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AUGUST 2024

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How to make a home more cozy

The meaning of the term "cozy" varies as it pertains to home decor. For some, cozy may mean intimate spaces with lots of quilts and throws. For others, cozy could indicate bright and airy spaces enhanced by plenty of fresh foliage.

Regardless of how they define cozy, homeowners typically want their homes to be inviting and comfortable. With that in mind, the following are some ways to impart a cozy vibe to any living space.

- Make use of a fireplace. Flames lapping wood (or faux wood in the event of gas-powered fireplaces) can put anyone in a tranquil state of mind. Fireplaces add instant ambiance and make great places for people to congregate and engage in conversation. During warmer months when the fire isn't blazing, decorative candles can be lit to mimic the same feel.

- Add texture in the design. Texture can be anything from a raised pattern on wallpaper to a knotty area rug to a mosaic piece of artwork. A home with texture tends to create cozier impressions than one with all sleek and smooth surfaces.

- Enjoy a soft rug. Although many design experts say hardwood floors or laminate options are easier for allergies and keeping a home clean, a soft rug underfoot can be welcoming. Rather than wall-to-wall carpeting, place area rugs in spots that can use some cozying up, such as beneath beds and even under the dining table.

- Light candles. The warm, flickering light of candles adds cozy vibes in spades. According to The Spruce and Paula Boston, a visual merchandiser

for Festive Lights, candles can be used throughout a home to create instant atmosphere. Exercise caution with candles and fully extinguish them before retiring for the evening.

- Update bedding for the season. Crisp and light cotton and linen are cozy materials when the weather is warm. But when the temperature starts to dip, flannel or jersey bedding makes a bed that much more inviting, says Real Simple.

- Invest in lots of pillows. Pillows can instantly make a spot more cozy, whether it's the living room sofa or an outdoor lounging nook. Look for materials that are durable for the space in which they're being used.

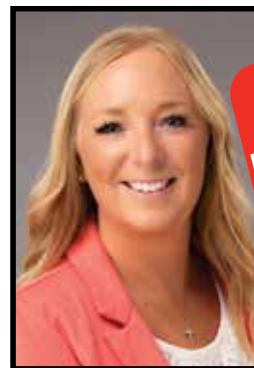
- Think about warm lighting. The transition from incandescent light bulbs to halogen and LED is beneficial from an environmental standpoint. However, LEDs illuminate with a more stark, blue light that can seem clinical in home spaces. Look for bulbs where the "temperature" can be customized. The more the color spectrum leans toward warm light, the more cozy a space will feel. This can be enhanced by putting some lights on dimmer switches, and toning down the brightness as needed.

- Install a bookshelf. Even for those who are strict devotees of e-readers, a shelf full of actual books interspersed with some well-placed knickknacks can make a room feel more cozy. Books add texture, the feel of hallowed halls and libraries, and visual appeal.

Making a home more cozy doesn't have to be complicated. A few easy modifications can improve interior spaces.



Please Welcome Our Newest Agent



HELLO
My name is

Angie Barhorst
Realtor

Introducing Angie Barhorst

Meet our newest agent, Angie Barhorst. Angie is no stranger to Real Estate as her grandmother is a former realtor of many years, and her mother, Tammy, is a current realtor with Emerson Wagner Realty. Growing up around real estate will give Angie a significant advantage as a realtor. Her familiarity with the industry, whether it's understanding market trends, property values, or the nuances of transactions, will likely make her transition into the role a smoother one. In addition, she also already has a network of contacts and insights into local areas that can benefit her clients. Angie is also a nurse at Wilson Health, and helps out on her family's animal and crop production farm. She resides in Anna with her fur baby, Willow. Angie loves traveling, going to concerts, watching Reds games, and watching the Browns play. She is most excited to help people make new beginnings and discover a property's potential.

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Senior-friendly interior renovations



Home is where the heart is. That sentiment may be especially true for seniors who have spent decades living in their homes. A lot of hard work goes into home ownership, and seniors who have lived in the same space for a while undoubtedly have countless memories within the walls of their homes.

