

Winter 2025

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WHAT'S INSIDE:

Winter Bucket List

Cookies with Santa Activity page

A REALTORS® Guide To Community

YPN Coat Drive Recap

Happy Holidays from Crossroads

Market Statistics

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WHAT YOU WILL FIND INSIDE

Winter Bucket List

Things you don't want to miss this holiday season!

Local Market Updates

What is going on in Bartholomew, Jackson & Jennings Counties

Cookies with Santa Activity Page

Decorate for a fun place to put cookies and milk for Santa,

A REALTORS® Guide to Community

We are professionals in community!

YPN Coat Drive Recap

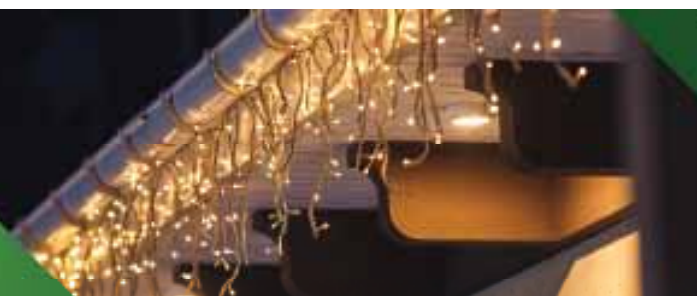
Learn about how Crossroads is reaching out to the community!

Holiday Hosting Prep for Small Spaces



- **Use multifunctional furniture** (ottomans as seating, fold-out tables, nesting stools).
- **Rearrange the layout** temporarily to create an open flow for guests.
- **Clear surfaces and declutter** to make the space feel larger and more inviting.
- **Set up a designated drink/snack station** to reduce traffic in the kitchen.
- **Use vertical space** for décor and storage to keep floor space open.
- **Create cozy ambiance** with lighting, candles, and soft textiles instead of bulky décor.
- **Offer simple, space-saving food options** like grazing boards instead of large dishes.
- **Optimize entryway storage** with an over-the-door rack for coats & basket for shoes or bags
- **Create an easy cleanup plan** by lining trash cans for quick swaps & keeping a laundry basket handy to gather dishes.
- **Make guests feel welcome** with cozy throws & Holiday-scented hand soap
- **Create a cozy conversation corner** with extra pillows or stools
- **Take time to enjoy your Holidays** and your guests!

Holiday lights



What you need to know

Holiday lights add festive cheer to the winter season, but safety should always be a priority. According to National Fire Protection Association (NFPA), between 2017 and 2021 an average of 790 home structure fires per year were started by holiday decorations, causing \$14 million in direct property damage annually¹.

What's at risk?

Improper use of holiday lights can lead to:

Fires

Electrical hazards

Property damage

Injuries

How to reduce holiday lighting hazards

Before you decorate

- **Use the right equipment.** Ensure all electrical decorations and extension cords used outside are UL-Listed for exterior use and are weather-resistant.
- **Inspect your decorations.** Check for fraying, cracking or other damage before use. If you're unsure, it's safer to discard faulty decorations.
- **Follow instructions.** Always follow the manufacturer's guidelines.

While decorating

- **Avoid overloading outlets.** Don't plug too many decorations into a single outlet or plug extension cords into power strips.
- **Use GFCI outlets.** Ensure all outdoor decorations are plugged into ground fault circuit interrupter (GFCI) outlets.
- **Keep lights dry.** Avoid placing lights and cords in standing water or areas prone to moisture.
- **Use proper clips.** Only use light clips or hangers that won't require nails or staples, which can cut through wire insulation and create a fire hazard.
- **Don't pinch cords.** Be careful not to trap cords in doors, windows, or under heavy furniture.

After you decorate

- **Replace burned-out bulbs.** Empty sockets can cause the entire string to overheat. Always unplug decorations before changing bulbs.
- **Take lights down within 90 days.** Leaving lights up for too long increases the risk of weather damage and damage from animals.
- **Store lights properly.** Tangled strands can lead to damaged cords and broken sockets. Prevent future issues by storing lights properly.
- **Keep lights away from flammable materials.** Ensure lights and cords are positioned away from flammable items like dry leaves, mulch or landscaping materials.



