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October 2024

Clinton County Board of Realtors

Fall Focus on Real Estate



A special partnership between
Clinton County Board of Realtors &

News Journal



Get to Know

PEGGY HICKEY

Loan Consultant • NMLS #589819

Peggy is a local loan consultant who enjoys working with borrowers from every background and situation. Her dedication diving into the unique needs (and challenges!) for each homebuyer – first-time, move-up or tenured – has earned her a high level of respect and trust in her community. When you partner with Peggy, you can feel confident you're in good hands.



- (937) 982-7030 **office**
- (937) 728-3194 **cell**
- phickey@loanDepot.com
- www.loanDepot.com/phickey
- 120 Fairway Drive, Suite 4
Wilmington, OH 45177

I am always here to answer any mortgage-related questions to help you prepare for a successful home buying experience. Contact me today!

About loanDepot

Headquartered in Southern California, loanDepot is a nonbank lender offering home loans nationally. The company operates Direct and Retail business channels and is licensed in all 50 states, generating loan production from several operational centers and 200+ in-market locations across the country. loanDepot is an approved seller and servicer for Fannie Mae, Freddie Mac and Ginnie Mae.



\$531B+
Funded in Loans
Since 2010



1.79M+
Borrowers Served
Since 2010



Ability to
Lend in All
50 States

ZERO DOWN LOANS

We offer loan options that give eligible buyers a path toward homeownership with zero money down.

DOWN-PAYMENT ASSISTANCE PROGRAMS

loanDepot offers a variety of comprehensive down payment assistance loan options, depending on your particular financial situation.

LOW DOWN PAYMENT LOAN OPTIONS

With many products like FHA loans and our AccessONE program, loanDepot can provide your with great loan options.

VA LOAN OPTIONS

VA loans offer service personnel affordable loans with competitive options.



This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Not all products available in all areas. Other limitations apply. Rates, terms and availability of programs are subject to change without notice.loanDepot.com, LLC NMLS ID 174457. Residential Mortgage Lending Certificate of Registration No. RM.804269.000. (092724 150248-4333)



**COLDWELL BANKER
HERITAGE**

2333 Rombach Ave, PO BOX 965, Wilmington, OH 45177
937-382-4427

CLINTON COUNTY'S #1 REAL ESTATE COMPANY

In 2023, Coldwell Banker Heritage was once again the leading real estate company in Clinton County! Thank you to all our clients for trusting our local realtors in guiding you through your real estate endeavors. The loyalty and support from the Wilmington community is greatly appreciated. In other great news, our brokerage has been #1 for 50 years! We couldn't have done it without you!



Open House Hosted By:
Ellen Hill, REALTOR® | (937) 728-1289

OPEN HOUSE SATURDAY, OCT 19TH FROM 1 - 3 PM

91 Rita Place, Wilmington, OH | \$289,900

Find your peace of mind in this huge home, tucked away in a cul-de-sac, sitting on 2+ wooded acres! Totally updated home - 4 bedrooms, 2 1/2 baths! You won't believe the size of these rooms! All New appliances; new roof (2022); All new flooring (2024) and so much more. You'll be in heaven relaxing on your deck, overlooking the peaceful woods. Over 2 acres of land within the city limits! Don't miss this opportunity for a home this size at a great price!



Open House Hosted By:
Taylor McNeal, REALTOR® | (937) 728-3062

OPEN HOUSE SUNDAY, OCTOBER 20TH FROM 2 - 4 PM

606 Oakridge Dr, Wilmington OH | \$289,900 NEW PRICE

Welcome Home to this tastefully decorated all-brick home nestled in the desirable Lakewood subdivision, a quiet neighborhood with stellar neighbors in Wilmington, Ohio. Lots of upgrades to this 3 bedroom, 2 full bath! Custom-designed kitchen remodeled with KraftMaid cabinets, bar area, wine fridge, granite countertops and nearly silent Bosch dishwasher. Business grade flooring, new water heater and attic stairs assure you have everything in comfort and style. Spacious landscaped, fenced back yard with covered patio and hot tub is perfect for enjoying your weekend morning coffee alone or relaxing with family and friends. Short distance to picturesque, historic downtown and highway access. Also an easy drive to Dayton, Cincinnati and Columbus areas for work or entertainment. A gem!

FOLLOW US ON FACEBOOK!

Be sure to check out our Facebook Page for information on Open Houses this weekend, and to stay up-to-date with listings and the real estate market! **Scan the QR Code to view our page**, or search for us: *Coldwell Banker Heritage, Wilmington*



CONTACT ONE OF OUR LOCAL REALTORS TODAY!



