VILLAGE OF YELLOW SPRINGS BOARD OF ZONING APPEALS MEETING AGENDA

The Village of Yellow Springs Board of Zoning Appeals will convene on Wednesday, September 24, 2025 at 5:30 PM.

You may express your views in writing by providing a copy to the Clerk of Council for inclusion in the record of the hearing. Please submit your letter by no later than **Thursday, September 18, 2025 for inclusion in the BZA packet: however, all letters received any time prior to the hearing will be provided to Board of Zoning Appeals members and the Zoning Administrator.** The application, as prepared by the petitioner, may be examined at the office of the Zoning Administrator on the 2nd floor of the Bryan Community Center, 100 Dayton Street, Yellow Springs, Ohio 45387 at any time during regular office hours or on the Village website at www.yso.com after **Friday, September 19, 2025.** Questions regarding the application, zoning code or procedures may be directed to the Zoning Administrator Meg Leatherman, phone (937) 767-1702 or by email to meg.leatherman@yellowsprings.gov.

CALL TO ORDER

ROLL CALL

REVIEW OF AGENDA

COMMUNICATIONS

REVIEW OF MINUTES

Review of Minutes for August 27, 2025.

PUBLIC HEARINGS

Variance – Pamela Funderburg, property owner, has submitted a Variance application seeking relief from side setback at 250 Allen Street. Chapter 1248.03(b) Dimensional Requirements, Chapter 1278.04 Variances. Low Density Residential District (R-A). Greene County Parcel #F19000100160006200

AGENDA PLANNING

ADJOURNMENT

VILLAGE OF YELLOW SPRINGS BOARD OF ZONING APPEALS MINUTES

In Council Chambers @ 5:00 P.M.

Wednesday, August 27, 2025

CALL TO ORDER

The meeting was called to order at 5:00 p.m. by Matt Reed, Acting Chair.

ROLL CALL

Matt Reed, Acting Chair, and members Scott Osterholm, Dino Pallotta and Alternate, Chad Runyon (filling in for Matt Raska who was unable to attend) were present. Planning and Economic Development Director, Meg Leatherman, was also present. Anthony Salmonson arrived at 5:15, due to a miscommunication regarding the start time for the meeting.

COMMUNICATIONS

Leatherman warned BZA members of a phishing email requesting payment and purporting to be from Leatherman that was recently sent to the applicant.

REVIEW OF AGENDA

There were no changes made.

REVIEW OF MINUTES

Minutes for BZA Meeting of June 4, 2025 were reviewed. Osterholm MOVED and Pallotta SECONDED a MOTION TO ADOPT THE MINUTES AS WRITTEN. The MOTION PASSED 4-0 on a VOICE VOTE.

PUBLIC HEARING

Variance: Guy Glass has submitted a Variance application seeking relief from fence height at 624 Tulip Court. Chapter 1260.01(a)(1) Fence Height of corner lots; Chapter 1278.04 Variances. Moderate Density Residential District (R-B). Greene County Parcel #F19000100020019600.

After delineating compliance with noticing requirements, Leatherman introduced the request, noting that Fences in front yards must not exceed four (4) feet (VC 1260.01(a)(1)). The property is a corner lot and code section 1260.01(a) requires that corner lots have two front yards. The front entrance of the home faces Tulip Court, or east, while the side yard facing north has frontage along Snowdrop Drive. The applicant requests a six foot fence at the rear of the home which fronts on Snowdrop Drive.

Leatherman noted that one reason stated for the variance was so that the fence will match his neighbor's fence in height.

Leatherman affirmed that the proposed fence location is set back from the corner by more than 20 feet, and that Public Works has reviewed the request and has no objection to the proposal.

Pallotta noted that the HOA had granted approval for the same two-foot variance to the petitioner's neighbor at a prior hearing. He inquired as to whether the HOA had weighed in on this hearing and was told that they had not. Leatherman affirmed that the property owner would have to obtain that approval himself, but that she did not anticipate any objection being raised.