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Snow Ice Cream

Ingredients

- 8-12 cups fresh, white, new fallen snow
- 1 tsp vanilla extract
- 1 10 oz can of sweetened condensed milk

Instructions

Combine snow, extract & sweetened condensed milk into a large bowl.
Fold all ingredients together, and stir until well-combined.
If necessary, add more snow until you're happy with the consistency.
Scoop into a bowl, and enjoy!
To freeze leftovers, pat the ice cream into a freezer-proof container with a lid.

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Cut Household Expenses. Every Penny Counts.

Make this **PowerWash Refill** for Under \$1

In standard 16 oz bottle, add ingredients:

- 4 Tablespoons Dawn Dish Soap (blue)
- 2 Tablespoons 70% Isopropyl Rubbing Alcohol
- Fill Remainder of Bottle with 10-12 oz Water
- Attach sprayer and rotate bottle to mix gently, do not shake vigorously.



Let's enjoy the journey to the smart investment for your future!



Jennifer Hellmich

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KEEP YOUR DECORATIONS ORGANIZED ALL YEAR LONG

As joyful as the holiday season is, the post-holiday cleanup often tells a different story. Twinkle lights in a tangled heap, ornaments missing their partners, and mystery boxes labeled “misc.” make unpacking next year more stressful than it needs to be. With a little planning and a few smart systems, you can keep your décor tidy, protected, and easy to find—so you can spend more time celebrating and less time searching.



A Little Effort Now Pays Off Later

Keeping your holiday décor organized doesn't have to be complicated. With a few simple systems and thoughtful storage habits, you can make decorating a smooth, stress-free part of your holiday season.



Happy Holidays!

1. Start With a Declutter Session

Before you store anything, sort through your décor and let go of:

- Broken items that aren't worth repairing
- Décor you haven't used in years
- Duplicates that take up space
- Themes you've outgrown

This helps streamline what you're storing and gives you a clearer picture of what you actually use.

2. Choose Clear, Durable Storage

Opt for sturdy, transparent storage bins so you can see what's inside without opening each one. If you prefer colored bins, a simple photo taped to the outside does the trick just as well.

For specific items:

- Ornaments: Use divided ornament bins or repurpose egg cartons and drink carriers.
- Wreaths: Hang them in garment bags or store in round wreath containers.
- Lights: Wrap each strand around a piece of cardboard or a purpose-made reel.

3. Label Everything Clearly

Label each bin on multiple sides. Be specific

If you decorate with multiple themes or use items in different rooms, label by room or zone to make next year's setup effortless.

4. Create a Storage Map

Whether you use an attic, garage shelves, or a spare closet, design a simple “storage map.” This can be a note on your phone or a printed sheet taped inside the door. It tells you:

- Which bins go where
- What each shelf or section holds
- Where fragile items are stored

You'll thank yourself when the next season rolls around.

5. Keep a Holiday Inventory

A quick inventory makes planning next year a breeze. You can keep it simple:

- One note in your phone
- A page in your planner
- A shared digital list for the whole household

Include what you have, what you replaced this year, and what you want to add for next season.

6. Store by Season, Not by Holiday

If you decorate for multiple holidays, consider grouping bins by season rather than event. For example:

- Winter: Christmas, Hanukkah, New Year's
- Spring: Easter, St. Patrick's, Mother's Day
- Fall: Halloween, Thanksgiving

This keeps storage tidy and reduces the number of boxes you're digging through during transitional months.

7. Protect Against Heat, Moisture, and Pests

Holiday décor often lives in basements, garages, or attics, which can be tough on delicate items. To keep everything in good shape:

- Add silica packets to absorb moisture
- Use pest-proof containers
- Avoid storing candles where temperatures fluctuate—they can warp or melt

8. Make Unpacking Fun for “Future You”

Pack decorations in the reverse order of how you use them. The first things you'll need next year should be at the top of the bin.

Add a little note to yourself—something like “Tree lights are in Box 2!” or “Buy new stocking hooks.” Future you will be grateful.

9. Use Color-Coding for Quick Identification

Assign each holiday a specific color of storage bin or label. For example:

- Red for Christmas
- Orange for Halloween
- Pastel for spring holidays

This makes it incredibly easy to grab what you need at a glance and keeps your storage system visually tidy.

10. Create a “Repair & Refresh” Box

Designate one small bin for items that need attention—burnt-out bulbs, loose ornament hooks, ribbons that need trimming, or décor you want to update before next year. Instead of tossing those items back into the main bins, the “repair box” keeps them separate so you can fix or replace them before decorating season begins.



