Simple strategies to meet the neighbors after moving

A lot goes into building safe, strong communities. While no single factor can be highlighted as more important than another in regard to building strong communities, a willingness on the part of residents to connect with their neighbors can greatly benefit local neighborhoods and the people who call those communities home.

According to Mental Health America®, a community-based nonprofit dedicated to promoting the mental health of all Americans, research has shown that social connections increase happiness and lead to improved overall health and even longer lives. Adults may find that establishing a connection with their communities, and maintaining that connection while juggling the responsibilities of work and a family, is not always so easy. That’s especially so for adults who have recently relocated to new areas. Reaching out to neighbors can be a great way for adults to build new relationships that can benefit them as individuals and strengthen their communities.

• Don’t be shy. People often want to know who’s living next door, so adults who have recently moved need not be shy about introducing themselves to their new neighbors. Introduce yourself and share what inspired you to move to your new neighborhood.

• Answer and ask questions. Neighbors will no doubt ask questions when you introduce yourself, so be ready to answer these questions. Questions may focus on your career and where you grew up. If you grew up in the area where you recently moved, some of your neighbors likely did as well. Sharing stories about your school days and/or local hotspots can be a great way to break the ice. Don’t hesitate to ask some questions of your own as well. Asking questions might reveal some common interests that can serve as strong foundations for budding relationships.

• Host a backyard barbecue. Backyard barbecues are laid back affairs, and that pressure-free atmosphere is perfect for meeting new neighbors. Once you have settled in, invite a handful of your neighbors over for the barbecue. If you have children, invite neighbors who also are parents, ideally ones whose children are the same age as your own. Kids have sparked many a conversation, and discussions about local schools, parks and programs for youngsters can be great ice breakers.

• Volunteer. Volunteering with community-based organizations is another great way to meet new neighbors. Volunteering with an organization whose mission you identify with may be even better, as you’re likely to find like-minded neighbors who share your passions when working with such groups.

Strong communities are built around people. When moving to a new community, adults can overcome the challenges such relocations present by taking various steps to connect with their new neighbors.
Tips to prepare for your next big home project

(MS) — The planning process is one of the most exciting parts of a home renovation project, and with social distancing keeping us indoors, now is the time to dream big and get ready.

Whether it’s a basement makeover, a pool addition or even building a new house from scratch, here are some tips to get started:

1. **Factor in your lifestyle.** Think about your priorities and lifestyle – do you work from home without a proper home office? Do you enjoy cooking and entertaining? Is your backyard living up to its potential as an extension of your home? Asking these kinds of questions can help you determine the most beneficial focus for your next project.

2. **Educate yourself.** Take advantage of this extra time you have to learn about materials, processes and new innovations. You can make smarter purchasing decisions by finding out the answers to key questions, such as: Is this material mold-resistant? How long will it last? Is this a passing fad or will it stand the test of time?

3. **Consider sustainability.** Products and materials that reduce your carbon footprint don’t just help the planet — they’re often better for your wallet, too. When doing your research, look for energy-efficient appliances, windows, walls and more to build a greener home that will last longer and save you money in the long run.

4. **Disaster-proof your design.** The pandemic has taught us that sometimes the worst can happen. From natural disasters to fires and flooding, we need our homes to offer as much protection as possible. Whether you’re planning an extension to your home, pools and spas for your backyard or a custom-built home, insulated concrete forms from Nudura are a smart investment. An eco-friendly alternative to traditional materials like wood, ICFs are disaster resilient, designed to withstand wind, fire, tornados, and more.

5. **Budget for smart splurges and savings.** Budgeting is one of the most important parts of the planning process because you want to spend your hard-earned money wisely. You’ll want to splurge on items that will boost your property value, like energy-efficient features, creating more living space and a solid foundation. Upcycling and repurposing furniture, DIY-ing simpler projects like painting, and spending more on nicer hardware but less on cabinets are clever ways to save.

Find more information at nudura.com.
(MS) — We all want our homes to be safe, comforting spaces that offer refuge and protection from the outside world. The global pandemic has taught us this, as well as the importance of preparation – not just for illness — but also for natural disasters like fires, floods, earthquakes, and tornados.

Making sure your house is a secure and resilient structure is critical no matter where you live, as global warming has altered the climates and weather events of many regions. Fortunately, thanks to advances in design and innovative materials, building a stronger, disaster-proof home is possible.

An alternative to traditional wood-framing, Nudura insulated concrete forms are an excellent option many engineers and designers are turning to. The steel-reinforced solid concrete cores range from four to 12 inches, providing far superior strength and safety compared to wood. Meanwhile the non-toxic, fire-retardant expanded polystyrene foam provides a fire protection rating of up to four hours.

Homes built with these ICFs are proven to survive natural disasters — houses that faced Hurricane Michael in Florida and Hurricane Katrina in New Orleans are still standing. ICFs even offer wind resistance of up to 250 mph (402 kph), equivalent to an F4 tornado.

Homes that use ICF construction have other added benefits, including enhanced insulation for lower energy bills, a reduced carbon footprint, and improved ventilation for better indoor air quality and lower susceptibility to mold. Concrete forms also require less maintenance over time, saving you the expense and effort of continuous upkeep and providing additional peace of mind.

Find more information at nudura.com.

"We Care About Our Community"

It is our goal to assist you in any way possible during these surreal and challenging times. 24/7/365 access is available for all your banking needs through ATM’s, mobile and internet banking, remote deposit banking and electronic bill pay. Together we will come through this!

