




2019—2020 HLIC WINTER NEWSLETTER,

Dear Friends, Customers, and Clients,


It is time again to  for our bi-annual HLIC 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 continuing to improve. It is now a sellers' market.

The availability of listings in Champaign County has been decreasing. In January 2020 there are 111 listings compared to 133 listings in June of 2019 in our MLS.

Here's more MLS data from WRIST for Champaign County real estate for **2018**: The number of homes sold was 380, the average size home was 1706 square feet; the average sold price was \$141,627; the average price per square foot was \$84.00; and the average days on the market (DOM) was 104.

In **2019** in Champaign County the number of homes sold was 397; the average size home was 1724 square foot; the average sold price was \$148,797; the average cost per square foot was \$88.00; and average days on market (DOM) was 102.

Comparing 2018 with 2019 the average sold price home was 5% higher in 2019 in Champaign County.

Pat Lanich won the wide screen TV by counting faces of the Happy Buyers and Sellers  on our photo boards at the Champaign County Fair in August.

In 2019 Lee and 9 real estate stakeholders county wide were invited to become the steering committee for the Champaign County Housing Market Study spear headed by Champaign Economic Partnership and funded by Economic Development monies released by the County Commis-

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

Market Trends

The 2019 number of real estate sales for our 7 county MLS was lower when compared with the 2018 sales year. There were 826 conveyances in 2019 compared to 852 in 2018 or 3% fewer transactions. This is a surprise because HLIC had such a good 2019. The total real estate sales amount was \$128,681,054 in 2019 compared to \$126,851,506 in 2018 or 1% more sales value volume in 2019—nearly equal. According to the Champaign County Auditor's records the average transaction sale was \$155,788 in 2019 compared to \$147,159 in 2018.

The Ohio Association of REALTORS November sales data for WRIST, our regional 7 county MLS, shows a nearly equal number of unit sales for 2019 and 2018 but a 6.8% increase in the average home sale value to \$157,291 for 2019. This corresponds with the Champaign County Auditor records.


FYI, in October 2019 for Ohio:

1. The number of unit sales was at 142,156 or 0.3% higher than 2018,
2. The total sale amount increased 6.4% to \$27,580,517,000 from 2018
3. The average home sale price increased 6.0% to \$194,000 when compared to 2018.

Our local home sales in Clark and Champaign counties are on the rise and the prices of homes changing hands are going up. The number of listings for buyers to view, however, are low.

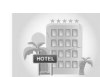
WE NEED LISTINGS, and we know where the buyers are.!!!

New Construction

The 44 permits in Champaign County for new home equal 2019  construction and modular homes in 2019 are nearly to the 40 permits in 2018. The permits total \$11,914,000 or \$277,000 average cost per home. The 2018 permits total \$8,462,000 or \$211,500 average cost per home. The average cost

of a 2019 home was 23% more than the 2018 home.

The principal commercial the Cobblestone Hotel for according to the Building Department.