Welcomes Winter.



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MARKET UPDATE

MEDIAN SALES PRICE

\$229,000

-3.6%

DAYS ON MARKET

38

+29.3%

HOMES SOLD

29

-27.5%

LIST TO SALE \$

94.1%

-3.7%

NEW LISTINGS

35

-20.5%

MONTHS INVENTORY

3

+26.2%

SOLD PRICE/SQ FT

\$133

-11.9%

ACTIVE INVENTORY

86

-8.5%

*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE

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FROM October 2025, % is comparable to September 2025. SINGLE-FAMILY PROPERTY...

Season of Change Becomes the Season to Settle In

Winter is the perfect time to cozy up and explore what homeownership could look like for you.

Discover what the Jackson County, Indiana market has to offer this Winter.

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INDIANA


Crossroads
Association of REALTORS

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 Make The Most of Life 

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BELIEVE	R	E	S	L	U	F	Y	A	L	P	H	P	H	E	T	RADIANT
BUY	E	B	A	A	C	H	E	E	R	O	L	G	E	T	N	REJUVENATE
CHEER	N	H	E	R	E	K	E	T	L	I	I	V	T	A	A	RICK
DELIGHT	D	O	H	L	N	T	R	E	F	L	I	E	L	N	H	SANTA
ELF	R	L	S	E	I	U	A	T	E	R	V	G	U	E	P	SELL
EXCITED	A	I	R	E	S	E	D	D	H	I	T	R	F	V	M	SERENE
FRESH START	G	D	I	T	R	E	V	T	G	R	H	A	E	U	U	SING
GIVE	M	A	C	M	T	E	R	E	A	O	O	T	C	J	I	SMART
GRATEFUL	A	Y	K	I	S	A	N	T	P	S	A	E	A	E	R	SNOW
HOLIDAYS	E	S	C	Y	D	T	S	E	O	I	T	F	E	R	T	TEAM GARDNER
HOPE	T	X	U	I	L	H	F	L	E	N	N	U	P	I	J	THRIVE
INSPIRE	E	B	A	L	S	W	O	N	S	G	A	L	K	O	F	TRIUMPHANT
JOY	L	N	E	E	M	U	S	I	C	I	S	C	Y	F	E	TRUST
KIND	T	S	R	T	N	A	R	B	I	V	I	K	I	N	D	UPLIFT
LEARN		F	I	N	S	P	I	R	E	V	T	R	A	M	S	VIBRANT
MUSIC																VICKI
NEW YEAR																WHOLE
PEACEFUL																

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REALTORS®



A REALTOR'S Guide to Community in Every Season

How REALTORS® keep our neighborhoods thriving – all year long.

If you ask a REALTOR® what they love most about their work, chances are they'll tell you it's about more than just houses. It's about people. It's about community. And it's about helping others find not just a place to live, but a place to belong.

Even in the slower months of winter, REALTORS® remain deeply involved in the heartbeat of their communities. They're organizing coat drives, sponsoring youth programs, volunteering with local nonprofits, and advocating for fair housing and property rights. Behind every sold sign, there's a REALTOR® investing time, energy, and care to make their town stronger.

Their local expertise extends far beyond the market – they know the best coffee shops, the family-run diners, and which neighborhoods have the friendliest sidewalks. They welcome newcomers, share resources, and often serve as a bridge between residents and opportunities to connect.

Happy Holidays!

From our Consumer Outreach Committees

The REALTOR® difference lies in that spirit of service. It's what transforms a profession into a calling and a client relationship into a lasting connection. Each conversation, showing, and community project adds up to something bigger – a stronger, more connected Southern Indiana.

So the next time you see a REALTOR® at a community event, a school fundraiser, or a volunteer day, remember: they're not just helping people find homes. They're helping all of us build a better place to live.

Ways we give back:

- **Toy & Coat Drives:** Supporting local families through seasonal giving programs.
- **Community Committees:** Volunteering time to guide local planning and outreach.
- **Education & Advocacy:** Promoting fair housing and protecting the dream of homeownership.
- **Neighborhood Networking:** Connecting residents to resources, businesses, and each other.
- **Sponsorship & Support:** Backing local events, schools, and charitable causes.

When the unexpected knocks, we're already there.