A lifetime of experiences in a home can make it hard to leave, but many seniors experience diminished mobility as they age. Mobility issues can make it hard for seniors to traverse their homes, but aging homeowners can make various renovations to make a home more accessible.

- Revamp entryways and staircases. A 2020 study of 1,000 adults in the United Kingdom found that 28 percent of individuals age 65 and older who don't exercise regularly struggle with activities like walking up stairs. The study, commissioned by Total Fitness, also found that 14 percent of men and women over 65 who regularly engage in moderate exercise still find it challenging to climb up and down a flight of stairs. Seniors facing similar challenges can install a ramp at their home's entryway so they can comfortably go in and out. Inside, a chair lift can ensure seniors are not struggling to move from one floor to another.

- Raise the outlets throughout the home. They're easily overlooked, but outlets, particularly those outside the kitchen, tend to be close to the floor. AARP notes that's no accident, as outlets are generally placed at a height equal to the length of a hammer to save time with measuring when buildings are being constructed. Outlets close to the floor can be difficult for seniors with mobility

issues to reach. Relocating the outlets a little higher off the floor is not an expensive renovation, but it can make a home more accessible for seniors who have difficulty bending down or getting down on one knee.

- Install door knob extensions. Verywell Health notes that nearly half of all people age 65 and older have arthritis or another rheumatic condition. Arthritis can make it difficult for seniors to grip and turn door knobs. Door knob extensions can make it easier for seniors with arthritis to open the doors in their homes. Such extensions are roughly five-inch levers that can be installed over an existing door knob, making it easier to grab and pull down. Extensions save seniors the hassle of turning the knob, which some may find painful and almost impossible.

- Renovate the bathroom. Bathroom renovation projects can be costly, but seniors with mobility issues should know that bathrooms can pose a particularly dangerous threat. The Centers for Disease Control and Prevention notes that roughly three million older adults are treated for fall injuries in emergency departments each year. A 2019 analysis published in *The Journals of Gerontology* noted that 22 percent of in-home falls resulted in a change in the person's walking ability. Replacing a step-over shower with a zero-step alternative can make it easier for seniors with mobility issues to get in and out of the shower, thus reducing their risk for falls. Grab bars along shower walls and a chair inside the shower can make it easier to bathe and towel off safely.

Seniors with mobility issues can make their homes more accommodating through an assortment of simple, yet effective renovations.

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UNDER CONTRACT

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.

211 E. MAIN ST./PORT JEFFERSON
A very nice three bedroom (possibly 4), 1 1/2 bath home in the heart of Port Jefferson. Just down from Canal Place! Roomy and open! A nice kitchen with appliances. There's a 2 car garage and a fenced in yard. \$152,000. Call Rita Thurman @937-726-6173 to take a look.

1014 SPRUCE AVE./SIDNEY
This full brick ranch style home offers many improvements in the last 4 years. Renovated kitchen with granite countertop, vinyl plank flooring throughout 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.

3rd Floor

2360 WAPAKONETA AVE #304
Are 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 balcony offers an equipped kitchen, washer/dryer, open great room with cathedral ceilings and corner fireplace with can lights. 1 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.

336 E. WAPAKONETA ST. (SR 67) / WAYNESFIELD
MOTIVATED SELLERS RELOCATING. BRING YOUR OFFERS!! Looking to escape to a bit of Country Paradise nestled on 1.65 acres that gives you the opportunity to transform your personal ideas, touches, needs and desires into a reality? Here it is! The majority of the inside is like a blank canvas waiting for the painter to give it life. Totally rebuilt exterior 2016-2023. New siding, windows, roof, windows, electrical, plumbing, furnace, insulation, areas of new floor joists, new kitchen with Kitchen Maid cabinets and spacious 20x22 great room constructed in 2021, with breathtaking Cabin Appeal. The 40x50 Century old barn with updated 300 amp electric, 220, concrete and furnace that could stay. Asking \$220,000 but bring your offer. This home is calling you, so call Patte Armstrong at 937-489-1861 to make it your own.

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 installed, 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, doors 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.