permit was for \$4,200,000 Regulations

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investment company









Real Estate News

Local Real Estate News

- Mortgage interest rates are slightly lower than this past spring. Fixed interest rates between 3.70% 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 4% and 4.5% for 1 to 7 year terms. Variable rate mortgage loan interest rates are nearly equal to conventional loan rates today. Mortgage rates have fallen in the past year because the Federal Reserve has lowered its benchmark short term interest rate. 2019 is a **super** time to buy a home!!!! Mortgage interest rates continue to be **affordably** low. 
- Unemployment for October 2019 was lower in Ohio than for January 2019. The unemployment rate for **Champaign County** was 4.8% for October 2019 compared to **4.7%** in January of 2019. The unemployment rate in Clark County was 5.0%, Logan County was 3.7%, Madison County was 3.2%, Miami County was 3.6%, Shelby County was 3.5%, and Union County was 3.5%. **Ohio's** and the U.S. unemployment rate for October 2019 were respectively **3.9%** and 3.6% and were respectively **4.7%** and 4.0% in January 2019. 
- The available Labor force in Champaign County for November was 20,200. 19,500 people were employed in November which was an increase of 300 for the year.
- The 2019 sales tax revenue increased 9% to \$5,675,780 in 2019 from \$5,161,965 in 2018 in Champaign County according to Auditor Karen Bailey. **This is positive.** Sales tax revenue makes up 50% of Champaign County's budget and is an important revenue source balancing reductions in state funding.
- The Treasurer's office continues to aggressively attack the delinquencies. Diligence in this area makes our county more attractive for development according to the Champaign County Housing Study mentioned on page 1.
- Karen Bailey, Champaign County Auditor, sold 17 forfeited parcels at auction for \$36,800 in December. Forfeited parcels are properties that failed to sell at two Sheriff sales.
- In the 2019 there were 49 foreclosure sales in Champaign County; 29 were sold by the sheriff's department and 15 were sold by a Private Selling Office. In 2018 there were 65 foreclosure sales; 45 were sold by the sheriff department and 20 were sold by Private Selling Office. This is a significant 32% reduction in foreclosures indicating that home owners are doing better financially. FYI, Private Selling Offices list the foreclosed real estate on the internet and solicit bids. They are becoming more prevalent. 
- Casino tax revenue collected for Champaign County was \$474,045 in 2019 and was \$464,062 in 2018 or **2.1%** higher than the collected tax in 2018. 
- The Monument Square "redo" roundabout construction that began in early May is completed. In addition to the modified redesign of the roundabout, the city blocks one block from the Square have improved water and sewer utilities. This improvement to make the Monument Square roundabout more pedestrian friendly cost \$1.8 million. 
- Ground was broken in May at the 3 acre site near the intersection of U.S. 68 and State Route 55 for the new 51 room Cobblestone Hotel. The three-story construction is reported on budget and on schedule to be completed in May 2020.
- The Ohio Development Services Agency awarded \$988,058 in tax credits for Legacy Place. Legacy Place is eligible for an additional tax credit allocation up to \$1,315,118 as it becomes available.
- Flaherty & Collins Properties funding package is complete to develop two former schools and the Douglass Hotel into a retirement community AKA Legacy Place. The grant was for \$700,000. 20 apartment units are slated to be in the former Douglass Hotel. \$9 million in tax credits are awarded toward this project. 
- The Champaign County Health Department announced that it will be checking septic systems to determine if they are up to code. 
- The City of Springfield is moving forward with registering vacant properties in the city beginning 1 January. The list will be a source of information for first responders (EMS, fire department, police) and for interested buyers. For a property to be considered vacant it has to be empty for 90 days after 1 January. A \$100 yearly registration fee will be charged for each vacant property. There is a distinction between "vacant" and "abandoned". 
- There are more than 38 loft apartments in downtown Urbana. Most occupy the second and third floors in historic buildings according to Rob Pollock, president of the Champaign County Preservation Alliance. Presently 14 apartments have been created in the past 14 years and are occupied; 14 apartments are now in the renovation stage; and 10 apartments are waiting for financing approval for renovation.
- A new housing study by Refiguide.com ranks Springfield as one of the most affordable rental markets in the U.S. Springfield ranked 10 out of nearly 400 cities. 
- Springfield joins Columbus and Dayton as one of the 20 hottest housing markets in the country as houses continue selling within days defying the usual winter slowdown.
- Pattern Development, developers of potential utility-scale solar projects, have begun reaching out to landowners and local government officials in Champaign County. The Urbana Solar project could span from 1000 to 1500 acres. This solar project is focused on private land in Urbana and Mad River Townships. This project would generate enough power for nearly 30,000 homes annually. 
- Ken and Teri Jarboe, owners of Sparky's Pizza, purchased the Dairy Corner business from Robin and Bob Turner last summer.
- Wittenberg University held a dedication grand opening for its new \$40 million Health, Wellness, and Athletics complex last fall.

