



2017—2018 Holiday NEWSLETTER,

Dear Friends, Customers, and Clients,

It is time again for our again and again. We are County are lower in REALTOR friends now



bi-annual Newsletter. We thank **you** for allowing us to serve **you** disappointed to share with you that real estate sales in Champaign 2017. Our **HLIC** sales associates, however, and, we believe, our consider it is a seller's market. Availability of listings are down.

You may recall that **HLIC** offers a draw-week's stay in any RCI facility— state announce the winners of the drawing were Circles have not determined where they will Liz Bostick from Urbana won the large screen TV guessing more closely the number of people on the **HLIC** happy buyers and sellers board.



ing at the Champaign County Fair for a side or overseas. We are please to an-Dale and Kee Circle from Saint Paris. The visit except to share that it will be warm.

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

Market Trends

2017
paig
lower
sales.
in 2017



real estate sales for Cham-County were significantly when compared with 2016 sales. There were 836 conveyances compared to 882 in 2016 or 6% fewer transactions. The total real estate sales amount was \$111,721,835 in 2017 and was \$141,381,981 in 2016 or 20% less sale volume in 2017. According to the Champaign County Auditor's records the average transaction sale was \$133,638 in 2017 compared to \$160,297 in 2016. This is amazing that Cham-paign County total and conveyances are less than 2016. At ing our Holiday WRIST, our regional 7 county MLS, did not have the sale data for 2017 to share.

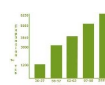


FYI the Ohio Association of REALTORS No- vember records show the average home sale price in Ohio for 2017 was \$174,689 or 7.7% higher than 2016. The number of Ohio sales remained constant at 11,732 and the total sale

amount increased 12% in 2017 to \$2,049,453,969 compared to 2016. This does not reflect Champaign County 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 sale value of higher in 2017.



and the U.S. the homes has trended

Nationally, exist- ing home sales have jumped to their highest level since early 2007.

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

3 recent Champaign County farm sales were 166 acres on Lippincott Road for \$4281/acre; 122.8 acres on Rosewood Quincy Road for \$5944/acre; and 318 acres on Rosedale Road

New Construction

33 permits in Champaign County for new home construction and modular homes are down for 2017 compared with 51 permits in 2016. The 2017 estimated permits total about \$4,476,000 or \$135,636 average per residence. This compares to \$8,695,000 estimated total permits for 2016 or \$189,000 average per residence.



Why has not there been more residential building activity in Champaign County as reported for Ohio and U.S.??

The total commercial building permits for 2017 were 12 with estimated value totaling \$55,622,000 according to the Building Regulations Department.



6 commercial building applications totaling 9,102,000 were filed since August 2017. Dollar General, Weidmann Electrical Technology, Saint Paris Water Department, Crop Production Services, Urbana University, and the Rosewood Fire Station are the major projects.