Reed OPENED THE PUBLIC HEARING.

Reed SWORE IN Meg Leatherman.

There being no comment, Reed CLOSED THE PUBLIC HEARING.

The Clerk then read the Duncan Standards as applicable to the variance of two feet, to allow a six foot fence in the front yard, calling roll on each standard:

- (1) Whether the property in question will yield a reasonable return or whether there can be any beneficial use of the property without the variance; Osterholm: Y; Pallotta: Y; Runyon: Y; Reed Y
- (2) Whether the variance is substantial; Osterholm: N; Pallotta: N; Runyon: N; Reed N

- (3) Whether the essential character of the neighborhood would be substantially altered or whether adjoining properties would suffer a substantial detriment as a result of the variance; Osterholm: N; Pallotta: N; Runyon: N; Reed N
- (4) Whether the variance would adversely affect the delivery of governmental services such as water distribution, sanitary sewer collection, electric distribution, storm water collection, or refuse collection; Osterholm: N; Pallotta N; Runyon: N; Reed: N
- (5) Whether the property owner purchased the property with knowledge of the zoning restriction; Osterholm: Y; Pallotta Y; Runyon: Y; Reed: Y
- (6) Whether the property owner's predicament feasibly can be obviated through some method other than a variance; Osterholm: Y; Pallotta N; Runyon: Y; Reed: Y
- (7) Whether the existing conditions from which a variance is being sought were self-created; Osterholm: Y; Pallotta Y; Runyon: Y; Reed: Y
- (8) Whether the spirit and intent behind the zoning requirement would be observed and substantial justice done by granting the variance; Osterholm: Y; Pallotta Y; Runyon: Y; Reed: Y

Osterholm MOVED and Runyon SECONDED a MOTION TO APPROVE A VARIANCE REQUEST OF TWO FEET, TO ALLOW A SIX FOOT FENCE IN THE FRONT YARD AS REQUESTED. The MOTION PASSED 4-0, ON A ROLL CALL VOTE.

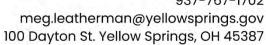
AGENDA PLANNING

Leatherman noted that a meeting will be needed in the next several weeks.

ADJOURNMENT

There being no further business, Osterholm MOVED and Pallotta SECONDED a MOTION to adjourn. The MOTION PASSED 4-0 on a voice vote. Meeting ADJOURNED at 5:18PM.

Matt Dand Anting Chair	Attack Inde Vinter of Clark
Matt Reed, Acting Chair	Attest: Judy Kintner, Clerk





— PLANNING & ECONOMIC DEVELOPMENT-

TO: **Board of Zoning Appeals**

FROM: Meg Leatherman, Planning & Economic Development Director

REPORT DATE: September 17, 2025

MEETING DATE: Wednesday, September 24, 2025

RE: BZA09-2025 - Variance - 250 Allen St. - Pamela Funderburg

SUMMARY

Pamela Funderburg, property owner and applicant, has submitted a Variance application (Exhibit A) requesting relief from the side yard setback requirement pursuant to Code Sections 1248.03(b) and 1278.04. The subject property is located at 250 Allen Street in the Low Density Residential (R-A) District.

The applicant proposes to construct a new garage for personal use, including vehicle storage and a small workshop. The garage would be 18 ft x 24 ft, or 432 sq ft, and 10 feet tall. No electric or HVAC installation is planned at this time. Under Village Code, a garage is considered an accessory structure and is permitted in the R-A District, subject to approval of an Accessory Structure application prior to Building Permit issuance.

A variance of three (3) feet is requested to allow placement of the garage within the side yard setback so that the garage would be two (2) feet from the property line. This orientation would preserve driveway access to the rear yard, enabling the property owner to maintain backyard features, including existing trees.

