

# Monroe

County - Indiana



2017-2018 Resource & Relocation Guide



# Ye Olde Chimney Sweep

*Jim Voigtschild*

- Chimney Sweeping
- Wood Stove Installation
- Chimney Caps
- Stainless Steel Chase Tops
- Waterproofing (Repellent)
- Gas Flue Lining/Relining
- Consultation
- Smoking & Draft Problems
- Masonry Repairs
- System Evaluation & Condition Report
- Tuckpointing
- UL Listed Stainless Steel Chimney Lining/Relining System
- Crown Repair
- Bellfires Fireplace Restoration
- Bellfires Fireplace Upgrade
- Flashing Repair

**Bloomington, IN 47404**



**812-876-5074**

**Jim@yeoldechimeysweep.com**

**www.yeoldechimeysweep.com**



## TABLE OF CONTENTS

**4-5** Newcomer Information

**6** Health & Hospitals

**8** Help Hotlines

**9** Local Education

**11** Things To Do

**12** State Information

**13** County History

**14-15** Monroe County Map

**16-17** Bloomington City Map

**18** Home Buyer Information

**21** Buyer Mistakes

**23** How Much Can You Afford

**25** Tips to Selling Your Home

**26** Packing Tips

**27** Moving Checklist

**28** Homefinder Notepad

Skyline Publishing | Project Coordinator: Rusty Pusey

Ad Designer: Linda Swindler | Book Designer: Asha Bohannon



# A-1 AFFORDABLE TREE SERVICE

## Residential & Commercial

- Tree Removal
- Stump Removal
- Lot Clearing
- Trimming
- Shaping
- Topping
- Deadwooding
- Large Hazardous Trees Welcome
- Seasoned Firewood
- Snow Removal

*Specializing In Large,  
Hazardous Trees*

Our clean-up service cannot be beat!

Veteran & Senior Citizen Discounts

Low Price Guarantee

*Over 31 Years Experience*

Licensed & Fully Insured

[www.a1affordabletreeservice.com](http://www.a1affordabletreeservice.com)



**812-272-9683**  
**877-480-0132**



ONCE YOU HAVE  
TASTED IT  
"YOU ARE HOOKED!"

*116 E Main Cross Street  
Edinburgh, IN  
Local: 812.526.8256  
Toll Free: 800.231.5689  
Fax: 812.526.8488*

**Over  
400 Flavors**



Email: [notjustpopcorn@sbcglobal.net](mailto:notjustpopcorn@sbcglobal.net)

- Group Tours
- Sports Logos Tins
- Corporate Gifts
- Fund Raising Programs
- Raw Corn By The Pound
- Wide Variety of Tins
- Special Events - Color & Flavor Coordination

*Mon. & Tues. 10am - 5pm  
Wed. thru Sat. 10am - 6pm  
Sun. Closed*



**[www.notjustpopcorn.com](http://www.notjustpopcorn.com)**



# Newcomer Information

## Post Offices

- US Post Office**  
206 E. 4th St.  
Bloomington, IN  
(812) 331-4547
- US Post Office**  
4888 S. Rogers St.  
Clear Creek, IN  
(812) 824-2896
- US Post Office**  
3210 E. 10th St.  
Bloomington, IN  
(812) 331-4553
- US Post Office**  
104 N. Sale St.  
Ellettsville, IN  
(812) 876-5435

## Courthouse



**Monroe County Courthouse**  
301 N. College Ave.  
Bloomington, IN  
(812) 349-2615

## Utilities

- Bloomington Water Utilities**  
(812) 349-3930
- Duke Energy**  
(800) 521-2232
- AT&T**  
(812) 337-0000
- East Monroe Water Corp.**  
(812) 335-8499
- Hoosier Energy**  
(812) 876-2021
- Comcast**  
(800) 934-6489
- Southern Monroe Water Auth.**  
(812) 824-7220
- Windstream Communications**  
(812) 339-3680

**Monroe County Sheriff** - 301 N. College Ave.  
Bloomington, IN - (812) 349-2534

## Police

**Bloomington Police**  
220 E. 3rd St.  
Bloomington, IN  
(812) 339-4477

**Bloomington Police**  
2135 N. Fee Ln.  
Bloomington, IN  
(812) 332-4411

**Ellettsville Police**  
300 W. Temperance St.  
Ellettsville, IN  
(812) 876-2272

**Indiana State Police**  
1500 N. Packing House Rd.  
Bloomington, IN  
(812) 332-4411

**Monroe County Jail**  
301 N. College Ave.  
Bloomington, IN  
(812) 349-2768

## Fire

**Bloomington Fire**  
300 E. 4th St.  
Bloomington, IN  
(812) 332-9763

**Ellettsville Fire**  
5080 W. State Rd. 46  
Bloomington, IN  
(812) 876-4819

**Perry-Clear Creek Fire**  
9094 S. Strain Ridge Rd.  
Bloomington, IN  
(812) 824-6077

**Van Buren Fire**  
2130 S. Kirby Rd.  
Bloomington, IN  
(812) 825-9600





# Health & Hospitals

## **Monroe County Health Department**

119 W. 7th St.  
Bloomington, IN  
(812) 349-2543



## **Dial 911 for Emergencies**

### **Bloomington Meadows Hospital**

3600 N. Prow Rd.  
Bloomington, IN  
(812) 331-8000

### **IU Health Bloomington Hospital**

601 W. 2nd St.  
Bloomington, IN  
(812) 353-5252

### **Monroe Hospital**

4011 S. Monroe Medical Park Blvd.  
Bloomington, IN  
(812) 825-1111



**HEALTH DEPT.  
MAIN OFFICE**  
119 W. 7th St.  
812-349-2543

Visit us online for hours  
and more info or scan  
QR code w/smartphone  
for more info.