Real Estate News














Local Real Estate News continued

- A Clark County judge approved the foreclosure on the EF Hutton tower in November for Peer Street Funding that seeks \$4 million.
- Urbana Department of Zoning and Compliance plans to launch their Vacant Building Enforcement Program in March. It will require owners of all vacant structures to register their properties. There are approximately 70-75 vacant residential properties and an unknown number of commercial properties. The owners of vacant properties will be required to pay an annual registration fee that incrementally increases. This fee is expected to motivate vacant property owners to improve their properties for occupancy. Diligence in this area makes our area more attractive for development according to the Champaign Housing Study recommendations.
- Cole brothers, Ryan and Jason, of West Liberty were the winning auction bidders for Piatt Castles' Mac-O-Chee for the price of \$510,000. Piatt descendant, Margaret Piatt, opted to sell Mac-O-Chee in order to raise the resources to continue owning the companion castle Mac-A-Cheek. The Coles spent an additional \$30,000 on the bulk of the antique furnishings. Our collective communities look forward to watching the progress of these treasures. 
- In mid-October Buckeye Wind LLC relinquished its permits for their windfarm project that has been on-going since 2010. 
- Residential property values are up 18% in Champaign County since the triennial update in 2016 according to county Auditor Karen Bailey. 
- Goshen Memorial Park on Parkview Road in Mechanicsburg celebrated its 150th anniversary. Goshen Memorial park is one of the oldest parks in Ohio.
- Topre America Corporation, a Japanese parts maker, is expanding its Springfield location and is expected to create 71 new jobs in the city. Topre will invest \$54 million in the expansion.
- In 2019 Honda associates celebrated the 40th anniversary of the historic 1979 start of Honda Manufacturing, Marysville when 64 associates began producing Elsinore CR 250 motorcycles. The 64 associates have grown to 15,000 Ohioans now employed by Honda. 
- A lawsuit filed in Clark County Common Pleas Court alleges the retail company Dick's Sporting Goods failed to honor its lease agreement for 1690 North Bechtel Avenue.
- 27 miles of the Simon Kenton Trail from County Line Road south of Urbana to Bellefontaine is almost finished. The Simon Kenton Pathfinders were organized in 1977 by Nancy Baldwin. The Scenic Trail and finishing in Cincinnati reaching 127 miles in length. 
- The Historic A.B. Graham Building on North Limestone in Springfield is undergoing a \$2 million exterior renovation. It houses the Clark County Treasurer and Auditor's offices. An additional \$2.5 million interior renovation is also planned.
- 2 large industrial factory buildings are being concurrently demolished in Springfield—Cooper Energy Services owned by Mosier Industrial and Crowell Collier. 
- The West Liberty Town Hall is in the third and final phase of renovation. The goal was to have the second floor—the new Opera House Community Center—in limited use by the end of 2019. Currently an elevator is being installed which will make the space accessible to all people.
- The Urbana City Council approved a resolution to establish an Urbana Energy Special Improvement District that would assist the financing of the Cobblestone Hotel. This Special Improvement provides for better energy efficiency for the Cobblestone Hotel and for other future substantial projects.
-  The Urbana City Council approved a 6% transient lodging tax. The tax supports economic development, community development, and community planning.
- Urbana Township has a 3% transient lodging tax and has not collected any money for 2017, 2018, and 2019 from the Urbana Inn Suites on East U.S. Route 36. There is apparently no way of collecting the money except as a tax lien on the property to be collected if the property ever sells.
- Mad River Mountain in Zanesfield was sold with three other ski resorts in Ohio to Vail Resorts in Colorado. 
- Sarica Manufacturing Company in Urbana is growing. Steve and Connie Schneider founded the Company in 2005 with a few employees at 116 East Court Street. Sarica now employs about 120 in Ohio. The Company is an electronics manufacturing service provider.
- One of Champaign County's well known REALTORS died last fall. Dick Freyhof, a broker and owner for Champaign Realty, was a well known "deal" maker. Dick may have personally bought and sold more properties than any one person in Champaign County.








State Real Estate News

- Developers of two natural gas pipelines, Rover and NEXUS, want to reduce their valuations, which would decrease by millions the anticipated dollars coming to schools and communities. Requests were made to Ohio Department of Taxation in December to lower the values by 30% to 50% in many places.
- Ohio's first tavern, The Unionville Tavern, was originally built in 1798 and was once an active part of the northeast Ohio Underground Railroad. The tavern has been restored in large part with state funding.