Table 1248.03a Dimensional Requirements: Residential Districts						
Zoning District	Maximum Building Height (Ft./stories)	Minimum Yard Setbacks (Ft.)				Max. Lot Coverage (%)
		Front	Side		Rear	
			Total	Least		
R-A	35/2.5	25	20	10	25	35
R-B	35/2.5	20	15	5	20	40
R-C	35/3	20	10	5	15	50

- 4 Average established setback shall apply, where applicable, in accordance with Section <u>1260.02(a)</u>.
- 5 A structure as measured from its furthest extension must be located outside the minimum setback areas.

There is an existing electric line that is located on the property that supplies service to the home and will need to be relocated. The property owner is aware of this and is coordinating with Ben Sparks, Village Electric Superintendent. The fees for relocating the electric service line will need to be paid for prior to start of construction and the line will need to be fully relocated prior to approval of the final building permit.



Vicinity Map

PROJECT DESCRIPTION

ZONING DISTRICT: Low Density Residential (R-A)

APPLICANT: Pamela Funderburg

PROPERTY OWNER: Pamela Funderburg

REQEUSTED ACTION: BZA09-2025 – Variance to side yard setback

PUBLIC NOTICE: Adjoining property owners were mailed a notice on September 5, 2025 (Exhibit B), signs were posted on the property on September 10, 2025 (Exhibit C), and a notice was published in the paper on September 5, 2025 (Exhibit D).

APPLICABLE CODE & STAFF FINDINGS

1278.04 VARIANCES. The Board's power to grant variances from the dimensional provisions of the zoning code, including by way of example, lot size, width, setbacks, parking requirements and height, shall be in harmony with the intent and purposes of the code, as provided below.

- (a) <u>Variance Standards</u>. Variances from the terms of the code shall be granted only where the applicant shows that the strict application of a zoning requirement causes practical difficulties in the use of the property. The factors to be considered and weighed by the Board in determining whether a property owner has encountered practical difficulties in the use of the property include, but are not limited to:
 - (1) Whether the property in question will yield a reasonable return or whether there can be any beneficial use of the property without the variance;

Finding: The property in question will continue to be used as a residence without the variance; however, strict application of the setback would materially limit reasonable placement of a standard garage given the existing house and driveway alignment. Without the variance, rear-yard access for maintenance of established trees would be significantly impacted, diminishing customary residential livability.

(2) Whether the variance is substantial;

Finding: The request reduces the side yard setback from five (5) feet to two (2) feet, which is a 60% reduction, however, for a detached, single-story accessory structure, this magnitude is modest and not unusual for side-yard adjustments.

- (3) Whether the essential character of the neighborhood would be substantially altered or whether adjoining properties would suffer a substantial detriment as a result of the variance; Finding: A detached garage of residential scale and materials is consistent with the neighborhood character. Placement maintains the streetscape and does not introduce adverse noise, light, or massing impacts. The adjoining neighbor to the east has informed the Village of their support. There is no evidence of measurable detriment to adjoining properties.
- (4) Whether the variance would adversely affect the delivery of governmental services such as water distribution, sanitary sewer collection, electric distribution, storm water collection, or refuse collection;

Finding: As conditioned, the garage would not adversely affect the delivery of governmental services. The garage does not encroach into the public right-of-way, however, an electric service line that serves the principal dwelling runs underground and will need to be relocated at the expense of the owner.

- (5) Whether the property owner purchased the property with knowledge of the zoning restriction; Finding: There is no indication that the applicant sought to circumvent the code and it does not appear that they were aware of the restriction when they purchased the property.
- (6) Whether the property owner's predicament feasibly can be obviated through some method other than a variance;

Finding: Conforming placement would likely block functional driveway access to the rear yard or require removal of mature trees or an atypically narrow/short garage that defeats intended use. Relocating to the opposite yard appears impractical due to the existing driveway location and established vegetation/trees.

- (7) Whether the existing conditions from which a variance is being sought were self-created; Finding: The practical difficulty arises from the existing house location, driveway alignment, lot width/configuration, and tree locations—not from an action by the applicant. Desire for a customary garage is typical and not, by itself, a self-created hardship.
- (8) Whether the spirit and intent behind the zoning requirement would be observed and substantial justice done by granting the variance.

