

Fall 2025

@home

WHAT'S INSIDE:

Fall Home Maintenance Checklist

Local Market Updates

Fall Coloring Page

Pumpkin Carving template

Bartholomew County Adopt-a-Road

Looking for your dream home?

We're here to help.

Today's economy and housing market can add some extra stress to the homebuying process. With Centra's mortgage experts, you can worry less! Take advantage of options like our Zero Down Mortgage and get in your dream home sooner. **Contact one of our mortgage experts to get started.**



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learn more about our
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WHAT YOU WILL FIND INSIDE



Fall Maintenance Checklist

Tips and Tricks on things to do around the house before winter



Local Market Updates

What is going on in Bartholomew, Jackson & Jennings Counties



Fall Coloring Page

Hosting kids this holiday season? Take the page for a quick activity!



Pumpkin Carving template

Tear out, tape on your pumpkin & enjoy!



Adopt-a-Road

Learn about how Crossroads is reaching out to the community!



A big change in culture could be just WHAT YOU NEED TO THRIVE

Enjoy a **SUPPORTIVE** and **COLLABORATIVE** office culture. From weekly communication, with up-to-date information, to business planning activities, annual awards and plenty of recognition for your achievements, you'll be plugged into a team that will help your career thrive.

Get the knowledge to **GROW**. We keep you up-to-date on industry trends and best practices. Network at our national conferences and regional events. Plus up your game with weekly webinars, in-person workshops, and Weichert University e-learning courses to help you stand out from the competition.

FINALLY, enjoy a more productive and successful career in real estate.

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Welcome Jerica Dailey



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A lifelong resident of Columbus, Indiana, Jerica brings not only deep community ties but also a heartfelt passion for helping families find their forever homes, she knows firsthand what makes this town such a special place to live. She's ready to help others find their place in it, too. With over ten years of banking experience, Jerica delivers a level of financial insight and personalized care that makes every real estate journey smooth, smart, and stress-free. Her entrepreneurial background fuels her creative approach to problem-solving, marketing, and negotiations which gives her clients a true edge in today's competitive market.



Has Adopted a Road



We're not just cleaning up litter-
We're making a visible commitment to the
health and beauty of Bartholomew County. It's
a small way of showing our big appreciation
for the communtiy that supports us every day.





Fall Home Maintenance Checklist



Keep your home cozy, safe, and ready for the season!

-  **Clean Gutters & Downspouts**
Remove leaves to prevent water damage.
-  **Inspect Your Roof**
Check for missing shingles before winter weather hits.
-  **Seal Windows & Doors**
Stop drafts and save on heating bills.
-  **Service Your Furnace**
Schedule a professional tune-up.
-  **Test Smoke & Carbon Monoxide Detectors**
Replace batteries if needed.
-  **Drain Outdoor Faucets & Hoses**
Protect from freezing temperatures.
-  **Check Weatherstripping**
Keep the warm air in and the cold air out.
-  **Clean & Store Outdoor Furniture**
Extend its life for seasons to come.



Rake & Compost Leaves

Improve your lawn's health for spring.

Tip: Tackling these now means fewer headaches when winter arrives!

BARTHOLOMEW COUNTY

INDIANA

The Season of Change is the Season to Move

It's the perfect season to turn over a new leaf and explore what homeownership could look like for you. Discover what the Bartholomew County, Indiana market has to offer this Fall 2025!

MEDIAN SALES PRICE

\$250,000

-5.7%

DAYS ON MARKET

11

-30.0%

HOMES SOLD

102

+3.0%

LIST TO SALE \$

98.9%

+1.0%

NEW LISTINGS

148

+32.1%

MONTHS INVENTORY

2.1

+15.0%

SOLD PRICE/SQ FT

\$ 163

+6.5%

ACTIVE INVENTORY

212

+18.4%



*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE

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FROM JULY 2025, % is comparable to June 2025. SINGLE-FAMILY PROPERTIES

MARKET UPDATE


Crossroads
Association of REALTORS®



New home? We're here to help.



Caleb Burton • Alex Cowan • Bob Hendershot • Lyra Claycamp • Taylor Goodrow

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Whether you own or are thinking about buying a home, or simply want to know your options, the Robert Hendershot Agency can help you find the policies to suit your needs. Let us help you choose the right coverages to safeguard the things you value. Get started with a free quote by contacting us or scanning the QR code below.

