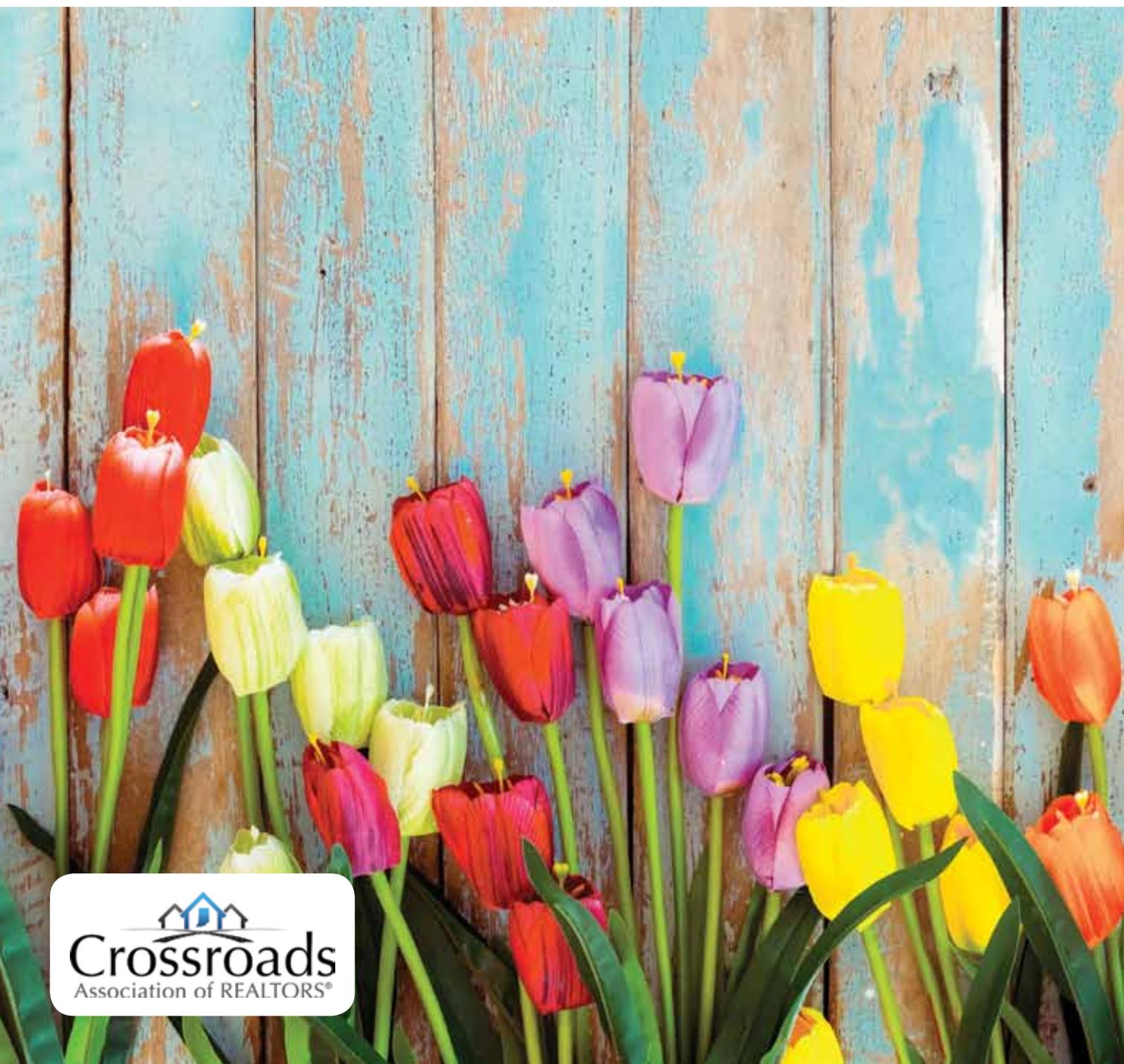


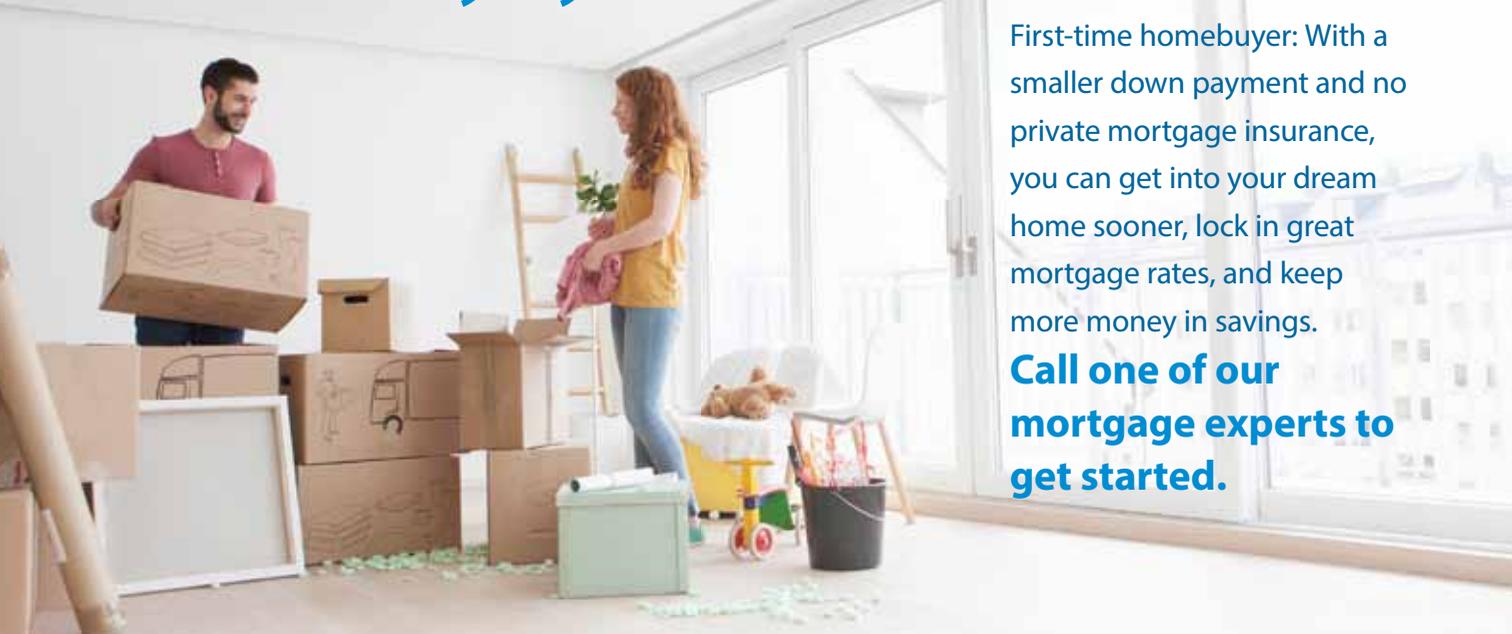
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# @home

**STORIES INSIDE:** Kids Bedrooms | Positive Changes | 2022 Design Changes



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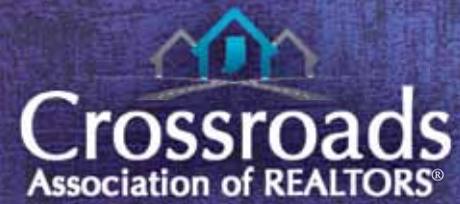
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# 4 Exciting Features for Kids' Bedrooms

*As a child, being sent to your room used to be a punishment. These days, however, it's more like a reward, as high-end homeowners are giving their kids' rooms the luxury treatment. For many parents, there's no price you can put on creating a space where the little ones will play and let their imaginations run wild. If you're looking to channel your inner-child while designing, here are a few exciting features that the kids will love having in their rooms.*

### Built-In Bunk Beds

When it comes to the children's room, built-in bunk beds are the ultimate design feature. They're a practical use of space, especially if your kids are sharing a room, and you can also have a trundle bed underneath for when their friends sleepover. For grandparents, having a bunk room that all the grandchildren can share when they're visiting is sure to keep them coming back.

