-12)
 An SDE-approved alternative school

Enrollment: 69

Addtionally, there are a number of middle and elementary schools:

• Wood River Middle School (Grades: 6-8)

Enrollment: 528

• Hemingway STEAM School (Grades: K-8)

Enrollment: 632

• Hailey Elementary School (Grades: K-5)

Enrollment: 432

• Alturas Elementary School (Grades: K-5)

Enrollment: 325

Bellevue Elementary School (Grades: K-5)

Enrollment: 242

There are also private school options available for elementary, middle, and high school education, and a few of these options include:

• Community School (Grades: K-12)

Enrollment: 345

• Pioneer Montessori School (Grades: K-8)

Enrollment: 150

• Sage School (Grades: K - 12)

Enrollment: 155



# ABOUT



COREY GRAHAM
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# EXPERT PROBLEM SOLVER, TACTICAL PLANNING, CLIENT CENTRIC, RIGHT RESULTS

I strive to create personalized-care with all my clients. Every sale and every purchase is unique and I try and ask the questions that matter. Your goals are important and by best understanding your expectations, I can facilitate a successful transaction. This is an ever changing industry, and I want to create a relationship that we can build on, while being a trusted adviser in this venture. My goal is to exceed your expectations.

## **PHILOSOPHY**

Regardless of what industry you are in, success revolves around three things: strong focus on the client's needs, the skill of the individual, and knowledge of the market. I believe that through honest, ongoing communication with my clients, daily attention to market details. I can accomplish the goal of finding a home that best suites my clients needs.

#### COMMITMENT

I pride myself on my professionalism, expertise and most importantly, my commitment to represent each of my client's best interests. I am passionate in my interaction with clients, associates and peers, to deliver unparalleled service.

# EXTENSIVE

# SUPPORT TEAM



The staff and management of Sun Valley Sotheby's International Realty are a unique team of talented, diverse individuals who have combined their efforts in the goal of delivering the most effective real estate services to our clients.

# CLIENT

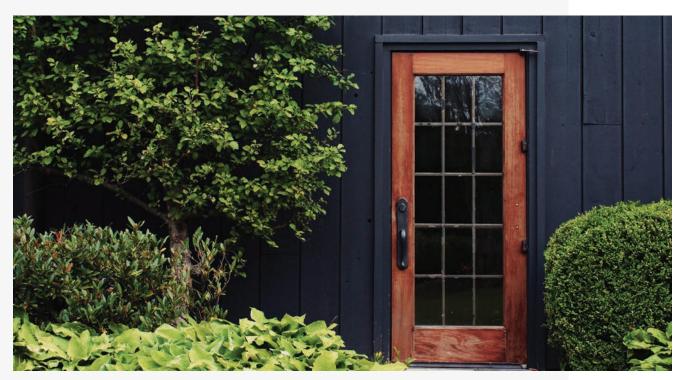
# **TESTIMONIALS**

"We are writing to commend the exceptional service provided us by your agent, Corey Graham... After listing with another broker, our showings increased fourfold, and the positive 'buzz' created by Corey resulted in her obtaining a quality offer with a quick closing. Two weeks ago, when we came to Ketchum to clean out our condo, we heard from numerous friends that the Valley's real estate market remains very difficult. We feel quite fortunate to have accomplished a sale, and are most grateful to Corey. Corey gave us great advice regarding pricing, helped us "re-stage" our furniture, and also suggested simplifying the deck landscaping. All this advice made the place more attractive to a wider census of buyers and eventually provided the sale. In a market where good properties continue to trade only at a steep discount to replacement cost, it takes exceptional market savvy to make a deal. You must be gratified to have agents like Corey as part of your team. Once again, we thank Sotheby's for enabling our sale."

"Love her! My mother was a real estate agent so I had a high bar on what I thought one should do for me. Once while starting the process 7 years ago in the city I had a guy say, "well once you find a place that you like why don't you give me a call..." Really? I don't think so. Corey worked hard for me right from the beginning, before I even knew I was serious about it. She met with me and showed me a couple places so she could get a sense of what I liked. Then she would send me listings that she thought I'd like, and some that I found on my own she would help me whittle down the list based on what I had told her. When she would see me contemplating one, she would walk through the pro's AND con's of it. Some of the con's were one's I hadn't thought about: where the afternoon sun was, etc. Through the frustrating escrow and loan process, she help me keep my cool a couple times. I've recommended her to 3 other friends so far, and will continue to do so!"