239 E. WALNUT ST./ST. PARIS
Absolutely no question that this magnificently rejuvenated 3 bedroom/2 bath ranch is "MOVE IN READY!" The eat in kitchen boasts of warm gray cabinetry with nickel tone hardware, tin inspired backsplash and pass through to the living room, with accenting transom ceiling. Vinyl plank flooring and carpet complement the soft gray and white trim color scheme. 2 car garage with workshop area. Rear deck. Possession at closing gives you plenty of time for summer enjoyment. Call Pattie Armstrong at 937-489-1861 for your private showing today.

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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 apartment conversion possibilities. The former Noah's House Christian Daycare Center is conveniently 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.

10 UNITS - S. SPRINGFIELD ST. / ST. PARIS
Fantastic Deal for any investor looking to hugely expand their rental property portfolio. 7 apartments / 3 storefronts. Some with updated hot water heaters, furnaces, central air conditioning, roof, brick backpointing and plumbing, 1 bedroom and 2 bedroom units. One with a one car or storage unit. Unlimited possibilities. Tenants pay for their gas and electric. Seller currently pays water. Could possibly be purchased separately. (119, 119 1/2, 121, 121 1/2, 137, 137 1/2, 201, 203, 203 1/2, 203 Rear). Contact Pattie Armstrong at 937-489-1861 for details, rents and pricing.

FOR LEASE

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.

727 PARK ST./PIQUA
Say "Yes To The Address" of this modernized Century old 5 bedroom Charming with a Rocking Chair Friendly front porch. Beautifully updated Farmhouse inspired eat in kitchen with bright white cabinetry, black and copper back splash, coordinating countertops, black fixtures and unique Tuscan Stainless appliances. Spacious remodeled bath with huge accessory and storage closet. Alley access offers wonderful off street parking for multiple vehicles. Privacy fencing around the back yard. Close schools and parks. Call Pattie Armstrong at 937-489-1861 to take a look.

406 RISHA ST./ANNA
Wonderful updated brick faced 3 bedroom ranch nestled on a spacious 1/3-acre lot in the Village on Anna is "Move In Ready". Huge renovated eat in farmhouse inspired kitchen with new white shaker cabinetry accented with black hardware, complimenting countertops, ceiling fixtures and new vinyl plank coordinating flooring. New concrete driveway and front sidewalk. Massive rear yard is completely bordered by a privacy fence. This home would be a great opportunity for first time homebuyers or those looking to downsize. Easy to see so call Pattie Armstrong at 937-489-1861 to schedule your private tour.

503 S. HIGHLAND AVE.
A whole new world is opened up to you in this magnificent, totally rebuilt Abode. Amazing open floor plan kitchen/dining/breakfast nook combo welcomes you as you enter this totally and tastefully renovated 3 bedroom/2 bath home. Family room with flame color changing electric fireplace, centered on a shiplap background. Baths with marbled tile surrounds. Full wrap around front porch/deck and 8x22 rear deck. Minimal yard maintenance time required. Call Pattie Armstrong at 937-489-1861 to tour this marvelous home.



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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.

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 labor-intensive 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.



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What is HOA? What You Need to Know About Rules & Regulations

Lobbying for change in your homeowner's association's rules requires procedure, compromise, and perhaps joining the board.

If you live in a newer suburban community or planned unit development, you're probably a member of a homeowners association. More than 74.1 million Americans live in homeowners associations, condominium communities, cooperatives, and other planned communities, according to the Community Associations Institute. It's also a good bet that you hadn't given your HOA much thought until you had a problem.

Since HOAs make and enforce the community rules, it's smart to understand what you can do if you can't or don't want to follow them.

How an HOA Works

Each HOA, a volunteer group of neighbors who manage common areas and community property, creates its own covenants, conditions, and restrictions (CC&Rs). These CC&Rs cover subjects such as:

- Resident behavior (no glass containers around the pool)
- Architecture (no fences higher than eight feet)
- Common responsibilities (fee schedules and fines for non-compliance)

The mean monthly dues for a homeowners association is \$191, according to the U.S. Census Bureau American Housing Survey 2021. And there's value in the fee.

Steps to Take When You Don't Like the Rules

Even if you disagree with the rules, keep paying your dues. HOAs have broad legal powers to collect fines and fees and regulate activities. If you don't respond to letters from the board, property manager, or a collection agency, the HOA can and will turn to small claims court or file a lien against your property.