### Loft Area

When you're a kid, having a loft in your room is like having your own multi-floor living space. It doesn't require particularly high ceilings to give them a little nook above their bed where they can keep toys and build forts. Another option is to use the loft as a work space for them and put a desk where they can do their homework. You can also incorporate fun ways for them to come down, like a slide or fireman's pole.

### Climbing Wall

Kid-sized climbing walls have quickly become a popular feature in children's rooms and for good reason. They're easy enough for any avid DIYer to install and give kids an exciting way to burn their energy while also improving problem solving skills and building confidence. Of course, be sure to take the proper safety precautions and place mats below the climbing area.

### Swinging Chair

These days, there are tons of different features for kids' rooms that you can hang from the ceiling, like swings, chairs or even a pod where they can curl up with a book. It's the perfect way to give their room a playful vibe that they can grow into while keeping it stylish.

## Mixed Berry coconut crisp

- 6 C mixed fresh berries
- 1/2 c dark brown sugar
- 1 1/2 T cornstarch
- 1 t ground cinnamon (divided)
- 1/2 C rolled oats
- 1/4 c unsweetened shredded coconut
- 1/2 C whole wheat pastry flour
- 1/2 t salt
- 3 T virgin coconut oil, melted

**Preheat oven to 350 degrees.**  
**Place berries in 10 inch ovenproof skillet.**  
**Sprinkle with 1/4 c brown sugar, cornstarch, & 1/4 t cinnamon. Toss gently to combine.**  
**Mix together oats, shredded coconut, flour, salt, and remaining 1/4 c brown sugar.**  
**Add the coconut oil and mix together .**  
**Sprinkle topping over berries and bake 30 to 35 minutes.**  
**Remove from oven and let rest for 15 to 20 minutes.**

# Enjoy!

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### How do I save money?

When heroes work with our affiliate real estate, mortgage, title and home inspection specialists they receive Hero Rewards® savings:

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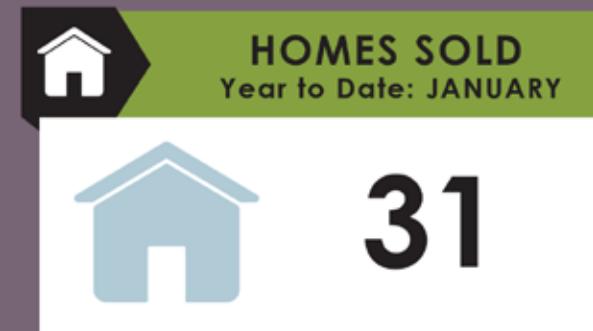
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**SECOND**  
**market update**  
*for Jackson County*

## REAL ESTATE ACTIVITY *For Properties in Jackson Co.*



## REAL ESTATE ACTIVITY *Single-Family Properties*



*\*Inventory Supply: the amount of time it would take to sell all the active listings if no new listings became available.*

**0-4 Months** → **Seller's Market**  
**5-7 Months** → **Balanced Market**  
**8-12 Months** → **Buyer's Market**

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# Easter Safety Tips for Your Pup

**With Spring here, Easter is a fun time for the whole family. However, consider pet safety as you begin to pull out those bunny baskets.**

**Keep Easter candy far from Fido.** While candy and other treats are fine for kids, your pup can get very sick from consuming the contents of an Easter basket. Chocolate and other types of candy can be extremely toxic for dogs. Milk chocolate contains 20 - 60 percent cacao and dark chocolate is 85 percent cacao, making it much more toxic due to the amount of caffeine and theobromine in it. Another ingredient to be aware of is xylitol, an artificial sweetener found in many sugar-free candies and chewing gum. These human treats can give your dog an upset stomach at best and can lead to death if consumed in great quantity.

**Plastic grass is a no-no.** Decorating baskets with plastic Easter grass is fun but having your pup accidentally swallow it - definitely not fun. Dogs can't digest or absorb plastic. If they eat

the plastic grass, it can become entangled in their intestinal tract, which can cause many issues including nausea, loss of appetite and stomach pains and lead to surgery. Paper grass is a much safer alternative.

