SHELBY COUNTY home FINDER JULY 2024

A professional Real Estate Guide serving Shelby County and surrounding areas.



This is a home offered by: Gay Smith/Associates







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home FINDER

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AdvertiserPageAdvertiserPageRealty 2000 Group5Brokers Real Estate9Gay Smith/ Associates6Home Experts Realty11Berkshire Hathaway HomeServices Professional Realty1111MOAR Board8Hemmelgarn Real Estate12

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Elevate the backyard experience

Chances are no one wants to replicate the side effects of the global pandemic anytime soon. Despite all of the upheaval it brought to so many people's lives, there was at least one silver lining to the pandemic: a newfound appreciation for backyards and other outdoor living areas. Back in 2021, OnePoll, on behalf of the landscaping company TruGreen, found survey participants reported spending 14 hours outside every week, which marked a three-hour increase than before the pandemic hit.

Outdoor spaces like patios, decks, yards, and even front porches remain popular places for homeowners and their loved ones to congregate. Various studies have shown that those who spend more time outside in nature have lower levels of stress, anxiety and depression. Being outside is strongly associated with improved mental and physical health. Homeowners who want to maximize the potential of their outdoor spaces can look to these ideas to take backyards up a notch or two.

Establish a gathering spot

A well-designed yard has one or more dedicated gathering spots, particularly areas that enable comfort underfoot. Homeowners can give consideration to hardscape that enables individuals to spend time outdoors without standing in soggy or buggy situations. Whether they're traditional decks, platform decks, concrete or paver patios, or areas separated from the lawn with pea gravel or another type of rock, homeowners can make the yard more useable through these spaces.

Invest in an outdoor cooking area

Grilling, smoking and even making brick oven pizzas outdoors is a major component of backyard entertaining. Outdoor kitchens can increase the convenience of prepping, cooking and serving food outdoors. Grills and other cooking gear can be built into weather-resistant counters and cabinetry.

Install a pergola

A pergola or another structure is the perfect way to add privacy to a gathering spot and create more shade and weather protection when Mother Nature does not want to cooperate.

Think beyond the summer season

When making backyard improvements, homeowners can incorporate ideas that make the yard more functional during different seasons. For example, a fire pit or outdoor fireplace can be a spot for making summer s'mores or sipping mulled cider in the fall. An enclosed three-season room offers the opportunity to see nature and enjoy it without bearing the full brunt of chilly temperatures.

There are many ways homeowners can enhance the functionality and appeal of their backyards.





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July 4 pool party safety

Americans gather in backyards across the United States in celebration of the nation's independence each July. Festivities often include delicious foods cooked on the grill, music, laughter, and, if there is a pool in the yard, hours of splashing around.

Pools are great places to cool off from the hot sun. But pools also can be dangerous. According to the U.S. Consumer Product Safety Commission, drowning remains the No. 1 threat to children. Previous July 4 drownings should serve as sober warnings to those planning to celebrate in and around a pool this Independence Day. Simple precautionary measures can save lives.

 Never leave a child unattended in a pool or around any body of water no matter how small, even for a minute.

- Teach children basic water safety.
- · Avoid overloading the pool with too many boisterous swimmers, especially if adults, older kids and young kids are in the water. Small children can quickly get lost in the fray.
- Avoid swimming if you have been consuming alcohol.
- Designate a lifeguard, whether it's a hired, certified professional, or someone who has taken on the task and will keep eyes fixed on the pool at all times while swimmers are present.
- Establish rules and enforce them.
 Prohibit diving into shallow water and running around the slippery edge of the pool.

- Learn how to administer CPR to both children and adults.
- If a child goes missing, look for him or her in the pool first.
- Minimize the use of pool floats that can obscure the view of the pool floor when there are many swimmers present.
- Keep a phone handy at all time.
 Promptly call for emergency services if the need arises.
- Ensure everyone immediately exits the pool if thunder is heard or lightning is seen.
- Turn off the filter pump while guests are swimming, particularly to protect against entrapment on

pool drains or pipes.