State Real Estate News

- The Second District Court of Appeals did not allow the Greene County Commissioners to prevent a long flag shaped annexation of Central State University by the City of Xenia along the Ohio to Erie Trail that connects to CSU. Greene County will appeal this annexation to Ohio Supreme Court.
- JobsOhio may be buying into the ownership of companies in the future that it economically supports. This participation will be in smaller companies instead of the larger companies they have traditionally supported. This ownership participation is a departure from JobsOhio's previous practice of giving loans and grants to established companies.
- Toledoans voted in a landslide in February 2019 to protect Lake Erie by granting it a Bill of Rights which has been under attack ever since. It may be ruled unconstitutional, but the Lake Erie Bill of Rights may be a future environmental gamechanger.
- A Federal judge in Ohio ruled that an environmental group pushing forward with mandatory regulations to prevent toxic algae blooms in Lake Erie may proceed with its lawsuit. This ruling is against the U.S. EPA.
- Governor Mike DeWine wants to spend nearly \$1 billion on water quality projects to clean up toxic algae in Lake Erie and to protect other lakes and rivers. His H2Ohio water quality plan focuses on incentives for farmers to control nutrient runoff that feeds the Lake Erie toxic algae blooms. 
- White Castle, the oldest U.S. hamburger chain, has moved from its distinctive blue and white building on Goodale Boulevard in Columbus to a shiny new four-story office topped by White Castle logos also in the capital city. 
- Cincinnati, Columbus, and Cleveland have the lowest percentage of million dollar homes in metro areas according to Lending Tree. San Jose has the largest percentage of million dollar homes followed by San Francisco, Los Angeles, San Diego, and Seattle.
- A recent study shows Cleveland ranks among the gloomiest cities in the nation during late fall and winter. Cleveland averages just 168 sunny days per year ... the U.S. averages 205 days. 
- Cleveland is considering the installation of solar arrays at up to 16 sites to cut its electric bills and to reduce its carbon footprint. 
- The State of Ohio is buying more than 31,000 acres for \$47 million in eastern Ohio from American Electric Power to promote recreation and conservation. AEP will retain subsurface rights allowing for drilling rights. 
- Lawsuits allege hotel chains have ignored human trafficking taking place on their premises. Hotel staff have overlooked easily observed signs of trafficking including trash cans full of condoms, payment of rooms in cash, and refusal of housekeeping services.
- More people are struggling to find decent housing. In Cincinnati the regions' shortage of low-income housing combined with a push for redevelopment in the urban core have left a growing number of people without decent and affordable housing.
- The Craft distillery business has exploded in the past 5 years fueled by changes in state law by simplifying the process of opening a distillery and rendering the business more profitable. It is estimated that there are presently 65 Ohio distilleries. 
- Can gentrification and affordable housing co-exist? Cincinnati is wrestling with this in the redevelopment of urban neighborhoods. 
- Tax abatements, a government tool that has helped finance billions in new housing and commercial developments, have stirred debate in Cincinnati. Market values of tax exempt property have grown at a much faster rate than the values of taxable property. Tax exempt property comprised nearly 25% of Hamilton County's total valuation in 1917.
- The Franklin County Clerk of Courts, unlike most county clerks, has failed to notify property owners of surplus funds from sheriff sales of foreclosed property.
- In less than a year after gas began flowing, an \$8.5 million project was planned to replace one-half mile of the Nexus pipeline in Medina County. This gas line has had ardent opposition from opponents in Medina County and other areas along its 255 mile route. 
- Wright-Patt Air Force Base currently employs over 30,000 people ... the most since 1964.
- Farm bankruptcies are up across the nation, but Ohio's rate remains among the lowest in the Midwest. Ohio has had 9 farm bankruptcies from July 1, 2018 through June 30, 2019. That compares to 45 in Wisconsin, 39 in Kansas, 32 in Minnesota. 
- Colorful murals have been popping up on Dayton buildings the past several years in an effort to beautify the downtown.
- A roughly \$1 billion financial rescue for Ohio's 2 nuclear power plants was approved by the governor and legislature. Funding is from a fee added to every electricity bill in Ohio. 
- Several reports say central Ohio remains one of the most affordable places in the U.S. to buy a home. The least affordable central Ohio ZIP code was 43021 in the Galena area. 
- Hemp holds potential for Ohio farmers. Ohio's recent legislation of growing and processing hemp comes at a time when the state's farmers might be especially interested in an alternative income. 
- Toledo city officials and community leaders are developing a plan to educate the public on lead poisoning and how to prevent it.
- Because of the shortage of homes, the average cost of a home in Dayton has risen to \$162,000, about 11.7% higher than in September 2018.
- The new Hilton Tower next to the Columbus Convention Center began construction in October. The cost is \$220 million. This will be Columbus's first 1000 room convention hotel.
- Columbus Crew and the Columbus Partnership have proposed expanding their footprint at the Ohio State Fair Grounds from 17.5 acres to 40 acres. The new proposal includes refurbishing Mapfre Stadium and building 4 more soccer stadiums for the community along with an indoor facility for basketball. 
- The Ex-Longaberger Basket Company headquarters in Newark is to be converted to a Luxury hotel in 2020.