You can handle some issues with a phone call. For example, adding recycling to the garbage collection route is a budget, not a rule, issue. Call the board member who oversees trash collection to find out if there's leeway in the budget. If you want to do something that's against the rules--like flying the American flag in your yard -- start by:

- Making a written request for variance, using the appropriate HOA form in your CC&R documents. A variance permits you to be the exception to the rule. Submit your request to the board and property management company.
- Seeking a compromise: For example, you could request permission to fly the American flag only on national holidays.

• Don't Expect a Quick Solution

• Some HOA boards meet as infrequently as twice a year. If the board decides the issue is worth pursuing, it may require a community vote. If it passes a majority, the board will adopt it. Board members also may consult the HOA attorney to see if there's a legal liability if they rule against you.

If you don't get a timely response, request a hearing and resubmit your request for variance with as much support for your cause as possible.

If the board rules against you without a community vote, you can appeal the ruling with a petition signed by a majority of other homeowners.

If you fly your flag without permission, however, expect to be fined. Fines can vary depending on the issue. Your CC&Rs will indicate the fine schedule--per day, per incident, etc. Interest for nonpayment can accrue, and the HOA can sue you in small claims court.

If you think the ruling or the fines are unjust, the last resort is to hire an attorney and sue the HOA.

Become the Rule-Maker

If you don't like the rules, the best way to change them is to become part of the process.

Know your CC&Rs, annual budget, and employee

contracts--Do you see areas where expenses can be cut? Are service providers doing their jobs?

Volunteer for a committee or task--If the board needs to enforce parking rules, for instance, you can volunteer to gather license plate numbers of residents' vehicles. In addition, put your professional expertise to work: Assist the board with data entry, accounting, or website design.

Stand for election to the board--When a position becomes open, the board notifies the members, and you can put your name forward. New board members are elected at the annual meeting by member majority vote. Many boards are three to nine members large, with terms of one to two years.

Involvement Drawbacks

As a board member, be prepared to spend two to four hours a month:

- Reviewing property management reports
- Monitoring budgets
- Talking to other board members and residents
- Most boards meet quarterly; small boards meet only twice a-year for a couple of hours.

Accept that you might become less popular if homeowners don't like your decisions. In the worst case, you could be sued, along with the rest of the association.

Involvement Benefits

There are rewards. You'll feel more in control of your community's fate. You may find that some rules you didn't support have merit after all. But most of all, you'll know you're doing all you can to protect your quality of life and your home's value.

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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Is your lawn getting enough water?

A healthy lawn thrives with the right amount of water and nutrients. Lawn care is a year-long 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 1 1/2 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.



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<p>0 N. Co. Rd. 25A \$733,000</p> <p>AVAILABLE 34 acres Well located close to available utilities and to an I-75 access. 24 tillable with additional acres wooded. Perfect for continued ag or future development.</p>	 <p>664 Tabitha \$396,000</p> <p>A Plum Ridge find! 4 bedrooms, 2 1/2 baths, a full unfinished basement, new kitchen appliances, immaculate condition with new furnace, a/c and water heater! Cul de sac location backing up to Jannides City Park.</p>
<p>Ft. Loramie Swanders Rd. \$700,000</p> <p>35 tillable acres! Available after 2024 crop harvest! Sidney address, Anna School District! Tillable now and offering development potential</p>	 <p>3155 W. Milcreek Rd. \$574,900</p> <p>4 acres surround this 4 bedroom 4 bath home with a full finished basement that has its own dock on Fawn Lake, space for 7 vehicles, super kitchen with top of the line appliances and GREAT PRIVATE SPACE! Check it out!</p>

Buyer Broker Compensation Offered



216 E. Poplar St., Sidney, OH 45365



Realty 2000 Group

Our listings sell for **\$38,000*** more.
 Our average listing sold for **\$261,345***.
 The market average was **\$222,609***.

*Data is courtesy of WesternRegional Information System & Technology, Inc. (WRIST) and includes residential homes sold in Shelby County for 2023.



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