Stephanie Newkirk
Office Manager



Robin Norman
Office Administrator



Angela Johnson-France
REALTOR®
(937) 725-5878



Brian Prickett
REALTOR®
(937) 302-0307



Bobi Gray
REALTOR®
(937) 728-6418



Clint Martin
REALTOR®
(513) 260-9941



Rachel Akers
REALTOR®
(513) 253-4416



Donald Fleak
REALTOR®
(740) 572-0384



Ellen Hill
REALTOR®
(937) 728-1289



Angela Bowman
REALTOR®
(513) 869-0047



Eric Hayslett
REALTOR®
(614) 584-5480



Erin Cavender
REALTOR®
(937) 725-6912



Heath Fetter
REALTOR®
(937) 725-2000



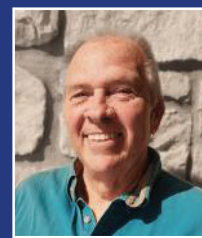
Hope Wilson Belle
REALTOR®
(937) 728-6230



Jaiden Newbry
REALTOR®
(937) 218-4795



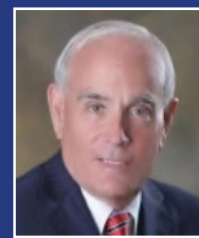
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(937) 502-5144



Kayleesue Laber
REALTOR®
(937) 205-0385



Jeffrey Bennett
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(937) 725-7199



Jessie Roberts
REALTOR®
(937) 510-3889



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REALTOR®
(937) 302-6131



Rachel Evans
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REALTOR®
(937) 728-1139



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(937) 728-7123



Taylor Jaehnig McNeal
REALTOR®
(937) 728-3062



Kevin Snarr
REALTOR®
(937) 728-4724



Angela Sewell
REALTOR®
(937) 725-7419



ABOUT THE CLINTON COUNTY BOARD OF REALTORS:

Our board, with its 80 plus members, has had a long tradition of service and professionalism in Clinton and surrounding counties. It is our hope that this site is informative and accommodating during your time here.

The Clinton County Board of Realtors is governed by elected directors to help ensure the highest degree of professional standards. All of our members are also involved with the Ohio Realtors (OR) and National Association of Realtors

(NAR) and adhere to the ethical and professional standards set by both. We as a Board are devoted to ensuring our members are true professionals that strive to improve our industry through education, community involvement

and communication. Our commitment to our members is also a commitment to our communities. Our professionals are involved and are given a forum to learn and communicate with other colleagues during monthly board

meetings and community initiatives. This site will assist you with information regarding our local board, contact information, community involvement and links to important sites.

www.clintoncountyohioboardofrealtors.org

BOARD OF DIRECTORS



Sheri McIntosh
Director



Connie Gray
President



Brenda Barr
Treasurer



Jessie Roberts
Secretary



Robyn Clifton
Vice President



Steve Riehle
Director

2024 CLINTON COUNTY BOARD OF REALTOR COMMITTEES

Professional Standards, Equal Opportunity, Education and Appraisal:
Sue Walker – Chair

Community Housing:
Brenda Barr – Chair

Annual Meeting & Monthly Program
Robyn Clifton – Chair

Board Legal Counsel, Legislative & RPAC
Sheri McIntosh – Chair

Scholarship & Awards
Robyn Clifton – Chair

Public Relations, Media and MLS
Sheri McIntosh – Chair

Budget Committee:
Connie Gray – Chair

BROKERAGES



Call Steve Riehle with Better Homes and Gardens Real Estate at 937-725-2574

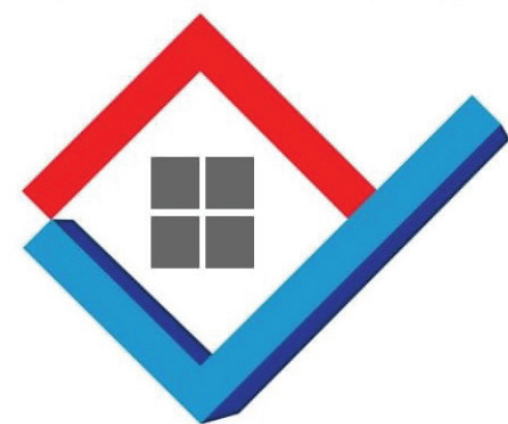


3 Bedrooms, 2 Full Baths and over 2300 livable square feet and attached 1 car garage and detached 24x16 Pole Barn for only \$265,900!