National Real Estate News

- U.S. long-term mortgage rates are at historically low levels. Freddie Mac said the average rate on the 30 year fixed-rate mortgage is 3.74%, its lowest point since September 2017. The benchmark was 4.55% interest a year ago. The average interest for a 15 year fixed-rate home loans is a 3.19% rate.
- Interest rates have tumbled over the past 12 months due  to greater uncertainty over 1) trade with China, 2) slower economic growth, and 3) the Federal Reserve cutting the benchmark rate. U.S. mortgage rates are low and encourage home buying.
- Homeowners are clamoring to generate their own power through the blackouts that have become frequent in California because of wildfires. A new California law will require all new homes to produce as much energy as they consume beginning in January 2020.
- The Federal Housing Administration is changing regulations to make it easier for more first time condo buyers to receive mortgages.
- \$2 million is dedicated in EPA grants to clean up the plastics-plagued Lake Erie. Some experts say the money will do little to solve the problem of 22 million pounds of trash dumped into the Great Lakes each year.
- The  Great Lakes are still rising. In July water levels in Lake Erie and Lake Ontario reached their highest point since record keeping began in 1918.
- The U.S. population will grow older and more diverse over the next four decades. As the median age increases, there will be a smaller ratio of workers in the labor force able to pay the payroll tax that funds social security payments to retirement age people. Seniors believe that the money they have deposited over the years should be there, and that young people should be contributing to their social security fund.
- AppHarvest selected a 366 acre site in Rowan County,  outside Morehead, Kentucky. Their \$97 million constructed greenhouse is the largest in the U.S. and is a day's drive from almost 70% of American consumers. The greenhouse is a 60 acre building or 2.76 million square feet and is big enough to lower costs on materials, production, and distribution. This project will use Dutch greenhouse technology which focuses on sustainable crop production to meet the growing demand for American-grown tomatoes.
- Americans are relocating at the lowest rate since government started keeping records according to the Census Bureau. Changes in the economy and the housing market are increasingly freezing Americans in place. In the past the U.S. has been one of the most mobile countries in the developed world.
- U.S. agriculture officials say that the law that allows farmers to legally grow hemp took effect in November.
- De-  spite Californian's pride in its commitment to tolerance and liberal values, the record levels of homelessness have spurred a backlash against those who live on the street. Homelessness is an expanding crisis that comes amid skyrocketing housing prices, a widening gap between rich and poor, and the persistent presence on city streets of mentally ill and drug dependent persons despite the billions of dollars spent to help them.
- The American Dream Mall opened in East Rutherford, New Jersey in October. It has taken 15 years and 3 owners to build this 3 million square foot structure. The big question is: who will patronize it? Online shopping is now prevalent. A Credit Suisse report published 2 years ago predicted up to 25% of the shopping malls will close by 2022. Since 2015 only 9 malls have been built. The American Dream Mall is depending on entertainment for 50% of the mall space.
- If government and private estimates are accurate, hundreds of millions of American farm acres will have new owners in the next 15 years. One key reason for the expected turnover is the advanced average age of today's farmers  ...57 is the average age of U.S. farmers.
- FYI ... 13% of Iowa farmland is owned by women over 80 years old; over 50% of Iowa's farmland is owned by people who do not farm; 30% of Iowa farmland is owned by corporations or trusts; and 29% of Iowa farmland is owned for family or sentimental reasons.
- From  the rooftops, big box stores are embracing solar. Target is one retailer that has embraced "eco-green". Target stated that by November 2019, 500 of its stores were to have solar rooftop panels. Target's goal was to achieve 25% of its solar mission to attain 100% renewable energy in its stores by end of 2019.
- FEMA buys flood-prone homes more often in the wealthy, populous counties than in the poor, rural areas, even though lower-income rural areas may be more likely to flood frequently. This seems politically motivated.
- The Trump administration has unveiled its plan for ending government control of Fannie Mae and Freddie Mac, the two giant mortgage finance companies that nearly collapsed in the financial crisis 11 years ago and that were bailed out at a total cost to taxpayers of \$187 billion. The administration's plan calls for returning Fannie and Freddie to private ownership and reducing risk to taxpayers.
- New Jersey has bought and demolished 145 homes  since 2013 in an effort to get ahead of the climate change to avoid the coming decades of rising sea water in the Wood-bridge area. The goal is twofold: remove people and property from danger of future floods and to use vacant land left behind as a buffer or sponge to absorb the water from those floods.