- The American Association of Pediatrics advises against allowing infants and toddlers in hot tubs.
 Older children should not be in a hot tub for more than 20 minutes at a time.
- Be sure the water chemistry is balanced in pools and spas so that swimmers are not irritated by the chemicals and the water is sanitary. Also, keep in mind that swim diapers are not foolproof. Check youngsters often so that waste does not end up in the pool.

These are just some pool safety tips to keep everyone protected during July 4 festivities or anytime a pool is used.



9 SIGNS OF PEST INFESTATION

Individuals want a home that is welcoming and comfortable. Unfortunately many conditions that people find appealing also appeal to pests. Pests may be more problematic at certain times of year, such as when weather is extreme and pests like rodents or even raccoons seek refuge in a home.

Some signs of pests taking up residence may be readily apparent, while others may be less obvious. The following are nine signs of pest infestation in or around a home.

1. **Droppings**: Small droppings may indicate that pests are nearby. Droppings will vary depending on the insect or rodent. It's good to familiarize yourself with the appearance of various droppings, from mice to termites to bed bugs.

2. **Footprints**: Footprints are another sign of pest infestation. Footprints left in dirt around a home, or in dusty areas in the attic or basement, may show that pests are tracking in and out of the house.

3. Sawdust piles or trails:





21075 St. Rt. 47 East \$297,500

3 bedroom, 2 full bath ranch home, full unfinished basement on 2 acres. Open enrollment to Fairlawn Schools.



2 bedroom, 1-1/2 bath home, partial finished basement, private backyard with an 8' privacy fence and large deck. Newer steel roof on house and garage.

3155 W. Milcreek Rd. \$574,900

4 bedrooms, 4 bath ranch home on 4.01 acres, full finished basement, 5 car garage, located on Fawn Lake and features lakeside deck with electricity and a private dock.



Sawdust could be indicative of termites or ants. Insects like carpenter bees also may burrow into areas of wood and leave sawdust behind.

4. Shed wings, skins and casings:

Many insects molt and, during this process, will shed certain parts of their anatomy to grow larger. Roaches, bed

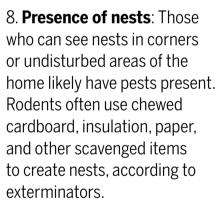
bugs and beetles are some pests that might be scattering sheds or egg casings in a home. Termite wings are discarded once the swarmers choose a new location for the colony.

5. **Foul odors**: Musty or foul smells, particularly in hidden areas, may indicate pests are nesting nearby.

6. Unexplained noises:

Scratching or scurrying in walls or floors often indicates pests are present.

7. **Bites**: Waking up in the morning with welts or red areas on the skin might indicate the presence of bed bugs or other biting insects.



9. Increased number of beneficial insects: An influx of spiders and other predatory insects may indicate there are plenty of food sources in the home for them to feast on.

Pests can be problematic, but homeowners who recognize signs of infestation can take prompt action.





DID YOU KNOW?

Homeowners with an eye on home improvement projects should know that kitchens and bathrooms tend to be the most costly rooms to renovate. An affiliate of the National Kitchen and Bath Association told Architectural Digest in 2023 that kitchens and bathrooms require the most laborintensive renovations, which contributes significantly to the high costs of such projects. Labor is indeed a significant cost when renovating a home, as the Construction Labor Market Analyzer indicates labor cost percentages in construction are between 20 and 40 percent of the total budget of a given project. The final cost of any renovation project will depend on a host of variables unique to each home, including the square footage of the room being remodeled and the materials homeowners choose. However, homeowners looking for less costly renovations may want to consider revamping their dining rooms and closets, each of which are projects that can make a difference and tend to require a less significant financial commitment than projects like kitchen and bath remodels.



8 Easy Mistakes Homeowners Make on Their Taxes

Don't rouse the IRS or pay more taxes than necessary — know the score to avoid common tax mistakes.

We know all too well that taxes are unavoidable. But you can avoid expenses that stem from your own home-related tax mistakes. In fact, those oversights can not only cost you money but also lead to a contact from the IRS, say the tax pros. And no one wants either of those outcomes. right?

As you prepare your tax returns in 2024 for 2023 income, be careful not to make any of these eight common tax mistakes, especially when it comes to the property tax deduction or the mortgage interest deduction.