135 Greystone Dr. Hillsboro, Ohio 45133

SHELTON



HOME INSPECTION SERVICES LLC
937-725-3005



CLINTON COUNTY BOARD OF REALTORS SCHOLARSHIP

A \$500.00 Scholarship shall be awarded to ONE graduating senior from each of these high schools: Blanchester, Clinton Massie, East Clinton, and Wilmington. Laurel Oaks students will be included with their home district. Wilmington H.S. Students please see www.clintoncountyohioboardofrealtors.org for an additional scholarship opportunity.

The following criteria must be achieved in order to be considered for this scholarship:

1. Grade point average of 3.0 or above.
2. Plan to attend a college or trade school in the State of Ohio.
3. Qualified applicants will demonstrate leadership initiative, strong communication skills, community service, and an entrepreneurial spirit.

Full Name _____ Current H.S. _____

Home Address: _____
 Street City/Zip

Cell Phone: _____ Email: _____

I am planning to attend _____ and major in _____
 College/Trade School

On a separate page, please answer the following questions:

Outline your EDUCATIONAL GOALS AND CAREER PLANS for the next five years.

What strategies will you use to accomplish these goals?

How do you plan to use this scholarship?

Return completed application to:

CLINTON CO. BOARD OF REALTORS, 1600 W. Main St., WILMINGTON, OH 45177

2024 AWARD RECIPIENTS



Robyn Clifton Presented Blanchester recipient Aubrey Noelle Dean Stevens with a \$250 check. \$250 Scholarship recipients not in attendance were Mile Theetge from Clinton Massie and Molly Seabaugh from East Clinton

Together, Let's Find
YOUR PERFECT HOME

RODNEY CARRUTHERS
 937.805.0340
rcarruthers@merchantsnat.com
 NMLS# 438606

I can answer all your questions about getting pre-qualified.
Call me for help today!

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YOU HAVE THE LAND

WE PROVIDE THE *Expertise*

With a rich history in the agriculture industry that is expanding and evolving, the company philosophy remains the same, to meet client goals, solve problems, and prepare for change.

Halderman Real Estate can help you purchase, sell, or exchange your land. We offer you experienced real estate brokers who are ready to serve your farm real estate needs.

2024 OHIO SALES RESULTS

50.378+/- ACRES	\$14,193/ACRE	ONLINE AUCTION
MADISON CO		
114+/- ACRES	\$12,000/ACRE	PRIVATE SALE
CLARK CO		
56.979+/- ACRES	\$17,287/ACRE	LIVE AUCTION
FRANKLIN CO		
49.848+/- ACRES	\$17,001/ACRE	PRIVATE SALE
MADISON CO		
62.339+/- ACRES	\$14,100/ACRE	PRIVATE SALE
MADISON CO		
86.946+/- ACRES	\$17,940/ACRE	PRIVATE SALE
MADISON CO		

The sales results are based on listings of Robert McNamara and Emily Elfers from January 1, 2024 to July 1, 2024.

Emily Wildermuth
 937.631.5047
emilyw@halderman.com

Robert McNamara
 614.309.6551
robertm@halderman.com

Contact us today!
 800.424.2324 | halderman.com

UPCOMING LISTINGS
 Browse our upcoming auctions and private listings including photos and details.

HALDERMAN
 REAL ESTATE & FARM MANAGEMENT

Auction | Real Estate | Farm Investment | Appraisal | Farm Management

CLINTON COUNTY BOARD OF REALTORS AFFILIATE MEMBERSHIP OPPORTUNITIES

**PRESIDENTIAL
LEVEL**

Benefits Include:

- Inclusion on Board website along with a link to your business.
- 2 free meals at our monthly meeting/ luncheon.
- Newsletter feature.
- Opportunity to network and distribute company materials.

**EXECUTIVE
LEVEL**

Benefits Include:

- 1 free meal at our monthly meeting/luncheon.
- Inclusion on Board website along with a link to your business.
- Opportunity to network and distribute company materials.

**BASIC
LEVEL**

Benefits Include:

- 1 free meal at our monthly meeting/luncheon.
- Opportunity to network and distribute company materials.
- Inclusion on the Board website.