Thank You Buyers & Sellers since the Last Newsletter

NEW OWNERS	PROPERTY	SELLERS	NEW OWNERS	PROPERTY	SELLERS
Michael & Angie Petry	113.5A WoodvillePk	Gene & Shirley Goodwin	Sapphire & Diamonds LLC	1505 Amesbury Ct	Fifth Third
Michael Stewart	2657 Home Orchard	Justin & Brooke Adkins	Louis Duchesneau	35 A Old Troy Pk	Lou Ward Estate
Todd Caserta	3010 Haverhill	US Bank	Scott Flynn	826 S Walnut	David Eleyet
Kurtis Donnersbach	172 Longbay	Efrem Granberry	Mark & Corrine Mowrey	1855 St Rt 55	Russell M Thackery
David Westmeyer	2418 Longview Ave	Gail Larvenz	Ralph & Joy Carter	342 Woodview Dr	Christopher Mills
Melanie Davis&Joel Holland	1407 Grimes Circle	Russell & Donna Erwin	Meaghan Thornton	139 E Walnut	Estate of Paul Clark
Carly Justus	38 Lynn St	William Maddox	Benton Townsend	2786 Meadow Park Dr	Richard Deis Sr
Wiley Carter III	7541 Hemrich	American Homes 4 Rent	Clayton & Jennifer Korte	7 A Old Troy Pk	Caroline Morrow
Jamon Sellman	120 E Church St	Neil & Abbey Lenox	William&Laura Stonecipher	9978 W SR 29	Jason & Robin Byers
Todd Relitz	3557 Ballentine Pk	Christopher Falloon	Jason & Robin Byers	6662 Rwood-Quincy	Donald Hone
Tabitha Stambaugh	505 S Kenton	James Musunuri	Thomas Earl&AnnieShields	320 Fairview	Rhiannon Wright
Dillon Knueven	2335 SR 54	Barbara Karg	Nathaniel Elias	5908 School St	Leroy & Mary Blazer
Jon & Olivia Ohnmeiss	10116 Ward Rd	Scott Vulgamore	Joseph & Marilyn Stanley	223 S Springfield St	HUD
Chris & Amber Falloon	1843 W SR 29	Mark & Vicki Earnhart	Reynaldo Martinez	401 N Jackson St	Brad & Veronica Coder
Dorothy Landis	221 N Locust	Ted & Richard Rade-macher	Brad & Veronica Coder	809 Terry Ln	Wanda Penhorwood
Adam & Molli Baker	825 S Walnut	Gerald Rees Sr & Janet	Annette Wray	302 Kite Road	Steven & Brenda Massie
Nick & Roxanne Hanson	5387 St Rt 55	Matthew Yellen	Jeremiah DeLong	11081 Cburg-Jackson	Dale & Kee Circle
Kimberly Lucas	125 Pearce Pl	Nicholas Hughes	Johnny Hill Jr & Amber	228 Poe	Bruce & Diane Gano
Caylib & Blaine Collins	9152 Friend Rd	Doug & Alice Hauser	Anthony &Christa Whitman	340 E Main	Deanne Moore, Trustee
Wesley & Naomi Barber	5491 Willowdale Rd	Larry Eugene Allen	Andrew & Lyn Patusky	6961 St Rt 56	Edward Amis, Trustee
Richard Deis Sr	326 Eastview Dr	Melissa Scarborough	Terry & MelissaAlbert	2929 Myers Rd	Jeffrey & Sherrill Smith
Melissa Scarborough	331 E Lawn Ave	Sheryl Prater	Rashaun James	331 Thompson St	Corolia Hill
Steven Shuster	420 Pindar	Nana Houston	Nolan & Nicole Buck	12893 Wolcott Rd	Wendy Branscum
Jennifer Hetzler	1228 Rivercrest # A	Seth Garrison	One Life Property Solutions	9105 W US 36	Peoples Savings Bank
Doug & Alice Hauser	9797 Thompson Rd	Stephen & Sheri Combs			
Mason Sherrock	937 Willow	Donald & Susan Judy			