**HEALTH DEPARTMENT**  
*Serving the community in 2 locations*

**FUTURES FAMILY PLANNING CLINIC**  
**LOWER LEVEL**  
119 W. 7th St. • 812-349-7343  
Health/Wellness Exams & Birth Control  
Pregnancy & STD Testing  
Disease Intervention Services  
& Health Education

**PUBLIC HEALTH CLINIC**  
333 E. Miller Dr. • 812-353-3244  
Health & Wellness Assessments  
& Screenings  
Communicable Disease Education  
Immunizations For Children & Adults  
TB Testing

[www.co.monroe.in.us](http://www.co.monroe.in.us)



333 E. Winslow Rd.  
Bloomington, IN 47401

Respecting People. Impacting Business.™

Email: [Jobs.BloomingtonIN@ExpressPros.com](mailto:Jobs.BloomingtonIN@ExpressPros.com)  
**812-333-6210** | Fax: 888-962-5557

**[www.expresspros.com](http://www.expresspros.com)**



We work with job seekers to help them find the right job for their skills and experience.  
We have a variety of jobs available, and there are full-time, part-time, and temporary positions available.

**Contact us today to get started on finding the right fit for you.**

# HELP IS ALWAYS WITHIN YOUR GRASP... WITH A SIMPLE PHONE CALL.

The Crisis Hotlines/Helplines are here for you 24 hours a day,  
7 days a week, 365 days a year - ready to lend a helping hand.

## Cancer

Cancer Information Service ..... 800-422-6237

## Children/Youth (Abduction, Abuse, Adoption, Runaway/Exploited, etc.)

Child Abuse National Hotline ..... 800-25-ABUSE (252.2873)

Child Find of America Hotline - [www.childfindofamerica.org](http://www.childfindofamerica.org) ..... 800-I-AM-LOST (426.5678)

CONFIDENTIAL Runaway Hotline ..... 800-231-6946

Missing Children Network ..... 800-235-3535

National Hotline for Missing & Exploited Children - [www.missingkids.com](http://www.missingkids.com) ..... 800-843-5678

ChildHelp USA - [www.childhelp.org](http://www.childhelp.org) ..... 800-4A-CHILD (422.4453) / 800-2A-CHILD (222.4453, TDD)

National Runaway Switchboard - [www.1800runaway.org](http://www.1800runaway.org) ..... 800-RUNAWAY (786.2929)

National Youth Crisis Hotline ..... 800-448-4663

New York Parent & Kin Connection Helpline - [www.ocfs.state.ny.us](http://www.ocfs.state.ny.us) ..... 800-345-KIDS (345.5437)

Parent Abduction Hotline ..... 800-292-9688

Parent Hotline - [parenthotline.net](http://parenthotline.net) ..... 800-840-6537

Thursday's Child's National Youth Advocacy - [www.thursdayschild.org](http://www.thursdayschild.org) ..... 800-USA-KIDS (872.5437)

## Crisis Intervention / Suicide

Boys Town Suicide & Crisis Line - [www.boystown.org](http://www.boystown.org) ..... 800-448-3000 / 800-448-1833 (TDD)

Covenant House Hotline - [nineline.org](http://nineline.org) or [www.covenanthouse.org](http://www.covenanthouse.org) ..... 800-999-9999

National Adolescent Suicide Hotline ..... 800-621-4000

## Domestic Violence

National Domestic Violence Hotline - [www.thehotline.org](http://www.thehotline.org) ..... 800-799-SAFE (799.7233) / 800-787-3224 (TTY)

Victim Outreach Intervention Center (VOICe) - [www.voiceforvictims.com](http://www.voiceforvictims.com) ..... 724-4776-5910

## Eating & Associated Disorders

National Association of Anorexia - [www.anad.org](http://www.anad.org) ..... 847-831-3438 (long distance)

National Mental Health Association - [www.nmha.org](http://www.nmha.org) ..... 800-969-6642

## HIV/AIDS/STDs

National AIDS Hotline ..... 800-342-AIDS (342.2437) / 800-243-7889 (TDD)

National AIDS Hotline in Spanish ..... 800-344-SIDA (344.7432)

National HIV/STDs Hotline ..... 800-227-8922

National Prevention Information Network (CDC) - [www.CDCNAC.org](http://www.CDCNAC.org) ..... 800-458-5231

## Poison Control

Poison Control (Any Kind of Substance) ..... 800-662-9886

Poison Control - [www.poison.org](http://www.poison.org) ..... 800-222-1222

## Rape

Nationwide RAINN National Rape Crisis Hotline - [www.rainn.org](http://www.rainn.org) ..... 800-656-HOPE (656.4673)

## Substance Abuse/Alcoholism

24/7 Drug Addiction Hotlines ..... 866-675-4912

24/7 Drug & Alcohol Rehab Referral Service ..... 800-521-7128

Alcohol Abuse & Crisis Intervention ..... 800-234-0246

Alcohol & Drug Abuse Helpline & Treatment ..... 800-234-0420

Alcohol Hotline Support & Information ..... 800-331-2900

Al-Anon / Alateen - [www.al-anon.alateen.org](http://www.al-anon.alateen.org) ..... 800-352-9996

National Drug Info Treatment & Referral Hotline - [www.samhsa.gov](http://www.samhsa.gov) ..... 800-662-HELP (662.4357)

National Cocaine Hotline - [800cocaine.com](http://800cocaine.com) ..... 800-COCAINE (262-2463)

The Alcohol & Drug Addiction Resource Center ..... 800-390-4056

# Local School Districts



**MONROE COUNTY**  
COMMUNITY SCHOOL CORPORATION

ENGAGE. EMPOWER. EDUCATE.

315 E. North Dr.

Bloomington, IN

(812) 330-7700

## **When Registering Your Children For School, Please Remember To Bring:**

- Current Immunization Record & Birth Certificate
- Name & Address Of Last School Attended
- Last Report Card & Any Scores Obtained From Standardized Tests

# Colleges & Universities

## **Indiana Cosmetology Academy**

3612 W. 3rd St.

Bloomington, IN

(812) 332-7370

## **Ivy Tech Community College**

200 Daniels Way

Bloomington, IN

(812) 332-1559

## **Indiana University**

107 S. Indiana Ave.

Bloomington, IN

(812) 855-4848







Making  
ordinary popcorn  
**EXTRAORDINARY**  
since 1978!