Finding: Side setbacks protect light, air, and fire separation. With the reduced setback the garage will still meet building code clearances and maintain adequate separation from the line. A 1-hour fire wall may need to be installed on the east wall, but this will be evaluated further with the submittal of the building permit application.

(b) The Board shall determine, after weighing the factors described above and any other factors the Board deems relevant, whether the property owner has shown practical difficulties so inequitable as to justify granting a variance to the property owner.

Finding: As conditioned, the factors demonstrate practical difficulties and support granting a 3-ft side yard setback variance. The request is modest, maintains neighborhood character, and does not impair public services. The spirit and intent of the code are observed with appropriate conditions.

STAFF RECOMMENDATION

Staff recommends **approval** of the Variance of three (3) feet for the east side property line, with the conditions of approval site below. The Board shall consider the application (Exhibit A) with the requirements outlined in Section 1278.04.

CONDITIONS OF APPROVAL:

1- Prior to approval of the final Building Permit, re-route the existing underground electric service line per Villag Public Works.

EXHBIT LIST:

Exhibit A – Application

Exhibit B - Neighbor Notice

Exhibit C – Yard Sign Posting

Exhibit D – YS Newspaper Notice



Board of Zoning Appeals Public Hearing Request: <u>Variance</u>

Planning & Zoning Department 100 Dayton St, 2nd Floor Yellow Springs, OH 45387 (937) 767-1702

[FOR OFFICE USE ONLY]

Paid 8/26 AB

Total \$ 200

Case #: <u>BZA09</u> - Hearing Date:	2025		
	Appli	cant Information	
Property Address: Property Owner: Mailing Address: Applicant Name: Applicant Address:	Pamela Funderburg 250 Allen St. Pamen Funderburg	Phone: 937213	18446 Email: pamelafunderburgesbo global. net 58446 Email: pamelafunderburge sbcglobal, net
	Proje	ect Information	V
Dimensions of Projective Plan Attached: I understand the variance, or exception from the emain responsible for some specifications are to a formation presented, a certify that I am the Owne about the time requires	nat approval of this application does not common any other Village regulations which satisfying requirements of any private resoned do hereby certify that I am the application the best of my/our knowledge, true and and that inaccuracies may result in the remer, or the lessee, or agent, fully authorized to process this application are general	onstitute approval for an are not specifically the strictions of covenants agant, and the information correct. I understand that vocation of this Zoning I sed by the owner to make the estimations and not bin	y administrative review, conditional use permit,
hereby certify, under	r penalty of perjury, that all the inform	nation provided on this	
Owner Signature:	Pamela Funderburg	/	Date: 8/35/3015 Date: 8/35/3015
		FFICE USE ONLY	
Zoning Fee: \$ 200	Payment Type: 🕅 Check		Approved □ Denied □
Other fees: \$	Zoning District: R-A		Permit Number: B7A09-2025

Zoning Official Name and Title Date

125.00 48,750 50 FT + 1.118 AC + 307, 67 1 TEMP 25 108 CK 39167 1001 /5/0E 2 Sycotok 15/ x 24 Chence SETBACK LEFT Z' 510E 1 somet co 125.00 ALLEX 5T