Business Name: _____

Address: _____

Phone: _____

Email: _____

Contact Person: _____

Website: _____

We wish to join at the following level:

_____ Presidential (\$500) _____ Executive (\$300) _____ Basic (\$200)

**Please return this form and payment to
Clinton County Board of Realtors PO Box 772, Wilmington, OH 45177**

CLINTON COUNTY BOARD OF REALTORS 2024 AFFILIATE INFORMATION

<p style="text-align: center;">PRESIDENTIAL LEVEL (\$500.00)</p> <ul style="list-style-type: none"> • First Central Land Title • First State Bank • Loan Depot • Wilmington Savings Bank 	<p style="text-align: center;">EXECUTIVE LEVEL (\$300.00)</p> <ul style="list-style-type: none"> • Peoples Bank • Techni Title 	<p style="text-align: center;">BASIC LEVEL (\$200)</p> <ul style="list-style-type: none"> • Merchants National Bank • TriCo Title Inc. • Shelton Home Inspection • RWM Home Loans • Wilmington News Journal
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2024 AWARD WINNERS FOR THE CLINTON COUNTY BOARD OF REALTORS



Provided photo

Leah Grant, Robyn Clifton, Connie Gray, Christina Strickland, Marsha Bennett, Jaiden Newbry, Steve Riehle, Ellen Hill, LeaAnn Taylor, Brenda Barr, Sue Walker, Cheri Honnerlaw, Jessie Roberts, Ryan Frommling, Chuck Rich, Billy Arehart, Tammy Jones, Mike McCarty Not Pictured: Heather Wiley, Tom Jarrell, Shelley McCune, Laurie Carr, Elyse Fife, Angela France, Erin Cavender, Jamie Rudy, Nicole Morrison



McINTOSH

REAL ESTATE SERVICES LLC

Sheri McIntosh,
Broker
937-302-8810



Ellie



2216 Mitchell Road
Wilmington, OH
\$630,000



234 Pyle Road
Clarksville, OH
\$520,000



116 North Walnut Street
Wilmington, OH
\$210,000



155 Columbus Street
Wilmington, OH
\$220,000



PENDING

3244 Route 68
Wilmington, OH



4248 South Avenue
Silverton, OH
\$525,000



530 North Lincoln Street
Wilmington, OH
\$229,000



3.277 ac Kay Drive
Wilmington, OH
\$52,000



Prairie Avenue
Wilmington, OH
\$125,000



Lakeview Estates Rocky Fork Lake

Mike McCarty
937-673-0424



Tiffany Lindsey
740-500-8363



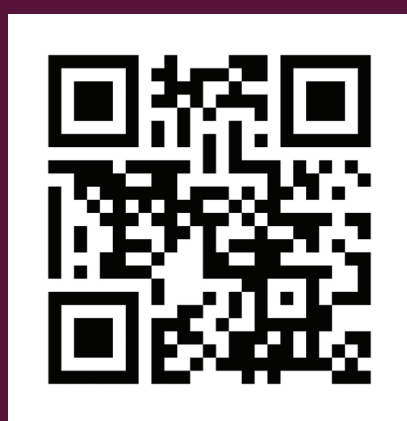
Tammy Jones
937-768-6734



Tracy Hancock
937-726-8324



Billy Arehart
937-725-8465



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NEEDS!!

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COMMERCIAL
FARMS
VACANT LAND
MULTI-FAMILY

Day of caring

This year the Board of Realtor's Pancake brunch fell on May 4th. May the 4th be with you. More than 100 breakfasts were served and \$1,983 was donated that day. We had many volunteers helping. The Board of Realtor would like to thank each person that had part in helping this day, from the volunteers, to participants to the ones that donated items for this event. What is the Day of Caring? Established in 1991, Day of Caring is a grass roots organization made up of volunteers committed to increasing personal awareness and involvement toward confronting the ever-increasing national plight of hunger and homelessness.

The Clinton County Board of Realtors sponsor the Day of Caring for our area. Board members raise money through door donations for our breakfast. The proceeds of this special event are then donated to the Clinton County Homeless Shelter.

100% of the monetary donations go directly to the Clinton County Homeless Shelter.

If you have not attended this event in the past we would like to take this time to invite you to share breakfast and fellowship with us in the future. This is a wonderful event that helps raise money for those in need. Please join us or call about how you can help be a sponsor of this event.



Reverse mortgage explained

As long as there have been homes for sale, there have been financial vehicles designed to alleviate some of the financial pressures associated with owning a home. A reverse mortgage is another way homeowners can borrow money based on the value of their homes, but it doesn't need to be repaid as long as those individuals are still living in their residences.

reverse mortgages. To prevent homeowners using reverse mortgages to avoid downsizing due to financial shortcomings, certain eligibility parameters must be met, including a credit history analysis, income requirements, age requirement, and property stipulations. These criteria may differ from lender to lender.

