

The Cost of Inflation on the Rental Market

s inflation continues to plague the market, we are seeing the effects in all aspects of life. While the current annual inflation rate in the U.S. stands at 7.9% right now, some industries and products are seeing even higher cost increases. The housing market is no



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Small Nation Partners



Recently, we at Small Nation have started a partnership with the Mayors' Partnership for Progress and the Ohio University Voinovich School of Leadership and Public Service. The Mayors' Partnership is a group of southeastern Ohio leaders focused on tackling issues in the Appalachia region, prioritizing community reinvestment. Our partnership brings us to a handful of Appalachian communities to provide ideas, business coaching, and help.

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Do Cats Push Your Buttons?



If you know me, you know I take regular jabs at those of the feline

persuasion.

But it's all good-natured joshing. I read "Garfield" and enjoy the rockabilly stylings of the Stray Cats. Some of my best friends are cats.

Not everyone gets along with cats so well. Albert Ellis has written a book called How

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A little about Mac: Mac is Jason's 6-year old active Sheltie who loves veggies - green beans to be exact, but he eats all kinds of other vegetables too. Mac thinks that he is just as big as Zoe, but he's actually a little dog with a lot of confidence. He loves to play soccer and run outside, especially if he can corral other dogs in the neighborhood. He also enjoys stealing and hiding socks. Mac wanted to write a blog post, and we didn't have the heart to say no. We take no responsibility for the goofy things he comes up with. He does love to receive letters, though.





Mac's Blog

To Keep People From Pushing Your Buttons. I think someone should write a companion book titledHow To Keep Cats From Pushing Your Buttons, just to encourage better relations between "cat people" and "dog people."

Of course, meditationsprings to mind, but that's easier said than done. Sure, you can achieve a "breathe in, breathe out" rhythm readily enough; but it may just remind you of cats trying to decide whether to go in or outthe door and send your blood-pressure sky-high. (Did you know that saber-tooth tigers had cavemen so well trained that the humans would stand patiently at the door-less cave entrance while the tigers made up their mind?)

Don't stress out over the way cats weave in and out around your feet. Think of the money you're saving on dance lessons! And you're helping the economy as well. Every time you drop something and break it, that's one more product you'll have to replace, creating more jobs. As a cat might say, "Make America Great Again. Or don't. This I can tell you: I'm aloof."

I know it bugs you that felines act as if they own the place. Just keep your frustration under control by imagining them being responsible for the insurance premium notice, the property tax bill, and visits from door-to-door pollsters, salesmen, and evangelists.

Does it freak you out that a cat's purr can mean more than just happiness – for example that it's bonding, afraid, distressed, or dying? Invest in a good interpreter to help you navigate feline communications. The interpreter can pass along all sorts of useful information, such as "Ancient Egyptian civilization collapsed because interpreters didn't get maternity leave."

I don't relish encountering a hairball; but when a cat starts hacking, just go to your Happy Place and imagine the cat with a combover or a mullet. I'm smiling already.

Are you disappointed that you can't re-gift some of the "presents" that kitties leave for you? Look on the bright side. At least it's one area that Amazon hasn't dominated yet. Although there's probably a The Cost... from Page 1

different, as we saw with home buying and as we are now seeing as rental data starts to come out.

A new report from Realtor.com shows that residential rents have gone up by 17% in just a year. That's a staggering number, and it just keeps rising. I have always heard the general rule of thumb that your monthly rent should stay under 30%. This is a good percent to stay under so you can cover other bills, save for retirement, and have money for emergency circumstances. Many Americans are finding that harder and harder to do.

We've been seeing our costs rise, whether it's construction costs, labor costs, materials, energy, you name it. My team has been working hard to maintain our properties, keep them safe while also trying to stay below national averages on rent increases. Our annual lease rates last year went up 10% (normally it's 3%) and the costs are trending similar this year too. It hasn't been easy, but hopefully an end is in sight.

Gason Duff

boardroom meeting right now about the feasibility of two-hour delivery of decapitated mice.

If cat habits really get on your nerves, think practical jokes. Just imagine Tawny waking up from a long nap and asking, "Hey, how did my sandpaper tongue wind up sanding a woodwork project?"

I know – you're grossed out by the idea of cats walking in litterboxes and then walking on your table, countertop, or desk. Keep lots of sanitizer handy. And convert a Pooper Scooper into a catapult. Free flying lessons! Everybody wins!

Make harmony happen. Dream big – but not 16 hours a day, doggone it!



