

Spring 2025



# @home

*STORIES INSIDE:*

- Sold Stats
- Curb Appeal
- Spring Cleaning

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A photograph of a modern, two-story newly built house with a light-colored exterior and a dark roof. The house features a large white garage door and a covered front porch. The background is a clear blue sky.

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<sup>1</sup>Program, rates, terms conditions are subject to change without notice. Loan and income limits may apply.

<sup>2</sup>Value is the lesser of the purchase price or appraised value of property.

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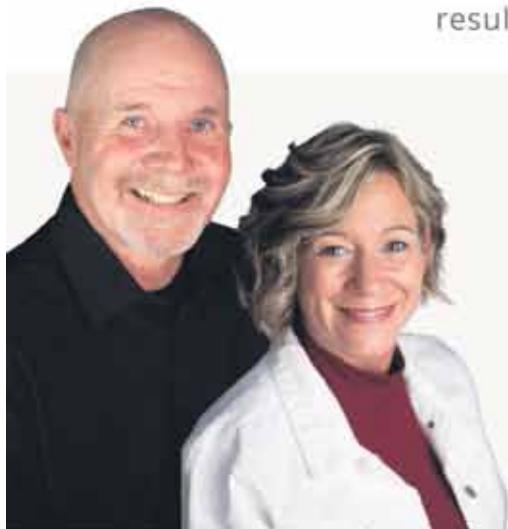
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# SPRING CLEANING Checklist



## WHOLE HOUSE

- Declutter and donate unused items
- Dust ceiling fans and light fixtures
- Clean baseboards and door frames
- Wash windows & screens inside and out
- Wipe down walls and touch up paint
- Vacuum and shampoo carpets
- Sweep and mop floors
- Replace HVAC filters
- Test smoke and carbon monoxide detectors



## KITCHEN

- Clean out fridge and pantry (toss expired items)
- Wipe down cabinets and drawers (inside and out)
- Scrub backsplash and countertops
- Clean microwave, oven, and stovetop
- Sanitize sink and garbage disposal
- Descale coffee maker and clean toaster



## BATHROOMS

- Scrub shower, tub, and grout
- Wash or replace shower curtain and liners
- Clean and disinfect toilet
- Wipe down mirrors and vanity
- Declutter medicine cabinet (dispose of expired meds)
- Wash bathmats and towels



## LIVING ROOM

- Vacuum and spot clean upholstery
- Dust and clean electronics
- Organize books, magazines, and media
- Wash throw blankets and pillow covers



## BEDROOMS

- Flip or rotate mattress
- Wash bedding, pillows, and mattress protectors
- Declutter closets and donate unused clothes
- Dust and clean nightstands and dressers



## GARAGE & EXTERIOR

- Sweep and organize garage
- Wash outdoor furniture
- Pressure wash siding and concrete
- Clean out gutters
- Put down fresh mulch to restore color.
- Replace or paint faded/chipped shutters
- Fix chipped or weathered stained areas including deck, patios and exterior doors
- Ensure all outdoor lighting is in working order
- Lay a fresh doormat and sweep stoop
- Clean and clear up swimming pool (if applicable)



## LAUNDRY ROOM

- Clean washer and dryer (empty lint trap)
- Wipe down shelves and reorganize supplies
- Sweep and mop floor
- Install storage solutions like shelves or baskets for better organization
- Sort laundry products and discard empty containers



# PREPARING TO Spring Forward?

Are you thinking of entering the **Housing Market** this **Spring**?  
Whether you plan on **buying** or **selling**, these tips could help  
you 'spring ahead' of your competitor.

## BUYERS

### Get Pre-Approved

Know your budget before you start shopping.  
Show sellers you are ready to buy now!

### Know Your Wants vs. Needs

Make a list of what your new home needs to  
have & stick to that list! Don't waste your time  
touring homes that do not fit your needs.

### Find an Agent To Guide You

In today's market you need a professional who  
will guide you through the process of buying a  
home, answering any questions you may have  
along the way!

## SELLERS

### List Now For Less Competition!

The Spring brings two things: more buyers &  
more sellers! List now to capitalize on buyers  
out looking now!

### Price Your House Right!

Home Prices are still growing, but not as  
quickly as before! Talk with your agent about  
how to competitively price your home!

### De-Clutter Your Home &

### Increase your Curb Appeal

Tour your home with the eyes of a buyer; what  
needs to be fixed, stored, painted? Plant  
flowers & replace your doormat.

IF YOU'RE LOOKING TO **BUY**  
OR **SELL** YOUR HOME, CALL

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# Market Update

SINGLE FAMILY PROPERTIES

Spring of 2025

Spring is in full bloom, bringing fresh opportunities and new beginnings! It's the perfect season to explore the possibilities of homeownership. Discover what the Jackson County, Indiana market has in store for Spring 2025!