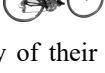



Real Estate News

Local Real Estate News

- Mortgage interest rates are generally stable since summer. 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. Freddie Mac reports, however, that mortgage rates are inching higher. 2018 continues, nevertheless, to be a **super** time to buy a home!!!! Mortgage interest rates are **affordably** low. 
- Unemployment for 2017 has decreased in Ohio. The unemployment rate for **Champaign County** is 3.8 % for November 2017 compared to **4.9%** in January 2017. The November unemployment rate in Clark County is 4.2%, Logan County is 3.5%, Madison County is 3.3%, Miami County is 3.6%, Shelby County is 3.6%, and Union County is 3.3%. **Ohio's** and the U.S. unemployment rate for November 2017 are respectively **4.6%** and 4.1% and were respectively **5.0%** and 4.8% in January 2017. 
- Champaign Economic Partnership (CEP) has organized a local “hotel” committee and has commissioned Core Distinction Group to conduct a feasibility study for the need of more overnight accommodations.
- 2017 sales tax revenue increased 3% to \$5,694,414 for Champaign County over 2016 sales tax revenue of \$5,502,342 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 2017 due for 2016 are \$2,061,971 compared to \$2,400,624 due 2016 for 2015. This is a reduction of delinquent tax of \$338,653 or 14%. Treasurer Robin Edwards reports 41% of delinquent tax payers are now on a payment plan. Several tax foreclosure sales were held in 2017 and considered a success.
- The five highest Champaign County real estate tax delinquencies are: State of Ohio for Game Farm Road farm, \$65,464, AVCAP Urbana LLC \$51,478 at 707 Scioto Street; SRIDH LLC \$22,126 at 1490 U.S. 36 East; Ross Gregory \$21,295 at 7201 Hunt Clymer Road; Michael Dietsch \$18,805 at 716 Pindar Street.
- In 2017 Champaign County had 75 sheriff sales compared to 76 sheriff sales in 2016 — minimal change.
- Casino tax revenue of \$452,368 in 2017 was 2% lower than \$461,566 collected in 2016 for  Champaign County.
- Champaign County and Urbana were awarded an \$800,000 grant by Ohio Development Services Agency to rehabilitate, repair, and construct affordable housing for low-income Ohioans. 10 owner-occupied homes are designated for rehabilitation;  22 owner-occupied homes are for repair; and 2 homes are for Habitat for Humanity funds.
- Eligible residents in Champaign County can get up to \$35,000 from Save the Dream Ohio to avoid foreclosure if financing difficulty. Save the Dream Ohio is a state program that takes settlement money paid by housing lenders in abusing foreclosures.
- Folck Family Farm on State Route 54 has applied for necessary permits to operate a winery and tasting room. The Folck Family Farm presently grows strawberries, blackberries,  and red raspberries just north of the Clark County line.
- Clark County Land Bank has steadily ramped up the number of vacant and blighted properties the Bank has torn down since it was founded in 2014. In 2017 the publicly funded nonprofit has demolished 36 properties. 29 and 10 homes were respectively demolished in 2016 and in 2015. 
- Silfex, an Eaton-based manufacturer, purchased Thirty-One Gifts on Titus Road, Springfield, for \$11 million. Silfex is a high-tech manufacturing company and is expected to invest \$223 million in capital improvements and could receive \$1.2 million in tax incentives from Springfield if job creation goals are met. Silfex has pledged to create 400 jobs.
- Weidmann Electrical in Urbana is moving forward with a \$2.7 million expansion and 20 plus new jobs.
- Springfield residents are now allowed  to keep 2 beehives as long as they have a 6 foot barrier wall.
- Champaign County manufacturing firms have invested \$80 million in 2017 and added 100 new jobs through expansions. The firms include Weidmann, Navistar/Damewood Enterprises, KTH, Parker Trutec, and Memorial Health.
- The City of Urbana has reached an agreement with True Inspection Services to clean up and redevelop the former Q3 and Johnson Manufacturing 20 acre site which has been vacant since 2008. Jobs Ohio Redevelopment awarded a \$885,000 reimbursable grant for the cleanup. Urbana will contribute \$350,000 and True Inspection Services will contribute \$116,000 toward cleanup.
- The former and abandoned Wren Company Building (more recently known as McAdams Building) on East High Street in Springfield has been approved for \$2 million in tax credits. The developers want the vacant structure to house 28 apartments. Total renovation costs are forecasted at \$15 million plus.
- Doug Crabill, Urbana Community Development Manager, is recommending that City Council consider instituting the Vacant Building Enforcement Program. The Program would provide a registration and monitoring to help the city address vacant buildings and to incentivize their return to service or demolition. The goal of this Program is to get these vacant buildings back into productive use.

