

Winter Newsletter



henderson land

investment company

2016-2017 Winter Newsletter,

Dear Friends, Customers, and Clients,

It's time again for our biannual Newsletter. We thank **you** for allowing us to serve **you** again and again. We are pleased to share with you that real estate sales in Champaign County are gradually improving.



You may recall that **HLIC** offers a drawing at the Champaign County Fair

for a week's stay in any RCI facility—state side or overseas. We are pleased to announce that Ron and Diana Schlater from Saint Paris won the drawing and we understand the Schlaters plan a trip to French Lick, Indiana, in July.



CONGRATULATIONS Ron and Diana!!

Search and find 7 county MLS listings at
www.gohendersonland.com

Market Trends

2016 real estate sales for Champaign County were flat when compared with 2015 sales. There were 882 conveyances in 2016 compared to 884 in 2015. The total real estate sales amount of \$140,259,447 in 2016 nearly equaled 2015. According to the Champaign County Auditor's records the average transaction sale was \$159,000 in 2016 compared to \$158,000 in 2015 or equal in value. WRIST, our regional 7 county MLS records, show that the average sale price increased 7.6% to \$135,796 and the total sale amounts increased 15.5% The number of sales increased 29.6% for 2016 compared with 2015. FYI the Ohio Association of REALTORS records show the average home sale price in Ohio for 2016 was



\$161,913 or 9.5% higher than 2015. The number of Ohio sales increased 16.5% and the total sale amount increased 27% in 2016 compared to 2015. Champaign County real estate activity is lagging behind our neighboring counties and State when comparing home sale dollar volume and number of sales. The economy, employment and consumer confidence are positive and are presently strong enough in Ohio to encourage real estate investment.



For most of Ohio and the U.S. the sale value of homes has trended higher in 2016.

The demand for farm land continues to remain very strong with values over \$8500 per acre for quality farmland in many Ohio counties including Champaign County.

New Construction

New construction is up for 2016 from 2015. In 2016 in Champaign County 51 residential building permit applications were made for new custom built and modular homes. The estimated permits total about \$8,695,000 for 2016 or \$189,000 per residence. The total building permits for 2015 were 26 with estimated building permits totaling \$4,096,000 or \$157,000 per residence according to the



Building Regulations Department.










This is almost a 200% increase from 2015 in new residential application permits for 2016 with nearly a \$30,000 price increase per residence. This is a VERY positive indication of growth in Champaign County.



There were 2 minor commercial permits in 2016 in Champaign County.









Real Estate News

Local Real Estate News:

- Mortgage interest rates are edging higher since November's election. Fixed interest rates between 3.5 and 4.5% are available for personal residences at many banks and mortgage companies for 10 to 30 year conventional loans. Variable rates can be secured between 3.5 and 4% for 1 to 7 year terms. This continues to be a **super** time to buy a home!!!! Mortgage interest rates are still **affordable**. 
- Unemployment is nearly flat in Ohio compared with 12 months ago in November 2015. The unemployment rate for **Champaign County** is 4.1 for November nearly the same as 12 months ago **4.2%** in 2015. Clark County is 4.7%, Logan County is 3.8%, Madison County is 3.4%, Miami County is 3.9%, Shelby County is 3.6%, and Union County is 3.4%. **Ohio's** and the U.S. unemployment rate for November 2016 are respectively **4.9%** and 4.5% and were respectively **4.4%** and 4.8% in November 2015. 19,000 people were employed in Champaign County in November 2016 compared to 18,900 in January 2016 according to Marcia Bailey, Champaign Economic Partnership director. Champaign County's total civilian labor force is 19,900. Marcia states that there are positions available that are being filled.  **not**
- 2016 sales tax revenue **dropped slightly** to \$5,502,342 in Champaign County. 2015 sales tax revenue was \$5,554,976, indicating a 3% decrease according to Auditor Karen Bailey. Sales tax revenue makes up 50% of Champaign County's budget and is an important revenue source balancing reductions in state funding. 
- The total accrued delinquent real estate taxes for Champaign County for 2016 due for 2015 are \$2,400,624 compared to \$2,767,784 due in 2015 for 2014. This is a reduction of \$367,160 or 13%. Treasurer Robin Edwards reports 34% of the delinquent tax payers are now on a payment plan. Robin is making good on her commitment to reducing delinquent taxes.
- The five highest County tax delinquencies are the same as they were 12 months ago—Q3 JMC Inc. \$264,396 (to be forgiven when the real estate is transferred to the City of Urbana); AVCAP at 707 Scioto \$64,348; Barbara Packer (deceased) \$62,365; North Coast Properties or Charles Ziegler \$41,594; and State of Ohio for Game Farm Road farm \$46,273.
- In 2016 Champaign County  had 76 sheriff sales compared to 107 sheriff sales in 2015. This is a positive 41% decrease. **FANTASTIC!!!**
- Champaign County considered a land bank to clean up and redevelop blighted properties in 2016 but declined to move forward. The land bank is expected to be reconsidered in 2017. This is a growing trend in which rural counties are looking for ways to deal with the glut of vacant and abandoned properties.
- Honda plans to spend \$53 million to build centers - one for quality control and another for data— in central Ohio.
- Honda spent more than  **\$24.4 billion** for parts and materials using US suppliers for its North America operations in 2015, including several companies in Clark and Champaign Counties.
- Honda employs about 14,500 Ohioans overall with about 1400 workers from Clark and Champaign Counties.
- The City of Urbana plans to sell the Ohio Guard National Armory on North Main Street. The minimum auction bid is set at \$390,000. This 3.4 acre site with about a 14,000 square foot structure is appraised for \$450,000. 
- An office complex in downtown Springfield that had a recent \$500,000 renovation funded by the Turner Foundation is targeted to become the hub for area artists with new studios. The location is the former  Ringside Café on Center Street.
- 3 new businesses are moving into the historic Monument Square District. Big Willies Smokehouse, Mark Joseph Floral Design Studio, and Thompson, Dunlap and Heydinger law firm will be wonderful additions to our downtown.
- Guess who is the number **one** code violator in Springfield? The State of Ohio is Springfield's number one repeat property code offender with more than 700 violations in 2016.
- The Clark County Park District is spending almost \$2 million to build 2 new parks on 200 acres. One is behind Clearview Mobile Home Park on Dayton-Springfield Road and the other is north of Lower Valley Pike in Bethel Township. The projects will be paid for predominantly by the Clean Ohio Fund.
- In December The Urbana City Schools purchased 69 acres on the south edge of Urbana on US 68 for the site of a new elementary-middle school. The cost of the real estate was \$925,000. This building site will  replace the site by the YMCA that has methane concerns from the neighboring landfill.
- The Former  Siemens plant and water towers on Dellinger Road were razed in September. The plant was closed in 2009. No plans are known for this 11 acre site.
- The Village of Mechanicsburg is moving to acquire 4 properties via expedited foreclosure—2 and 4 North Main Street and 1 and 5 North Main Street. These properties are presently titled to North Coast Properties.

Real Estate News

Local Real Estate News continued:




- The 78 mile Little Miami Scenic Trail running from Cincinnati to Springfield (the longest single trail in the 330 mile Trail network) is now completed with a continuous paved path. The paved Trail is also completed north 15 miles to Urbana and an additional 15 miles run north on a gravel path to Bellefontaine. 
- Habitat for Humanity plans to build its next home in Saint Paris. This will be the 8th Habitat home in Champaign County since it was founded in 2003.
- The Ohio Supreme Court unanimously affirmed the Power Siting Board ruling on the Buckeye Wind turbine project in September allowing the project developer, EverPower, to make specific adjustments and move forward structuring over 100 turbines in Champaign County. One appeal is pending by UNU (Union Neighbors Unit-  bine project with con- ed) which is expected to be heard by April.
- Casino tax revenue in 2016 was up 2% to \$461,568 for Champaign  County from \$454,589 in 2015.
- In September EF Hutton America purchased 2 downtown Springfield buildings - the former Credit Life building and the State Theater - for \$8.4 million. 400 new jobs are projected.
- There is news that Springfield City Commissioners have proposed tax incentives of nearly \$230,000 a year for EF Hutton America. These tax incentives are based on income tax revenue generated by new employees.
- The Mary Rutan Hospital Urbana Clinic opened their new location on East US 36 in front of Walmart.
- Clark County received a \$630,000 grant to demolish 65 more abandoned and foreclosed homes in Springfield to battle blight. 
- The Champaign County Board of Revision in December awarded the Q3/JMC property at 605 Miami Street, an abandoned industrial site, to the City of Urbana free of its \$264,396 delinquent tax bill. A 3 party agreement is in the works between the City, a developer who would oversee the property and receive nearly \$900,000 in grant funding to clean-up the site, and Honeywell who would be responsible for remediating contaminated groundwater issues. This is a 20 acre eyesore and nuisance site the City wants to  return to productive use.
- Toxic algae bloom was a health issue at Kiser Lake last summer. Swimmers were warned to stay out of the  water.
- What is the top tourism driver in Clark County? The Clark County Fairgrounds.
- The Gloria Theatre continues its improvements. Recently completed are a new 4K digital projector and a 7.1 Dolby surround sound system. The public was invited to take advantage of the Theatre Christmas Weekend. 
- Navistar announced in December it wants to build a new 355,522 square foot warehouse facility on Phoenix Drive owned by Damewood Enterprises. The estimated cost is \$12 million. A 10 year 100% tax abatement has been requested which needs the approval of Urbana City Council and Urbana City Schools.
- Navistar is leading in proposed job growth in the Springfield area with 600 new employees anticipated in coming years. 
- Topre America, a Japanese auto parts firm that supplies Honda, will build a 20,000 square foot plant at the old Navistar factory on Lagonda and Belmont Avenues. A \$10 million investment and 20 new jobs are expected. Topre will manufacture high-strength steel parts for the Acura MDX.
- The Clark County Land Re-utilization Corp will spend \$250,000 to buy and maintain the former Macy's store at the Upper Valley Mall. This is an 80,000 square foot building with an estimated property value of \$1.5 million. This a proactive strategy on behalf of the land bank to support the mall area.
- Mad River Mountain has a new \$6.5 million lodge with 46,000 square feet. This is Ohio's largest ski and snow tubing resort. 
- White's Ford dealership in Urbana has plans for an \$800,000 expansion in Springfield on West First Street near US 68. The facility will initially be an auto service center and used car lot.
- The Urbana Planning Commission has signed off on a \$9 million health facility for Memorial Health from Marysville on the east side of Wal-Mart. The next step is for the City's Technical Review Committee to approve plans. Water, sewer and sidewalks need to be addressed. Urbana City Council had to approve rezoning for this 11.5 acres from residential/open space to office/medical campus.

State Real Estate News

- Dealing with "zombie" properties. Ohio passed a law in September changing foreclosure guidelines that are aimed at speeding up the foreclosure process for vacant homes from nearly 2 years to a matter of months. Ohio has one of the highest numbers of vacant homes in the country. Finding a way to more quickly get these properties back into use should help the surrounding neighborhood recover or stabilize or grow. The "fast-track" foreclosure process applies only to vacant properties where the owner defaulted on a mortgage.






State Real Estate News continued:



- CAUV continues to be a top priority in getting reforms legislated for taxing farmland. Farm Bureau is spearheading this effort.
- The US Bureau of Land Management has made approximately 719 Wayne National Forest lease by oil and gas companies. There was strong opposition to Ohio's only national forest. Fracking creates concerns for harming of water systems and wildlife and destroying the parks scenic beauty. 
- Akron is proposing raising rental registration fees on landlords and investing the proceeds in the community, possibly by demolishing blighted commercial buildings. Under current rates Akron collected \$182,800 in landlord rental fees in 2016.
- The Dayton Area Board of REALTORS plans to promote international investment in the region. International companies employed 215,650 people in Ohio in 2015, including Witness Honda, Fuyao Glass America in Moraine, and Thyssen Krupp Bilstein America in Butler County.
- Foreign direct investment now account for 13.4 percent of total employment in Ohio. 3 out of 10 manufacturing jobs are supported by global companies.
- In 2016 Farm Credit Mid-America affirmed that farm land values are starting to decline in response to lower commodity prices, but at a pace that is supportive of a soft landing in our markets according to Dennis Badger, Vice President.
- Lake Erie and Grand Lake St. Marys continue to be plagued with toxic algae. It has contaminated the lake water for drinking and recreation. 
- OSU researchers have teamed-up with biologists, ecologists, political scientists, and economists to fight algae blooms that annually plague Ohio rivers and lakes.
- Ohio has a draft plan to reduce the amount of phosphorus entering Lake Erie by 40% by 2025. Phosphorus is the primary nutrient in algae growth. As always, Ohio Farm Bureau is advocating for voluntary environmental protection.
- Franklin County and Columbus land banks plan to spend about \$21 million in demolishing 1130 homes by end of 2019. Land bank officials are presently buying tax liens to acquire these properties.
- In September the Columbus Board of Health was addressing new rules for farmyard animals. The Board was considering fees based on animal weight and numbers. 