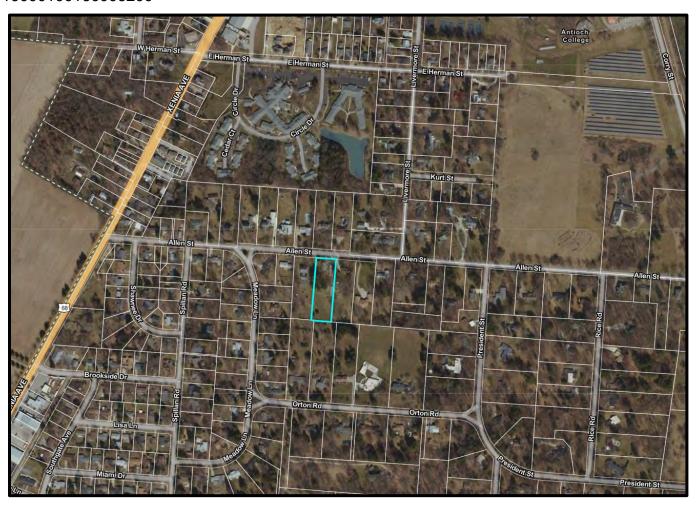
-Public Notice-

PUBLIC HEARING

VILLAGE OF YELLOW SPRINGS BOARD OF ZONING APPEALS

Notice is hereby given that:

Variance - Pamela Funderburg, property owner, has submitted a Variance application seeking relief from side setback at 250 Allen Street. – Chapter 1248.03(b) Dimensional Requirements, Chapter 1278.04 Variances – Low Density Residential District (R-A) - Greene County Parcel #F19000100160006200



A PUBLIC HEARING WILL BE HELD ON THIS PETITION BY THE VILLAGE OF YELLOW SPRINGS BOARD OF ZONING APPEALS ON:

DATE: Wednesday, September 24, 2025 TIME: 5:30 p.m.

LOCATION: John Bryan Center, Second Floor – Council Chambers 100 Dayton St.

This notice provides you and every other interested party the opportunity to have input at the hearing. You may express your views in writing for inclusion in the record of the hearing by providing a copy to the Clerk of Council at clerk@yellowsprings.gov, or by calling 937-767-9126. Please submit your letter by no later than Thursday, September 18th, 2025 for inclusion in the Board packet: however, all letters received any time prior to the hearing will be provided to the Board members and the Zoning Administrator. The applications, as prepared by the petitioners, may be examined at the office of the Zoning Administrator on the 2nd floor of the Bryan Community Center, 100 Dayton Street, Yellow Springs, Ohio 45387 or on the Village website at www.yellowspring.gov after Friday, September 19th, 2025. Questions regarding the applications, zoning code or procedures may be directed to the Zoning Administrator Meg Leatherman, phone (937) 767-1702 or by email to meg.leatherman@yellowsprings.gov.



OBITUARIES

Robin Motter Heise

Nov. 13, 1968-Aug. 19, 2025

It is with profound sadness that we announce the passing of Robin Motter Heise on Aug. 19, 2025, at the age of 56. Robin was a devoted wife, loving stepmother, cherished sister and a passionate advocate for education and history, whose legacy will continue to inspire all who knew her.

Born on Nov. 13, 1968, Robin pursued a life of learning and service. She earned undergraduate degrees in cultural anthropology and psychology from The Ohio State University, followed by a master's in higher education. Her early career included serving as the financial aid director at Antioch College, where she played a vital role during a pivotal time in the institution's history.

Robin later discovered her true calling in the field of history, earning a second master's degree in public history. She went on to serve as the director of the Greene County Archives and Records Center for nearly 15 years, where she dedicated herself to preserving the stories and heritage of her community. Her pioneering work in digital record preservation earned her recognition as a global expert in the field, and she was frequently sought out as a consultant by clients around the world after her departure from Greene County.

Robin is survived by her loving husband, Mark Heise; her stepdaughter, Morgan; her brothers, Steve and Rick; her sister,



Kim; and a houseful of fur babies. She will be remembered for her warmth, wisdom and unwavering commitment to the people and causes she cared about.

A celebration of Robin's life will be held on Sept. 21, 2025, at Mills Park Hotel in Yellow Springs — a date that marks her 23rd wedding anniversary with Mark. Specific details will be communicated by the family.

In lieu of flowers, the family requests that donations be made to the American Heart Association, in hopes that advances will help alleviate heart disease.