Small Nation... from Page 1

The Voinovich School hosted its' annual State of the Region conference at Ohio University which Jason was able to attend and speak to the attendees about building vibrant communities and the work we're doing with them. This annual conference brings public officials, economic development experts, business leaders and others to discuss economic growth opportunities and issues in the Appalachia region.

Thank you to the Ohio University's Voinovich School of Leadership and Public Service for hosting the conference themed, Models For Revitalization! It was an honor to speak with dear friends and co-collaborators. Over the next few months we're excited to kick off work with these growing and developing communities in southeastern Ohio bringing out 110% of our weird.



Giving Back Is Important-Now More than Ever Before:

A Chat with Josh Wilcoxon from Lee's Roofing & Spouting, Inc.

f you're a resident of Logan County—past or present—then you're likely familiar with Lee's Roofing & Spouting, Inc., a community staple in Bellefontaine, OH, as well as throughout Marysville, Urbana, and the surrounding areas. Founded in 1986 by Marvin "Lee" Wilcoxon, this family-owned and operated business is a full-service roofing company that specializes in installing the most suitable roof for all types of clients, including industrial, commercial, and residential.

What you may not know is that the company has started a special program for veterans. This program not only honors vets but actually offers an effective way to give back to those in need.

Operation Manager Josh Wilcoxon, brother to Marvin, took time to describe this program, detailing how it began and where it could possibly (hopefully!) go.

Small Nation: In your words, how did this program begin and fully come to fruition?



Mr. Wilcoxon: In 2020, a Bellefontaine Police Officer, Craig Comstock, passed away. Craig was a good friend of mine; together we coached our sons' baseball team for many years. In 2021, the Tunnel to Towers Foundation paid off the Comstock family mortgage, and I thought it was awesome to see first-hand a huge burden be removed from a deserving family. I started to think what I—or we, Lee's Roofing—could do to also help a local family in need.

Small Nation: Is that how you decided to give back to a local family in need? By providing a new roof?

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Giving back... from Page 3

Mr. Wilcoxon: Yes. We do roofs, and roofs only—day in and day out. It came to me guickly that this is what we have to offer a veteran in our area.

In the fall of 2021, Lee's Roofing and Spouting accepted nominations for a free roof giveaway. The qualifications were simple: Any vet in need of a new roof could be considered. Individuals were then tasked with sending in nominations, with the option of detailing as to why a new roof would be beneficial, whether it be due to health or financial issues. Given the circumstances that transpired in 2020 and throughout, many locals were—and still are experiencing both challenges.

In November of that same year, Mike Anspach of Lakeview, Ohio, a 71-year-old Air Force Vietnam War veteran, was selected as the first recipient to receive a free roof. In total, there were more than 20 nominations; choosing a winner was difficult. Representatives from Lee's Roofing and Spouting drove around to the various residences to select the recipient who was most in need.

Small Nation: What has been the most challenging part of this program?

Mr. Wilcoxon: The challenging part is that I wish we could do more. After reading the letters submitted by friends, neighbors, and family members of veterans, there is an obvious need for more.

And that is exactly what Lee's Roofing and Spouting plan to do for the future: provide more, as they continue their free roof to a veteran program, which will commence in November, right around Veterans Day.

Specifically, Josh and the company hope to gain support from material suppliers, which would ultimately allow them to give back more than one roof per year to a veteran. Additionally, the team encourages other business owners to get creative and, in their own way, give back—however that may look.

Mr. Wilcoxon: Going back thousands of years, the only thing man needs is food, water, and shelter. When your shelter starts to leak or roofing materials blow off, it can be scary. By providing a new, leak-free roof to a veteran, we hope to eliminate this concern.

Lee's Roofing & Spouting is proud to give a five percent discount to all veterans.

Small Nation receives Collaboration Award from MORPC

MORPC is made up of 78 member communities in 15 counties in central Ohio. including Logan County and Bellefontaine. Each year they host the State of the Region to highlight significant events and accomplishments of the year. This year's event was especially exciting because Intel is making the largest investment in Ohio history in the central Ohio region - one that will impact much more than just New Albany, but our area and the state as a whole. That is why we at Small Nation felt extra honored to be recognized during the event. MORPC awarded Small Nation and our partners with the city with the William C. Habig Collaborative Achievement Award for the Downtown Bellefontaine redevelopment accomplishments. This award is presented to those who have achieved an effective effort or innovative collaboration in central Ohio that delivers tangible results addressing key challenges facing the region.