Real Estate News

Local Real Estate News: continued









- Honda will invest more than \$260 million and add 300 jobs to support production of the newest version of its flagship Accord model.
- Mercy Memorial Hospital now known as Mercy Health-Urbana Hospital will receive \$3 million to cover a geriatric-psychiatric unit and a robotic surgery unit.
- Mary Rutan opened a second Urbana location in the WalMart strip mall in the former Cato business. The 4000 square foot expansion will be used for therapies that include occupational, speech and language, and feeding, swallowing, and voice.
-  West Liberty residents are trying to save and restore the Village's historic opera house that was built in 1898. The West Liberty Historical Society wants to raise \$600,000 for the project and has received \$350,000 in cash or pledges already.
- Navistar reported a \$30 million profit for the 2017—  its first annual profit in 6 years. A breakthrough year for the truck maker.
- The Navistar warehouse and distribution facility of  355,500 square feet in Urbana Industrial Park was expected to be completed December 2017. This facility will employ about 150 people for a total payroll of \$6,789 million.
- SVG Motors headquartered in Dayton purchased Trenor Motors, a family owned and operated business since 1926. Steve VanGorder is president of SVG Motors
- Urbana University is now a branch campus of Franklin University, a private, non profit Columbus institution.
- Urbana University had a \$60.4 million economic impact on Champaign and Logan Counties for the 2016-2017 school year.
- Legacy Park on Monument Square opened in July providing shoppers and visitors a place to relax and spend more in Urbana.
- Simon Kenton Pathfinders  Champaign County. The Pathfinders goal was developing a shared-use path in efforts of the group led by President Nancy Lokai-Baldwin now have a 32 mile path which extends into Clark and Logan Counties. The Path is the former Penn Central Railroad bed.
- Ethan Snyder, owner of  Old Souls Farms in west Champaign County, and partner Vic Kaczowski raise hydroponic produce daily. Many of their clients are Columbus restaurants and grocery stores. One of the greenhouses is 11,000 square feet and there are plans to expand.
- Enon Sand and Gravel filed a law suit against Clark County in federal court seeking to bypass the Clark Board of Zoning Appeals to "protect its right to continue prior nonconforming uses" of their 400 acre gravel  County pit property near Hustead and South Tecumseh Roads and Rebert Pike. The gravel pit is near 200 homes, Greenon High School, and some businesses. The State of Ohio has granted a new mining permit.
- A Springfield lady was recently charged with renting properties she did not own after posting an ad on Craigslist. Fictitious landlords market homes for rent they do not own. Be suspicious if landlord can not meet at the rental property and requests that the rent be wired.
- Fab Metals, a New Carlisle business, plans an \$8 million expansion. The expansion could add 20 new full-time employees. A property tax abatement of about \$400,000 was given for 10 years.
- Do not forget the  of the latest amenities. Madriver Mountain Ski Resort at Zanesfield. A new \$6.5 million state-of-the art lodge features all ties.
- Mechanicsburg City Council agreed with its Planning Commission to deny a rezoning request by Casey Marketing Company, a national chain of gas stations/convenience stores. This real estate was located 305 and 315 West Main Street.
- EverPower supposedly made a deal with Union Neighbors  United (UNU) to build less than 1/2 of the 108 originally proposed turbines. None will be in Urbana Township.
- EverPower also known as Buckeye Wind is reported to sell its certificated but non-operational projects to a German Company called innogy SE with a United Kingdom company called Terra Firma Capital Partners.
- The 5 top Ohio cities/subdivisions with high median home values are: Indian Hills \$922,500; New Albany \$492,400; Pepper Pike \$421,5000; Dublin \$352,300; Powell \$348,000.








Miscellaneous Real Estate News

- Building permits protect homeowners by: 1. ensuring safe workmanship, 2. reducing the likelihood of costly mistakes, 3. protecting against fines.
- Make smart tech choices for a new smart home. Smart home products are streaming the market: security systems with video doorbells and smart door locks; energy savings systems with smart thermostats and automated blinds; control of interior and exterior lights; make morning coffee; remote-controlled voice activated sound systems.