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BARTHOLOMEW COUNTY

INDIANA

Warm Up to New Possibilities This Winter

As the year winds down, it's the perfect season to find your place to call home. See what's heating up in the Bartholomew County, Indiana housing market this Winter.

MEDIAN SALES PRICE

\$290,000

+3.6%

DAYS ON MARKET

21

0.0%

HOMES SOLD

95

-1.0%

LIST TO SALE \$

98.2%

+1.8%

NEW LISTINGS

124

-3.9%

MONTHS INVENTORY

2.4

+6.6%

SOLD PRICE/SQ FT

\$ 157

+1.3%

ACTIVE INVENTORY

231

+5.5%



*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE

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FROM October 2025, % is comparable to September 2025. SINGLE-FAMILY PROPERTIES

MARKET UPDATE


Crossroads
Association of REALTORS®



Breakfast Pizza

1 lb. ground sausage
1 cup frozen hash browns
4 eggs
½ teaspoon salt
1 pkg. crescent rolls
1 cup sharp cheddar cheese
¼ cup milk
⅛ teaspoon pepper

Brown sausage, drain fat.
Separate crescent rolls and place on ungreased pizza pan with points towards the center.
Press over bottom and up sides to form crust.
Seal perforations.
Spoon sausage over crust and sprinkle with hash browns.
Top with cheddar cheese.
In a bowl, beat together eggs, milk, salt and pepper.
Pour over crust. Bake at 300 degrees for 25-30 minutes.

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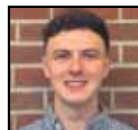
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One of the true joys of the holiday season is the opportunity to express my gratitude and extend my warmest wishes for peace, joy, and goodwill. May the coming year bring you health, happiness, and continued prosperity.



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In case you
are thirsty

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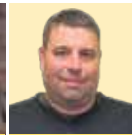
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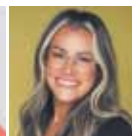
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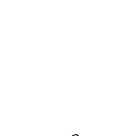
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REALTORS® Warming Hearts, One Coat at a Time

The Crossroads Association of REALTORS® Your Professional Network (YPN) set out this fall with a simple goal: collect 100 coats for local youth across Bartholomew, Jennings, and Jackson counties. Thanks to an incredible outpouring of support, that goal was nearly doubled – with 198 coats collected in total! What made this effort truly special was how the real estate community came together. REALTORS® from multiple offices and brokerages joined forces – proving that when it comes to giving back, collaboration always wins!

Making an Impact

To ensure the coats reached children in every area we serve, each school system in the three counties received roughly 50 coats. Along the way, we also collected 21 adult coats and 17 toddler coats, which turned into unexpected blessings. The adult coats were donated to Brighter Days, a local shelter, while the toddler coats went to Turning Point, supporting families who are starting over.

Generosity didn't stop there –

Grammar Industries contributed a \$250 donation, which will be used to purchase additional coats for schools still in need.

Community Collaboration

REALTORS® from Berkshire Hathaway, Weichert, F.C. Tucker, Keller Williams, Century 21, and RE/MAX Real Estate Professionals all took part in this year's drive. Their teamwork is a powerful reminder of what's possible when competitors in business become collaborators in community service.

By the Numbers

198 coats collected
3 counties served
21 adult coats → Brighter Days
17 toddler coats → Turning Point
\$250 donation from Grammar Industries



WWW.CROSSROADSREALTORS.ORG



buy a tree



prepare
Holiday
decorations



visit Holiday market



go ice
skating

Winter BUCKET LIST



wear ugly
sweater



drink hot
cocoa



bake cookies



write a letter
to Santa



put on your
slippers



Build a
snowman



enjoy the
warmth and
comfort



unwrap
presents



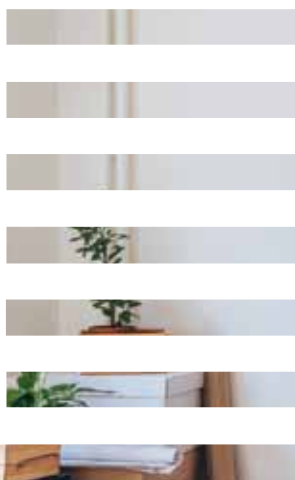
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cards



buy gifts



Let's Get **YOU HOME** for the holidays!



From first homes to forever homes, we're here to help make your journey easier with expert guidance and home loan options that fit your life.