One of the charms of his shop is the size and how many products he can fit inside. He serves everything from popcorn to candies to caramel apples and drinks. Even the signs on his wall are for sale. This is a must stop and see when visiting Brown County, samples are always free.

**Jim Rispoli - Owner**  
**812.988.6011**

[info@caramelcorncottage.com](mailto:info@caramelcorncottage.com)  
[www.caramelcorncottage.com](http://www.caramelcorncottage.com)

**82 N. Van Buren St.**  
**PO Box 808**  
**Nashville, IN 47448**



**AMC Showplace 12**

2929 W. 3rd St.  
Bloomington, IN  
(812) 323-0884

**Bloomington  
Playwright's Project**

107 W. 9th St.  
Bloomington, IN  
(812) 334-1188

**Bloomington Speedway**

5185 S. Fairfax Rd.  
Bloomington, IN  
(812) 824-7400

**Bryan Park Pool**

1020 S. Woodlawn Ave.  
Bloomington, IN  
(812) 349-3780

**Butler Winery**

6200 E. Robinson Rd.  
Bloomington, IN  
(812) 332-6660

**Cascades Golf Course**

3550 N. Kinser Pike  
Bloomington, IN  
(812) 349-3764

**Classic Bowling Lanes**

1421 N. Willis Dr.  
Bloomington, IN  
(812) 332-6689

**Grunwald Gallery Of Art**

1201 E. 7th St.  
Bloomington, IN  
(812) 855-8490

**Karst Farm Park**

2450 E. Endright Rd.  
Bloomington, IN  
(812) 349-2126

**Lazerlite**

4505 E. 3rd St.  
Bloomington, IN  
(812) 337-0456

**Lotus World Music  
& Arts Festival**

103 N. College Ave.  
Bloomington, IN  
(812) 336-6599

**Monroe County Fairgrounds**

5700 W. Airport Rd.  
Bloomington, IN  
(812) 825-7439

**Monroe County History Center**

202 E. 6th St.  
Bloomington, IN  
(812) 332-2517

**Rawhide Ranch**

1292 State Rd. 135 S.  
Nashville, IN  
(888) 947-2624

**Rhino's All Age Music Club**

331 S. Walnut St.  
Bloomington, IN  
(812) 333-3430

**Taylor's Par 3 Golf Course**

4975 N. State Rd.  
37 Business  
Bloomington, IN  
(812) 330-8611

**Wonderlab Science Museum**

308 W. 4th St.  
Bloomington, IN  
(812) 337-1337

**Wylie House Museum**

307 E. 2nd St.  
Bloomington, IN  
(812) 855-6224

**Yogi Bear's Jellystone Park**

9392 S. Strain Ridge Rd.  
Bloomington, IN  
(812) 824-3322

.....and more!

# Indiana



The State of Indiana has about 6.3 million residents, is ranked 15th in population and 17th in population density, and is ranked 38th in land area. It is also the 19th U.S. state by date, and is located in the Midwest. Indiana is a diverse state with a few large urban areas and a number of smaller industrial cities. It is known nationally for its professional sports teams, the Indianapolis Colts, the NBA Indiana Pacers and for the Indianapolis 500 motorsports race, and for a strong basketball tradition. Residents of Indiana are called Hoosiers. Although many stories are told, the origin of the term is unknown. The state's name means "Land of the Indians", or simply "Indian Land". The name dates back to at least 1800, when Indiana Territory was created, at which time the territory was unceded Indian land.

## State Symbols



Yellow Poplar (Tulip Tree)



Cardinal



Peony



## MONROE Co. HISTORY

Monroe County was created by an Act of the Indiana General Assembly in 1818; its present county boundaries were established by 1836. Bloomington first became a settlement about 1816, when President James Monroe selected the site for a seminary. Some of the area's many positive qualities included its location on an established trading route, an abundance of available spring water and good drainage. In 1820, the state confirmed Bloomington as the site of Indiana Seminary, which later became Indiana University.

When the City of Bloomington was officially established in 1818, on what was once a wheat field, a public square was laid out with 276 feet on each side and streets 82 ½ feet wide. Lots were sold at public auction and by the following January, 30 families had taken up residence and established stores, taverns and industries. The first courthouse, built of logs, was constructed immediately and by 1821, a county library was established next door. The original town stretched four blocks east and west of the square and two blocks north and south. The town was crude, rough and muddy for years, but its early designation as the site of Indian Seminary endowed an academic character that has ever since distinguished Bloomington from other Indiana county seats.

By 1823, a population of about 500 lived in log and frame houses scattered around the square. A school and several religious congregations met regularly. Indiana Seminary opened with 12 students and one teacher in 1825. By 1829 it had become a "college," and a second building had been added. By 1848 the College was a "University" with 50 students, the new two-story courthouse and most of the 350 houses in town were brick, a stage coach line provided connections to Indianapolis and Louisville and several new industries were producing goods for local consumption.