Differences between traditional mortgages and reverse mortgages

Unlike a traditional mortgage where payments are made to principal and interest and the balance goes down over time, with a reverse mortgage, borrowers do not make any payments right away. The loan balance goes up over time and the loan is repaid when the borrower no longer lives in the home. The homeowners or their heirs will eventually have to pay back the loan, usually by selling the home. However, as the loan balance increases, the home equity decreases with a reverse mortgage. This can affect a surviving spouse or other family members. The FTC advises homeowners to confirm the reverse mortgage has a "non-recourse" clause, which means that the borrower or the borrower's estate cannot owe more than the value of the home when the

Eligibility and basics

The Federal Trade Commission's Consumer Advice says a reverse mortgage is an option for those age 62 or older who can borrow money based on their equity, or how much money one could get for the home if sold after what is owed on the mortgage is paid off. At least one owner must live in the house most of the year. Reverse mortgages may be paid as a cash lump sum, as a monthly income or as a line of credit that enables the homeowner to decide how much is desired and when.

Determining eligibility

There is a misconception that a loan that requires no monthly repayment of principal or interest will not come with any eligibility considerations. Premier Reverse Mortgage says there are some things to know before doing



loan becomes due and the home is sold.

Additional considerations

Due to fees and other requirements, a reverse mortgage may be a more expensive way to borrow money. Other ways to

borrow against equity may be a better fit, such as a home equity line of credit. Furthermore, since reverse mortgages are for older adults, scams are prevalent. Some include contractors who approach seniors

about getting a reverse mortgage to pay for repairs, or scams targeting veterans.

Borrowers considering reverse mortgages should first speak with a qualified financial planner. Homeowners

in the United States can access information through the Consumer Financial Protection Bureau. All options, costs and interest rate information should be confirmed before signing on the dotted line.



Honnerlaw Real Estate

Honnerlaw Real Estate has been in business for almost 45 years, so we have to be doing something right. Our team of experienced agents not only care about their clients but about their community. Most are lifelong residents of the area. Our team is well versed in residential, farms, commercial and new construction. Honnerlaw Real Estate incorporates proven, professional state of the art techniques specializing in the marketing, listing and selling of new and resale homes, farms, commercial and investment opportunities. We have well-trained real estate professionals who continually strive to provide top quality service for their individual clients and customers. Honnerlaw Real Estate is creative, innovative and people oriented organization.

36 E Ruby Wilmington



Cute well kept bungalow style home. Main floor laundry, full unfinished basement, oversized detached garage with alley entrance.

Lots at Todds Fork Reserves



Only 2 lots left!!! Located in Todds Fork Reserves in Clinton Massie SD, these lots have easy access to I-71 and right next door to Majestic Springs Golf Course. Come take a look at this upscale neighborhood and fall in love with the site of your next home.

New Construction Coming Soon



We work with numerous builders in the area and can help you navigate new builds.

Meet Our Team Of Experienced Agents

Jeff Honnerlaw, Broker
Cheri Honnerlaw
Teresa Reed

Kaitlyn Stauffer
Brad Cochran
Tish Marsh

Kristi Watkins
Sue Walker

Shop Local Buy local

Our company is a firm believer in the shop local buy local movement. Using a local Realtor is one way to do so. Our agents are use to working with other local Realtors and banks to help the buying and selling process go as smoothly as possible. All of our agents belong to the Clinton County Board of Realtors and support local charities and organizations.

We are proud sponsors and supporters of:

- Clinton County 4-H
- Leadership Clinton
- Walk for Life
- Habitat for Humanity
- Main St Wilmington
- CC Homeless Shelter