Ethel Sadako (Oshima) Mitchell

Ethel Sadako (Oshima) Mitchell, 98, passed away Tuesday, Aug. 12, 2025, at Optalis of Canal Winchester. During her last days, her grandchildren sat by her side. She was born on May 30, 1927, in Pu'unēnē, Maui, Hawaii, to Aki Nemoto and Toyoki Oshima.

She is survived by her grandchildren, Tana (Mitchell) Peterson (Brian Douthy), Jason Mitchell (Nada Alachkar) and Kristen (Mitchell) Gomes (Michael); niece, Gladys Tronbak; great-grandchildren Yanna (Mabra) Warfield (Ryan), Roice Sheley (Jackie Swartz), Alissa Sheley, Jemal (Shelby) Sheley, Deja Peterson (Emma Durfee) and Mohammed Ward; great-greatgrandchildren, Kaden Stevens, Emmitt Sheley, Chloe Mote-Sheley, Selah Warfield and Serena Warfield; and daughter-in-law, Maureen Mitchell. She is also survived by special loved-ones Sherry Wixson, Bryan Peterson, the Gomes family, Evelyn Harris, Krista Slessman, Maria Prether and others too numerous to mention. Finally, she is survived by the many who were a part of Grandma Mitchell's unofficial fan club on Facebook, where Tana would post pictures of her in all her different moods.

Ethel was preceded in death by sons Patrick and Michael Mitchell, great-granddaughter Lakelynn Sheley, and her parents and siblings.



Ethel was a fabulous cook and baker, and cooking for people was her love language. She enjoyed many crafts including cake decorating and worked as an assembly technician until she was 72 years old. As a sport, she loved to shop at Macy's, Elder-Beerman and Donenfeld's department stores.

She was fiercely independent and had a big laugh for such a little lady. Ethel was flossy and always had her hair and makeup done. She made a big impression on everyone who knew and loved her. While her memory lives on, she will be missed.

Private memorial services will be held at the convenience of the family.

CONTINUED FROM THE FRONT PAGE

After some back and forth, a Phillips Street porch won the bid for DOCTOR MEAT.

Mendenhall said that, in her experience, Porchfest has received overwhelming support from the community, and complaints — typically about noise — have been "few and far between." The organizing team, Seitz said, has done their best to keep neighbors in mind when it comes to siting particular kinds of music at particular porches.

"But I encourage people to take a look at the map, and if you don't like the music that's nearby your house, get out and walk and see your neighbors and go to another place that has the music you like," he said.

One new addition to Porchfest is this year's partnership with SunDay, a nationwide effort to celebrate and bring visibility to clean energy efforts. SunDay is the product of a number of grassroots coalitions and organizations, and is being held all over the country the weekend of Sept. 20, to coincide with the Fall Equinox.

Local attorney and volunteer Ellis Jacobs connected Porchfest to SunDay, enabling regional environmental groups and solar providers — including local business Village Solar — to help power a number of Porchfest's stages with solar panels, battery packs and electric vehicles. Porches powered by solar will be indicated on the Porchfest map, and signs at those locations will give more information.

But much about Porchfest as it returns

this year will remain the same - including that the event remains free, with any money raised via sponsorship or donations to be directed back to performers.

The organizing team acknowledged that the year off gave time to take a breath and find ways to make the human effort required to run Porchfest sustainable but they also acknowledged that folks around town, including themselves, very much missed Porchfest in its absence.

"I think all of us were sad when there wasn't a Porchfest in 2024," Foor said.

And it was missing Porchfest that led some, including Margi Gay, to get on board; she and her husband, Rob Gay, have hosted bands on the South High Street front stoop at Electroshield in years past.

"And it was so much fun," she said. "So when I got an email for 2025, I thought, 'Well, if you guys need help, I can lend a hand."

Considering what makes Porchfest special among local events, Seitz said he's heard folks point to its price tag (free), its walkability and the fact that it's deeply focused on providing a fun impetus for locals to get out and about.

"Porchfest is one of the things left that's really by and for the community," he said, adding: "It's also a sad time nationally. So just being able to provide something that brings some pleasure and joy and increases community — we want to do that."