"I purchased a property and worked with Corey. It was EXACTLY what I asked her to find for me. She made sure that I got it, and negotiated the deal smoothly and in my favor. She is still helping me – a year later. What more could you ask? She is the dream real estate agent."

"A couple of years ago I had decided to buy a second home in Sun Valley/Ketchum area. I was clueless on knowing any good real estate agents and have owned enough homes over my life to know that there really is a big difference between a really good agent and the average ones. So, how do you find a good one. Generally, word of mouth or a reference from a friend and that is how I finally connected with Corey Graham, through a mutual friend. It turned out to be an excellent move and on so many levels. I am one of these people who are very clear in what I want and what my needs were. Corey actually listened and got it. As a result, we did not have to look at zillion places. In fact, the first place she showed me was the one that I ultimately bought. We did look at a couple of others, just to give me a feel of what was on the market. Reality, she hit the bullseye in one showing. From the initial offer through closing we did not have one hip cup and closing was all done online, making life much easier for everyone. The transaction was flawless, Corey is very personable and very easy to work with. Simply put, I would use Corey again and no doubt will in the future, and if you use her, you will have least made one really good decision in this process and look like a hero."





# BUYING

# **A HOME**

# **Exceptional Outcomes Only Come from Using Exceptional Experts**

At Sun Valley Sotheby's International Realty, we believe your best life comes from a home that inspires you. During the real estate buying process, who you have on your side matters. This is why we strongly believe, especially in today's fast-paced market, that having a local real estate professional on your team to guide you through the buying process and advocate on your behalf can make a difference in your buying experience and outcome.

# Finding a House Online is Just the Beginning....

During your real estate transaction, you could encounter hundreds of different steps for a successful sale. You need a local real estate expert to help you from price evaluation, determination and negotiation. You need a partner who will advocate on your behalf from the offer to settlement, and every negotiation that could come up in between to help secure your best deal and home.

## **Overview of Buyer Process**

On the following page is a list of what to expect as you begin your search for your new home. In this fast-paced market, being fully prepared is the best way to a successful purchase.



## STEP 1: BUYER CONSULTATION

Initial consultation in person, by phone, or web to get to know each other. This discussion will include your description of the ideal property, its characteristics, location, price, and amenities. Your timeline, budget, available funds or financing will also be addressed. This is an informal meeting so we can both determine if we are the right fit for each other on this journey. It is important to understand we become a team, so we both want to be on the same page when it comes to your goals.

## STEP 2: BUYER BROKER AGREEMENT

If we both determine that this is the right fit, I will provide you with a Buyer Representation Agreement and Agency Disclosure which outlines our partnership in the search for your perfect property. This is our commitment to one another so that we can work together towards a successful closing.

## STEP 3: PROPERTY SEARCH

The fun begins! Together, we will identify properties whether on or off the market that meet your criteria as discussed in our buyer consultation.

## STEP 4: PREPARING THE OFFER

When you select a property, I will help meticulously prepare an offer which will meet your goals but also be as competitive as possible to appeal to the seller. Communication is a high commodity at this stage, and I take pride in my effective communication with not only clients but listing agents as well. This characteristic becomes extremely valuable especially in the situation of multiple offers.

## **STEP 5: CONTRACT GUIDANCE**

Once an offer is accepted, this is only the beginning of the journey to the closing table. During the contract period there are numerous obligations and deadlines a buyer must meet in order to have a successful transaction. There may be numerous negotiations and/or re-negotiations that happen during this timeframe where it becomes imperative to have a professional REALTOR® to guide you in a direction that best fits your needs and goals. Sometimes this could include contract cancellations whereby you want to make sure that your REALTOR® has guided you along the way to protect all of your interests and earnest monies.

#### **STEP 6: SETTLEMENT**

When approaching settlement, my team at the Title Company and I will help make your transition to the new home as smooth as possible. We will help schedule your walk-throughs, settlement signing, and key exchange so you can settle into your new home.

## STEP 7: POST CLOSING

Our relationship doesn't end after closing! I will check in periodically and always be available should you need a re-evaluation of your home or have any other real estate related business where we can be of assistance.