Over 800+ political, business, and civic leaders from the central Ohio region gathered for the State of the Region. This award is truly an honor and we want to thank MORPC, those in attendance, and all of our collaborative partners for recognizing and appreciating the work that Small Nation has led in our downtown.



Jason Duff Receiving the William C Habig Collaborative Achievement Award



Small Nation hosts Platform Marketing, realtors from around the country for revitalization workshop



Small Nation hosted dozens of realtors from around the country for a downtown revitalization mastermind workshop in Downtown Bellefontaine. Members and clients of Platform Marketing, a real estate marketing consulting agency, visited Bellefontaine for a multiday workshop focused on real estate investment ideas, redevelopment, and local marketing models specifically for small towns.

Platform Marketing is a full-service advertising consulting agency that specializes in real estate. Platform helps their clients by generating leads, one-on-one coaching, providing access to a client and referral network, and most importantly, building a strong, positive local brand in their respective markets. Through their marketing concepts that focus on creating authentic, localized ads, their client realtors can increase their gross commissionable income by two-three times.

Tim Chermak, Founder and CEO of Platform



Marketing, said, "I think what was really cool about touring Bellefontaine and meeting the Small Nation team isn't even the local impact it's had here in Logan

County, but the national impact it can have on the greater US because of the blueprint Jason and his team are building with the Small Nation approach."



Platform members descended on Downtown Bellefontaine from states such as Florida, Minnesota, Texas, and Idaho. Over the course of 2 days, attendees heard from Small Nation Founder Jason Duff on the Small Nation business model and took a tour of the downtown to see that model in action. Other presenters included Cally Lange, CEO and Principal Architect of Revival Design Studio, to talk about historic building architecture and design, and Leslie Handshoe, Owner of Handshoe Brand + Design, to discuss the importance of community branding and messaging in redevelopment efforts.





Lange has partnered with Small Nation on many projects including the interior design of the Flying Pepper Cantina, the architecture of the Syndicate, and currently the redevelopment of the Historic Opera Block, where Revival has opened a satellite



office. Handshoe is a branding and messaging expert with over two decades of brand strategy experience.

"I currently live in Birmingham, but after this week I'm actually thinking I might want to move back home to my small town," said Jordan Morton, Platform account manager. "I grew up in a family of small business owners, so this week being here with Small Nation and seeing what they've done here in Bellefontaine has really re-instilled in me this idea that you can

revitalize Small Town USA just by small business owners investing in their hometown."

Heather Mutz, a realtor from Hondo, Texas, mentioned her favorite part was talking to the architect and seeing how the redevelopment process works. "I really think it's something that can be implemented in my little town," Mutz had to say. "Growth is coming rapidly so we need places to eat and things to do. I'm so inspired to take this back to my hometown and get to work."



"We are so excited to welcome the Platform team back again soon," Duff mentioned. "I'm also excited to continue to collaborate with Platform in creating more national education programs and events."

To learn more about Platform Marketing, you can visit their website at https://platform.marketing/.



Small Nation Talks Real Estate with Malia Hughes of Fathom Realty

oday, real estate is—and has been—a hot topic. Are you thinking about buying a property? Perhaps you're more in the position to sell rather than purchase? Regardless, it's always important to do your homework.

Then again, maybe you're not interested in buying or selling at all, but are simply fascinated by the current state of the market?

If so, you're in for a real (estate) treat! Small Nation recently had the chance to chat with Malia Hughes from Fathom Realty. Serving Logan, Champaign, and the surrounding counties, Malia is one of the most recognized realtors in the region, and we're lucky enough to have her right in our own backyard.

No matter where you fall on the real estate spectrum, we guarantee you don't want to miss this insightful Q&A conversation!

Small Nation: Hi, Malia! Thank you for taking the time to talk with us today about all things real estate. It's much appreciated.

Malia: My pleasure! Happy to do it.

Small Nation: Let's jump right in, then! Can you tell readers a little bit about yourself and your real estate business?

Malia: Absolutely! My roots come from Logan County; I'm a 1994 graduate of Bellefontaine High School. I started as a mortgage loan officer, before officially becoming licensed in 2008. At first, I thought selling homes would only be a part-time job, as my husband, Tom, a licensed Realtor, and I were in the process of starting a family. However, helping buyers and sellers achieve their dreams of home ownership was something I excelled at, and this new venture quickly became my passion.