Real Estate News

State Real Estate News

- Ohio has 2 new natural gas pipelines (NEXUS and Rover) crossing northern Ohio into Michigan from the eastern Ohio's shale deposit. Both have run into legal battles with property owners, the State, and EPA.  These companies are in a hurry to complete these multi-billion dollar pipelines.
- Energy Transfer Partners, an oil pipeline company, is entangled in legal battles where the natural gas pipeline has wrecked wetlands, flooded farm fields, and flattened a 170 year old house. The Federal Energy Regulatory Commission ordered Energy Transfer Company to clean up its mess before it will allow the Rover Pipeline to flow.
- Amazon plans to build a massive warehouse outside Cleveland in a 855,000 square foot closed shopping mall. Amazon will create more than 2000 fulltime jobs. (An Amazon warehouse in Columbus employs 4500 people).
- Dayton and Cincinnati are wooing Amazon to build a new \$5 billion headquarters in the "uber region" between the 2 cities. This will be the 2nd Amazon headquarters in Ohio. 
- Montgomery County agencies will use \$1.2 million in state funding to help move more people from homelessness to housing according to a November article. 
- New housing, amenities, and mixed use developments have completely transformed struggling sections of downtown Dayton, and the pace of revitalization is accelerating. The Water Street District is on fire with growth.
- A scam has cost a Galena seller \$216,000. After their closing in August 2016 Service Title Agency in Columbus thought they wired the proceeds to the seller. The wire, instead, went to a fictitious person who fabricated details that he was the seller. It is alleged that the title company was negligent on several fronts.
- Farmers in central Ohio are welcoming the expansion of POET Biorefining saying it will increase demand for local grains, create new jobs, and stimulate the overall economy in rural Ohio. In August, Poet broke ground on a \$120 million expansion plant in Marion. Production capacity will increase from 70 million gallons per year to 150 million gallons per year. 
- It is less expensive to live in the Dayton region than Columbus and Cincinnati and most areas of the United States. San Francisco continues to be the most expensive place to live in the U.S.
- Dan and Cindy Hamilton own the tiny-house building company, Modern Tiny Living. The Hamiltons plan to launch Cedar Springs Tiny Village in New Paris. It will be Ohio's first tiny home community. 
- Job opportunities are shifting in Ohio. Brick and mortar stores are giving way to online distribution facilities. Dozens of retailers have filed for bankruptcy and are closing stores.
- Critics say Ohio's plan to cut Lake Erie's algae lacks direction. More changes in farming methods are needed. Farmers have voluntarily implemented conservation practices to reduce losses of nutrients and sediment. 
- More than 90 pharmacies in Ohio closed their doors in 2016 and others say they may have to do the same because of a dramatic decrease in reimbursements from the Medicaid managed care plans. 
- The Warren County Board of Commissioners approved annexation of 220 acres plus by South Lebanon enabling a developer to avoid paying property taxes to Kings Local School on improvements made through a \$25 million redevelopment project.
- Wind farm construction may change. Proponents of turbines have proposed reducing the property line setback from 1300 feet to 600 feet. 600 feet is about 1.2 times the tower height—an incentive for developers to build turbines in Ohio. 
- The Columbus Landmarks Foundation opposes a plan to demolish a 103 old home in Bexley. The Foundation says the home and its architecture are significant to the inner-ring suburb's history and heritage.
- In Ohio, university presidents are the highest-paid public employees living in government subsidized housing. Area universities in recent years have shifted from offering their presidents housing on campus to helping them pay for a home of their choosing. 
- Middletown officials have come up with a solution in dealing with a bar that became a neighborhood nuisance and a drain on public safety resources: They bought and demolished it.
- CAUV reform was made law by passage of the state budget this summer. In the future the CAUV calculation will be more accurate and will be more directly relate to the farm economy. 
- A Cleveland City Councilman will introduce legislation that nearly all of Cleveland's older homes be "lead safe" by 2021.
- Tens of millions of dollars in residential and commercial development along the Mad River have helped power the transformation of the northeast section of downtown Dayton. 4 rivers—Mad River, Wolf Creek, Stillwater River, and the Great Miami River—are involved in RiverScape River Run Metro Park. 
- Franklin County has the highest eviction hearings in court in Ohio. 
- The Longaberger Basket building in Newark sold to an investor in December. After restoration, the building will become a multi-use facility.