#1 Deducting the Wrong Year for Property Taxes

Unless you're one of the relatively few taxpayers who are on the accrual instead of the cash basis, you take a tax deduction for property taxes in the year you (or the holder of your escrow account) actually paid them. Some taxing authorities work a year behind. That is, you're not billed for this year's property taxes until next year. But that's irrelevant to the feds.

Enter on your federal forms whatever amount you actually paid in that tax year, no matter what the date is on your tax bill. Tip: Taking this deduction requires you to itemize.

#2 Confusing Escrow Amount for Actual Taxes Paid

Here's another property tax issue that results in common tax mistakes. If your lender escrows funds to pay your property taxes, don't just deduct the amount escrowed. The regular amount you pay into your escrow account each month to cover property taxes is probably a little more or a little less than your actual property tax bill. Your lender will adjust the amount every year or so to realign the two. For example, your tax bill might be \$1,200, but your lender may have collected \$1,100 or \$1,300 in escrow over the year. Deduct only \$1,200 or the actual amount of property taxes paid that is noted on the Form 1098 that your lender sends. If you don't receive Form 1098, contact the agency that collects property tax to find out how much you paid.

#3 Deducting Points Paid to Refinance

In many cases, you can deduct in full the points you paid your lender to secure your mortgage for the year you bought your home if you itemize. However, if you pay points in connection with a refinance, you must deduct the points over the life of your new loan.

For example, if you paid \$2,000 in points to refinance into a 15-year mortgage, your tax deduction is \$2,000 divided by 15 years or \$133 per year.

#4 Misjudging the Home Office Tax Deduction

There are two ways to calculate the home office deduction. One is more complicated, has to be

partially recaptured if you turn a profit when you sell your home, and can pique the IRS' interest in your return. But it can also give you a larger deduction than the simpler method.

If you don't care to claim actual costs, which you do under the more complicated method, you can use the simplified home office deduction. If you're eligible, you can deduct \$5 per square foot for up to 300 feet of office space, or up to \$1,500 per year.

#5 Failing to Repay the First-Time Homebuyer Tax Credit

If you used the original homebuyer tax credit in 2008, you must repay 1/15th of the credit over 15 years.

If you used the tax credit in 2009 or 2010 and then within 36 months you sold your house or stopped using it as your primary residence, you also have to pay back the credit.

The IRS has a tool you can use to help figure out what you owe.

#6 Failing to Track Home-Related Expenditures

Taxpayers often make common tax mistakes by omission: not keeping records. If the IRS comes a-knockin', don't be scrambling to compile your records. File or scan and store home office and home improvement receipts and other home-related documents as you go.

#7 Forgetting to Report Trackable Capital

If you sold your main home last year, don't forget to report capital gains on any profit above the excluded amounts. You can typically exclude up to \$250,000 of any profits from your income (or up to \$500,000 if you're married filing jointly).

So, if the cost basis for your home is \$100,000 (what you paid for it plus any improvements) and you sold it for \$400,000 (net of selling expenses), your capital gain is \$300,000. If you're single, you owe taxes on \$50,000 of gains.

However, there are minimum time limits for holding property to take advantage of the exclusions, and other details. Consult IRS Publication 523. And some higher-income earners could get hit with an additional tax if the gain exceeds the exclusion.

#8 Claiming Too Much for the Mortgage Interest Deduction

If you're eligible to itemize, the MID loan limit is \$750,000. For loans taken out before Dec. 16, 2017, the limit was \$1 million. Make sure your loan is grandfathered before claiming the old limit. Interest paid on home equity loans and second mortgages is deductible, but only if the proceeds of such loans were used to buy, build, or substantially improve the home that secures the loan. You can't deduct interest on home equity loans that were used for things like student loans or cars.

For all the interest to be deductible, the amount of all mortgage loans (first, second, home equity, and loans for a second home) can't exceed the \$750,000 or \$1 million limits.

This article provides general information about tax laws and consequences but shouldn't be relied upon as tax or legal advice applicable to particular transactions or circumstances. Consult a tax professional for such advice.

Remember, the next time you're in the market to buy or sell a home contact a REALTOR member of the Midwestern Ohio Association of REALTORS.