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Dana Carson was by far the most incredible realtor we have ever worked with. She went above and beyond in so many ways. Her professionalism, attention to detail, quick response time, and ability to resolve issues were instrumental in the success of the sale of our home and the purchase of our next home. She even took care of things that our buyer's realtor was actually responsible for. The selling and buying process can be quite stressful! Dana was with us every step of the way. When we thought that things might not work out, she was able to talk us through it and come up with a solution. I honestly don't know what we would have done without her! We knew that Dana was personally invested in us and that she truly cared about our family. We are forever thankful that Dana was our realtor! We can't say enough good things about her! Dana is the best realtor in Columbus, IN!

Craig & Sarah D.

"I have worked with Dana for many years and can tell you she has incredible knowledge of the real estate market. Rather than SELL you a house she takes the time and asks the right questions to FIND you a HOME! If you want a great experience I highly recommend you work with Dana!!"

Doug F.

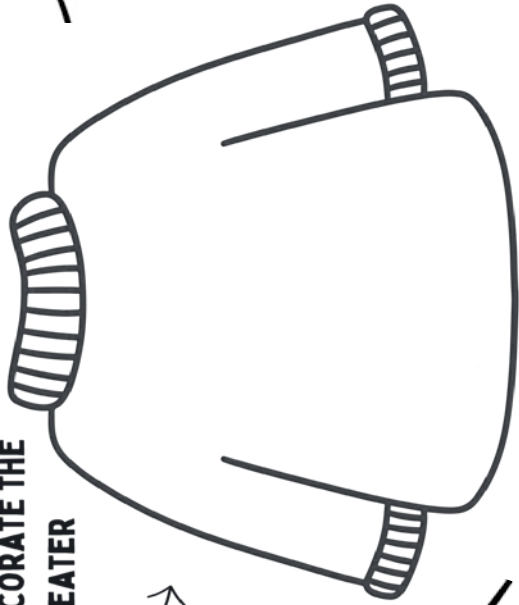


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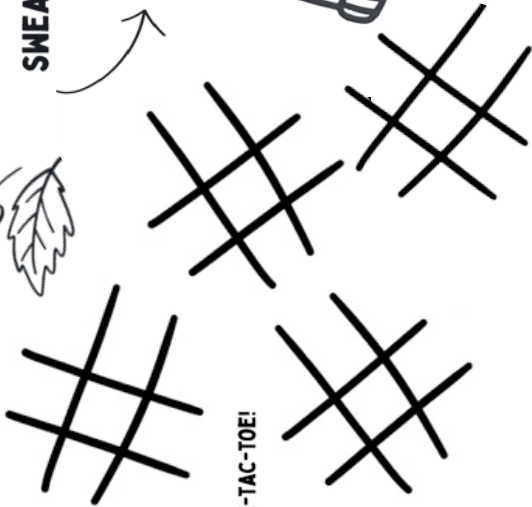
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TIC-TAC-TOE!



CAN YOU FIND ALL OF THE WORDS ?

T	E	T	E	P	T	A	O	B	H
H	A	Y	S	T	A	C	K	H	W
A	U	P	A	M	E	O	Z	A	O
P	U	D	P	E	D	R	S	R	R
I	Y	T	Z	L	A	N	F	V	C
F	S	L	U	E	E	G	A	E	E
A	S	A	A	M	U	E	L	S	R
E	E	S	A	B	N	S	T	T	A
L	M	P	U	M	P	K	I	N	C
W	R	E	T	A	E	W	S	P	S

APPLE
LEAF
PUMPKIN
ACORN
HARVEST
HAYSTACK
SCARECROW
AUTUMN
SWEATER

FEELS LIKE Fall

HELP THE SQUIRREL
FIND THE ACORN!



DRAW THE OTHER HALF



WORD SCRAMBLE

ELPAP _____
INPKMUP _____
DNWI _____
FAEL _____

Cheese Chicken Soup



Ingredients

4 cups shredded cooked chicken breast

3-1/2 cups water

2 cans (10-3/4 ounces each) condensed cream of chicken soup, undiluted

1 package (16 ounces) frozen mixed vegetables, thawed

1 can (14-1/2 ounces) diced potatoes, drained

1 lb. Velveeta, cubed

Minced chives, optional

DIRECTIONS

In a Dutch oven, combine the first 5 ingredients. Bring to a boil.