## Spring MARKET STATS

Jackson County, Indiana

MEDIAN SALES PRICE

**\$251,500**

+32.4%

DAYS ON MARKET

**23**

+64.3%

HOMES SOLD

**18**

-18.2%

LIST TO SALE \$

**97.7%**

-0.38%

NEW LISTINGS

**25**

-24.2%

MONTHS INVENTORY

**2.02**

-14.41%

SOLD PRICE/SQ FT

**\$144**

+8.7%

ACTIVE INVENTORY

**62**

+21.6%

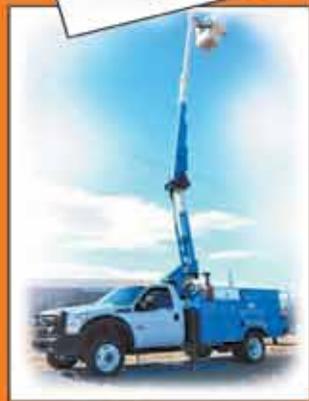
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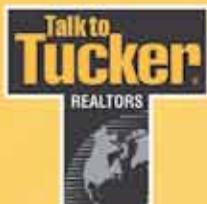
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# Market Update

SINGLE FAMILY PROPERTIES

Spring of 2025

Spring is in the air, bringing a season of renewal and fresh opportunities! It's the perfect time to embrace new beginnings—especially in homeownership. Take a look at what the Jennings County, Indiana market has to offer this Spring 2025!



## Spring MARKET STATS

Jennings County, Indiana

MEDIAN SALES PRICE

**\$201,950**

+3.6%

DAYS ON MARKET

**45**

+73.1%

HOMES SOLD

**12**

-7.7%

LIST TO SALE \$

**99.5%**

+5.66%

NEW LISTINGS

**16**

+23.1%

MONTHS INVENTORY

**2.71**

-9.67%

SOLD PRICE/SQ FT

**\$139**

+29.4%

ACTIVE INVENTORY

**44**

+51.7%

\*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE © 2025 DOMUS ANALYTICS & Realtors Property Resource®, LLC for DECEMBER 2024-JANUARY 2025



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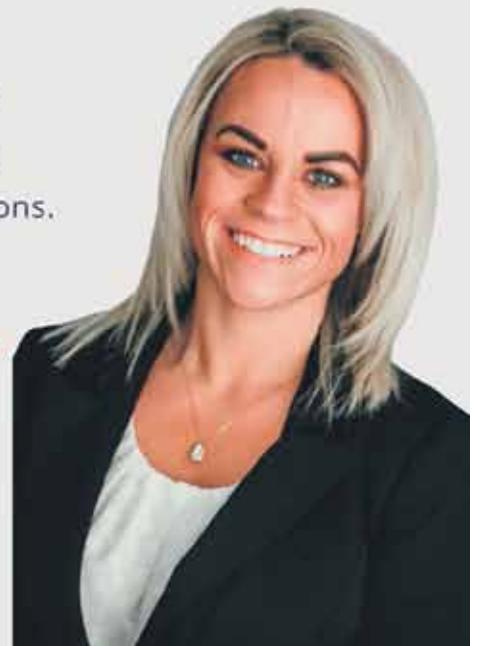
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# Early Spring CHECKLIST

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Spring is here! Get your home ready for the market:

Improve overall landscaping

Buy a new welcome mat and make the front door inviting

Pressure wash the exterior, sidewalks, decks, etc

Clear your roof and gutters

Neutralize odors

Make interior cosmetic updates

Update light fixtures

Do a full cleaning of your home

Remove any and all clutter + depersonalize

Organize closets and drawers

Clean the basement

Make needed repairs that you are aware of

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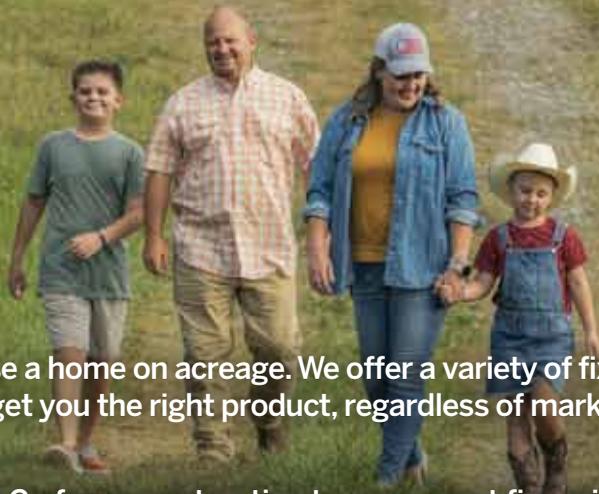
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## SPRUCING UP YOUR SPACE:

5 BUDGET-FRIENDLY TIPS FOR CURB APPEAL THAT WON'T BREAK THE BANK



### 1. A Fresh Coat of Paint:

One of the easiest and most impactful ways to give your home a facelift is with a fresh coat of paint. Focus on the front door, trim, or even the mailbox. Choose a bold color that complements your home's exterior.

🔥 Cost Breakdown: A quart of exterior paint runs about \$20-\$30 a gallon



### 2. Budget-Friendly Blooms:

Plants are nature's decorators. Add some colorful flowers in strategic spots like along pathways. Opt for low-maintenance perennials for flexibility and easy care.