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10879 ARCHER ST. /ROSEWOOD

New Price-\$115,000. Seller is proceeding with renovation. Electric wiring and plumbing lines have been run furnace and ductwork has been installe drywall being hung, septic system is being updated and as seller continues price will be adjusted accordingly. Kitchen cabinets and countertops are ordered. Vinyl plank flooring, stainless steel appliances, bath fixtures, door and all remaining buildings materials will stay if sold prior to completion If you have seen it in the past, call Pattie Armstrong at 937-489-1861 to schedule another showing to see how the renovation has progressed.



320 CALDWELL

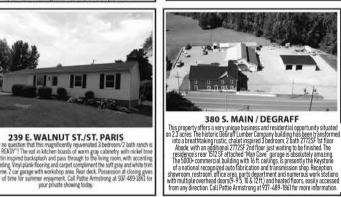
Located in Piqua, a great option for a small business to share space with a local church. Economical with ally access. Grow your small business. Call Deb Prater 937-726-3530.





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MOTINATED SELERS RELOCATING. Biblis YOUR OFFESSII Looking to escape to a fix of Country Plandise nesided on 1.65 acres that give you the opportunity to a fix of the control proper proposal disks. Incurse, needs and desire into a reality? Here to it is the majority of the neside is till as a blank cannes waiting for the painter to give it? The majority of the neside is till as a blank cannes waiting for the painter to give it? The property of the neside is till as a blank cannes waiting for the painter to give it effect, plumbing, furnace insolation, areas of new floor inoists, new latcher with Afriches Mada calmines and spicious 2002 greater one constructed in 2012, with breathfathing Cabin Appeal. The 40:50 Century old harm, with undarted 100 amp electric 220 concrete and furnace that can be a fix placed to the control of the control



239 E. WALNUT ST./ST. PARIS

Absolutely no question that this magnificently rejuvenated 3 bedroom/2 bath ranch is "MOVE IM READ"! The exit is attached boasts of awar gay calonisty with nicket bore hardware. In inspired buckspash and poss through to the living room, with accenting transcording, living plant folioning and carpet compliment the soft gray and white time color scheme. Zer gange with workshop area. Rear Get-Nossessian at closing gives you plenty of time for summer enjoyment. Call Pattle Primiting at 337-459 1951 for your pretail the magnificent summer services.



725 BRICE AVE./PIQUA

Tantastic Starter Home, Empty Nester or income producing renta questment opportunity. Convenient to shopping and restaurants this treshly painted throughout. Out & Copy 2 Chedroom berich owne is enhanced with beautiful restored hardwood floors, Eat in kitchen with range. Full walk out basement has a convenient storag rorm with built in cabinets, separate laundy area and open are that could be used for a nice reg room. Attached, deep, basemer level garage. Huge fenced in back yard \$1,99.000 and get the key at closing. Contact Pattle Armstrong at 937-489-1861 to preview an then book your movers.



ome to Year Round Lake Life [Living! This cute updated home ays Bungalow architecture with spaciousness inside. This 3 own reflects a wonderful "Open & Airy atmosphere. Equipped en with a nice breakfast bar, full basement. Brand new hot water er. Stanlies Steel washer & Open stay. Detached garage with er. Stanlies Steel washer & Open stay. Detached garage with one learn to carport. Nice rear patio for your entertaining and neg. Enclosed temperature controlled front surrows. \$184,900 if S yours. Pattle Armstrong 307-489-1861 can schedule your showing.



tre you looking for a turnkey investment property? Presently rented on a years lease - \$1,015/month. This 2 bedroom 1 1/2 bath 3rd floor Condo with a balcory offers an equipped kitchen, washer/dryer open great room with cathedral ceilings and corner fireplace with can lights. I car garage is a bonus for this unit. The condo offers the pleasure of a pool to enjoy during the summer months. There is also a Community Center on the premises for the use and enjoyment of residents. Security entry. Call for Pattie Armstrong @ 937-489-1861. \$93,600 and you will be the new landlord with immediate rent return.