Volunteer Niki Sage agreed: "I'm so happy it's back — with a flourish.

Porchfest returns Saturday, Sept. 20; go to ysporchfest.com for a full list of venues and performers, as well as an interactive map.

Contact: chuck@ysnews.com

— Public Notice — **PUBLIC HEARING BOARD OF TRUSTEES**

MIAMI TOWNSHIP, OHIO

The Miami Township Board of Trustees will hold a public hearing at the Miami Township Office:

DATE: Sept. 15, 2025 • **TIME:** 5 p.m. LOCATION: 101 E. Herman St., Yellow Springs OH 45387

• The purpose of the hearings is to review and act on a text amendment to the Miami Township Zoning Resolution. Text Amendment 2025-007-T (Article 8 Non-Conformities).

Interested persons may attend the Public Hearing to express their opinions. To submit written testimony or receive a copy of the hearing application, please contact the Zoning Administrator, Bryan Lucas at blucas@miamitownship.net or 937-767-2460 (Option 5).

—Bryan Lucas, Miami Township Zoning Administrator

Joy Bartenstein

Joy Christine Bartenstein, of Yellow Springs, Ohio, passed away Aug. 8, 2025, surrounded by four generations. A celebration of life will be held at 1 p.m. Saturday, Sept. 6, at Christ Episcopal Church, 409 E. High St., in Springfield, with a reception to follow from 3-5 p.m. at Mills Park Hotel, 321 Xenia Ave., in Yellow Springs. Interment will follow on Sunday, Sept. 7, for close family at Woodland Cemetery in Dayton.

Jerrold 'Jerry' Klosterman

Jerrold "Jerry" Francis Klosterman, 74, of Yellow Springs, Ohio, passed away peacefully on Aug. 30, 2025. A celebration of life will be held Saturday, Sept. 13, 2025, 2-4 p.m.; contact Susan for details, at 937-232-9868. A full obituary will be published in an upcoming issue of the YS News.

AT THE LIBRARY

Register for library events at greenelibrary. info. Regular hours when school is in session are 10 a.m.-8 p.m. Monday-Thursday, 10 a.m.-6 p.m. Friday, 10 a.m.-5 p.m. Saturday and 1-5 p.m. Sunday.

Activities for youth

• Afterschool Tuesday: Youth ages 7–12 are invited to join enriching, creative and fun activities most Tuesdays, 2:45-3:45 p.m. The next gathering is Sept. 9. Check the hallway bulletin board for the weekly activities list.

Activities for adults

- SENSORY DIET 101: On Monday, Sept. 8, 1-2:15 p.m., Andrew Brody will lead a workshop on the use of a "sensory diet" in exercise programs to promote selfregulation, attention span and general well-being. The primary senses — sight, hearing, smell, taste and touch — as well as secondary sensory systems — vestibular, proprioception — will be explored through activities and inventories. The session runs from 1-2:15 p.m.
- CRAFT CIRCLE: Crafters come together Tuesdays, 11 a.m.-noon, in the library's meeting room, to work on personal projects or participate with others in designated "Craft for a Cause" monthly projects detailed at greenelibrary.info/cfa.
- ZENTANGLE ART: Certified Zentangle instructor Dione Greenberg will lead a new monthly gathering to explore the Zentangle drawing method, with step-by-step lessons, beginning Tuesday, Sept. 9, 12:30-2 p.m. All supplies will be provided.
- SHARPIE TILE COASTERS: Participants in this workshop Wednesday, Sept. 10, will design their own coaster using sharpies, rubbing alcohol and fire. Registration is required, and space is limited. Event time is 1:30–2:30 p.m.
- SUNFLOWER PAINTING: Registration is full for this "no stress, no directions" painting class Thursday, Sept. 11, 1:30–3:30 p.m. Participants will copy a sunflower painting; canvasses will already be prepped in black. As registration is full, contact the library to be put on the wait list.

