

**SHELBY COUNTY**

# *home* **FINDER**

**SEPTEMBER 2024**

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### 1226 Sherwood Ct., Sidney

Come see this 1,984 sq. ft. condo located in Plum Ridge. This home features an open floor plan, beautiful kitchen cabinets, solid surface countertops, gas range, microwave, and refrigerator. The family room has a stone fireplace surrounded by built-in cabinets. There are 2 bedrooms on the 1st floor and a 3rd bedroom in the lower level with two baths on the main floor and one full bath in the lower level. The laundry is on the first floor with a washer and dryer. A small office is off the laundry room with a separate entrance from the garage. There are beautiful hardwood floors in the kitchen and living area, and carpet in the bedrooms and family room. The basement has a full kitchen and walk-out windows allow daylight on one end. A large wood and paver patio opens onto a private back yard. HOA includes mowing, snow removal, trimming and mulching.



### 1207 Westwood Dr., Sidney

This 1,595 sq. ft. attached, single family residence has 3 bedrooms and 2 full baths, and a large 2 car garage. The inside has been immaculately cared for. Some special features include a large living room with fireplace which is flanked by bookcases. The kitchen has a dishwasher, refrigerator, stove, and microwave. Off the kitchen is a seating area overlooking the back covered patio for you to enjoy all the beautiful landscaping. You have a large primary bedroom with two closets, one is a walk-in, and a bathroom with a low entry shower. The second and third bedroom (which could double as an office) are all the space you could ever need. Pergo flooring in kitchen and family room, carpet in bedrooms for low maintenance and comfort.

# Tips to transform a living room into a go-to viewing space



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Watch parties are wildly popular. Whether it's a gathering for the big game or a group of friends anxious to see the latest episode of a favorite television show, watch parties have become a fun way to enjoy special events with family and friends.

Many bars and restaurants have recognized the popularity of watch parties and looked to capitalize on the trend, particularly for sporting events. Watch parties can make for a fun night out, but homeowners can do much to make their own living room a go-to spot for the next big game or series finale.

- Expand seating space, if necessary. Of course, guests for the big game or movie night will need a place to sit. Homeowners who love to host can determine their ideal gathering size and then work to ensure their entertaining space has enough seats to accommodate everyone. Multifunctional furniture can help if space is limited. For example, some stools that are typically used as footrests can be repurposed as seats when guests arrive and an upholstered coffee table can provide an additional space for guests to sit. Another option is to work with a contractor to add a built-in window seat or bench beneath a picture window.

- Convert an existing space into an open floor plan. A 2023 survey from Rocket Homes<sup>SM</sup> found that more than half of individuals surveyed preferred open layouts to traditional layouts. Open layouts can make living spaces feel more airy and less claustrophobic, and such designs also make it easy to accommodate more guests. Homeowners can speak with a local contractor to determine ways to convert living spaces into open floor plans.

- Invest in your internet. Whereas cable television used to be the go-to option when watching sports, movies and television at home, streaming platforms have now taken over, as many, including Peacock, Amazon Prime and Netflix, are now even broadcasting National Football League games. Homeowners who want to host watch parties must invest in high-speed internet and perhaps even a new router to ensure games and shows are not interrupted by the dreaded spinning wheel or issues that can arise if internet speeds are slow. If necessary, relocate the router to the living room to reduce the risk of streaming interruptions.

- Reconsider your lighting scheme. If movie nights or television shows dominate your watch party schedule, some recessed lighting in the living room can reduce glare and reflections on the screen once a movie or show begins. Recessed lighting above a mounted television can illuminate the screen so everyone can see it but won't appear in the screen and adversely affect what viewers can see.

- Consider upgrading your television and sound. It goes without saying that a television is wildly important when hosting a watch party. The experts at Best Buy note that 8K resolution is the highest resolution available in the television market. Such devices provide an extraordinary viewing experience, but they also can stretch homeowners' budgets. A 4K television won't cost nearly as much, and these devices also provide superior image quality. When a new television is paired with a premium soundbar, viewers can settle in for a memorable game day or movie night experience.

Homeowners can embrace various strategies to make watch parties an extraordinary experience for themselves and their guests.



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**2711 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.

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**1415 N. MAIN AVE./SIDNEY**  
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**336 E. WAPAKONETA ST. (SR 67) / WAYNESFIELD**  
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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 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 compliment 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.

**2111 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.

**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 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.

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**727 PARK ST./PIQUA**  
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**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.



