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AT THE END OF A CUL-DE-SAC, IN A QUIET & FRIENDLY NEIGHBORHOOD, IS THIS BEAUTIFUL, WELCOMING 1.5 STORY HOME. LOCATED ON 1ST FLOOR IS FOYER, MASTER SUITE, OFFICE (POSSIBLE 4TH BR), POWDER ROOM, LARGE LIVING ROOM W/ HIGH VAULETED CEILINGS, GAS FIREPLACE, & LARGE WINDOWS PROVIDING LOTS OF NATURAL LIGHT (OVERLOOKING STOCKED POND), BEAUTIFUL KITCHEN, NOOK AND DINING. BEAUTIFUL OPEN STAIRCASE LEADS TO 2 ADD’L BR’S & BTH ON 2ND FLOOR. SOLID 6 PANEL DOORS THROUGHOUT. 3 SEASON SUNROOM, LARGE FINISHED BASEMENT, CRAFT ROOM, AND WORKSHOP. NO BACKYARD NEIGHBORS. HOME WARRANTY.

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Even considering being able to design your own custom home is an exciting prospect. Whether you’re ready to take the plunge or just exploring your options, here are tips to keep in mind.

**Know what you’re signing up for.** Building a custom home is a significant undertaking and a major life decision. It’s a big commitment in terms of time, money and energy. While this shouldn’t scare you away from your dream home, it’s important to know what you’re getting into. If you’re feeling overwhelmed with the kids or busy caring for an ailing parent, it may be best to start this later.

**Hire the right professionals.** You may be a DIY pro, but this isn’t a project you want to take on yourself, even partly. Key professionals you’ll need to work with include an architect, plumber, electrician and more. Consider also working with a designer who can help with the interiors to make sure the space is as functional as it is beautiful. Do your research to find quality pros — this is not the time to skimp on labor.

**Think about furniture layout early.** While it may seem a bit premature to start decorating your living room before the foundation is laid, knowing how you’ll want to use and lay out each room can help you during the building and design process. For example, you can save time and money down the line when you know from the get-go you’ll want a window seat and two large couches to face the fireplace.

**Know where to save and spend.** Costs can quickly add up, so it’s important for you to decide early on what matters most to you, and what’s worth investing in. You can always upgrade your flooring or cabinetry, but you can never change the foundation. Build your home to last longer and perform better with innovative building materials like insulated custom forms (ICFs) from Nudura. This alternative to wood framing can withstand fire and high winds and provides superior insulation, leading to significant savings on your energy bills year after year.

**Prepare for the unexpected.** Building a new home is a process, and you can minimize stress by embracing that it will be unpredictable and can change throughout the journey. Plan for things like weather delays and higher costs. The unexpected can also lead to positive changes in your plans. For example, you might come across a new flooring material that’s more eco-friendly, or a smart home automation system might hit the market and you’ll want to integrate it into the design. Be flexible.

Find more information about building your new home with insulated concrete forms at nudura.com.
Gorgeous trends in green home design

An eco-friendly home offers many benefits. Besides reducing your carbon footprint and being better for the environment, you can save lots of money on your energy bills in the long run. Plus, many of the latest trends are simply beautiful. Here are some to consider for your next home or remodel:

**Bamboo materials:** Bamboo is a renewable resource that can be harvested gently, without disturbing the surrounding environment. It’s also a great alternative to hardwood, since it can regenerate faster than trees. The timeless material is very popular for flooring and can also be used for bathroom and kitchen cabinets. When buying this material for your home, look for a high-quality, sustainable producer since cheaper versions can be less sturdy.

**Passive house:** Go beyond efficient appliances with an entire house that uses little-to-no energy. Derived from the German Passivhaus, passive house is a movement that refers to a design process that creates buildings that have a small ecological footprint and require little heating or cooling. Use the philosophy to guide decisions for your home—from adding solar panels on your roof to boosting your insulation.

**Reclaimed pieces:** One of the quickest and easiest ways to have a positive environmental impact is buying as little new as possible. The next time you need a piece of furniture, create something rustic by recycling or upcycling an old or vintage item with a new coat of paint or a fresh wood stain. If you’re planning a demolition, try deconstruction instead—“un-build” the structure and find elements you can salvage or reclaim, like exposed brick and wood beams.

**Water conservation:** With more parts of the world experiencing drought, saving water is one of the top concerns for environmentalists. Wasting water is also expensive and leads to higher utility bills. Upgrading your home with water conservation features can go a long way, and most are designed to look sleek and minimalist. Opt for low-flow showerheads, toilets and sink fixtures.

**Insulated concrete forms:** Many homeowners now prefer to build with insulated concrete forms (ICFs) because the material offers better energy efficiency and performance than traditional wood. Homes built with Nudura ICFs also provide better fire protection and can help you save as much as 60 percent on heating and cooling costs. Your home is less likely to contain cold areas as the insulation is continuous around the entire house.

Find more information about the benefits of building with eco-friendly ICFs at nudura.com.
Almost every part of America has some extreme weather to contend with — whether it’s hurricanes in the south or tornado alley in the midwest. But even if you’re lucky enough to live in a state that isn’t prone to frequent natural disasters, having a house that can stand up to the worst nature has to offer still has its benefits.

One of the best disaster-resilient materials on the market is insulated concrete forms (ICFs) from Nudura. The material can be used instead of wood for superior strength, safety and durability against extreme weather conditions. It also offers lower utility costs over the lifespan of your home.