- New home construction jumped 13,7% in October over September. There is still a shortage of existing homes for sale.
- Builders' optimism rose 4 points to 68 according National Association of Home Builders/Wells Fargo October index. Hurricanes Harvey and Irma are expected to increase labor and material costs.
- Airbnb, a 2008 home sharing start-up, is a success, Since 2008 Airbnb has accommodated more than 250 million guests at more than 4 million listings in 191 countries. This accounts for more rooms than the top 5 hotel chains combined.
- Tiny homes are trendy, unless they go up next door. In many cases neighbors across the U.S. organize to stop tiny home projects. These homes are attractive alternatives for housing the homeless and for buyers wanting to declutter their lives.
- Affordable rentals for low income families fell 60% between 2010 and 2016 according to a Freddie Mac report.
- The September wildfires in northern California destroyed 6000 homes. Homes are difficult to find. One bedroom apartments in San Francisco rent for \$3000/month and the median price home sells for about \$1.5 million.
- Home owners are spending unprecedented money on home remodeling and result of the improved economy. Nationally, remodeling activity has reached at least 3 of our **HLIC** agents are following that trend.  new additions this year. This is a its highest peak in 10 years. At
- Home builders are feeling more optimistic than they have in nearly 2 decades. The Sentiment index is 74 in December.
- Many property owners are making prepayments on real estate taxes in December to beat the new rules that could change the way people benefit from tax deductions. The new tax law provides that state and municipal tax deductions be capped at \$10,000.
- September home prices rose at the fastest pace in more than 3 years lifted by a record-low inventory  of houses for sale.
- In October  new homes sold at the fastest pace in a decade—a 6.2% monthly increase. Home sales continued to rise in November.
- Alan Guebert of the Springfield News and Sun reports a study that there is a dramatic downturn in rural U.S. economic and social outlook over the past decade. Rural U.S. lost population for first time in our nation's history. Between 2010 and 2016 1351 counties lost population while only 487 gained population.
- Solar energy (photovoltaics) grew faster than any other fuel in 2016 worldwide. China was in the forefront of this growth. Solar energy growth is expected to be higher than any other renewable technology through 2022. 
- Oklahoma reports power development companies Invenergy LLC and General Electric Company have announced plans for WindCatcher farm. It will have 800 wind turbines and is being billed as the largest wind farm in U.S..
- The food and beverage industry is predicted to play a larger role in mall activity in the future replacing retail businesses.
- Ranch homes are back in demand as baby boomers grow older. Emphasis is on ease of getting around.
- Bridge loans are making a comeback. More consumers are willing to buy a new home before they sell their existing home.
- Florida has 828,000 mobile homes. Only half  of these mobile homes are insured. Many are not constructed to withstand hurricane winds.
- Amazon has made Seattle the biggest company  town in the U.S. Amazon occupies 19% of all their prime office space.
- U.S., the world's largest oil consumer, exported more hydrocarbons than ever before in 2017. Crude oil, gasoline, diesel, propane, and liquefied natural gas were shipped abroad at a record pace. This surge can be traced back to the shale boom and fracking. 
- Wells Fargo is by far the nation's largest mortgage lender originating \$244 billion in home loans in 2016 or about 12% of all U.S. mortgages.
- Wells Fargo continues to be hit with fallout from a sham-accounts scandal and slapping fees to customers for delays in processing applications.
- The U.S. economy grew at a solid 3.2% annual rate in the third quarter to give the country the best back-to-back quarterly growth in 3 years.

MLS inventory is at a 3 year low. WE NEED LISTINGS !!