Reduce heat; cover & simmer until vegetables are tender, 8-10 minutes.

Stir in cheese just until melted (do not boil).

If desired, top with minced fresh chives.

ENJOY!!!

Bev & Dave Roberts

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*All loans subject to eligibility, credit and underwriting approval.





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happy FALL

Crisp mornings, golden afternoons, and front porches dressed in mums—fall in Southern Indiana feels like a warm hello. It's the season for slow-cooker dinners, Friday night lights, and neighborhood walks under a canopy of color.

Whether you're dreaming of your first home or your next chapter, our REALTORS® are here to help you move with confidence. Here's to bonfires, apple cider, and finding the place you love to come home to.


Crossroads
Association of REALTORS®

MARKET UPDATE

MEDIAN SALES PRICE

\$207,000

-9.2%

DAYS ON MARKET

26

+73.3%

HOMES SOLD

38

+18.8%

LIST TO SALE \$

97.3%

+1.3%

NEW LISTINGS

48

+6.7%

MONTHS INVENTORY

2.4

-17.6%

SOLD PRICE/SQ FT

\$138

-6.8%

ACTIVE INVENTORY

92

-2.1%

*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE
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FROM JULY 2025, % is comparable to June 2025. SINGLE-FAMILY PROPERTIES



Let the Fall Colors Guide You Home

If you've been dreaming of a place to call home, now's the perfect time to make your move.
Explore what the Jackson County, Indiana real estate market has in store for Fall 2025.

JACKSON COUNTY
INDIANA


Crossroads
Association of REALTORS

FALL BUCKET LIST

- Visit a local pumpkin patch
- Carve or paint pumpkins
- Take a scenic drive to see fall foliage
- Roast marshmallows over a fire pit
- Go on a hayride
- Visit a corn maze
- Make caramel apples
- Host a chili cook-off night
- Bake pumpkin bread or apple pie
- Collect colorful leaves and make a craft
- Have a family game night with hot cocoa
- Go to a fall festival or craft fair
- Attend a high school football game
- Visit a haunted house or ghost tour
- Take family photos in cozy sweaters
- Decorate your front porch with mums and pumpkins
- Watch a classic fall movie marathon
- Try a new soup recipe
- Volunteer at a community event
- End the season with a gratitude jar for Thanksgiving



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low down payment loans

Dream Builder

Our Dream Builder program is designed to help home buyers afford more home.

Program Overview

- First conventional mortgage up to 97% loan-to-value (LTV), and second mortgage up to 7% of value¹
- Reduced closing costs on first mortgage
- No closing costs and no interest on second mortgage

Community Builder

Our Community Builder program is designed to provide options for homebuyers with limited credit history and limited income.

Program Overview

- No private mortgage insurance (PMI)
- Reduced closing costs
- Grant funds up to \$7,500 may be available for closing costs and down payment assistance

CHAMP

Our Community Housing Affordable Mortgage Program (CHAMP) loan provides affordable options for homebuyers with limited credit history, limited income or looking to purchase a home in a low- to moderate-income (LMI) area.

Program Overview

- No private mortgage insurance (PMI)
- Low down payment
- Borrower may qualify through either predefined income levels or property location²

Credit and collateral are subject to approval. Terms and condition may apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

¹Value is the lesser of the purchase price or appraised value of property.

²It is possible the borrower's payment may increase substantially over the remaining term of the loan.

³Certain geographical restrictions and additional fees may apply.

Government Lending

FHA

A Federal Housing Administration (FHA) mortgage is a government-insured home loan with more flexible lending requirements than conventional loans.

VA

A VA loan is a mortgage program guaranteed by the U.S. Department of Veteran Affairs and is designed to provide home financing for veterans and their families.