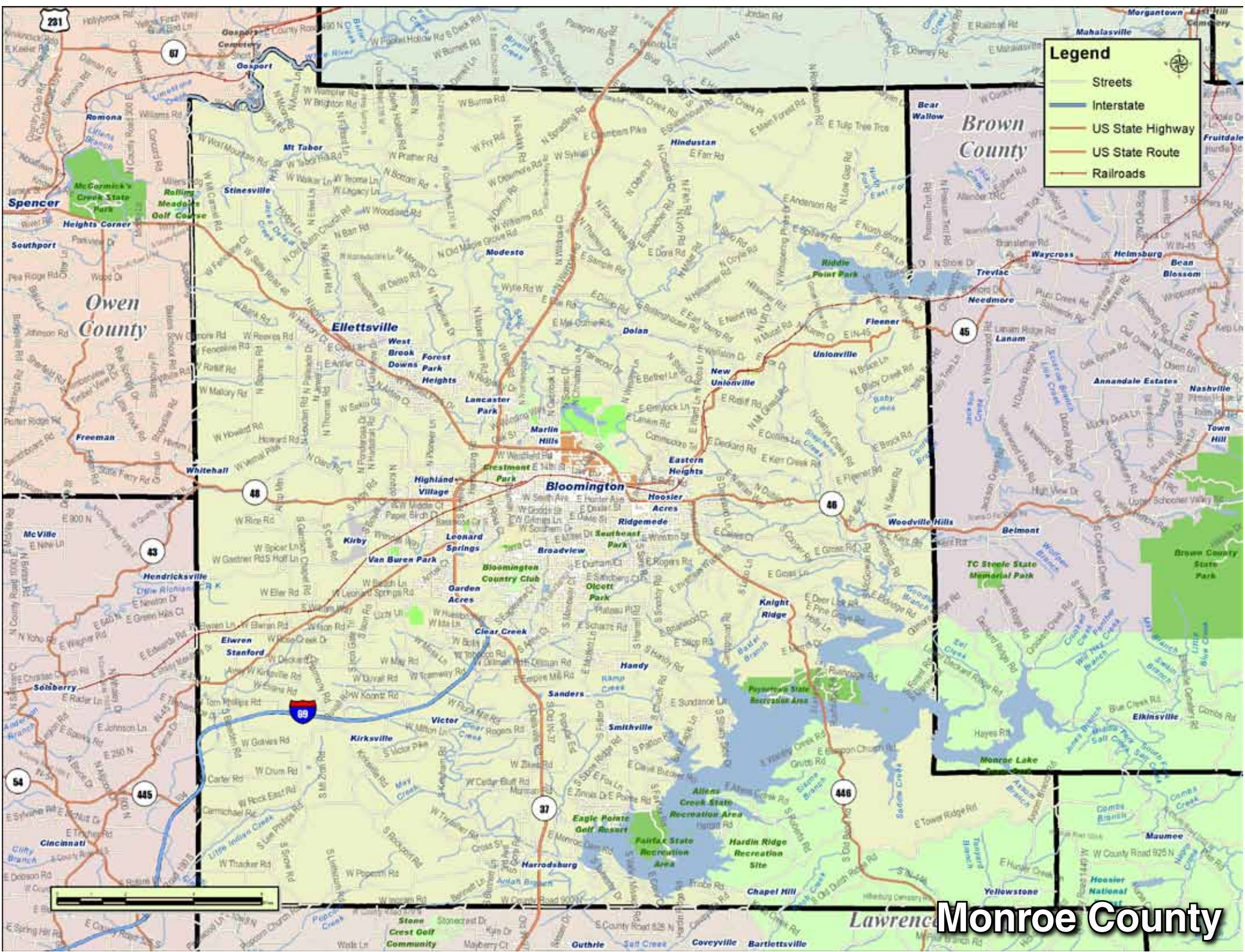
In 1854, the New Albany and Salem railroad pushed its tracks through Bloomington, opening the town to the outside world and sparking local industrial growth. Hotels were established near the depot and the commercial district took on a more serious and stable appearance. Austin Seward's smithy expanded into a foundry for the production of cast-iron fences, urns, benches, grills and more. Seward also made and donated cannon and bombshells for the Union army during the Civil War. Many Seward iron fences can still be seen in Bloomington today.

Charles C. Showers, cabinetmaker and preacher, arrived in Bloomington in 1856 with his wife and three sons. First setting up shop on the east side of the square, the family relocated their growing business to the corner of Grant and Ninth in the 1860's. In 1868, the three brothers took over the Showers Company and eventually expanded into a major industrial complex that covered seven acres. Remaining in the Showers family through several generations, the furniture company finally succumbed to the competitive pressures of the postwar industrial growth and cheaper labor of the south, selling the South Rogers Street plant in 1940 and completely shutting down by 1955.

The Covenanters, a group of Scotch-Irish Presbyterians from South Carolina, had settled just outside Bloomington by 1821. Believing that slavery was a moral evil, the Covenanters acted on their principles and during the Civil War provided a way station for escaped slaves traveling north on the Underground Railroad. In the Covenanter Cemetery, some of Bloomington's earliest uses of limestone and stone carving can still be seen. A wall, constructed of fieldstone without mortar, surrounds the plot and gravestones are simply carved in traditional styles and motifs. Later in the century, stonemasons applied their imaginations and skills to the creation of gravestones in more complex and artistic designs.

During the last quarter of the nineteenth century, Bloomington's appearance underwent many changes. The city was incorporated in 1866, local banks were established and by 1879, the square was illuminated by 29 street lamps. The first electric lights glowed from the courthouse roof in 1886. Two disastrous fires in the 1880's, confirmed the city's pattern of development, begun in the 1850's, when the first railroad lines were laid. A fire in the Showers Company's east side plant led to its move to Morton Street, and the destruction by fire of the old college buildings on South College Avenue prompted the university's move in 1884, to a new campus in Dunn's Woods. These developments established the east side of town as an academic and residential neighborhood and the west side as the sector for industrial growth. Despite these changes, the Indiana University Daily Student scorned Bloomington in 1886, as "an earthy frontier courthouse town" where cows and chickens wandered loose and ox teams still plodded the muddy streets. Nevertheless, during these years the city's enterprising economic leaders quietly laid a firm economic foundation on which Bloomington would continue to build.