Thank You Buyers & Sellers since the Last Newsletter

NEW OWNERS	PROPERTY	SELLERS	NEW OWNERS	PROPERTY	SELLERS
Christopher Klingshirn Shirley Snider Jason Whitman Floyd & Helen Holycross Kyle Johnson Lynn Mantey Robert & Stephanie Rood Justin & Megan Baker Ronald & Kathy Borders Michael & Andrea Tobias Scott & Amy Brinker Joseph & Teresa Sisler Jeremy Barnett Chad & Stacy Mullen Alex & Emmaline Burnett Elias Thornburg Terry Hagerty Kristin Atchley Paul & Nicole Carpenter Ola Rasnake V Patrick Hamilton Charles & Linda Heck Chad & Melinda Kneue Jason & Kelly Harrison James & Lisa Taylor	220 E Fourth St 9 Second St 5940 Nettlecreek Rd 521 Julia #19 8935 E Loy Rd 9021 TR 177 645 TR 33 1828 W SR 29 32 Bon Air 222 Lincoln 822 Boyce St 1327 Cameron 10801 Lochard 6230 McIntire Rd 707 East Lawn 217 Linden 84 S Locust 309 S Springfield St 4000 Sintz Rd 325 Louden 123 E Court 26 Heather Bend 80.6 Acres CR 2 4600 SR 296 E 810-812 S Springfield	Shirley Snider Richard & Susan Parsons Dale & Kimberly Ross Estate of Margaret Thomas Sonia Person Richard & Marilyn Kaffenbarger David Pennington & Lisa Chad & Stacy Mullen Bon Air Inc Scott & Amy Brinker Michael & Andrea Tobian Estate of Charles L Mellott Fifth Third Mortgage Anita Morris Orland & Majorie Kelch Trust Codey Jenkins DDS Family Properties LLC Chris Lightle & Sara Vukson Bethany Jones Teresa Harsh Michael & Ruth Birt Estate of Herbert Greer Irene Kauffman Christopher & Amanda Logan Robert & Patricia Hawkes	Rose Smith Shelbi Henault Stephanie Rouch Samantha Baldwin Zac & Darby Herrmann DDS Family Properties LLC Austin Jent Niven & Peggy Jester Joseph & Macy Brown Cameron Michael Daniel II & Shelby Shinton Susan McDonald Gina Roseberry Brittany Flohre Amber Loverde Adam & Hannah Sneary Derek Isaacs James & Timothy Switzer Sheepdog Properties Inc James & Bridget Saultz Christopher Mills Ray Smith & Heather Tyler Pesta Lara Markin Jeffrey Good	7617 Brush Lake Rd 424 Mosgrove 124 E Patterson 205 E Patterson 4341 Church Rd 232 Taft 235 W Lynn St Church Rd Lot 812 Donnelly 411-415 Railroad 448 Scioto 201 Windsor Ave 247 W Poplar 201 Maple Dr 568 E Court St 3824 W US 36 7238 Zimmerman Rd 3203 N High 200 W Ward 6538 Russell Rd 342 Woodview Dr 1983 E SR 296 225 Hedge 3087 McClellan Dr 387 Sycamore	Annabel Dunlap Tony & Angela Randall Patricia Properties James Bettinger James & Tonya Neidhardt Tamala Tom Marcia Price Crosson Family Trust Annette Bauer RAS Investments LLC William C Carter Trust DDS Family Properties HUD Stacy Burns Andrew & Jami Jo Crabill James & Roberta Estes George Tomashot Nationstar Mortgage Michael Ferryman Kyle & Rachel Yoder Wren Living Trust Kimberly Sue Edwards Marilyn Milbrandt Ray Smith Chris & Amanda Logan

2018 Tax Reform Summary

The following are changes relating to real estate:

- Cap on Mortgage Interest Deduction
 - Limit for mortgage interest rate reduction for new loans to \$750,000
- State and Local Tax Deduction (SALT)
 - Taxpayers can itemize deductions upto \$10,000 for their total state and local property taxes and income taxes or sales taxes.
- Preserved Exclusion of Capital Gain
 - This tax policy remains unchanged from previous law which states that home owner must live in their home for 2 out of the past 5 years in order to qualify.
- Deductibility on Home Equity Loans
 - Taxpayers will no longer be able to deduct interest paid on home equity loans beginning 2018 unless funds are being used to significantly improve the residence.
- Doubling of the Standard Deduction
 - The previous law provided the standard deduction for single taxpayers and married couples filing jointly was \$6350. This amount is nearly doubled in the new law to \$12,000. For married couples filing jointly, the previous deduction was \$12,700, which has been increased to \$24,000.

“Please Help Us Find The Perfect Buyers For These.”