- Surface rights and mineral rights do not automatically rejoin when separated as some believed in assumed interpretation of Dormant Mineral Rights Act. It takes legal action.






- Longaberger vacated their 180,000 square foot basket-shaped building in Newark. It formerly had been used as their headquarters. There are \$577,660 delinquent taxes. 
- Everpower Wind Holdings is building a wind farm in Hardin County for Amazon Web Services. Everpower is expected to invest \$300 million to build this wind project.
- Franklin County is buying out flood-prone homes near Whims Ditch for \$2.8 million. 24 homes were demolished.
- Advocates believe wind energy is poised for growth in Ohio. We rank 25th nationwide with 444 megawatts of wind energy.
- The Ohio Farm Bureau Federation asked the Ohio Supreme Court to rule landowners should be allowed to question their CAUV values and how the tax commissioner sets them.
- District Court affirmed a jury's verdict that the Ohio Department of Natural Resources owes a Celina-area farmer over \$515,000 for a permanent easement after flooding from a redesigned spillway for Grand Lake St. Marys covered most of his farm. Yikes!
- In January, The Springfield News and Sun reported that housing prices are up in both Clark and Champaign Counties. This is attributed to fewer homes being on the market, an improved economy, and enhanced buyer confidence. 
- An Akron home sold at auction for \$1 at sheriff sale in December, a price made possible by a revision of state law last year. Vacant homes can now be sold for less than 2/3 their appraised value at public auction as a result of the "fast track" foreclosure bill. 
- An unexpected aquifer is generating hundreds of thousands of gallons of water the southeast side of Columbus and is driving up the cost and delaying completion of 213,000 square foot city warehouse.
- A real estate tracking firm, ATTOM Data Solutions, states there are more than 80,000 vacant homes in Ohio. Only Florida, Michigan, and Texas have more.
- Farmers win provisions in a pipeline environmental impact statement involving the ET Rover 42" diameter gas pipeline proposed to run through 20 counties in northern Ohio. Comprehensive remediation guidelines are provided. 
- A lawsuit has been filed in Akron over a fire that killed 2 girls. The parents allege that the landlord failed to install smoke detectors in their house and is liable for their deaths. 

Real Estate News

State Real Estate News continued:

- Bankruptcies continue to decline in Ohio. The number of bankruptcies is expected to be lower in 2016 than in 2007 when the most recent Great Recession began.
- Farmland values in Ohio edged 0.35% higher in 2016 compared to 2015. This is significantly less than the 13.31% increase in 2013 from 2012. FYI, Indiana farmland values dropped 5.76% in 2016. These stats came from Farm Credit Mid-America.
- Based on a July 2016 survey conducted by Barry Ward, Ag Economist from Ohio State University, estimating current and future trends of cropland value and cash rents, 2016 cropland values were projected to decrease 4.8 to 11.1% and cash rent to drop 6.2 to 8.5% in western Ohio.
- Sophomores are now required to live in residence halls at OSU. New apartment buildings on the edge of campus will add about 3000 bedrooms. Consequently there are more “For Rent” signs on houses and apartments near campus than in the past. 
- Columbus Metro Parks acquired 98 acres of pristine land just north of the Little Turtle Golf Course for \$4.1 million. This land will be part of the Blendon Woods Metro park.
- A Perrysburg woman is fighting to get permission to keep 6 pet hens that she was told to remove in violation of the city’s agricultural code. She argues that the chickens were not raised for agricultural purposes. She values the sustainable source of eggs, compost for her garden, and natural bug control. 
- The Toledo City Council approved a controversial “lead safe” ordinance that calls for some rental properties built before 1978 to be inspected and deemed safe before leasing to tenants.
- Ohio State University will study the impact pipelines have on farm soils, namely productivity.
- Spencerville residents oppose Pine Valley Ranch LLC’s proposal to build a massive egg-laying operation housing 2.2 million chickens in 6 barns. The site is about 5 miles from the center of Spencerville. Their concerns are 1) safety and sustainability of the Allen County Area Aquifer, 2) chicken manure, and 3) traffic.
- Fayette County community members are showing resistance to a proposed 2400 hog-farrowing facility that would be built on a 20 acre site. According to the Ohio Department of Agriculture, the proposed facility would not be required to have permits to install and operate from the Division of Livestock Environmental Permitting. 
- A new agritourism law is being proposed. The law will limit the authority of county commissioners and township trustees in prohibiting agritourism through zoning. The law also addresses liability for injury or death and clarifies that agritourism activities on farmland does not disqualify that land from inclusion in CAUV. 
- Ohio law requires some fence line weeds to be removed if brush, briars, thistles, or noxious weeds are within 4 feet of a line fence according to Leah Curtis, OFBF’s director of agriculture law.

National Real Estate News:

- In December, homebuilders’ confidence soared to the highest level in 11 years reflecting heightened expectations of better sales now and well into 2017.
- Fewer consumers purchased homes in October and pending sales are lower in November suggesting that demand may be weakening. But completed sales are still much stronger in 2016 than in 2015.
- Builders broke ground in October on the most new homes in 9 years—a response to strong demand that should lift the economy. 
- Airbnb is offensively fighting city regulations in courts that attempt to regulate the growing home-sharing industry.
- The Federal government extended the HARP deadline to September 2017 for Ohio homeowners hurt by the foreclosure crisis to get refinancing.
- Rising ocean levels are changing the way people think about waterfront properties. Factors being considered from the above surges; and sump pumps. 
- The mortgage lending market is thawing and a good credit score is essential. Borrowers approved for conventional loans recently had an average FICO score of 746 and those borrowers who received FHA loans had an average FICO score of 680.
- Do you know what the highest FICO credit score is? 850.
- Marriott International bought Starwood Hotels and Resorts Worldwide in September for \$13 billion. Marriott now owns 5700 properties with 1.1 million rooms globally. 13 brands fall under the Marriott umbrella making it the largest hotel chain in the world. 

"How About Helping Us Find The Perfect Buyers For These?"



3600 Woodville Pike, Urbana has a new/improved gourmet kitchen, a pool that sparkles, 4 bedrooms, 2.5 baths and a fenced back yard for all your pets. **\$249,900** Please call Lee Henderson @ 206-4648



It's hard to beat the almost magical feel of this 3 bedroom 1.5 bath home with lots of original wood and hardware. The upstairs laundry reflects the current adaptations to **511 East Church, Urbana. \$159,900** Please call Judy Tullis @ 207-8929



The quality of the **Heather Bend, Urbana** neighborhood is powerful. **Unit 26** offers 2 bedrooms, 2 baths, dynamic design and a great sun room with sky lights. **\$194,500** Please call Karen Metz @ 215-0251



The new paint shines on the huge front porch at **425 South Main, Urbana**. This unique 4 unit generates a whopping \$2,325 monthly. **\$119,700** Please call Judy Tullis @ 207-8929



The combination of natural/original woodwork and exciting color choices make this 4 bedroom 2 bath 2 story at **623 South Walnut, Urbana** fantastic. Now! **\$119,000** Please call Judy Tullis @ 207-8929



We guarantee you will be delighted with the complete makeover @ **104 South Dugan, Urbana**. This better than new one story has 3 bedrooms, 3 baths, and a full walk out basement on 1+ acres. Now! **\$174,900**. Please call Judy @ 207-8929



Feel the love in this cozy 2 bedroom 2 bath one story on 1.5 acres @ **11800 Grandview Heights Road, St. Paris**. The fenced pet area off the deck even has a ramp to make pet movement more manageable. **\$134,900** Please call Gina Roseberry @ 206-7029