# FREQUENTLY ASKED BUYER QUESTIONS



## If I want to obtain a loan, do I need to be pre-approved to start the real estate search?

The short answer to this is yes. Especially in this market where properties are sometimes under contract within a few days from listing, you need to be as prepared as possible to submit a strong and competitive offer. It could be frustrating if you are not prepared. Obtain a pre-qualification with letter from a lender which will not only help you understand your budget, but inform the seller that your offer is serious and you are ready and qualified to purchase.

## Do I really need a home inspection?

Home inspections can help protect you against unknowns of a property – ie., things that the seller may not even be aware of (so it was not disclosed on their Seller Disclosures) or other items which were not visible on the initial tour(s) of the home which could greatly affect is market value. Ignorance is not bliss when it comes to a real estate transaction. A professional, licensed home inspector will identify potential problems with roofing, plumbing, heating, electrical, radon, meth, mold, and flag any potential issues in a home inspection report. I will thoroughly review this report and advise you on any negotiations or re-negotiations that should occur with the seller to protect your investment.

## Is there anything that I should avoid during a real estate transaction?

Yes, if you are obtaining a loan you may want to avoid the following which could put your loan approval in jeopardy:

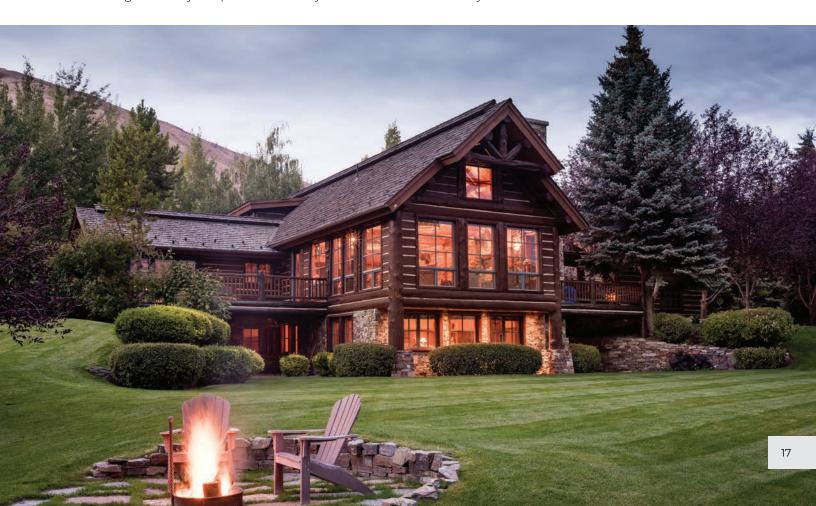
- Changing Jobs or Marital Status
- Moving Funds
- Paying off Debts (unless lender requires it)
- Making Any Other Large Purchases
- Do Not Co-Sign on or Apply for New Lines of Credit

# As a buyer, what are included in my closing costs?

At the settlement, you might be asked to pay for the following costs (if applicable) which will be itemized on the Settlement Statement:

- Loan Fees (could include credit report, origination, or appraisal fees)
- Prorated Property Taxes and/or HOA Dues (if applicable)
- Recording Fees
- Title Fees
- Other Prepaid Fees (such as HOA dues, assessments, HOA transfer fees etc.)

In Idaho, the standard Real Estate Purchase Contract (REPC) designates that the Seller will pay for the title policy premium which will be issued by the escrow company; however, this could be negotiated by the parties and may become a cost of the Buyer.



# LOCAL FOCUS

# GLOBAL PERSPECTIVE

Our team brings a wealth of global knowledge, insight and expertise to each property. We strive to give our clients the best service possible, backed by a strong commitment to local expertise and community engagement. Our sales associates are knowledgeable about their local markets, but they also go the extra mile by giving back and supporting local causes. Your sales associates are eager to share their in-depth knowledge of local history, culture and happenings to provide value for even the most established residents.





# CLOSING

In conclusion, our quest for your perfect home revolves around grasping "the why" and aligning with a property's lifestyle. Identifying your preferences marks the next crucial step. Throughout our journey, my focus is on pinpointing the ideal home at the opportune moment, streamlining choices through MLS, off-market listings, and community connections. As your dedicated guide, once your dream home materializes, we're ready to hit the road. Navigating property acquisition in our Valley requires careful consideration, and I am committed to assisting you in making timely, informed decisions on this thrilling journey.

# - COREY GRAHAM



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