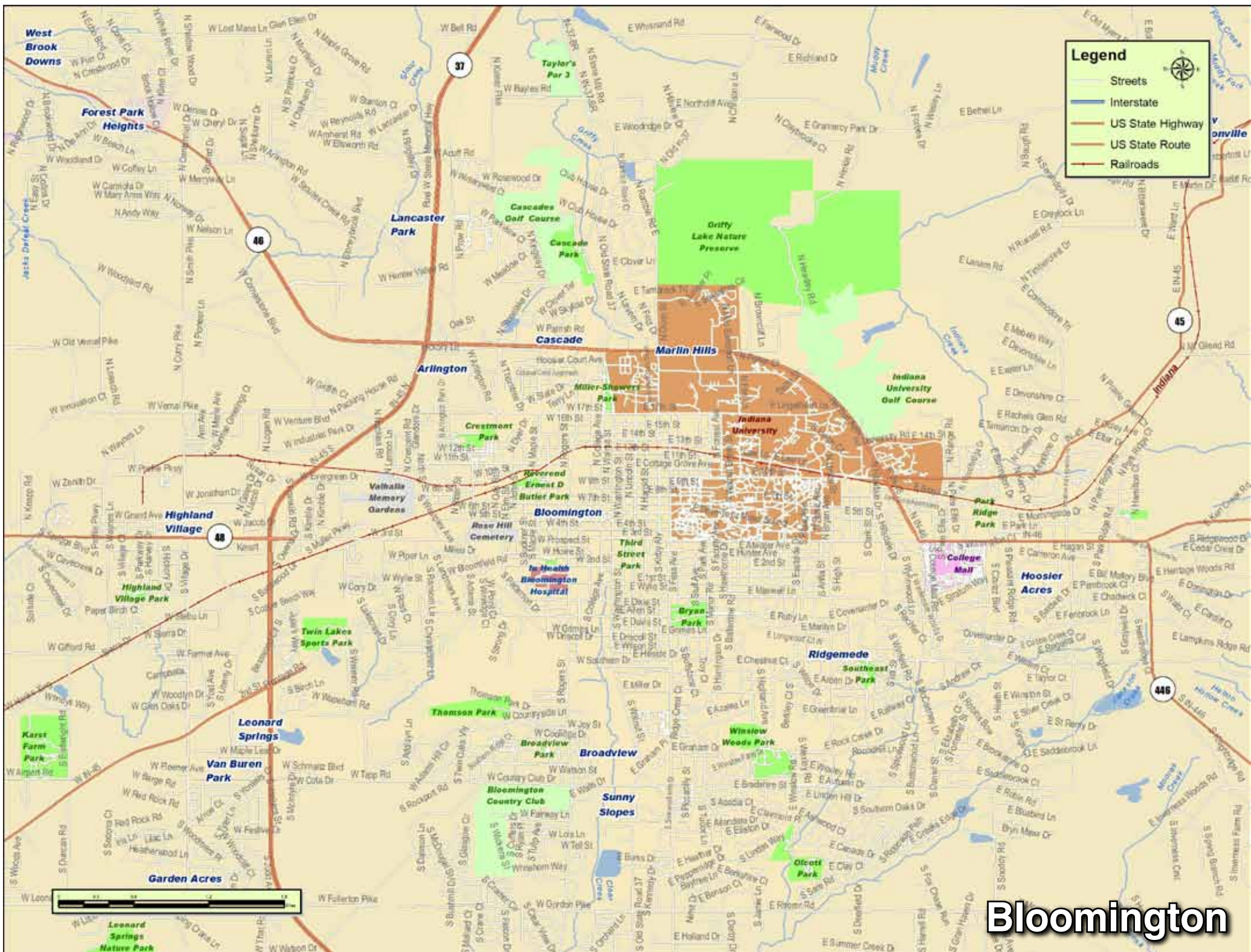


**Legend**

- Streets
- Interstate
- US State Highway
- US State Route
- Railroads

**Monroe County**





**Legend**

- Streets
- Interstate
- US State Highway
- US State Route
- Railroads



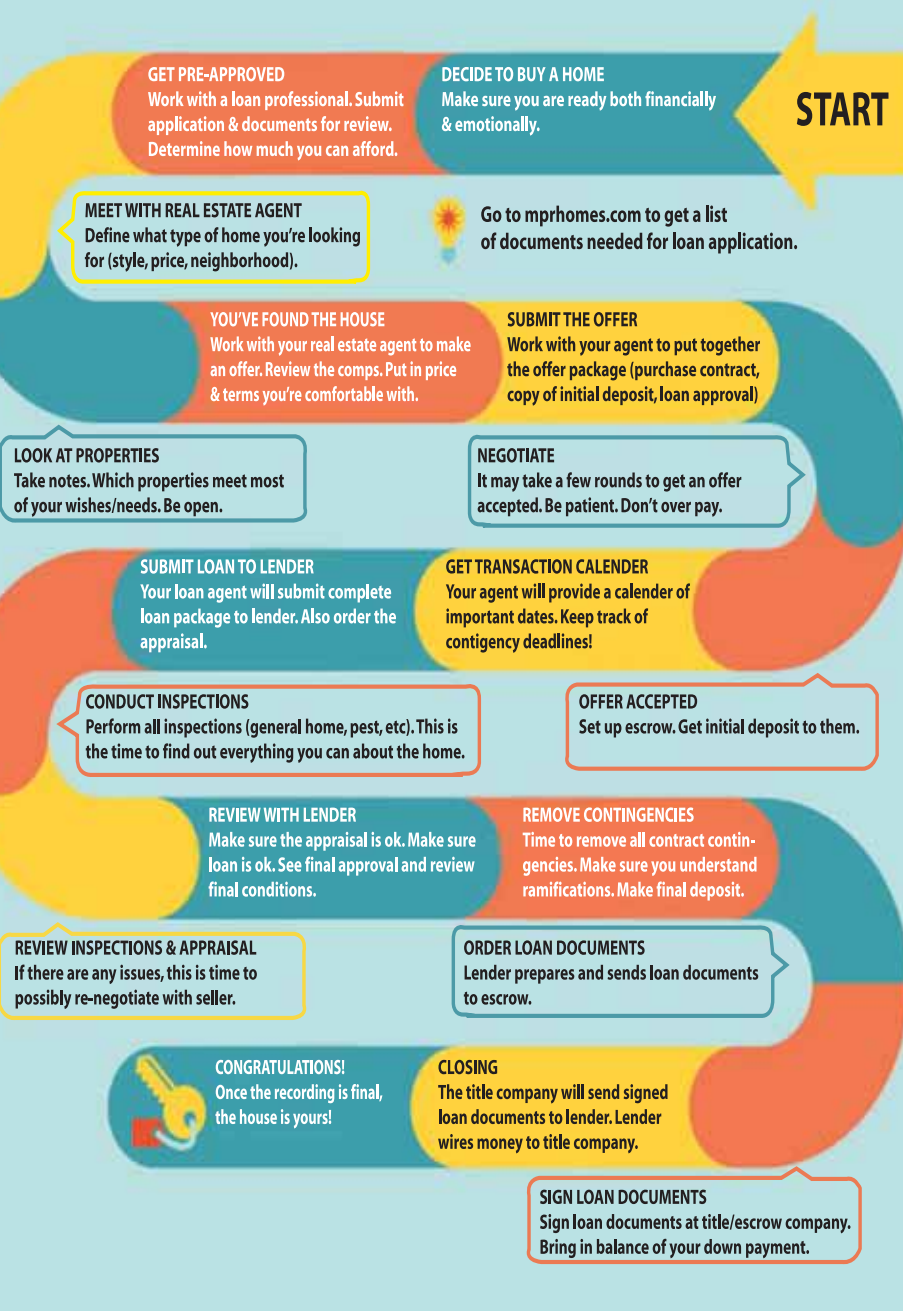
**Bloomington**





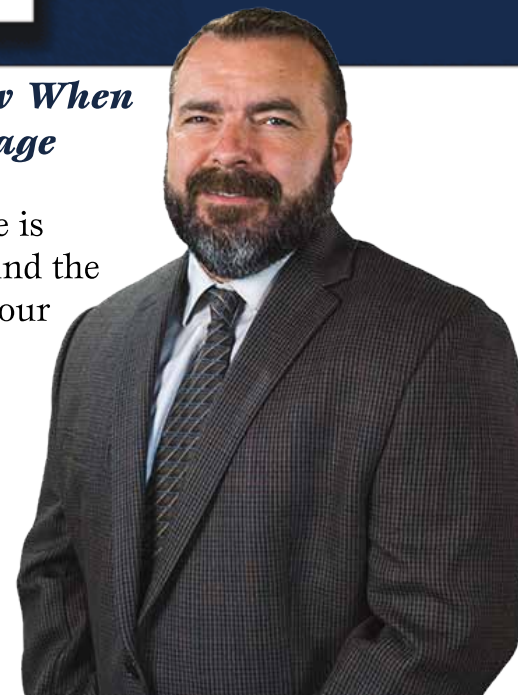
# HOME PURCHASING PROCEDURE

## General Overview of Steps Involved With Buying Your New Home



**Nick Lightfoot**

Senior Loan Officer  
MNLS: 1099024



## *A Great Name to Know When You Need a Mortgage*

Ruoff Home Mortgage is committed to helping you find the right mortgage product for your needs. We offer conventional loans, home refinancing, construction, and government loans.

Inc. Magazine has recognized Ruoff as one of the fastest growing companies in America for the past four years, and it's easy to see why: we put our customers first and have earned a 98.2 % customer satisfaction rating in 2016 and an A + rating from the Better Business Bureau.

**C: 812.345.4504 | O: 812.650.3800 | F: 812.379.8432**  
**nick.lightfoot@ruoff.com**

**www.ruoff.com**



**Nick Lightfoot**

**100% Customer Satisfaction Rating**

**1551 S. Piazza Dr. | Bloomington, IN 47401**



## FLAT ROOF & SHINGLE SPECIALISTS

**Commercial, Industrial & Residential**

**Gutter Cleanings and Repair**

**Insurance Repair (Wind, Water, Fire)**

**Owner Operated - Fully Insured - 5 to 15 Year Warranties**

**Free Estimates**

**Serving South Central Indiana for over 50 Years!**

**Professional Quality Workmanship at Fair Prices**



# (812) 876-7250

**dellerman@bluemarble.net**

**Ellerman-Roofing.com**

**Angie's list.**



### **1. Choosing a real estate agent who is not committed to forming a strong business relationship with you.**

**Here's how to avoid it:**

Making a connection with the right real estate agent is crucial. Choose a professional who is dedicated to serving your needs-before, during and after the sale.