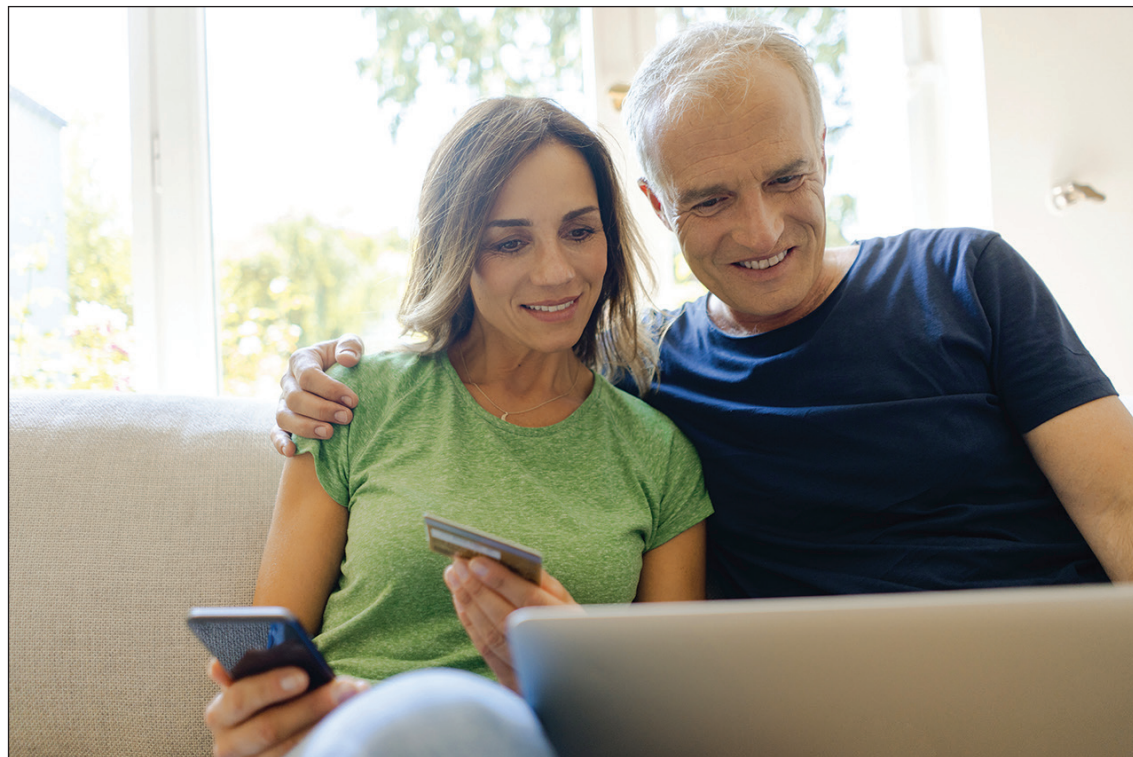
Options to finance home improvements

Renovating a home is a great way to impart personality indoors and out. Improvements can make spaces more livable and address safety issues. Home renovations often take residents' lifestyles into account, and changes can be customized to accommodate a growing family or an empty nest.

No matter the job, home improvements tend to be costly. According to the financial resource SoFi, on average, the cost to renovate or remodel a whole house runs between \$10 and \$60 per square foot. Certain rooms demand a higher cost, with a kitchen or bathroom remodel costing around \$100 to \$250 per square foot due to electrical and plumbing needs. Figuring out how to pay for the improvement project is as essential to the planning process as picking out materials and contractors.

The following are some financial considerations and financing options for homeowners looking to renovate their properties.

- **Consider if the investment is worth it.** Remodeling magazine routinely assesses common improvements and how



much homeowners can expect to recoup on the investment in its annual "Cost v. Value" report. In 2022, a homeowner spending \$4,000 on a garage door replacement recouped 93.3 percent of the investment, whereas adding a midrange bathroom at \$63,000 would only offer a 51.8 percent return. Homeowners must decide if they want to go forward with the project if

they're likely to get just a \$33,000 return when they choose to sell the home later on.

- **Refinance the home mortgage.** Homeowners can use a cash-out mortgage refinance as a way to access thousands of dollars for a remodel. This taps into a home's equity. Keep in mind that the mortgage will then be a new mortgage at the current interest rate and

an outstanding balance higher than what was the current one. Typically 20 percent equity in the home is needed to refinance.

- **Take out a personal loan.** For those who do not want to refinance, a personal loan or home improvement loan can be good for mid-sized projects, according to American Express. Personal loans for home renovations typically require no collateral

and one's credit score determines the interest rate.

- **Utilize a home equity line of credit.** A HELOC is a form of revolving credit, like a credit card. Homeowners borrow against the credit line granted with the home being the collateral. As a person pays down what is owed, he or she can borrow more. This is a good idea for recurring or long-term home improvements.
 - **Try a home equity loan.** Home equity loans use the home as collateral like a HELOC. The home equity loan is an installment loan for a fixed amount on a fixed monthly schedule for a set term. These are sometimes called second mortgages.
 - **No- or low-interest credit card.** Smaller projects can be financed using credit cards. Many will offer introductory rates with no interest for a few months. This is generally only preferable if a person can pay off the balance before interest is charged.
- These are the primary ways to finance home improvement projects when costs exceed available cash on hand.

Signs a home exterior needs updating

Renovations are a great way for homeowners to reshape their homes. Some may aspire to renovate so their home is more reflective of their personal taste, while others may do so in an effort to make their homes better align with modern styles and sensibilities. Regardless of why a homeowner chooses to renovate, the need to do so is often evident to the naked eye, especially when the time comes to update home exteriors.