USDA

The United States Department of Agriculture (USDA) offers a wide variety of loans to help low-income individuals or families purchase or build their home in rural areas.³

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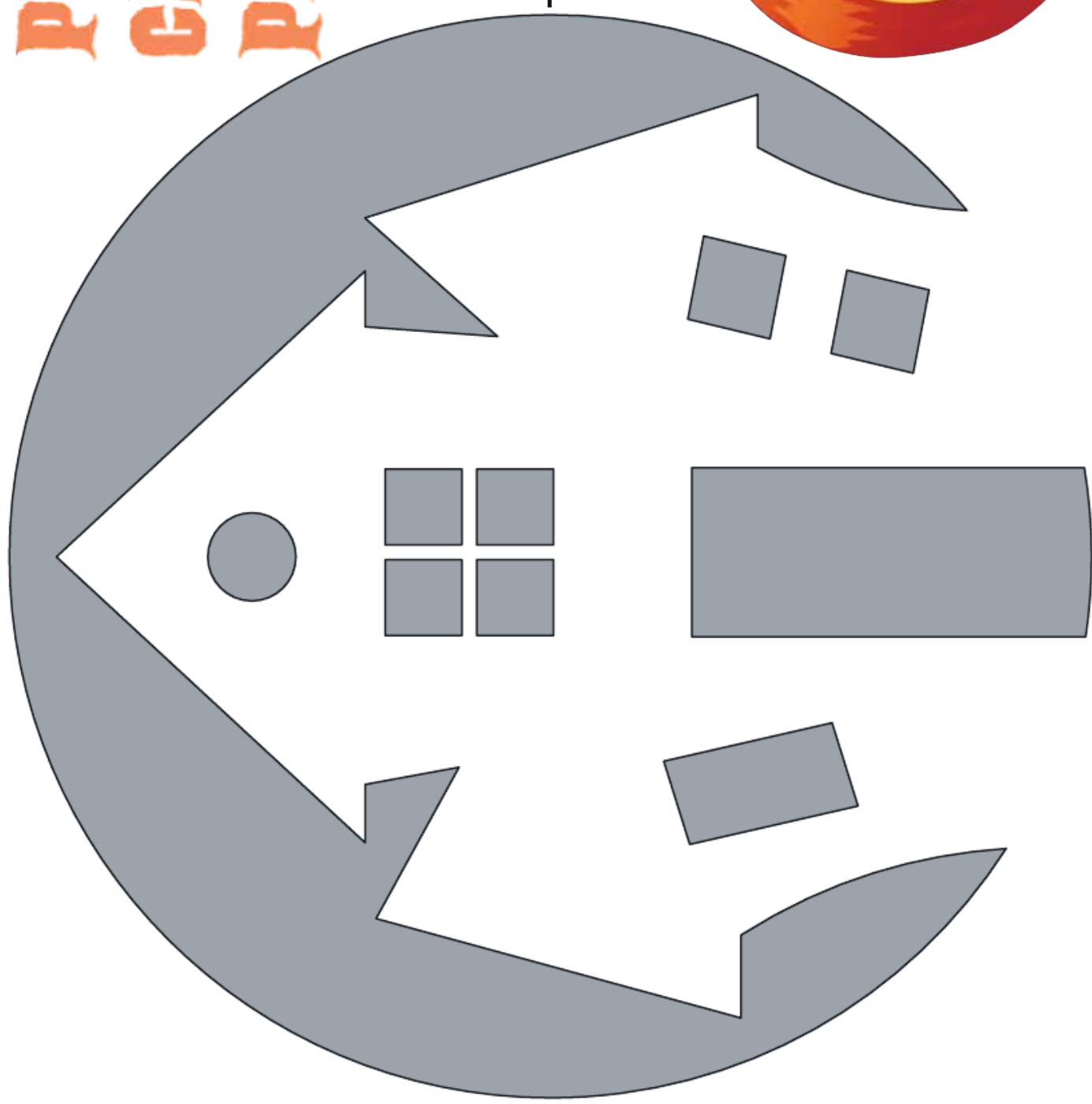
FALL HOME MAINTENANCE LIST:

- Fertilize your yard
- Have your HVAC & chimney cleaned & inspected
- Unhook garden hoses
- Change batteries in smoke/carbon monoxide detectors
- Ceiling fans should rotate clockwise to push warm air down.
- Clean out downspouts & gutters
- Most importantly save my number, 812-447-5279 and call me with ALL your real estate needs!!