HLIC AUCTION CENTRAL

253 N. Bridge - Gettysburg
Late February
Real Estate

10290 Newberry - Washington
Mid April
Estate Sale

Please call Joe 606-0334



142 Henry Street, Urbana has all the benefits of updated HVAC, kitchen and baths, with the charm of original built ins and woodwork. Offering 3 bedrooms+ 2 baths @ **\$109,900** Please call Lee @ 206-4648



On the corner of **301 S. Springfield** and Walnut in St. Paris, are two fine, 2 bedroom units grossing \$1100/month. Invest now for **\$88,900**. Please call Gina @206-7029



311 & 313 Railroad, Urbana is a one story double with 2 two bedroom units and a detached 2 car garage grossing \$900 per month. **\$94,500** Please call Judy @207-8929



To double or not? That's the question. **316 Freeman**, Urbana offers that choice. Now a double, this **\$97,900** home offers 1700 sq.ft., 2 kitchens and 2 baths. Please call Stephen @ 206-7281



251 Flynn, Woodstock is a work in progress. When complete, it will have 4 newly dry walled and painted bedrooms, a great kitchen and a large back yard complete with a chicken coop. **\$97,900** Please call Karen @ 215-0251



This investment @ **323 Railroad**, Urbana has a one story double and a separate single family residence. Together they gross \$1,450 per month. **\$129,500** Please call Judy @ 207-8929



OSU fans will love the newly painted scarlet and gray interior in this commercial building located at **518 Miami Street**, Urbana. It has 3 offices that can be secured, 2 half baths and shared open space. **\$118,900** Please call Kimberly @653-2045



This well kept one story double @ **432 Poplar**, Urbana has 2 two bedroom units, a fenced back yard and a new roof in 2016. The gross rent is \$1075 per month. The price is **\$90,000** Please call Stephen @ 206-7281



For super sized families, **1455 Winding Way**, Urbana offers 4 bedrooms, 3.5 baths 2 full kitchens, a whopping 4,529 sq.ft. and a pool for summer fun. **\$235,000**. Please call Lee @ 206-4648



Own a piece of Urbana history at **524 Scioto Street**. This Queen Anne features ornate woodwork, hardwood floors and stained glass with 5 bedrooms and 2.5 baths. **\$239,000** Please call Gina @ 206-7029



This 1.5 story home at **308 Pickrelltown**, West Liberty has it all. 4 bedrooms, 2 full baths, a full semi-finished basement, a huge 2 car garage and a garden space in the back yard. **\$159,900** Please call Karen @ 215-0251



155.454 Acres on **Woodville Pike**, Urbana in a Wetland Reserve program. Great hunting and recreation opportunity with grazing and crop restrictions. **\$702,000** Please call Stephen @ 206-7281



Built in 2006, this "big box" @ **701 East Main**, St. Paris has 8,000 sf, a 3 phase 400 amp service and extra room on the 2.26 acre lot for expansion. **\$525,000** Lease possible: \$5/sq.ft for the whole building or \$7/sq.ft. for half. Please call Stephen @206-7281



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 @ 206-7281



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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!



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Team Henderson

For the first time in years, **HLIC** has been alive with real estate Rookie activity. Judy took on 3 of our rookies to mentor. We think all 5 of our newer agents are still glad to be associated with **HLIC**.

Every year we have a selling contest among our agents which continues to be very close because of the quality of their collective experience.. Between Judy and Gina, Gina once again edged ahead to win the most outstanding title and a RCI Trip. Being a part our **Henderson Team** is a pleasure and a challenge.

The annual **HLIC** free yoga class is once again scheduled for 15 February. This is our thank you and appreciation to our community. **HLIC** agent and long time yoga practitioner Karen Metz will be tag teaming with Lee in leading the class since Lee is still recovering from her auto crash experience in November. Please call 937-206-4648 for details and to register if you are interested in attending.

Joe and Michaelle Sampson are still on the farm in Fletcher enjoying time with their children and grandchildren. Joe is auctioneer and a **REALTOR Henderson Land Investment Company**. Recently he accepted the superintendent position with the Urbana water division. Joe's auction business has been doing well with several good auctions this past year.