Curb appeal is often discussed in regard to the effects it can have when selling a home. But curb appeal is equally important for homeowners who aren't putting their homes on the market. A well-maintained, aesthetically appealing home is a source of pride, while a home with fading curb appeal can make homeowners feel a little sheepish. Homeowners who want their homes to maintain their curb appeal can look for signs that it's time to update their home exteriors.

- **Curling shingles:**

The roof may not be the first thing people think of when pondering curb appeal, but a damaged roof can contribute to problems that ultimately affect the exterior and interior of the home. Multiple curling shingles indicate it's time to replace the roof. The sight of curling shingles is not pretty, but the larger issue in such instances is the potential for costly water damage when water gets in through the affected shingles.

- **Dated entry door:** Many home improvement experts insist they can determine when a home was built or most recently renovated simply by looking at the front door. Steel and glass doors are popular in modern homes, so homeowners with front doors with ornate designs and oval glass inserts can likely benefit from an upgrade to their entryway. A modern front door can make



a statement and real estate experts note how popular updated front doors are among buyers.

- **Unightly landscaping:** It's not only the physical components of the home that may suggest an update is necessary. Homeowners without a green thumb

may have exterior landscaping that has seen better days. If a spring or summer day spent tending to your landscaping is not your ideal weekend pastime, then consider replacing unsightly landscaping with low-maintenance plants or hardscaping. These alternatives

to more needy plants can create curb appeal without requiring any extra work for homeowners.

- **Cracked driveways/walkways:** If the driveway looks like a busy road at the end of snow plowing season, chances are that's adversely affecting the

impression people have of your home. In addition, cracked walkways indicate a need for renovations, as these areas are front and center when welcoming guests. Updating a home's exterior can restore curb appeal and help homeowners feel better about their properties.

Brenda Barr
SALES VICE PRESIDENT
937-725-2606
103 Oregonia Rd.
Lebanon, OH 45036
bbarr@sibcycline.com



*Local realtor for 20 years
Barr none, glad to assist you
with buying or selling!*



SIBCYCLINE
REALTORS



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Built on Belief

**A BANK THAT
BELIEVES IN
you**

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937.382.1057

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Member FDIC

2023 Clinton County Christmas Lunch



Santa (Billy Arehart) installed the Officers for 2024 Sheri McIntosh, Board of Directors, Brenda Barr, Treasure, Robyn Clifton, Vice President, Connie Gray, President, Jessie Roberts, Secretary

Clinton County Ohio Board of Realtors Strategic Plan

Vision:

As professional realtors, members of our organization will add indispensable value to all real estate transactions.

Mission:

The mission of the Clinton County Board of Realtors is to be the leading advocate for the local real estate market. It is our intent to provide unparalleled support, education and resources to our members so as to enable every member to better serve the public while also excelling at their business; all the while acting in at all times in a professional and ethical manner.

Goal 1: Enhance the use of technology

Strategy A. Maintain a website to be used as a communication vehicle for the dissemination of education, information and industry news.
Strategy B. Build an active

electronic membership list in order to improve communication with members.

Strategy C. Offer a series of seminars on maintaining effective websites.

Strategy D. Expand the use of social media to enhance outreach.

Strategy E. Provide members with an electronic quarterly newsletter.

Goal 2: Continuously improve customer service

Strategy A. Offer customer service training for realtors as well as office staff.

Strategy B. Review local office staffing needs to ensure the goals and standards of the board are being met.

Strategy C. Provide members with the tools to conduct internal professional customer service audits.

Strategy D. Monitor and communicate trends and emerging issues affecting the real estate

market in order for members to provide clients with the most up to date information.

Goal 3: Publicize our image and market the value of being a member of the Clinton County Board of Realtors.

Strategy A. Share member benefits via the website, social media and news media.

Strategy B. Offer new member orientation.

Strategy C. Create an e-mentor program for new members to partner with existing members.

Strategy D. Provide members with education materials to use when meeting with clients.

Goal 4: Enhance community involvement.

Strategy A. Develop and implement public outreach strategy.

Strategy B. Continue to recruit affiliate members.

Strategy C. Create a speakers

bureau comprised of board and affiliate members.

Strategy D. Continue to sponsor and participate in community service activities.

Strategy E. Invite local reporters and community members to monthly meetings.

Strategy F. Participate in local and regional job and small business fairs.

Goal 5: Expand and enhance our education program.