**Blooms are beautiful and often poisonous.** We all love spring flowers, but if your Benji goes wild digging up the garden, he can get very sick from eating certain bulbs and flowers. Tulips and daffodil bulbs are poisonous for dogs and can cause heart issues. Keep an eye on your pup when he's in the garden, or better yet, keep him on a leash if he's a digger.

If you think your dog has accidentally consumed something hazardous, don't wait, take him straight to the vet.

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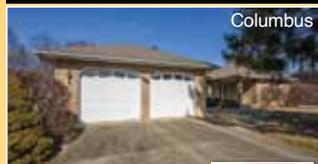
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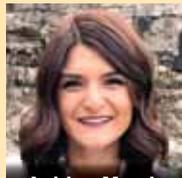
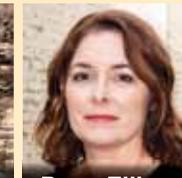


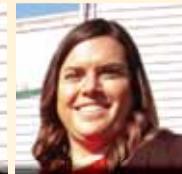
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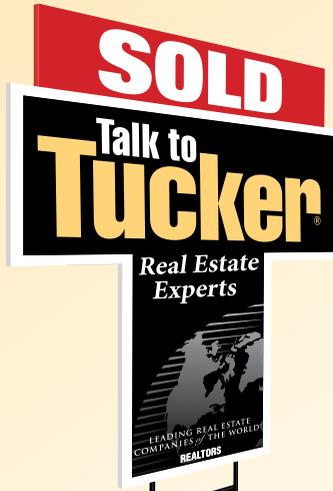
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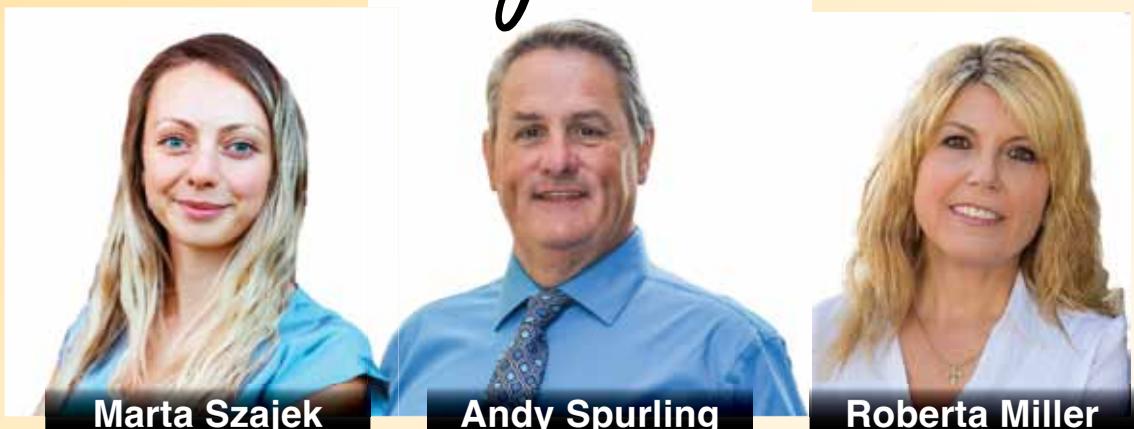
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# Spring Cleaning Tips for 2022

## ◇ Start with One Room

Don't overwhelm yourself by room hopping around the house. Try to keep focused on that one room before working your way to the next. Start with the places you usually skip, ensuring those get done!

## ◇ De-Clutter

Go through closets for clothes that haven't been worn in a while. Check those junk drawers and desk drawers!

## ◇ Work from Top to Bottom

You don't want to clean the surfaces you already have. Start on ceiling fans and tall shelves and work your way to the floor!

## ◇ Don't Forget about Windows and Walls

Not all dust settles on the floor, use a damp cloth to wipe down walls, window seals and blinds.

## ◇ Protect Yourself

Use masks to protect yourself from dust. For deeper cleaning, use gloves if needed. Read the labels on your cleaning products for extra safety precautions!

## ◇ Freshen Up the Space

Choose some new linens with pillowcases, towels and rugs to give new life to your freshly cleaned rooms!