Fascinating finds always happen in the creek @ **6321 Coffin Station, Urbana**. This 4 bedroom has 3 full baths, geo-thermal heat and a rural location with all the benefits of country living. Now! **\$129,000** Please call Stephen @ 663-4184



The view is always wonderful at Wrenwood Farms in Springfield. This 1 story condo @ **1247 Warbler Ridge #47** has 2 bedrooms, 2 baths and a great three season patio. Now! **\$117,500** Please call Gina Roseberry @ 206-7029



The owners of this 30 acre farm @ **3053 Shrine Road, Springfield** is prime for development. The existing 4 bedroom home has log bones. **\$370,000** Please call Stephen Henderson @ 663-4184



If you like apples, **576 N. SR. 560, Urbana** could be just perfect. In addition to the dynamic 3 bedroom, 2 bath home and out buildings, the hundreds of apple trees on this 8+ acres boast 28 varieties. **\$285,000**. Please call Lee @ 206-4648



Own 32+ rolling acres with 30 tillable on **Carlisle Pike, DeGraff** with additional frontage on SR 245 at Springhills. Agent owned. **\$165,000** Please call Stephen or Lee @ 663-4184



The 63.3 acres on **Storms Creek Rd, Urbana** crosses the ClarkCounty line. With 2/3 woods & 1/3 tillable, make it your get away. **\$409,500** Please call Stephen @ 206-7281



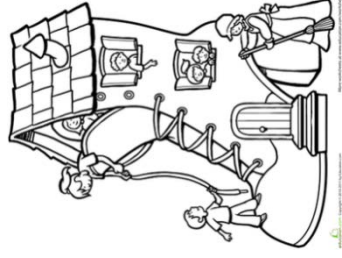
Get lunch to go @ Cone Corner and enjoy it in the back yard of **3781 St. Paris Pike**. On almost an acre, this sweet 3 bedroom has an attached 1 car garage and full basement. Now! **\$119,900** Please call Karen Metz @ 215-0251



The benefits @ **11610 Old Troy Pike, St. Paris** include 4 bedrooms, 2 baths, 4.6 acres and several small out buildings. **\$125,000** Please call Stephen @ 663-4184