Karen and Tim squeezed as much camping as possible in around Karen's busy schedule this year. They plan on more next year. They were also busy with several home improvements at Metz Meadows this year. They had new gutters installed, some beloved but dead trees removed, a canopy installed for their camper, and just finished a bathroom remodel. Tim and Karen are looking forward to new adventures in 2018.

Jim and Melisa enjoyed spending time with friends and family over the holidays. They are looking forward to some traveling this summer. K&K Electronics is still keeping them busy, Melisa is grateful for her listings and showing of homes in 2017. She is excited to see everything 2018 brings to her real estate business.

Bob and Barb are busy again this year watching their grandson Tanner in wrestling. They enjoyed a fall fishing trip to Michigan with friends Mike and Mary. Bob has been with us 31 years.

Susan and Charlie made improvements to their home this year, including new windows, a roof and gutter guards. They enjoy spending time with their grandchildren and are looking forward to the arrival of another one in July!

Kimberly and family had a very busy 2017. She and the kids helped Austin, her middle son, move from Grand Cayman to Charlotte. Alex finished her Public Health degree at OSU, and Aaron continues to fly for the Coast Guard in Detroit. Kimberly entertained many family and friends over the holidays, especially since many come to visit her mother who now lives with her. Finally, she continues to enjoy real estate adventures and the opportunity to help family and friends. She wishes you all a healthy and prosperous 2018.

Melissa and Tom are new grandparents! Their son Bradley and daughter-in-law Kendra became the proud parents of 9 year old Kayden in November. This blessing made Christmas extra special this year. Melissa and Tom plan to take a short break from Ohio's winter weather to go to Naples, Florida in February. The Judys were quite busy in their real estate business as 2017 came to a close and look forward to a fun and fantastic 2018.

Gina feels fortunate to have had another great year in real estate with 30 closings. Life on the farm is uneventful this time of year except for marketing the round bales of hay. Her first investment property is a work in progress. Gina had a super holiday visiting with family and friends and is now readying for a winter Florida trip. The Roseberrys are looking forward to a new family addition this spring and are planning on a happy, healthy and prosperous 2018.

Judy had a great holiday this year with family and friends. All things considered, the Tullis family has recovered from their loss of Kent 5 years ago. His legacy to the family is alive and well. Kent and Judy's 8 grandchildren range in age from 16 to 23. They stay close to family and are each achieving dreams step by step. They are a constant source of joy and pride to their grandma. Also, Judy has had the privilege of mentoring 3 new real estate agents within **HLIC**. Because of these associations, mentoring has been rewarding and enjoyable. As for Judy's business, she looks forward to a new year of helping former clients and their families as well as to meeting new ones. She wishes everyone love and laughter to come.

Lee was reminded of the importance of family and friends this year. Last summer the Oklahoma Hendersons made it possible for her to experience her first rodeo and gifted Lee a pair of her western boots. Parts of the Dunham family were home on The Farm May through September. In November, Lee and son Brett were involved in a serious accident caused by a hydroplaning driver who had her cruise control on in a rain storm. Lee speculates that her western boots kept her from having a broken leg. Many friends and major care giver/ husband Stephen closed in around her to give her support and rides to doctor's appointments and World House Choir. Lee is grateful to all who helped in so many ways. Lee and Stephen traveled together to Daytona Beach to visit brother Ric and to Gloucester, Virginia to visit Troy's family in their new home.

- Stephen finally completed part of the retaining wall around our garage parking area — a work in progress to continue. His running buddies are missed; he shuffled the Air Force 1/2 Marathon in September alone. On his 2018 task list are power washing the painted areas of the house addition and repainting, planting 500 conifer seedlings, training for the Flying Pig 1/2 Marathon in May, and importantly keeping his old green tractor running. The Dunhams are encouraging visits to Nicaragua next winter and Stephen is considering. His poker friends mercifully take his retirement money biweekly. He enjoyed observing the Henderson and Dunham cousins interacting Fair Week. One of their special events was camping out overnight in the "wilderness" on Henderson's Farm.



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