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BUY	G	L	L	A	C	E	M	O	A	B	H	O	M	E	MEMORIES
CALL	O	L	O	A	N	S	N	L	E	W	O	R	G	F	MOTIVATED
CONFIDENT	A	R	.	L	.	F	E	R	D	É	C	O	R	.	MOVING
DÉCOR	L	🏠	A	Y	I	D	E	B	O	E	T	E	T	E	NEW
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# 2022 Design Trends for Small Spaces

When it comes to interior design for small living spaces, such as apartments and condos, less is more in 2022. According to the experts at Apartment Guide, a scaled-back and subdued approach reflects a desire for serenity after the rollercoaster ride of the past two years—and counting. Here are some of their top design trends for the year ahead.

## Vintage

A return to a vintage vibe signifies the desire for individuality that can only be achieved with unique, older pieces, as well as the movement toward sustainability. Upcycling antique and tag-sale items not only gives your space personality, but is also more environmentally friendly than buying new.

## Comfort

Given the throngs of people now working from home, it's no surprise that looks that evoke warmth and comfort are topping the trends. Many small-space dwellers are opting for pillows and throws that are more comfortable than they are stylish. Of course, given the many great options available, it's not hard to find accessories that offer both.

## Neutral colors and earth tones

Interior colors inspired by nature add a calming, less-distracting vibe to small spaces. Colors like Sherwin Williams' Evergreen Fog and Benjamin Moore's October Mist, both of which are their respective colors of the year, are soothing and refreshing all at once.

## Black accents

Given the upswing in neutral colors, black accents will also be on the rise, adding depth and character to small spaces. Look for black and dark gray shades in kitchen and bathroom hardware, picture frames and other decorative accents. The good news is that black is easy to incorporate into almost any design scheme.

## Texture

Staying on theme with the overall trend of creating more calming environments, we can expect to see a variety of textures, serving as a way of adding interest without using a variety of distracting colors. Try a combination of textures in neutral tones, such as chunky throws, faux fur pillows, embossed wallpaper and various woods.

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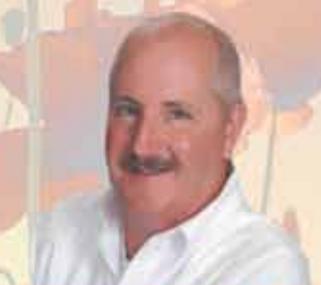


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# How to Get Approved for an FHA Loan

For many years, the Federal Housing Administration was regarded as a destination for borrowers with low to zero credit scores. However, the same cannot be said about the department today. The FHA is now a go-to-place for moderate-to-low income workers with good credit histories. A home is a long-term investment, however, when purchasing a home, you may be unable to provide up-front cash for the house.

In this case, an individual needs to get a mortgage loan to boost their home purchasing finances.

With a low credit score, you may not be eligible to apply for a loan in a conventional financial institution. However, you may still qualify for an FHA loan. To ensure that you're eligible for a federal housing loan, review the tips below:

### Credit Score

If you don't have a credit score, you do not qualify for FHA loans. Your credit score needs to be at least 580 for eligibility purposes. When your credit score is at least 580, your down payment can be reduced to 3.5%. However, due to the pandemic, most FHA loan lenders revised their credit scores and adjusted them to a higher number. Therefore, it would be wise to increase your credit score to their minimum requirement before you think of applying for the FHA loans.

### Down Payment Funds

Your down payment depends on your current credit score. As noted above, if your credit score is within the required minimum, you only have to cough up 3.5%. However, having a lower credit score shows that you are a more risky investment and you'll likely be given an FHA loan at a high down payment of 10%. You don't have to rely on your savings to make the down payments solely though. You can also receive gift money, in which your donor provides an official letter and contact information to back up the loan.

### Debt-to-Income Ratio

Your gross income should be enough to cover your initial investment, including the FHA loan, without surpassing a 50% mark. You need to ensure that your payments, including your taxes, car and student loans, insurance, and other costs, total at most 43% of gross income.