Thank You Buyers & Sellers since the Last Newsletter

NEW OWNERS	PROPERTY	SELLERS	NEW OWNERS	PROPERTY	SELLERS
Richard DeWitt Pat Sumpter & Janet Rob & Samantha Hightower John & Kimmie Shultz Jason & Jennifer Gonzalez Rodney Fielder Floyd III & Yvonne Stultz Cober Properties LLC Ranel Terry Jr Matthew Petry Jesse Casey Randall & Carolyn Roark Robert & Elizabeth Bibart Kevin Dougherty Jeffrey Waller Robert Pitts Dylan Davis Daniel Nokes Andrew Sneary Robert & Deborah Jenkins Gary Rice Tristan & Catherine Bogan Conrad Miller Adam & Debra Bailey Kenneth & Karen Baker Joseph & Marilyn Stanley Brandon Vandette Brandon Blair & Angela Richard & Jewel Showalter	112 Talbot Ave 567 Boyce 102 W Pike St 2169 Sloan Rd 10908 W SR 29 538 N Main 5570 North Hampton 419 N Russell 514 N Church St 9541 Hogpath Rd 132 S Elm 2.302 A Short Cut 324 TR 129 161 S Elm Tree Rd 1553 N Dugan Rd 575 Light 146 E Poplar 314 Stanton Ave 11135 Skyline Dr 563 W Light St 4311 Woodville Pk 125 N Springfield St 73.57 A CR2 7589 Wesley Chapel 6427 Black Rd 203 East Lawn 149 Evans Ave 276 Eastview Dr 133 High St	Daniel Ware Robert & Cynthia Max Matthew Petry Nick & Mallory Zachrich Tony Carr & Carla Richard Rademacher Ian Webb RAS Investments LLC Dewey Brune Robert & Donna McDaniel Carol Shoemaker David Groeber Countrytyme Land LLC Stewart & Jessica Strubler Linda Stallsmith Mills Living Trust Joseph & Marilyn Stanley Marquis Enterprises 11135 Skyline LLC Mills Living Trust William & Judy Brewington Steven & Kim Allis Southward Exchange Co Van Winters MB Financial Bank Investment Funding Inc Richard Sanders Clara Delong Reta Ward	David Foulks Lora Risner Stephanie Straley Jeffrey Bair Carl Dye Elizabeth McKamy Sean & Michelle Hill James & Yvonne Kay Titus Timothy Labarge Nicholas Hughes Carl & Judy Pilkington Nathan Hart Craig & Linda Hoffman Robert Nye Tracy Fields Karl Mayfield Brian Cocker & Janet Dalton Hiltbran Kevin & Jennifer Snyder Brenda McCreary James Brown Brian & Angela Coleman Rene Belanger Nicole Lillibridge Scott Schockling Gary & Rebecca McKinley	123 Bowersock 1798 Childrens Home 146 Evans 906 St. Paris Jackson 632 Folkereith #31 132 W Poplar 2397 CR 18 1256 Neal Rd 204 Lafayette 125 Pearce Place 555 Ridgewood #12 251 W Troy St 9800 Carey Rd 6257 Harper Circle 304 Freeman 3015 W SR 29 2901 Poplar 6016 S US 68 7298 Nettlecreek Rd 1411 Liberty Lane 316 Eastview Dr 422 Three Mile Rd 5898 Runkle Rd 124 Shamrock 113 Pearce Place 4289 Church Rd	Nisonger Land LLC Myra King Betty Spencer Joyce Luse Ron Bell HUD Peoples Savings Bank Justus & Sue Dunham Nicholas Hughes Carl & Judy Pilkington Kathy Igo Brian Anderson Fifth Third Brenda McCreary Bradley Yost Riley Roush Trust Estate of Nancy Morgan Kevin & Terri White Wells Fargo Bank Donna Rankin Douglas Tiell Todd Horsley Deborah Millner Catherine & Tristan Bogan Brian & Angela Coleman Robert & Nichole Cortez



2016 was full of surprises for Lee. The training of our four new agents could only have been topped by having 12 Dunhams move lock, stock and barrel to The Farm. After a 90 day Dunham stay and a week long visit from the Oklahoma Henderson grandkids, the Dunham's took off for their Nicaragua Mission adventure. Her yoga practice and World House Choir activities helped Lee keep her head on straight.



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of course, we sell homes.

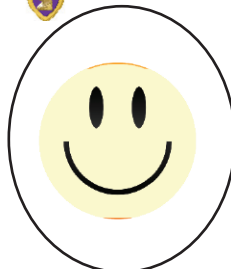
team henderson since 1979

Our full service real estate company is more than just a tad different. Our web address (www.gohendersonland.com) will hyperlink you to searches of all regional listings including interior photographs and virtual tours.

The agents you see on this page represent at least 248 years of experience. We consider them our greatest assets. One of our 3 full time brokers is in both the St. Paris and Urbana offices most every day assuring that you receive the highest level of service possible.

We get the job done with the highest level of integrity, adding a little fun to the mix whenever possible.

Veteran  and woman owned!



saved for you!



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Team Henderson News:


It is time again to sign up for our free community yoga classes which will begin February 16th at the Champaign County Senior Center. 

2016 was a banner year for HLIC with the addition of 4 new agents. Melisa Robbins was first, then came Susan Brown and her good friend and relative Melissa Judy. Last but not least, Kimberly VanHorn Jones joined our team.

Melisa grew up in Urbana, graduated from Urbana High School and attended Clark State Community College. Melisa currently resides near Saint Paris with her husband Jim. She is a proud mother of three children—Christian, Jesse and Melany. She has over 20 years of experience in customer service and enjoys decorating, home remodeling, gardening and traveling. 


Susan is a lifelong resident of Champaign County and graduated from Graham High School. She is a wife, mother and grandmother. She has experience in customer service working in retail as well as owning an online business. In her spare time, Susan enjoys sewing, looking for antique/vintage treasures and attending grandkids' school and sports events. 