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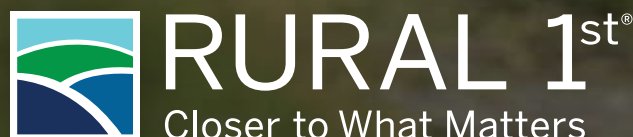


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- LET GUESTS VOTE AND CROWN A CHILI CHAMP!
- OFFER A SMALL PRIZE LIKE A TEAM-THEMED MUG OR APRON.

PUMPKIN SPICE & EVERYTHING NICE STATION

- SET UP A HOT DRINK BAR WITH PUMPKIN SPICE COFFEE, CIDER, AND COCOA.
- OFFER WHIPPED CREAM, CINNAMON STICKS, AND CARAMEL DRIZZLE FOR TOPPING.
- INCLUDE PUMPKIN MUFFINS, DONUTS, OR MINI PIES.
- USE PLAID OR BURLAP FOR RUSTIC FALL VIBES.

TAILGATE LAWN GAME TOURNNEY

- CORNHOLE, FOOTBALL TOSS, OR LADDER BALL WITH FALL-COLORED GEAR.
- SET UP A MINI BRACKET AND KEEP SCORE FOR EACH ROUND.
- OFFER TEAM-COLORED KOOZIES OR SNACKS AS PRIZES.
- BONUS POINTS FOR THEMED TEAM NAMES!

DIY S'MORES BAR

- USE A TABLETOP FIRE PIT OR SMALL GRILL FOR MARSHMALLOW ROASTING.
- OFFER CLASSIC GRAHAM CRACKERS, CHOCOLATE BARS, AND FLAVORED MARSHMALLOWS.
- ADD FUN EXTRAS LIKE PEANUT BUTTER CUPS, CARAMEL SQUARES, OR CINNAMON COOKIES.
- WRAP INGREDIENTS IN INDIVIDUAL KITS FOR EASY GRAB-AND-GO FUN.

Fall Home Maintenance Checklist

By staying proactive with fall home maintenance, you can enjoy the season knowing your home is well-prepared and in top condition

Interior Maintenance

- ☐ Schedule a professional HVAC inspection and maintenance as needed.
- ☐ Clean or replace HVAC system air filters.
- ☐ Ensure the water heater is functioning properly. Flush the tank to remove sediment buildup.
- ☐ Inspect sump pump and test regularly.
- ☐ Inspect water softener, ice maker and dishwasher water supplies and drains.
- ☐ Check for leaks in faucets, toilets and under sinks.
- ☐ Inspect and clean any clogged drains.
- ☐ Test smoke and carbon monoxide detectors. Replace batteries if needed.
- ☐ Check fire extinguishers and ensure they are accessible.
- ☐ Clean fireplace flues (if applicable).
- ☐ Review and update emergency plans and kits.
- ☐ Check basement and crawl spaces for moisture, mold or foundation cracks.

Exterior Maintenance

- ☐ Inspect the roof for damaged or missing shingles and repair as needed.
- ☐ Clean gutters and downspouts. Ensure they are securely attached and drain properly.
- ☐ Check for leaks or water damage on the roof and around chimneys.
- ☐ Inspect exterior siding for cracks, rot or damage. Repair or replace as needed.
- ☐ Ensure grill is placed away from home and siding when in use.
- ☐ Touch up any chipped or peeling exterior paint.
- ☐ Pressure wash siding, decks and patios.
- ☐ Inspect landscaping and lawn to confirm that there is a slope away from the foundation for water drainage.
- ☐ Trim trees and bushes away from the house to prevent damage and pests.
- ☐ Inspect and repair any decks or patios. Clean and seal wooden surfaces to protect against the elements.
- ☐ Inspect and repair driveways and walkways for cracks or damage.
- ☐ Clear debris, clean and reseal asphalt or concrete surfaces.
- ☐ Check windows and doors for proper sealing and insulation. Replace weatherstripping if needed.



Michele Zurfance
Agency Owner



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TEAM GARDNER

T'IS THE SEASON TO DRESS FALL-Y !