🔥 Cost Breakdown: Small potted plants can start at \$5, while larger flowers might cost \$20-\$50

### 3. Light It Up:

Illuminate your entryway with stylish outdoor lighting. Solar-powered lights along the walkway or decorative lanterns by the door not only add charm but also enhance safety and security.

🔥 Cost Breakdown: A set of solar pathway lights costs around \$25-\$40, and a stylish outdoor porch light is \$30-\$60.



### 4. Clean Sweep:

Sometimes the simplest things make the biggest difference. Give your driveway, sidewalk, and porch a good scrubbing. Trim shrubs, weed garden beds, and mow the lawn to tidy the landscape.

🔥 Cost Breakdown: Free if you already own a lawnmower, trimmers, a hose and a scrub brush! Otherwise, hedge trimmers cost around \$20-\$30. Renting a pressure washer costs around \$40-\$50 per day.



### 5. Welcoming Touches:

Create an inviting atmosphere with a cozy doormat, seasonal wreath, or a charming porch swing or bench. These small touches can make your home feel warm and inviting from the moment guests arrive.

🔥 Cost Breakdown: A stylish doormat runs about \$15-\$30, a decorative wreath is \$20-\$40, and a thrifted or DIY bench can be under \$60.



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\*Based on 2022 independent third party customer satisfaction survey data. The average Clear to Close time is dependent on loan type, proper documentation, and other qualifying factors. Loan decision is subject to satisfactory appraisal, title review, and no change to financial condition. This is not an offer for extension of credit or a commitment to lend. Some restrictions may apply. Ruoff Mortgage NMLS #141868. Equal Housing Lender. Ruoff Mortgage Company, Inc. d/b/a Ruoff Mortgage is an Indiana corporation. For complete licensing information visit: <http://www.nmlsconsumeraccess.org/EntityDetails.aspx?COMPANY/141868> 11082024

# Market Update

SINGLE FAMILY PROPERTIES

Spring of 2025

Spring is blossoming and renewal is in the air! Imagine the fresh possibilities ahead. Spring is an ideal season to explore new beginnings in homeownership. Take a glimpse into what the Bartholomew County, Indiana market has in store for Spring 2025.



## Spring MARKET STATS

Bartholomew County, Indiana

MEDIAN SALES PRICE

**\$230,000**

-5.0%

DAYS ON MARKET

**31**

+63.2%

HOMES SOLD

**53**

+29.3%

LIST TO SALE \$

**97.7%**

+0.34%

NEW LISTINGS

**61**

-18.7%

MONTHS INVENTORY

**1.89**

-5.03%

SOLD PRICE/SQ FT

**\$ 153**

+7.7%

ACTIVE INVENTORY

**122**

+20.8%

\*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE © 2025 DOMUS ANALYTICS & Realtors Property Resource®, LLC FROM DECEMBER 2024-JANUARY 2025

*Happy Spring!*

**CENTURY 21**  
Breeders Realtors

## *Air-Fryer Chicken Parmesan*

### • INGREDIENTS

- 2 large eggs
- 1/2 cup seasoned bread crumbs
- 1/3 cup grated Parmesan cheese
- 1/4 teaspoon pepper
- 4 boneless skinless chicken breast halves (6 ounces each)
- 1 cup pasta sauce
- 1 cup shredded mozzarella cheese
- Optional: Chopped fresh basil and hot cooked pasta

### DIRECTIONS:

1. Preheat air fryer to 375 degrees. In a shallow bowl, lightly beat eggs. In another bowl, combine bread crumbs, parmesan cheese and pepper. Dip chicken into egg, then coat with crumb mixture.
2. Place chicken in a single layer on a greased tray in air-fryer basket. Cook until thermometer reads 165 degrees, turning halfway through. Top chicken with mozzarella. Cook until cheese is melted, 3-4 minutes. If desired, sprinkle with chopped basil & parmesan and serve with pasta.

*Enjoy!*



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# EMBRACING SUSTAINABILITY AND INNOVATION



As we step into 2025, outdoor and garden trends are shifting toward sustainability, smart technology, and low-maintenance solutions. Whether you have a sprawling backyard or a small urban balcony, here are the top tips to make your outdoor space thrive this year.



## **Pollinator-Friendly Plants**

With the ongoing decline in bee and butterfly populations, 2025 is the year to go pollinator-friendly. Plant wildflowers, lavender, echinacea, and milkweed to attract essential pollinators and create a thriving ecosystem.

## **Edible Landscaping**

Why not make your garden both beautiful and functional? Edible landscaping—incorporating fruits, vegetables, and herbs into traditional flower beds—continues to gain popularity. Blueberry bushes, rosemary hedges, and ornamental kale can add color while providing fresh, organic produce.

## **Vertical and Container Gardening**

For those with limited space, vertical gardens and container planting remain a top trend. Hanging planters, wall-mounted herb gardens, and stackable pots are excellent solutions for balconies, patios, and small yards.



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