### Mortgage Insurance

When applying for an FHA loan, you're expected to pay an upfront mortgage premium (approximately 1.5% of the loan). However, when the mortgage payment falls below 78% of your home's value, and you have been consistent in the payment for at least five years, the premium will be lifted. Also, you'll need to pay an annual mortgage premium.

FHA loans are especially common among first-time homebuyers. These loans offer homeowners a great way to finance their homes and get the stability they need!



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# 4 Positive Changes to Make in 2022

Before you completely overhaul the way you live, keep in mind making positive changes may just be a few simple steps away. Starting small with attainable goals can help keep you on the right track throughout the year.

## Drink More Water

Preventing dehydration, keeping a normal body temperature and lubricating joints are all benefits of drinking enough water daily. Try carrying a reusable bottle as a reminder, choosing water over sugary drinks and opting for water when dining out.

## Learn to Cook

If you're not comfortable in the kitchen, start with simple recipes that don't force you to sacrifice flavor. After all, an eating plan is easier to stick to when you enjoy the foods you're making. For example, Baja Fish Taco Bowls take just 20 minutes for a spicy, fresh-flavored family dinner, and Mediterranean Rice Bowls with Zucchini Fritters are a satisfying step toward more meatless meals in your home.

## Eat More Whole Grains

Skip refined grains and instead opt for whole grains like brown rice and quinoa, which offer a more complete package of health benefits. You can be confident in options like Boil-in-Bag Brown Rice and Tri-Color Boil-in-Bag Quinoa from Success Rice, which are ready in just 10 minutes to help remove the guesswork in cooking while giving home cooks more time to focus on elevating dishes for loved ones.

## Make an Eating Plan

Creating weekly menus can help you avoid the drive-thru by scripting meals for breakfast, lunch and dinner. Plus, it makes grocery shopping easier (and less frequent) by allowing you to buy all the ingredients you'll need for the upcoming week at one time. Encourage family members to provide suggestions so the planning process doesn't become overwhelming.



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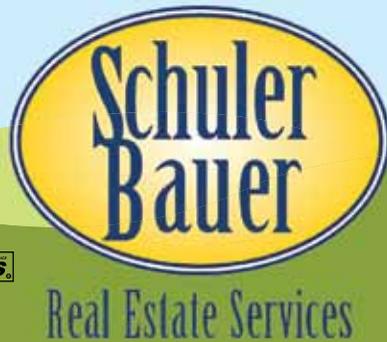
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# -SPRING 2022- MARKET STATS

**:30**

**SECOND**  
market update  
*for Bartholomew County*

## REAL ESTATE ACTIVITY *For Properties in Bartholomew Co.*

 **NEW LISTINGS**  
JANUARY

 **93**  
+32.9% from prior year

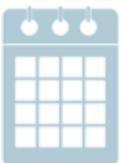
 **PERCENT OF LIST PRICE REC.**  
JANUARY

**97.1%**  
+1.5% from Prior Year

 **UNITS CLOSED**  
JANUARY

 **82**  
+17.1% from Prior Year

 **INVENTORY**  
JANUARY

**77**   
+48.1% from Prior Year

## REAL ESTATE ACTIVITY *Single-Family Properties*

 **HOMES SOLD**  
Year to Date: JANUARY

 **82**

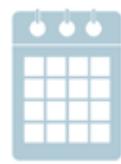
 **MEDIAN SALES PRICE**  
JANUARY

**\$232,250**

 **AVG. DAYS ON MARKET**  
JANUARY

 **15**

 **INVENTORY SUPPLY\***  
JANUARY

**.7 mo** 

*\*Inventory Supply: the amount of time it would take to sell all the active listings if no new listings became available.*

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- 5-7 Months → Balanced Market
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# 4 Pattern Trends to Try in Your Home

Whether you're working with stripes, plaids or a floral pattern—or want to incorporate all three in one space—it takes a creative eye to make this bold design choice. Of course, there are certain colors and patterns that just don't mix, but if by making smart choices and sticking to your color theory, you can create a trendy, unique and all around gorgeous space full of character and personality. Here are four popular pattern trends to try in your home!