Creating your own backyard oasis

(MS) — Our backyards are some of the best places to spend the summer months, especially if you’re practicing social distancing and are tired of being cooped up indoors. Fortunately, it’s possible to transform your outdoor living space into a secluded, open-air retreat.

Bring the indoors out. We often hear about bringing the outdoors inside, but the reverse is also true when designing a luxurious extension of your home. Homey, lived-in touches can take your outdoor space from sterile and unfinished to cozy and inviting. Think patterned throw pillows, fluffy blankets for chilly evenings, outdoor rugs, colorful lanterns, and decorative accessories like painted terracotta pots or metal tins.

Invest in comfy furniture. What’s the best part of your living or family room? Chances are it’s your comfortable couch or recliner. To recreate the same feeling, splurge on some soft furniture that will make you want to stay outside for hours reading a book or working remotely. It doesn’t have to break the bank either — you can DIY a cozy lounging bench with reclaimed wood and hand-sewn cushions with outdoor stuffing and fabric.

Add a relaxing pool or spa. Water has a calming effect and is often linked to our favorite memories at the cottage or on vacation. A pool or spa can help transport you somewhere far away without leaving your home. A pool can help you and the kids get some exercise while swimming laps, while a spa can soothe tired muscles after a long day hunched over your laptop. To reduce energy costs and increase longevity, consider using Nudura insulated concrete forms, which provide superior insulation. ICF pools also can be custom-made to accommodate any design, making them a very versatile and efficient way to build pools.

Go wild with greenery. Live plants can help you feel connected with nature, and tending to them can help you feel relaxed yet productive during isolation. A vertical garden can add visual interest, while trees and shrubs can provide shade and character. Aromatic herbs like lavender or rosemary offer pleasant scents and can spice up your cooking. And don’t be afraid to cut some flowers from your garden to place in vases or pots for beautiful finishing touches.

Find more information at nudura.com.

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.

<table>
<thead>
<tr>
<th></th>
<th>1 PERSON</th>
<th>2 PEOPLE</th>
<th>3 PEOPLE</th>
<th>4 PEOPLE</th>
<th>5 PEOPLE</th>
<th>6 PEOPLE</th>
<th>7 PEOPLE</th>
<th>8 PEOPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Lima Only</td>
<td>$31,700</td>
<td>$37,400</td>
<td>$42,050</td>
<td>$46,700</td>
<td>$50,450</td>
<td>$54,200</td>
<td>$57,950</td>
<td>$61,650</td>
</tr>
</tbody>
</table>

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.

For additional information contact the Home Ownership program at 419-227-2586

(Qualifications may vary with different programs.)
Thriving communities tend to share certain characteristics. Communities that are inclusive and encourage participation by all residents tend to thrive, as do those where there are opportunities to grow, both professionally and personally. Safety is another common component of thriving communities. When residents feel safe in their communities, they can feel free to pursue their goals, creating the sense that possibilities are endless.

According to the Pan Pacific Safe Communities Network, a membership-based, non-government organization that promotes safety in an effort to prevent injuries and violence, safety benefits communities in myriad ways. The PPSCN notes that safe communities see a reduction in the numbers and costs of injuries and violence and a promotion of community-wide health and safety, all the while instilling a sense of community pride.

Communities tend to be at their safest when all members pitch in to do their part. The following are some simple ways individuals can help make their communities safer.

- **Make an effort to know your neighbors.** According to SafeHome.org, an online resource that aims to assist consumers as they search for sensible security solutions for their homes, knowing one’s neighbors is a great way to recognize when suspicious persons are in the area. This can serve as a safety net against burglaries and kidnappings.

- **Install exterior lighting around your home and make sure street lamps are promptly fixed.** Exterior lighting on the porch and around the perimeter of your home can make for an effective deterrent to intruders. Burglars look from dark spaces, so they’re more likely to avoid well-lit properties than those under the cloak of darkness. Urge community leaders and companies, such as politicians and local energy providers, to promptly replace street lamp bulbs when they burn out. Street lamps make communities safer for children and pedestrians and can serve as deterrents to criminals just like lights around individual properties.

- **Reinvigorate neglected areas.** Abandoned parks and run-down public gathering spaces present an image of a community that does not care about itself. That can make communities seem like easy targets for criminals. Community members can join together via social media groups or more traditional grassroots efforts like door-to-door campaigning to collectively reinvigorate neglected areas within their communities. Organize park cleanups that culminate with a community barbecue, which can serve to clean up spaces and bring community members together.

- **Spread the word.** Individuals are essential to building safe communities, but that responsibility is community-wide. Spread the word of your efforts via social media, township meetings, community schools, and churches. Your actions may just inspire others to follow suit.

Building safe communities requires collective efforts on the part of all residents, who can then reap the many rewards of living somewhere safe.
Top 5 hottest home building trends

(3) — 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.
Largest Fireplace & Stove Display with Over 300 Units, Including 100 Live Burn Models

Serving The Area For
Over 40 Years

www.kernsfireplaceandspa.com

Kerns
Fireplace & Spa
QUALITY • VALUE • SAFETY

Wood Fired Pellet &
Premium Gas Grills

Outdoor Gas
Fire Tables

GRILLS • FIRE TABLES • LOG SETS • FIREPLACES • STOVES • SPAS

5217 Tama Road (1 mile west of 127)
Celina, Ohio
419-363-2230

4147 Elida Road
Lima, Ohio
419-224-4656