Strategy A. Use the website, newsletter, social media and email list to promote any/all educational opportunities including but not limited to; NAR Calls for Action, Mediation, Continuing Education and Affiliate Member news and updates.

Strategy B. Utilize the website to post access to professional standards and create links to other related sites.

Strategy C. Offer members the opportunity to access webinars

and previously recorded information training via the website or links on social media.

Goal 6: Political Advocacy

Strategy A. Become recognized by our members, public officials, the public and the media as a local advocate for private property rights.

Strategy B. Increase member involvement in real estate policy advocacy by publicizing and encouraging participation in Call-For-Action and other grassroots involvement.

Strategy C. Include information about the benefits of RPAC in all correspondence with members and include in their dues billing a voluntary fair share contribution to RPAC.

Strategy D. Utilize our relationships with the Cincinnati Board of Realtors and Ohio Association of Realtors to build relationships with government officials.

Why it pays to work with a real estate agent

Equity, pre-approval, contingencies, appraisal. These are terms associated with buying real estate, but even seasoned home buyers may not fully understand them. Navigating the real estate market can be challenging, but in today's economic climate, marked by inflation, high interest rates and high home prices across the country, it is more important than ever to understand the minutiae that is involved in buying and selling property. That's just one of many reasons why buyers and sellers can benefit from the help of a seasoned real estate professional.

Types of real estate professionals

Many people use the terms real estate agent, real estate broker and Realtor® interchangeably. While these professionals handle many similar tasks, there are some notable distinctions between them. A Realtor® is a registered term used to describe a real estate professional who is a member of the National Association of Realtors®. These individuals must adhere to a strict code of ethics, and have access to market data and transaction management services unique to this specific trade organization. A real estate agent is licensed to help people buy and sell

real estate, and is paid a commission when a deal is completed. A real estate broker does the same jobs as an agent, but is also licensed to work independently and may employ his or her own agents. The broker also may get a percentage of the commission from agents in addition to his or her own commissions, according to Investopedia.

Buyer and seller

A professional may represent either the buyer or seller or both. A buyer's agent is negotiating for the buyer in the transaction, while a seller's agent negotiates for the seller. Real estate professionals also can represent

both parties, known as dual agency. Typically this does not occur in the same transaction, as that can create a conflict of interest. Commissions typically fall between 5 and 6 percent on real estate transactions, an amount that is split by all real estate professionals working on the transaction.

Why work with a real estate professional?

Homeowners may wonder why they should seek the services of a real estate agent, broker or Realtor®. That's particularly so for sellers, as buyers typically do not pay a real estate representative any money.

- **Expertise:** Considering

that buying and selling a home is one of the biggest financial transactions one will make, it makes sense to leave it in the hands of experienced professionals.

- **Price a home right:** Real estate professionals will conduct a market analysis and look at "comps" in the area to determine a price that is fair and will help a house move. When working with buyers, the agent or broker also will be able to help them come up with a reasonable offer price.
- **Access to MLS:** Agents and brokers have access to the Multiple Listing

Service, which is widely used across the United States for listing available properties. It helps sellers sell faster and will enable buyers to view multiple properties all in one database.

- **Negotiations:** Leaving negotiations to a third party removes emotion from the transaction and can help everyone involved resolve issues and agree on acceptable terms.

Buying and selling real estate is a complex process. Real estate professionals can simplify the process and make it more enjoyable for buyers and sellers alike.



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ACTIVE



599 N South St
\$199,000



1313 Westmoor Dr
\$225,000



955 Xenia Ave
\$259,900



402 Pleasant St
\$339,000



1156 Warren Dr
\$389,500



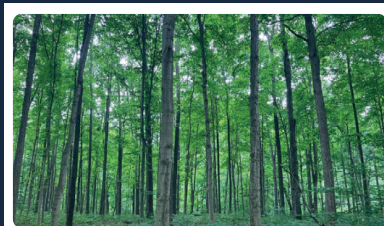
517 E Market St
\$109,900



571 West St
\$189,500



212 S South St
\$189,500



1231 Shepherds Way
\$83,000



225 Hoskins Rd
\$225,000

PENDING



282 Jodie Ln
\$95,000



258 Doan St
\$115,000



741 N Walnut St
\$174,500



1609 Hillcrest Ave
\$219,500



100 David Rd
\$225,000



846 Canada Rd
\$235,000



448 S Howard St
\$255,000



49 Silver Creek Dr
\$349,900



1079 Ventura Dr
\$399,000



6490 St Rt 350
\$3,450,000