### **2. Making an offer on a home without being pre-qualified.**

**Here's how to avoid it:**

Pre-qualification will make your life easier-take the time to talk with bank or mortgage representatives. Their specific questions with regard to income, debt and other factors will help you determine the price range that you can afford. It is one of the most important steps on the path to home ownership.

### **3. Not knowing the total costs involved.**

**Here's how to avoid it:**

Early in the buying process, ask your real estate agent or mortgage representative for an estimate of closing costs. Title insurance and lawyer fees should be considered. Pre-pay responsibilities such as homeowner's association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

### **4. Limiting your search to open houses, ads or the Internet.**

**Here's how to avoid it:**

Many homes listed in magazines or on the Internet have already been sold. Your best course of action is to contact a real estate agent. They have up-to-date information that is unavailable to the general public, and they are the best resource to help you find the home you want.

### **5. Thinking that there is only one perfect home out there.**

**Here's how to avoid it:**

Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your real estate agent for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

### **6. Not considering long-term needs.**

**Here's how to avoid it:**

It is important to think ahead. Will your home suit your needs 3-5 years from now? How about 5-10 years?

### **7. Not following through on due diligence.**

**Here's how to avoid it:**

Make a list of any concerns you have relating to issues such as crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions before you make an offer on a home. Be diligent so that you can have confidence in your purchase.

### **8. Not having a home inspection.**

**Here's how to avoid it:**

Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

### **9. Not examining insurance issues.**

**Here's how to avoid it:**

Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

### **10. Not purchasing a home protection plan.**

**Here's how to avoid it:**

This is essentially a mini insurance policy that usually lasts one year from the date of sale. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.