Caven Risk  
937-489-7200



Pattie Armstrong  
937-489-1861



Rita Thurman  
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Connie Bell  
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# Save your lawn during watering restrictions

Has this scenario happened to you? You toil throughout the early spring seeding and fertilizing your lawn and start to reap the benefits of this hard work when the thick, green grass fills in. Your curb appeal peaks and your landscape is picture-perfect.

Enter the harsh weather of summer and a long stretch of little to no rain. With reservoirs showing depleting water levels, drought restrictions are issued in your neighborhood, and you are mandated to greatly reduce water usage and perhaps even cease watering the lawn. Is this the end of that great, green carpet of grass?

On the surface it may seem like keeping a lawn healthy during watering restrictions is a losing battle. After all, grass needs water to thrive. However, there are some things homeowners can do to prolong the life of their lawns until restrictions are lifted.

## Mow less often

Tall grass can shade the soil and its delicate roots, helping to avoid even further evaporation of what precious water the lawn is getting. Space out mowing to every other week or even every two weeks, particularly if you notice the grass is growing more slowly due to less watering. Mowing stresses a lawn, and the grass is already stressed from lack of water. Mowing less frequently can help.

## Water early on

Maximize the benefits of any irrigation system by watering during the early morning hours, or between 2 and 9 a.m. This is when wind speeds are usually lower and evaporation from wind and sun is less likely to occur. Keep in mind that watering restrictions may specify which hours and days you are allowed to water.

## Change your grass

Certain species of grass are more resilient in drought conditions. According to Scotts, Bermuda, Zoysia, St. Augustine, Bahia, and Buffalo grasses are more drought-tolerant than others in southern climates. Drought-resistant grasses for northern climates include Tall Fescue and Kentucky Bluegrass. You may consider switching to one of these types if drought and water restrictions in your area have become more common in recent years.

## Utilize grass clippings

Lack of water can contribute to higher soil temperatures, which affects soil organic matter, says The Grass Outlet. Grass clippings left on the lawn can reduce soil temperature, increase infiltration of water into the soil, and improve the

lawn's ability to store water. Be sure to evenly distribute the clippings so they don't clump and choke the grass.

## Consider an amendment

Hydretain is a soil moisture manager that its producer attests can extend watering intervals for grass, trees, shrubs, and plants by as much as two to three times. It also is supposed to minimize drought stress and help lower water usage, and thus avoid watering restriction fines. The product's hygroscopic and humectant components attach to plant root hairs, drawing moisture vapor from the soil and turning that vapor into droplets.

A proactive approach can help individuals protect their lawns when water restrictions are in place.



# Health problems linked to mold exposure

Mold is a natural part of the environment and can be found growing just about anywhere that moisture and oxygen are present, advises the Environmental Protection Agency. Mold is a fungus that can be helpful because it breaks down dead organic matter. But mold growth indoors can prove problematic, not only to personal living spaces but to one's health.

When mold grows outdoors in the fresh air, exposure to it can be minimal. However, mold growing indoors can cause concentrated conditions that adversely affect indoor air quality and overall health. The Rhode Island Department of Health says exposure to a large number of mold spores may cause symptoms associated with allergies, such as runny nose, watery eyes, headache, fatigue, and sneezing, among others. Exposure to certain

molds, such as *Stachybotrys* and *Aspergillus*, can cause more serious illness because of the mycotoxins these molds produce. Aspergillosis is a fungal lung infection with emerging antimicrobial resistance, says the Centers for Disease Control and Prevention.

The World Health Organization, the National Academy of Medicine and the National Toxicology Program report that occupants of damp, moldy buildings have an increased risk of respiratory problems. Repeated exposure to mold can lead to asthma, which is a chronic airway disease characterized by inflammation, states the National Institutes of Health. Individuals can experience shortness of breath and airway obstruction from the overproduction of mucus.

Additional conditions also can be attributed to mold. For example, valley fever is linked to the fungus *Coccidioides*, which lives in soil in some areas of the southwestern United States. Mucormycosis is a severe but rare fungal infection caused by a group of molds known as mucormycetes, says the CDC. It affects the sinuses or the lungs of people with weakened immune systems.

Though some people who come in contact with mold will not develop any adverse symptoms, it is still best to address indoor mold problems promptly. These steps can help.

- Use dehumidifiers in damp areas, such as basements.
- Ventilate bathrooms, kitchens and laundry areas.

- Fix any leaks in pipes, walls or windows promptly.
  - Use mold-resistant paint.
  - Make sure that clothes dryers and exhaust fans vent to the outdoors rather than an attic or another room.
  - Remove mold with mold-killing products. The CDC says mold can be cleaned from hard surfaces with soap and water or a bleach solution of no more than one cup of household bleach to one gallon of water.
- Mold is everywhere in the environment, but prevention of indoor mold growth can help people avoid respiratory issues and other health problems.