"Please Help Us Find The Perfect Buyers For These."



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. Now! \$440,000 or Lease for \$2000/mo. Please call Stephen @ 206-7281



787 Terry Lane, Urbana is on a quiet street and provides 3 bedrooms, hard wood floors and a huge family room on one level. Pets will love the fenced back yard. \$143,000 Please call Judy @ 207-8929



This amazing 3 story commercial brick @ **114 Cleveland, Piqua** provides 40,000 sq.ft., 2 half baths, 2 heated display areas and office space. Now! \$275,000 Please call Joe @ 606-0334



The sellers have out done themselves on the updates to this 3 bedroom home in the village of **St. Paris. 304 S Springfield** has a new kitchen with appliances. \$135,000 Please call Stephen @ 206-7281



The owners of **372 Park Avenue, Urbana** have completely upgraded the spouting, siding and some windows. You get to do the interior upgrades. \$99,900 Please call Lee @ 206-4648



Surround yourself with nature @ **3862 Creek Road, St. Paris.** This 3 bedroom, 2 bath Manufactured home and it's pole barn are surrounded by trees. \$119,900 Please call Stephen @ 206-7281



Downsizing with lots of treasures? This 3 story upscale condo with exceptional extras @ **105 Pearce Place, Urbana** is the perfect solution. \$148,900 Please call Melissa (Mitzy) @ 658-2462



Located just east of Mutual, **6050 E St Rt 29, Urbana** makes the drive to Columbus a little shorter. The acreage provides a big back yard. This 3 bedroom one story has an attached 2 car garage and storage building. \$110,000 Please call Judy @ 207-8929



The dynamic interior decor makes this 3 bedroom 2 story traditional home feel contemporary inside. **335 Mosgrove, Urbana's** fenced back yard is perfect for kids or pets. \$124,900 Please call Lee @ 206-4648



6003 N. SR 235, Conover offers a little bit of business and a whole lot of pleasure. Live in the 3 bedroom home, work on your trucks in the 30x60 pole barn, then do a little hunting in the woods before dinner. 7+ acres @ \$189,900 Please call Stephen @ 206-7281



On **Sinkhole Rd, West Liberty** (at Thompson Rd) you'll find **27.9 acres** with a large stocked pond and partially wooded. Priced at \$4000/acre purchase your own hunting & fishing property. Please call Stephen @ 206-7281



102 South Springfield + 115 W Main, St. Paris offers a corner store front with maximum exposure, an established restaurant renter and unfinished second floor. \$115,000 Please call Gina @ 206-7029



This 3 bedroom charmer at **372 Sweetman, Urbana** is a dandy and move in ready. On one level, this completely redone home would be perfect for starters. \$85,000 Please call Judy @ 207-8929



Imagine 3000+ sq.ft. on 1+ acres with a covered outdoor gathering place and a grain bin for storage priced at \$125,000. Then come see **2815 Clark Rd, Urbana** after calling Susan Brown @ 215-7382



Snuggle by the fireplace @ **621 McCreight, Springfield.** The bi level deck in the private back yard will be great for BBQs. \$86,900 Please call Karen @ 215-0251



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UNITED

WE

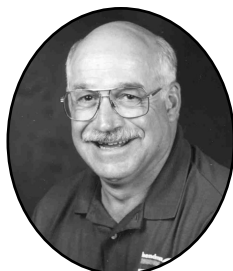
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of course, we sell homes.

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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.



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The agents you see on this page represent at least 272 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.



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Veteran  and woman owned!