10100 THOMPSON SCHIFF RD./SIDNEY

lope you everyday with the purchase of this amazing sively remodeled manufactured home has two fantas adations, cryvalaed throughout, updated electric; plumining, Soundation support or of, flooring, flortws: flighting, updated both, assessme kinches and much more Picturesque yard with a multitude of flower gardens, poods, picini shelter, ornament gazedo, firegid and your can chicken coop. The rear deck leads to the above groun pool for your summer enigment. Rustic "Man Cave" off of gazage with porch for entertaining or relaxing, \$144900. Chantle Pattle Amendrong at 937-489-1861 to see all the amendities yourself.



608 W HIGH ST / PIQUA

A "Missed Opportunity" could pass you by if you don't check out this property. This almost 6000 SF Commercial building offers an abundance of office space, retail sales area or feasible multiple unit papartment conversion possibilities. The former Mach's House Christian Daycare Center is convenient located on the west end of downtown Piqua. 23x36 detached garage and oversized 3 car attached garage. Huge rooms, kitchen areas, baths, basement and entire west side paved with convenient rear alley access. Possession at closing. Call Pattie Armstrong at 937-489-1861 to schedule your private tour.



1310 E. GEARHART

Enjoy country living minutes from town on this 2.5 acre corner lot! This home has 3 bedrooms and 1 and a half bathrooms, a 2 car attached garage and a full basement that's partially finished. Call Alisha Wallace 937-638-3663 to schedule a showing



1301 E. Ash St./Piqua

1500 square feet of professional office space located directly across from Wal-Mart in Piqua. Easy access from I-75 on State Route 36. Shared entry, private waiting room, and break room. Five office/exam rooms, two shared restrooms, and large storage room. Immediate occupancy call Caven Risk 937-489-7200.



3083 SHILOH DR./LIMA

This striking 3 bedroom/2 bath ranch, nestled in a country subdivision on the outskirts of Lima, will delight any prospective homebuyers. Open concept, newly refreshed kitchen/dining area with convenient breakfast bar workstation, offers white cabinetry, new marble effect countertops, full glass mosaic tile backsplash and black appliances, all in complimenting hues. Partial basement, all vinvl plank flooring throughout and awesome Master Suite. Vinyl privacy fencing. Call Pattie Armstrong, 937-489-1861.



3441 JOHN W MILLS RD NEW MADISON

all done! Come check out this fully renovated to perty that's move in ready! Beautiful new kitchen and baths. The basement shed out with a full bath, nice size laundry room, large storage area and livin ace to watch those movies or enjoy a game of pool! Doubles your upstairs squa stage! Metal roof, new windows, doors, AC, furnace, electrical ganet, and muore! Outside boast a 72x30 barn with cement floors. Come take a look! Call Rit. Thurman @ 937-726-6173.



12023 SHANNON DR LOT343 LAKEVIEW (MOBILE HOME)

activity to enjoy lake life! This is a 2 bedroom. I bath with a large open living space and kitchen. Prand new washer, gas stove top and built-in oven news used. The kitchen space has plenty of room for an island! Large deck and a carport. Call Rita Thumman @ 537/266-5173.



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820 SPRUCE AVE./SIDNEY

820 SPRUCE AVE./SIDNEY
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Cod, on a doubte corner lot, is just waiting for a new owner to make
new memories. Huge 1st floor master suito with unique nostalgic
bath. Original hardwood floors, numerous reminiscent built
shroughout, format dining room, living room with accenting center
freplace. Extraordinary double skitchen set up - one is huge and
specific to handicap accessibility, full basement offers abundance
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toliest. Loads of closets grace this abode. I car attached garage.
Comeminetly located close to schools, fairgrounds and easy interface
75 access. \$184,000 and get possession at closing. Call/text
Pattie Armstrong at 93/489-1861 to see on short notice.



1014 SPRUCE AVE./SIDNEY

This full brick ranch style home offers many improvements in the ast 4 years. Renovated kitchen with granite countertop, vinyl plank flooring through out the main living areas, new doors and trim, renovated hall bath with double sinks and walk in shower. Roof is approximately 5 years old. Extra large attached 2 car garage with a Nature Stone garage floor. Enjoy the covered front porch and the covered back patio with new carpet. Call Connie Bell at 937-658-2662.