Fast forwardto today, I have served 10 years on our Local Board of Realtors,

acting as President, President-Elect, and Treasurer. I was even given the opportunity to serve at a state level on the Executive Committee for Ohio Realtors. And, three years ago, I was invited to join a nationwide brokerage firm that has allowed me access to cutting-edge technology, resulting in my business continuing to grow. Now, I'm able to hire agents, mentor, and help others establish and build their businesses.

Small Nation: What are the advantages of working with a realtor?

Malia: Working with a realtor means you get your very own expert guiding you every step of the way, whether you're buying or selling a home. Specifically, an expert will help you prepare the best deal and avoid delays or costly mistakes.

Further, a realtor can provide local information on utilities, zoning, and schools. Realtors also come equipped with contacts, negotiation knowledge, up-to-date experience, ethics, and emotional support.

Small Nation: What are some misconceptions about the industry?

Malia: The real estate industry is so much more than just "showing houses." There are 182 steps, from the first consultation to the closing, that must take place to get the buyer and seller to the closing table. I am constantly learning something new every day.

Additionally, many believe this is a "getrich-quick" profession—and that's not the case at all.



Small Nation: What can you tell me about the current state of the housing market?

Malia: Right now, it's still a great seller's market, and it has been for the last 24 months. We still have a lack of housing and, even more importantly, a lack of affordable housing. I do think that with inflation and the rise in interest rates, we will see a softening of the market—prices will even off—but we are not going to see prices drop. With the rise of interest rates, buyers who were approved to buy with a 3 percent rate may not be able to buy as much house with rates expected to be close to 8 percent by the end of summer.

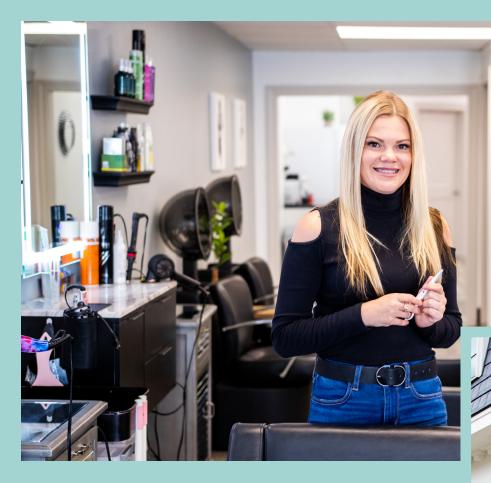
Small Nation: Lastly, how important is community to you?

Malia: Living smack dab in the middle of Logan and Champaign counties, I get to be part of some pretty amazing communities. I am a member of the West Liberty Lions Club, Bellefontaine Rotary Club, and currently serve as a Board of Director for the Champaign County Board of Developmental Disabilities. Further, I enjoy giving back as much as I can! Some of my favorite organizations to support are Raising Arrows, New Path Pregnancy Center, Rise FM, Lions Park, Union Station, and many kids' athletic programs.

In short, I have high regard for customer service and a willingness to help those in need. Winston Churchill said, "We make a living by what we get. We make a life by what we give." And, of course, Matthew 20:26 states: "Whoever wants to be great must become a servant."



New Downtown Salon: Salon Platinum 121



eather Henry, owner of the newest downtown salon, Salon Platinum 121, has always dreamt of opening her own salon. She's dedicated to offering a relaxing, friendly, clean atmosphere with the goal of exceeding client expectations. We've been working with Heather and her husband. Dallas. to design and build out her space. We're so excited to watch her dreams come true! The salon offers advanced cosmetology, massage therapy, manicures, and pedicures. They're located at 121 W. Columbus Ave and are booking now!

Jason Duff: I love salons because they are essentially recession-proof businesses. People are always going to get their hair done and want to treat themselves, and every hour new clients sit in those chairs bringing another group of customers to the downtown who will grab coffee, shop, and dine. The salons don't compete because they all offer different services and have their own, loyal, client base. You can never have too many salons in your town.





Downtown Bellefontaine **Spring Cleaning**

ver 80 volunteers showed up to serve the downtown community for the Downtown Bellefontaine Spring Cleaning. The group worked hard cleaning, picking up trash, mulching, planting landscape, and much more to make the Downtown safer and better.

I want to give a huge thank you to our partners at the City and Chamber who helped plan and make this possible, and to all of the sponsors. A special shout out to Six Hundred Downtown and the Syndicate for feeding everyone! Nothing like pizza on a beautiful spring day.

This is just another reason to visit and appreciate the people and places that make Downtown Bellefontaine Ohio's Most Loveable Downtown. Thanks to all who came out!











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