## Bold Florals

Florals are a trend that never goes out of style. From a statement piece of artwork on the wall to smaller details on a throw pillow, almost every home you walk into features a floral pattern somewhere in the home. But because they are so free-flowing and natural, it can quickly become overwhelming when you mix too many patterns and colors in one space. When designing your space, choose a color or color scheme, fabric or artwork that you want to make a statement in that space, and work from there. Instead of trying to fit a floral pattern into an already decorated space, drawing inspiration directly from that pattern will create a cohesive design.

## Pretty Plaids

This classic pattern is often found in a wearable form or with the holiday decorations in the winter. However, plaid can create an interesting look, as well as tie together a well thought out color scheme, in almost any room in your home. The trend has surpassed flannel shirts and has made its way into interior design in some interesting ways. Instead of going for a plaid bed sheet set or throw blanket on the living room couch, consider making a statement wall with a clean buffalo plaid wallpaper. This will add a contemporary look to a country-style home instantly.

## Classic Stripes

Stripes offer many different options when it comes to interior design. You can go for vertical, horizontal or even diagonal stripes, depending on your aesthetic preference. The best part about this pattern is that, even as cumbersome as stripes can be, they are often a nice compliment to bolder designs, such as florals, and can even help to balance out an overwhelming space. Just be smart when working with stripes, as using multiple lines going in different directions can end up looking messy. For a nautical theme, stripes are a classic move. But, you can add these into a vintage-inspired space for balance or a more modern space to add dimension. Be careful, however, to limit the colors of your stripes to two colors to avoid a cluttered look.

## Textured Tiles

Tiles can be used to create the most beautiful designs. With an endless amount of patterns, including floral, stripes and more free-flowing designs, you can draw inspiration from all different styles from all over the world. You paint directly on tiles or even use the tiles themselves to curate your own unique pattern. Some tiles even have a texture on their surface, allowing you to add dimension and patterns to a space without using an array of colors. Tiles can be used in many different parts of the home—the bathroom floor and shower, the entryway, the kitchen floor or backsplash—giving you the

@home  
Trends

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## Happy Spring House Rooms Crossword



### ACROSS

- 5 Multi-use, attic-like upper open area
- 6 Designed to allow in a good deal of light
- 7 Building for a motor vehicle or vehicles
- 9 Read, write and work on computer here
- 10 Cozy seating, with surround sound movie viewing
- 13 Area used to greet guests by front door, foyer
- 14 An area for preparing food
- 15 An informal area for gathering & recreation
- 16 A formal area designed for consuming food
- 18 Better term for largest sleeping area w/ en-suite bath
- 19 A formal place where guests are entertained.

### DOWN

- 1 Area with basin, shower, and toilet
- 2 Small room for storing food & dishes
- 3 Area partly or entirely below ground level
- 4 Where clothes are hung and stored
- 8 Place for light meals in or near the kitchen
- 11 Where clothes are washed & dried
- 12 Sleeping quarters with a closet and a window
- 17 Space or room just below the roof

\*Go to [Janethaightrealestate.com](http://Janethaightrealestate.com) for Crossword Answers



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## March Is Peak Season for Shrewd Shoppers

Valentine's Day is over and there's a shopping lull in March, so retailers traditionally present an assortment of goodies to draw in savvy shoppers.

Consumer watchdog DealNews.com lists the top eight March bargains:

- **Chocolate** – Some of the top names in chocolate, including Godiva, are left with lots of product after Valentine's Day, making March the time to indulge your sweet tooth at savings up to 90 percent. (Yes, you can freeze chocolate if it's vacuum-packed, but it will keep nicely in a cool, dry place for months.)

- **Frozen foods** – March is National Frozen Foods month, so look for sales and stock up on your favorite frozen staples. (And yes, that includes pizza!)

- **Seasonal produce** – The start of spring brings great buys on seasonal fruits and veggies, including oranges, artichokes, and avocados, so vow to eat healthy and take advantage of the season's bounty.

- **Cruises and tours** – Thanks to the industry's Wave Season, which runs from January to March, there's still time to book a cruise or tour at a truly low price – like a three-to-five day cruise to the Bahamas for as little as \$189 per person.