311 E. SPRING ST.-ST. MARYS

Here is your opportunity to own a piece of St. Marys Historical Heritage. This majesti 5 bedroom/3 full bath, 2500+SF full brick abode was totally renovated in 2014-2015 The professional craftsmen took special care to maintain the charm and nostalgic appeal of its original Circa 1900 construction while tastefully weaving in awesome modernization. 2 full kitchens and floor plan allows to be utilized as a duplex or extended family home, should you desire. Another option may be to live on the 2nd floor and operate a home business from the 1st floor Front patio is enclosed by a Call/Text937-489-1861 and Pattie Armstrong would be delights to take you on a tou



3614 ST. RT. 66 - HOUSTON

All major updates have been done for you - updated siding, roof, gutters soffit, facia, furnace, some plumbing, electric, windows with vinyl wrap and foundation support repairs. Full front porch and rear patio. This 3-4 bedroom/1 1/2 bath home is just waiting for your personal remodeling designs to give it an interior facelift. Home, outbuilding, sheds and huge vard encompassed within the 3 parcels. Let Pattie Armstrong show you what this property has to offer 937-489-1861. \$99,900.

Is your Lawn getting enough water?



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A healthy lawn thrives with the right amount of water and nutrients. Lawn care is a yearlong process. Even when the sun isn't very strong and the temperatures are cold, a lawn still needs water. That water requirement multiplies when higher temperatures lead to increased evaporation.

The experts at LawnLove.com, a lawn care and landscaping resource, say grass needs between 1 and 11/2 inches of water a week. Many times precipitation will take care of all of a lawn's water needs. But in times of drought or infrequent rain, it's up to homeowners to provide the water a lawn requires.

If homeowners ask a dozen lawn experts what they recommend in terms of watering, they're likely to offer 12 different answers. The type of soil and grass affects how frequently a lawn needs to be watered. According to the lawn care company Organo Lawn, it's better to do a deep watering two or three times a week to promote strong grass roots and maintain a healthy microbial composition in soil than to water the lawn daily. which leads to shallow roots and can wash away nutrients. But it is important for homeowners to recognize when their lawns are not getting ample water. Here are some signs a lawn needs a drink.

· **Visible footprints:** Elasticity of the grass blades decreases when the lawn is not getting enough water. If you walk on the lawn and

footprints do not bounce back in a short amount of time, you likely need to water.

- · Gaps between lawn and sidewalk: Lawn Pride says that the soil can shrink in drought conditions. This may be visible where the lawn abuts a driveway, sidewalk or even planting beds. If you walk along the perimeter of a lawn and notice a gap between the grass and hardscape, it is time to water.
- **Clumps of grass**: It is a sign of drought stress when grass grows in clumps rather than uniformly across a lawn.
- · Presence of dollar spot fungus: Grass can become susceptible to this fungus, which also is called ascochyta leaf blight. It only develops in lawns with shallow grass roots caused by improper lawn watering. It's common in parts of Colorado and elsewhere and is noticeable when damage to the turf begins in the middle of the grass foliage.
- · **Slow growth**: A lawn that doesn't seem to be growing well, or doesn't need to be mowed as frequently, likely isn't getting enough water.

Adequate watering can help a lawn develop strong roots and maintain grass health. Homeowners who have questions about their lawns and watering can consult with a landscaper or a lawn care service.

GARDENING OFFERS MORE THAN A DAY IN THE SUN

Millions of people embrace opportunities to get back in their gardens each spring, and they might be reaping more rewards from that activity than they realize. According to the American Institute of Stress, gardening sparks a level of creativity among enthusiasts, and that can help to alleviate stress by lowering levels of the hormone cortisol. In addition, authors of a 2022 study published in the journal **Urban Forestry & Urban Greening** concluded that gardening during the COVID-19 pandemic helped people cope with coronavirus-related stress through outdoor activity.



Sandi Shipman, GRI & CRS

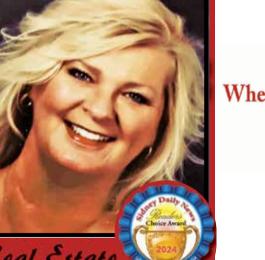
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