# T & M Tree Service

## Full Service Tree Care

- Tree Removal
- Bush Cutting
- Fence Row Cutting
- Shrub Removal
- Stump Removal

**812-369-0286**

Owensburg, IN



## How much *House* Can You Afford?



How much you can afford is determined by a relatively simple formula. Lenders generally figure that no more than 28 percent of your income should be for total housing costs. In addition, they require that your total monthly debt be less than 36 percent of your income. (Note: These are general numbers. Other loan programs may allow higher percentages.)

For example, if you make \$48,000 a year, divided by 12 months, your monthly income is \$4,000. (Remember, that's \$48,000 in gross pay, before federal and state taxes are removed.) Twenty-eight percent of \$4,000 is \$1,120. That is the most you can make in a monthly mortgage, taxes, and insurance payments.

Generally, to qualify, the self-employed buyer must have been self-employed in the same line of work for at least 24 months before applying for a loan. Lenders use your net income, the figure at the bottom of schedule C of your federal income tax form, to decide how large a mortgage you can carry. But they don't look at what you earn now or what you made last year. Rather lenders figure the monthly average of your income over the past 24 months. Also, overtime pay & bonuses sometimes may not be figured into your average income.

Don't forget that points, closing costs & other out-of-the-pocket expenses probably will come out to about one percent of the mortgage amount.



**SKYLINE  
PUBLISHING**

*Put Your Advertising  
Dollars To The Best Use...*

*For All Your Printing Needs!*

*Your One Stop Print Shop*

- Resource Guides •
- Business Cards •
- Flyers/Posters •
- Folding Pamphlets •
- Calendars •
- School/Sports Programs •

We do not accept the concept that "Print Is Dead". However, we admit that the amazing durability of the web somewhat diminishes the appreciation for quality printed materials. Perhaps we are a little biased, but we are strongly confident that some things deserve the permanence that print offers.



**Visit: [www.skylinepub.net](http://www.skylinepub.net)**

To speak to a representative or to order more, call us at

**1-800-893-9309**

or Fax us at 1-309-692-4124



**HOWARD'S  
HOME IMPROVEMENT INC.**

**Design + Building  
is our passion**

- |                             |                        |                        |                      |
|-----------------------------|------------------------|------------------------|----------------------|
| • ADA Conversions           | • Electrical           | • Kitchen Remodeling   | • Renovations        |
| • Additions                 | • Finish Carpentry     | • Maintenance          | • Roofing            |
| • Bathroom Remodeling       | • Flooring             | • Mowing & Landscaping | • Structural Repairs |
| • Custom Carpentry          | • General Construction | • Plumbing             | • Tiling             |
| • Doors                     | • Home Repair          | • Power Washing        | • Windows            |
| • Drywall & Plaster Repairs | • House Cleaning       |                        |                      |

1420 E. RHORER RD. | BLOOMINGTON, IN 47401 | 574-532-9587

**[www.howardshomeimprovement.com](http://www.howardshomeimprovement.com)  
[davidhowardconstruction@gmail.com](mailto:davidhowardconstruction@gmail.com)**



**Talk to  
Tucker**  
REALTORS



487 S. Clarizz Blvd.  
Bloomington, IN 47401  
Office: 812-336-7300



**CINDY OSWALT**  
**REALTOR®**  
**ABR, CRS, MGRI**  
**812-322-3317**  
**coswalt@homefinder.org**  
**www.tuckerbloomington.com**

- Indiana Real Estate Broker Specializing In New & Previously Loved Homes
- 40 Years Of Positive, Full-Time, Technology-Savvy Real Estate Experience
- Over 1500 Families Successfully Matched With the Right Homes!
- A Proven Top Producer In The Marketplace, Regional & Statewide

**BUYERS:** You set the pace. Be comfortably settled in your new home when YOU are ready. Cindy will help you negotiate the best price & terms for your new home. Call Cindy to set up your own personal, on-line homesearch website.

**SELLERS:** Want your home on the market? Or do you want it SOLD? Cindy will feature your home on 50+ popular home search websites & get top dollar for you. Contact Cindy now for a market consultation & pre-market conditioning advice.



# Secrets for Selling Your Home

## **Selling Secret #1: The first impression is the only impression**

No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door. You never have a second chance to make a first impression. It's important to make people feel warm, welcome and safe as they approach the house. Spruce up your home's exterior with inexpensive shrubs and brightly colored flowers. You can typically get a 100-percent return on the money you put into your home's curb appeal. Entryways are also important. You use it as a utility space for your coat and keys. But, when you're selling, make it welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

## **Selling Secret #2: Always be ready to show**

Your house needs to be "show-ready" at all times – you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don't leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust bunnies in the corners. It's a little inconvenient, but it will get your house sold.

## **Selling Secret #3: The kitchen comes first**

You're not actually selling your house, you're selling your kitchen – that's how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you'll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock \$10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

## **Selling Secret #4: Take the home out of your house**

One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of a third of your stuff – put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply means arranging your furniture to best showcase the floor plan and maximize the use of space.

## **Selling Secret #5: Don't over-upgrade**

Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won't get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

## **Selling Secret #6: Conceal the critters**

You might think a cuddly dog would warm the hearts of potential buyers, but you'd be wrong. Not everybody is a dog- or cat-lover. Buyers don't want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you're planning an open house, send the critters to a pet hotel for the day.

## **Selling Secret #7: Play the agent field**

A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your neighborhood. Find a broker who embraces technology – a tech-savvy one has many tools to get your house sold.

## **Selling Secret #8: Light it up**

Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and cut the bushes outside to let in sunshine. Do what you have to do to make your house bright and cheery – it will make it more sellable.

## **Selling Secret #9: Half-empty closets**

Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what's left in there. Buyers will snoop, so be sure to keep all your closets and cabinets clean and tidy.