Storytimes

- Preschool Story Time, for ages 3-6 with an adult, takes place Fridays, 10:30-
- Baby & Toddler Song & Rhyme Time, for infants through age 3 with an adult, is offered most Wednesdays, 10:30-11:15 a.m.

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Presents... Seraph Brass



Seraph Brass was founded by trumpet soloist Mary Elizabeth Bowden with a mission to showcase the excellence of
women brass players
and highlight
musicians from marginalized groups, both in personnel and in programming.

Sunday, Sept. 14 at 4 p.m.

First Presbyterian Church of Yellow Springs | 314 Xenia Ave. TICKETS: \$30 at the door & free for students & persons 25 and under Tickets at our website for in-person and the livestream of this concert.

Ohio Arts www.CMYS.org | 937-374-8800



— Public Notice —

PUBLIC HEARING BOARD OF ZONING APPEALS

VILLAGE OF YELLOW SPRINGS, OHIO

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—Meg Leatherman, Planning and Economic Development Director



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No Annual Fee, Interest Only Payments. Ends 9.30.25



APPLY TODAY! Scan the barcode to learn more or visit bridgecu.org/heloc. For Questions, Call 800.434.7300 or stop by a branch during business hours.



*APR = Annual Percentage Rate. The APR for the Home Equity Lines of Credit (HELOCs) is variable, rates are based on the most recent Prime Rate published in the Wall $Street Journal. \ This is a variable \ rate \ plan; APR \ may change \ quarterly. \ The \ maximum \ annual \ percentage \ rate \ that \ can \ apply \ is \ 18.0\%. \ However, \ under \ no \ circumstances \ properties \ for \ properties \ p$ will your annual percentage rate go below 3.0% at any time during the term of the plan. **Closing costs are waived up to \$1200. HELOC closing costs are waived provided $the loan \ remains \ open \ for \ 3 \ years. Fees \ required \ to \ open \ a line \ of \ credit \ typically \ range \ from \ \$0 \ to \ \$1200. \ Rates, terms, and \ conditions \ are \ subject \ to \ change \ without \ line \ for \ fo$ notice. Maximum loan-to-value up to 80%, subject to credit approval. Offer subject to change at any time without notice. Minimum draw of \$10,000 required for offer. $Not valid with any other special offers. Additional terms and conditions may apply. \ Rates correct as of 04/08/2025. \ Not all applicants will qualify. A home equity line and conditions may apply to the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will qualify the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as of 04/08/2025. \ Not all applicants will prove the correct as$ of credit is secured by no less than a second mortgage lien on your home, which must be one-to-four family residential real estate. This type of credit is not available for modular homes, manufactured homes, or cooperatives. Offer expires 9/30/2025. Bridge membership is required. Must carry insurance on the property. Consult your tax advisor regarding the deductibility of interest and charges.

 $MINIMUM\ PAYMENT.\ You\ can obtain\ advances\ for\ up\ to\ 10\ years.\ This\ period\ is\ called\ the\ "draw\ period."\ During\ the\ draw\ period\ your\ payments\ will\ be\ due\ monthly$ and will equal the finance charges (interest) accrued on the outstanding balance during the billing period. Your minimum monthly payment during the draw period may not reduce the principal that is outstanding on your line. After the draw period ends, you will no longer be able to obtain advances and must pay the outstanding balance over 15 years ("the repayment period"). During the repayment period payments will be due monthly. Your minimum monthly payment will equal the balance outstanding at the end of the draw period fully amortized over 180 months. Your payment will be rounded up to the nearest dollar. At no point will your minimum meaning the properties of themonthly payment be less than the smaller of \$50.00 or the full amount that you owe. PAYMENT EXAMPLE: A \$75,000 loan for a 730+ credit score borrower at an 80% LTV using today's as low as rate of 6.25% would be \$5.21 per \$1000. Contact a Bridge mortgage loan officer for any applicable restrictions and further program details. Bridge Credit Union NMLS# 402575. Federally Insured by the NCUA.

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