BEANIE	T	T	A	O	C	N	I	A	R	J	E	A	N	S	U	PONCHO
BOOTS	E	S	T	H	G	I	T	'I	S	K	C	O	S	S	M	RAINBOOTS
BUY	C	T	T	E	K	C	A	J	T	S	E	V	H	S	B	RAINCOAT
COAT	E	O	E	S	F	E	R	E	N	D	R	A	G	T	R	RICK
FLANNEL	E	A	V	R	W	S	G	N	I	G	G	E	L	O	E	SCARF
FLEECE	L	S	A	E	K	I	E	I	N	A	E	B	O	O	L	SELL
GARDNER	F	C	I	S	R	C	N	O	H	C	N	O	P	B	L	SOCKS
HIKING BOOTS	S	E	K	N	T	A	I	D	P	L	A	I	D	G	A	SWEATER
HOODIE	R	I	C	Y	T	O	L	R	B	L	L	E	S	N	S	SWEATSHIRT
JACKET	E	D	I	O	U	D	O	L	R	R	E	S	J	I	T	TIGHTS
JEANS	T	O	V	S	F	B	A	B	S	L	E	L	A	K	N	TURTLENECK
LEGGINGS	A	O	R	A	I	N	B	O	O	T	S	A	C	I	A	UMBRELLA
OVERALLS	E	H	T	R	I	H	S	T	A	E	W	S	K	H	P	VEST JACKET
PANTS	W	L	E	N	N	A	L	F	T	A	O	C	E	E	-	VICKI
PLAID	S	Y	K	C	E	N	E	L	T	R	U	T	T	!	R	WINDBREAKER

Vicki & Rick

812-343-0546

Call, Text or Email! *We're here to help!*

Remember...Better Homes & Gardner!

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JENNINGS COUNTY INDIANA

MEDIAN SALES PRICE

\$173,000

-15.6%

DAYS ON MARKET

16

+23.1%

HOMES SOLD

36

+16.1%

LIST TO SALE \$

96.3%

-2.4%

NEW LISTINGS

38

0.0%

MONTHS INVENTORY

2.1

-7.9%

SOLD PRICE/SQ FT

\$135

-4.9%

ACTIVE INVENTORY

77

+6.9%

***DATA FROM THE MIBOR BROKER LISTING COOPERATIVE**

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FROM JULY 2025, % is comparable to June 2025. SINGLE-FAMILY PROPERTIES

New Season, New Opportunities in Real Estate

It's the perfect season to cozy up to new possibilities — especially when it comes to finding your next home. Come see what the Jennings County, Indiana market has to offer this Fall 2025.



LIKE THE LEAVES OF FALL - SCATTER KINDNESS WHEREVER YOU GO

- ✓ Tip Generously - Leave a big tip with a kind note for a server, barista, or delivery driver.
- ✓ Blessing Box Drop - Stock a local blessing box with non-perishables, hygiene items, or pet food
- ✓ Feed the Helpers - Deliver snacks or a meal to firefighters, police officers, or hospital staff.
- ✓ School Cheer - Donate tissues, sanitizers, or treats to a local classroom.
- ✓ Gift a Garden Harvest - Share tomatoes, zucchini, or herbs from your garden
- ✓ Leave a pumpkin surprise for a friend with a "Happy Fall" note.
- ✓ Rake leaves for a neighbor
- ✓ Host a neighborhood soup swap.
- ✓ Donate cozy coats, scarves, or blankets with a note in the pocket.
- ✓ Write a thank-you card for your mail carrier or school bus driver.
- ✓ Adopt a Family - Quietly pay off a school lunch balance or contribute to a local giving tree.
- ✓ Shout-Outs on Social Media - Post about your favorite small businesses and tag them.



CUT OUT YOUR
KINDNESS CARD

A REMINDER THAT SOMEONE IS
THINKING OF YOU TODAY.

MAY YOUR DAY BE FILLED WITH
THE LAUGHTER OF FRIENDS, THE
COMFORT OF HOME AND MOMENTS
THAT WARM YOUR HEART





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Berkshire Hathaway	Home Marketing	RE/MAX Professionals,
HomeServices Indiana Realty	IC Homes	Seymour
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Century 21 Scheetz	Jim Taylor Appraisals	Services
Castle Realty	JMA Enterprises LLC	Schuler Bauer Real Estate
CNP Realty & Prop Mgmt.	Joe Hoene Realty Team	Seymour House of Realty
Coldwell Banker-	Kinser Appraisals LLC	Tanya Smythe Real Estate
Martin, Miller, Lamb	Mensendiek RealEstate LLC	The Nugent Company
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