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# Home Insurance and Mold: Is Mold Covered?

Whether you're covered often comes down to the source of moisture and the wording of a policy.

Mold strikes fear into the hearts of those who've heard horror stories about toxic mold, expensive mold remediation and denied homeowners insurance claims. Yet mold can be found anywhere, including in most homes. It's usually harmless.

Mold needs moisture to thrive. Problems can arise for homeowners when the presence of persistent moisture goes undetected or unresolved, leading to widespread mold growth. Moisture can result from high indoor humidity, flooding or a leaky roof or dishwasher.

Whether mold damage is covered by homeowners' insurance often comes down to the source of that moisture. Take an hour or two to review the language of your policy, especially as it pertains to water damage. Look for mold exclusions or limitations. Call your agent if the wording is unclear.

## Mold and Homeowners Insurance

Most basic homeowners' insurance policies exclude coverage of damage caused by mold, fungi, and bacteria. Yet that doesn't mean a mold claim will be denied automatically.

In most cases, if mold results from a sudden and accidental covered peril, such as a pipe bursting, the cost of remediation should be covered. That's because technically the pipe burst is the reason for the claim, not the mold itself. Claims are more likely to be rejected if mold is caused by neglected home maintenance: long-term exposure to humidity, or repeated water leaks and seepage.

It's hard to put a precise dollar figure on mold damage because most insurers don't separate mold claims from water-damage claims. About 22% of all homeowner's insurance claims result from "water damage and freezing," a category that includes mold remediation. However, the cost of the average mold claim is between \$15,000 and \$30,000.

After a rush of mold claims in the early 2000s, most states adopted limitations on mold coverage. Amounts vary, but a typical homeowner's policy might cover between \$1,000 and \$10,000 in mold remediation and repair. Also, most policies won't cover mold related to flood damage.

## Is Extra Mold Coverage Necessary?

It might be possible to purchase a mold rider as an add-on to your existing homeowner's policy. Ask your agent. A rider will offer additional mold coverage. Cost and your personal risk-tolerance are the driving factors behind a decision.

Premiums will vary based on where you live and the value of your house.

In general, older homes in humid climates where mold thrives will be more costly to insure than newer constructions in a dry climate.

## Moisture Prevention Is the Key

The surest way to avoid having a claim

denied is keeping mold at bay in the first place. Preventing mold and eliminating mold when it does occur are critical to protecting the value of your home.

To help prevent mold growth in your home, take the following steps:

- Lower indoor humidity with air conditioners, dehumidifiers and exhaust fans.
- Inspect hoses and fittings on appliances, sinks, and toilets.
- Use household cleaners with mold-killing ingredients like bleach.
- Opt for paints and primers that contain mold inhibitors.
- Clean gutters to avoid overflow and check roof for leaks.
- Avoid carpet in wet areas like basements and bathrooms.
- Remove and dry carpet, padding, and upholstery within 48 hours of flooding.



**And 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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**204 Peridot Dr., Anna • \$449,000**

A real find if you are looking for great space, a private wooded backyard, a main floor owners' suite. Upstairs are 2 bedrooms with amazing closets plus the dormitory room to use as a bedroom or an office. The lower level is finished and has egress windows. This home has something for everyone and a special space for multiple interests.



**664 Tabitha Court \$396,000**

A Plum Ridge find! 4 bedrooms, 2½ 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.



**3155 W. Millcreek Rd. \$574,900**

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!

**333 S.  
West Ave.  
\$125,000**

Convenient to downtown and well maintained...even an extra vacant lot. A charming small home with 2 bedrooms upstairs with a half bath and a lower level that has a living room, full bath and a dining room kitchen combination. The basement is super for storage and for the laundry with the washer and dryer in place. A fun place to call home!



**1203 Colonial Dr. \$239,500**

A move in 3 bedroom, 2 bath ranch home with 1,600 sq. ft. of living featuring an open floor plan. This home is just about perfect to move in and enjoy. The lot is short to the back but very ample to the west. The location meets the criteria of close to amenities and highways, close to schools, a well-cared for neighborhood that shows neighborhood pride.

**0 N. Co Rd 25A  
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.  
**\$733,000.**

**35 tillable acres!**

Available after 2024 crop harvest! Sidney address, Anna School District! Tillable now and offering development potential...**\$700,000.**



**CALL US / WE'LL GET THE JOB DONE! 937-497-7961**