Here are just some of the reasons to consider building your next home with disaster-resilient ICFs:

1. Fire protection: Concrete is tougher and less flammable than wood, so if there is a fire, you and your family will be much safer in an ICF home. Non-toxic, fire-retardant expanded polystyrene foam provides a fire protection rating of up to four hours.

2. Wind resistance: ICF homes can withstand winds of up to 250 miles per hour, or an F4 tornado. In fact, a home that used Nudura ICFs was still standing in Florida after Hurricane Michael. This technology means even the strongest windstorm is unlikely to cause cold drafts, so you can enjoy a more comfortable indoor climate and will spend less on heating your home.

3. Climate change: We’re increasingly feeling the effects of climate change, and this means more wildfires, floods and other natural disasters. When you build with ICFs, you can rest easy, as steel-reinforced solid concrete cores ensure that your family, belongings and home are safe and secure in almost any situation.

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These days, home trends are about more than good design and aesthetics — they’re about creating spaces that reflect our values and are more comfortable and enjoyable to live in. From net-zero and net-positive construction to tiny minimalist homes, trends are all about your family’s lifestyle.

Whether you’re shopping for a new home, renovating your own or creating a new build from scratch, here are some of the biggest trends you need to know for inspiration.

**Sustainable design:** This one has been popular for a long time, but green design has evolved to be about much more than energy-efficient appliances and LED light bulbs. Now, it’s all about making sure everything in your home reduces your carbon footprint and minimizes any impact on the environment.

To try the trend yourself, think big and get creative — install solar panels on your roof, choose building materials that don’t require deforestation and upcycle old furniture for decorative elements instead of buying new.

**Disaster resiliency:** Climate change affects us in so many negative ways, and one of the top concerns is the increase in natural disasters. From wildfires that last for months to major floods that affect entire cities, we now need to prepare for the worst when building our homes.

Switching to disaster-resilient materials is an important first step. Many builders now prefer to use stronger, more energy-efficient materials like insulated concrete forms (ICFs) instead of more traditional materials like wood. For example, Nudura ICFs can withstand winds of up to 250 miles per hour (equivalent to an F4 tornado) and offer a fire protection rating of up to four hours.

**Outdoor living:** Many of us are now choosing to forgo getting a cottage or summer home and recreate the experience in our own backyards. This trend helps you make the most of your existing space and take full advantage of your yard or patio during the summer months.

You can design a full living space outside, complete with an outdoor television and comfy couches, as well as a kitchen and refrigerator for entertaining. Consider adding a fireplace or firepit to keep warm during cool summer nights and enjoy the outdoors through spring, fall and even winter if you’re brave.

**Home automation:** This is another longstanding trend that shows no signs of slowing down. It has also evolved to encompass more of the home to make life even more comfortable and convenient. From an oven that can be turned on remotely to preheat, to skylights that can open and close automatically to create the perfect ambient temperature, there are more ways than ever to integrate smart home technology into your living space.

You can start small with voice assistant and smart light bulbs and work your way up to a total smart home system that includes home security, temperature controls and all your electronic devices.

**Customization:** You don’t have to settle for what mass manufacturers decide to build, or what works for everyone else. Creating a home that’s as unique as you are is the latest trend, with custom-built storage and personalized architectural features to make your space stand out.

You can even go as far as building a custom home that’s suited to your family. Older home demolitions and purchasing land-only properties is becoming more common, allowing you to work with an architect to create exactly what you want with a new build.

Find more information about the benefits of building a home with ICFs at nudura.com.
There are many advantages to designing your own home. Gone are the builder-basic styles, layouts that don’t work for your family and exteriors you can’t tell apart from your neighbors. To help with your planning, check out these tips.

**Find the right property.** There are no limits to what you can create with a custom-built home, but the size and quality of your lot do impose restrictions. While you don’t need to have everything decided when you purchase the property, make sure you have a general idea of what you need — your architect can help with this. Also, double check zoning laws, so you don’t wind up not being able to build your dream three-story home on a residential street that only allows bungalows.

**Consider your lifestyle.** What kind of lifestyle do you want to live? What’s important to you? From bigger elements like smart home automation and sustainability to smaller considerations like storage and organization, think of these things when designing the layout and built-in elements. For example, if you hate shoveling, now is the opportunity to make sure you have the shortest driveway possible.

**Build for the future.** Your needs and wants right now are at the top of your mind, but a custom home is a significant investment in time, money and energy. It’s also likely you want this to be your forever home, so it’s a smart idea to build for tomorrow. Think about how your family will evolve and what your future needs will be. Consider building materials that are designed to stand the test of time, like insulated concrete forms (ICFs) from Nudura. This alternative to wood framing is a greener option and offers disaster resilience against high winds and fire. The superior insulation also means more comfortable, uniform indoor temperatures and less money spent on heating and cooling your home.

**Avoid the fantasy trap.** This is your dream home, so it’s okay to indulge on that outdoor fireplace or luxury bathroom tiles that you’ve been envisioning. But to keep your budget in check, focus on the priorities and items that will give you the best value for your dollar. Invest in features that will improve your everyday living and boost your property value, like energy-efficient construction or a finished basement.

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**Need Help With That Down Payment?**

If your income is less than the amount listed on the chart below and you have not owned a home in the last three years and you want to purchase in Allen County, you may qualify to earn up to $6,000 for a down payment on a home in the City of Lima and you may be eligible for limited funds in areas outside of the City.

**Home ownership classes are provided by the West Ohio Community Action Partnership**

Anyone wishing to attend the home ownership class must have submitted an application and been approved. Applications need to be received by West Ohio Community Action Partnership no later than two weeks before the start of the class.

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(Qualifications may vary with different programs.)
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