## **Selling Secret #10: Pricing it right**

Find out what your home is worth, then shave 15 to 20 percent off the price. You'll be stampeded by buyers with multiple bids — even in the worst markets — and they'll bid up the price over what it's worth. It takes real courage and most sellers just don't want to risk it, but it's the single best strategy to sell a home in today's market.





# PACKING STRATEGIES

## Supplies:

- Plastic bags and labels for easy identification.
- Plastic foam peanuts or pellets
- Tissue or Kraft paper for delicate packing jobs.

- Corrugated paper rolls for figurines and fragile items.
- Gummed tape (1 to 2 inches wide) and /or twine for sealing cartons.
- Markers for identifying contents of cartons.
- Notebook and pencils to log cartons.
- Scissors and/or sharp knife.

## Preparing to move:

### A strategy for packing:

- The bottoms of all cartons should be secure.
- Packing tape or gummed tape is better than masking tape.
- A general rule to remember on carton size: the heavier the item, the smaller the carton.
- Try to keep a per-box weight of 50 pounds or less.

## Packing for efficiency:

- Pack one room at a time. (It will help with the unpacking.)
- Mark all boxes, assigning them numbers and specifying the room.
- Fill a couple of cartons a day, starting well ahead of the move.
- Make a log showing the number of boxes packed per room and the total number of cartons packed.
- Leave space in your log for special comments, such as carton conditions or location of high-valued goods.
- Notify your mover of any high-value items.
- Have plenty of "filling" material available. Specially made cartons, for everything from mattresses to clothing and mirrors, can generally be purchased from your mover.



# Moving Checklist

## Moving Out

### Moving Preparations

- ☐ Buy boxes
- ☐ Schedule movers
- ☐ Arrange transportation needs for the move
- ☐ Reserve storage unit
- ☐ Acquire school transcript for children

### Utilities to cancel/transfer

- ☐ Telephone\*
- ☐ Water
- ☐ Garbage removal
- ☐ Gas & electric\*
- ☐ Cable/internet\*

\*check for refunds

### Address changes

- ☐ Forward new address to post office
- ☐ Notify work contacts/human resources
- ☐ Update bank account/investment information
- ☐ Modify credit card account data
- ☐ Change delivery for publications/newspapers

### Medical services updates

- ☐ Medical records
- ☐ Prescription transfers
- ☐ Dental records
- ☐ Veterinarian records

### Closer to moving day

- ☐ Defrost refrigerator
- ☐ Hand-carry jewelry and valuables
- ☐ Withdraw travel cash or prepare checks
- ☐ Leave keys/garage door openers

## Moving In

### Address change

- ☐ Arrange for post office to hold mail for new address until move-in date

### Utilities to activate

- ☐ New telephone number
- ☐ Water
- ☐ Garbage removal
- ☐ Gas & electric
- ☐ Cable/internet

### Government licenses/services

- ☐ Change address on driver's license
- ☐ Register children in new school

### If moving to a different state:

- ☐ Apply for new driver's license
- ☐ Register car
- ☐ Register to vote (and find new polling place)

### Medical services updates

- ☐ Find new doctor
- ☐ Find new pharmacy
- ☐ Find new dentist
- ☐ Find new veterinarian





# HOME FINDER NOTEPAD

Looking for the right home takes a fair amount of work, this page is here to help you weigh your options.

	House #1	House #2	House #3
Address			
Year Built			
Price			
Yearly Insurance			
Monthly Payment			
Avg. Utility Payment			
Square Footage			
Lot Size			
Style of House			
# of Bedrooms			
# of Baths			
Garage / Carport			
Neighborhood Quality			
Closet Space			
Heating & A/C			
Separate Dining Room			
Kitchen Space			
Refrigerator			
Stove			
Garbage Disposal			
Dishwasher			
Washer / Dryer			
Laundry Area			
Attic			
Condition of Windows			
Insulation			
Electrical Wiring & Age			
Deck, Patio & Fence			
Type of Siding			
Exterior Condition			
Notes:			

# FYFFE

## Heating

## Cooling

### COMMERCIAL & RESIDENTIAL



*We Service Most Makes Including:*

✓ Gas ✓ Electric ✓ Heat Pumps  
 ✓ Oil (Gun Fired) ✓ Hot Water Heat  
 ✓ Water Source Heat Pumps

*Dave Fyffe, Owner*

**(812) 876-4168 • Fax (812) 876-4740**

[fhchvac@bluemarble.net](mailto:fhchvac@bluemarble.net)

1465 West Maple Grove Rd. - Bloomington, IN 47404





# The Genuine, The Original



## Overhead Door Company of Bloomington



### Save 15%

**On Courtyard  
and  
Carriage House  
Series Doors**

Must Be Presented At Time Of  
Estimate Can Not Be  
Combined With Other Offers

### \$10 OFF

**Any Service Call:  
Any Repair Work:  
Residential or  
Commercial**

Must Be Presented At Time Of  
Service Can Not Be Combined  
With Other Offers

### \$50 OFF

**Purchase of New  
Garage Door  
Operator  
Systems**

Must Be Presented At Time Of  
Service Can Not Be Combined  
With Other Offers

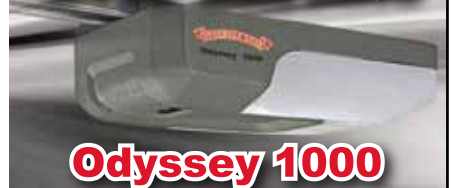
### 1/2 HP Chain Drive

**&**

### 3/4 HP Belt Drive



### Legacy 920



### Odyssey 1000

## OVERHEAD DOOR COMPANY OF BLOOMINGTON

VISIT OUR SHOWROOM:

3940 W. FARMER AVE.

BLOOMINGTON, IN 47403

CALL US TODAY FOR SERVICE

AND FREE ESTIMATES

812-337-DOOR

OR VISIT OUR WEBSITE



[www.OHDBloomington.com](http://www.OHDBloomington.com)