- **Ski and snowboarding gear** – March is the start of discount season for winter goods. Careful shoppers can find as much as 70 percent off skis and other snow gear, as well as deep discounts at popular ski resorts.

- **Luggage** – Spring break is around the corner and summer vacation time not far behind, so look for bargains on everything from backpacks and duffle bags to Samsonite and other fine luggage.

- **Gift cards** – Outside of December, which is the best time of year to buy them, expect to see more gift card offers in March than at any other time of year. This month last year, a \$100 iTunes card fell to \$85. Check out gift card deals at eBay, in its daily deal section. Last March's top offers were from eBay and CardCash.



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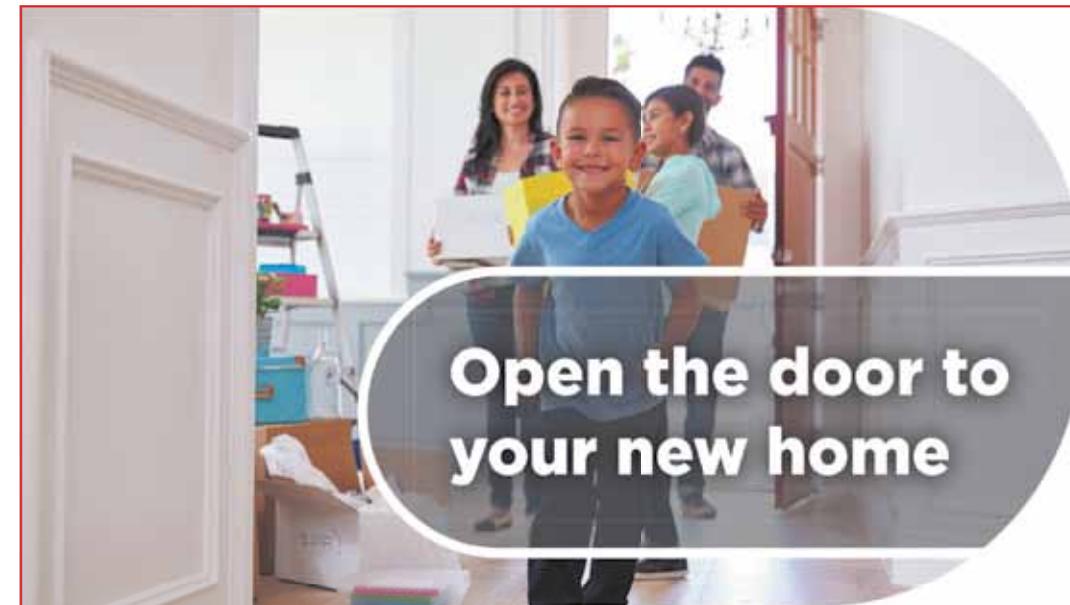


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# 5 Ways to Get Ready to Sell Your Home This Spring

Spring has long been one of the best seasons for selling a home. If you're ready to put your home on the market, follow these steps to make sure you're in prime showing shape once spring hits.

**Find a real estate agent.** Use this time to interview several agents and make the right selection. Choose an agent with excellent local market expertise, technology savvy, and negotiating skills. The relationship you have with your agent is important, so be sure to select someone you connect with and communicate well with.

**Make necessary repairs.** If your agent advises that certain repairs be done prior to listing your home, use the remaining weeks of winter to get them done, as they will likely affect the price at which you can list your home.

**Have a painting party.** There's likely more than one room in your home that will need to be painted before it hits the market. Stick to neutral colors and spend the next few weekends accomplishing the task.

**Pack up.** Now is the perfect time to start packing up unnecessary items. Not only will this give you a head start on your eventual move, it will declutter your home for optimal showing purposes.

**Plan a photo shoot.** Once the essential cosmetic changes have been made, talk to your agent about the best time to photograph and film your house. Make sure your surrounding property is camera-ready, too, and if snow is masking some of your yard's best features, gather photos of your garden in full bloom and your pool or patio under the bright summer sun so that your agent can add them to the listing.

Your agent will have other directives based on the specifics of your home and its location. Be sure to heed their advice as they know what it takes to get a home sold.



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