Whether you're buying, building, or refinancing, our local lending team is with you every step of the way.

We offer loans for different size budgets, including **fixed rate, adjustable rate, veterans assistance, jumbo, and low and no down payment options for eligible borrowers.***

Let's get you home for the holidays!

Pre-qualify or apply online at
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German American Bank

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Seymour: 1725 E. Tipton Street



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





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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

Contact us today!



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We're Your Dedicated **LENDING TEAM**

If you or someone you know is looking for a new home, we can help you discover, finance and move with confidence. With over 41 years of experience and multiple loan programs to choose from, we simplify the process with a quick, smooth transition. Contact us today to get started.



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JOE HOENE REALTY TEAM

NEW AGENT SPOTLIGHT

HELP US WELCOME OUR NEW AGENT

JEN PRYOR!

ORIGINALLY FROM CALIFORNIA, JEN COMES TO US WITH OVER 24 YEARS OF EXPERIENCE IN THE REAL ESTATE INDUSTRY. SHE RELOCATED TO BROWNSTOWN 10 YEARS AGO AND IN 2019 WAS THE INDIANA MULTI-FAMILY SITE MANAGER OF THE YEAR FOR ELDERLY HOUSING FROM USDA RURAL DEVELOPMENT.

OUTSIDE OF WORK, JEN LOVES CAMPING WITH HER FAMILY AND RAISING, BREEDING, AND SHOWING SILKIE CHICKENS!

JEN AND HER FIANCÉ ANDY HAVE BEEN BUILDING AND RENOVATING HOMES IN JACKSON COUNTY SINCE 2020 AND SHE IS READY TO CONTINUE SERVING THOSE WITHIN AND AROUND THE COMMUNITY FOR YEARS TO COME!"

*Merry Christmas
& Happy
New Year!*



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REAL ESTATE RESOLUTIONS FOR THE NEW YEAR

SET GOALS THAT MOVE YOU CLOSER TO HOME — LITERALLY.

As the calendar turns to a fresh new year, many of us start thinking about our goals – from health and finances to how we want our homes (and lives) to feel. Whether you're planning to buy, sell, or simply make the most of the home you're in, now is the perfect time to set a few real estate resolutions that will make 2026 your most grounded year yet.

Start by taking stock of where you are financially. Review your credit report, set up a savings plan for a down payment or renovation, and schedule a conversation with a local REALTOR®. Even if you're months away from making a move, understanding your options early helps you take control of the process – not the other way around.

Next, turn your attention to your current home. Small, strategic updates can add both comfort and value. Replace outdated fixtures, seal drafts to boost energy efficiency, or tackle that decluttering project that's been hanging over your head. Think of it as "prepping your home for its next chapter," whether that means selling or simply enjoying it more.

But homeownership isn't just about property lines – it's about the life you build inside them. Make time for family dinners, cozy gatherings, or supporting local businesses. Strengthen your neighborhood connections. Your home is part of a larger community, and investing in it – emotionally and financially – creates a ripple effect of pride and belonging.

So this year, instead of vague resolutions, try this one: Build the life you want, starting right where you are.



5 SIMPLE REAL ESTATE RESOLUTIONS YOU CAN START TODAY

1. Schedule a home valuation with a trusted REALTOR® to understand your property's current worth. Call or text me!
2. Set a savings goal for a down payment, renovation, or emergency home fund.
3. Declutter one room per month – donate what you don't love or use.
4. Boost your curb appeal with simple updates like lighting, paint, or fresh winter greenery.
5. Stay informed – follow your local association or REALTOR® office for community updates and housing trends.

DEAN
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REALTORS

SARAH HAGER

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JENNINGS COUNTY INDIANA

MEDIAN SALES PRICE

\$234,000

-5.3%

DAYS ON MARKET

55

+52.8%

HOMES SOLD

19

0.0%

LIST TO SALE \$

98.6%

+2.7%

NEW LISTINGS

22

-24.1%

MONTHS INVENTORY

2.4

-13.2%

SOLD PRICE/SQ FT

\$172

+4.9%

ACTIVE INVENTORY

46

-13.2%

*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE

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FROM October 2025, % is comparable to September 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 Winter.



HAPPY *Holidays*

from the Crossroads Association of REALTORS®

May your holidays be merry,
your homes be bright, and your
New Year full of success and
time spent with those who
matter most.



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