Melissa was born and raised in Urbana and now resides in Springfield with her husband Tom. Their family consists of sons Bradley and Wesley and daughter-in-law Ken-dra. Melissa's previous work experiences are primarily secretarial and administrative assisting roles, including a real estate office, and in several years as a teacher's assistant. She enjoys traveling, sewing, woodworking and spending time with family. 

Kimberly was born in Urbana, raised in Ohio, spent over 20 years in Chicago, and returned to the home-grad in 2002. Kimberly has her undergraduate in Computer Science and her MBA. She is the proud Mom of Aaron, Austin, and Alexandra. Finally, Kimberly loves traveling and anything home -remodeling or decorating -related. 


Ben Dunham has decided to put his license on deposit with the state until he and his family return to Ohio from their mission adventure in Nicaragua.


Our regional MLS records tell us that Judy and Gina continue to be top producers in the area. Gina crossed the finish line first in 2016 for our associates. We appreciate each of our agents.

Gina had another banner year with 30 closings in 2016 and a profitable farming season. She had some extra family time over the holidays with visits from her sons and their families. By the time you receive this newsletter she will be back from a week at the beach and a winter visit with her parents in Florida. 


Kimberly is thrilled to be part of the Henderson Team and to have her real estate license. She has already helped two clients pursue their home owning dreams and looks forward to helping many more. She was excited to travel with Aaron and Alex to Grand Cayman over the holidays to see Austin where he works. She enjoyed hanging out with her adult kids, holding stingrays, snorkeling, and partaking of Caribbean jerk chicken. Kimberly is looking forward to singing in the World House Choir for several Dr. King memorial events in early 2017. 

Jim and Melisa enjoyed the holidays with family and friends. They are staying busy with their IT business and are very thankful for the Real Estate opportunities that 2016 has brought. Melisa is looking forward to the continued growth in her real estate business in 2017. God Bless and Happy New Year.


Judy was able to spend rare time with the grandchildren over the holidays. This was more of a treat since 7 of them are living away on various campuses. To make the gatherings even more special, their parents hosted and did the cooking - Heaven. Looking at her 12 year old home with a Realtor's eye she has been updating and minimizing. A paver patio is on her wish list. She traded her convertible for an all wheel drive SUV for those mid-winter showings. Spending time with people she loves and working, makes life full and she is grateful. 



Karen and Tim had a blessed 2016. They are already planning some of their 2017 camping adventures and looking for forward to the Spring garden planting. Tim has an ice fishing trip to Minnesota planned for January. Real estate continues to keep Karen quite busy, but she makes time for hiking, gardening and spending time with family and friends! 

Melissa is looking forward to a busy year in real estate in 2017. She and Tom enjoyed traveling with their 2 adult sons and daughter-in-law to Myrtle Beach this past summer and are going to follow it up with a trip to sunny southern California in early February to escape the wintry weather.

Since our last issue, Bob and Barbara have been supporting each other through joint re-placements. They were able to make a trip to enjoy seeing Garrett wrestle for the South Dakota State Jack Rabbits and are sporting appropriate memorabilia from the trip. 

The Browns enjoyed a wonderful family Christmas. Susan plans a trip to visit her daughter Erin's family in Lynchburg, Virginia in February. She feels blessed to be part of the Henderson Team!

Lee and Stephen travelled to Oklahoma to visit Troy and his family while he was on Christmas leave from Kabul. This month they travelled to Daytona Beach to see Stephen's brother Ric. Last Spring, Stephen and his brother Todd were guests at an exclusive time share condominium resort named Vidanta in the Grand Luxxe in Porto Vallarta. They engaged a taxi cab driver for a day to tour the area outside the resort; this was a worthwhile expedition. Stephen shuffled the Air Force 1/2 Marathon in September and vowed that this was his last long run. What do you know? He registered this month for another punishing run. Brett and Isis have also committed to run. Stephen and Lee enjoyed the Dunham and Oklahoma Henderson grandchildren for a week on the Farm. Dagny organized a 24 hour survival training ordeal in the woods with orders not to return to our home. 8 grandchildren were divided into 2 groups to compete for best camper award. In December Stephen had minor hand surgery correcting a contracted little finger resulting from hereditary Dupuytren disease. 

From all of us at **team henderson**
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