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HLIC has supported several community events since our last Newsletter. Among them are: the Alicia Titus Peace Fund. Graham Youth in Government, Champaign Balloon Fest, Johnson Saint Paris Fire Department, Grand Works Foundation, ah Lutheran Simon Kenton Bike Tour, Messi- Church School Supplies, Farm Bureau Free 4-H T-Shirts at the County Fair, Youth Soccer Team sponsorship, golf scrambles and multiple school fund raisers, Federation of Churches, Our Town Saint Paris, Monument Square District, United Way, Shop with a Cop, and Habitat for Humanity. **WE SUPPORT OUR COMMUNITIES AND WE APPRECIATE YOUR SUPPORT!!!**

Additionally, HLIC assisted the Dunham Family drive for soccer shoes and balls and for school books for their Nicaraguan mission community.

On 20 February 2020 Lee commences her 10th annual HLIC Community Thank You Free Beginner Yoga Class. Class begins at 7:00 PM and will be held at the Urbana/Champaign County Senior Center. You are invited but you must pre-register and attend. If life happens and you must miss any class but the first one, you agree to donate \$15.00 to the senior center. Please connect with Lee at 937-206-4648 and let her know you plan on attending.

Gina and Judy continue to be top real estate sales-people in Champaign County. Gina is our recipient of the 2019 Most Outstanding HLIC Agent Award. CONGRATULATIONS Gina!

Bob and Barb had a great holiday season! All of their grandchildren were in Champaign County for Christmas. The senior Jordans are planning a trip to New York for their Granddaughter Katie's wedding in August and a trip to South Dakota this summer.

Gina had her best year ever in real estate, thanks to some new clients, a few repeat clients, and several referrals. By the time you read this Newsletter she will have returned from her first Caribbean cruise with family. A new multi-purpose barn was constructed on her farm before the holidays; and her children and grandchildren have some big plans for it. She is looking forward to a great 2020 and invites you to give her a call.

The Metz family lost two of their beloved four-legged family members this past year--their chocolate lab Gunner and their beagle Lily. Dealing with their loss has been a huge adjustment for the Metz's. They stayed busy last fall with some last-minute camping trips. They are presently in the process of rehabbing one of their rentals. Tim and Karen are excited for 2020! Spring and summer means gardening and camping which are two of the favorite activities they enjoy together. They are also considering a long camping trip in their huge fifth wheel "camper" to the Eastern shore in the fall of 2020.

Jim and Melisa Robbins enjoyed the holidays with friends and family. Melisa is pleased with her new 2019 clients and is excited to see what 2020 will bring. The plans for their daughter Melany's wedding in February are keeping them busy. The Robbins are proud of their three children accomplishing their dreams. A bathroom remodel is at the top of their winter home improvement projects list. Jim and Melisa wish everyone a happy, healthy, and prosperous 2020.

Mitzy and Tom had a very busy year in real estate and have enjoyed assisting their clients in buying and selling their homes. They spent time with their children and grandson concurrently celebrating Tom's birthday. (They are not telling how old Tom is.)

Ben Retherford transferred his salesman's license from a Dayton office in late August to HLIC, but on being accepted into flight school with the National Guard, he decided to put his real estate license on deposit with the State and shift full focus to his career in flight. We wish him well in service to our country.

Susan spent lots of quality 2019 time supporting several grandchildren who participated in soccer games and cross country meets. The Browns planned an October wedding for their youngest daughter, Julie, and welcomed their new son in law, Ted Mitchell, into their fold. Susan continues to challenge the skills of the most experienced seamstress when she gets a break from serving real estate customers and clients.

The Tullis Family is more grateful than ever as this new year begins. Judy's son Scott has responded well to aggressive colon cancer treatments. Surgery comes next. Being shaken by something like this can destroy or strengthen a family. The Tullis's have witnessed "grace" at work. As for real estate, 2019 was a good year despite the scarcity of listings. New relationships were formed in listing and selling properties. Judy is grateful and loves what she does.

Joe was blessed with a prosperous 2019 with auctions and real estate sales. The Sampsons were delighted that all their children and grandchildren were together for Christmas. With two sons as firemen and one out of state, who has since moved home, getting everyone together at one time has always been difficult. This year was a Christmas miracle. Joe is ready to start 2020 with new real estate activity.

HLIC has received news that Dagny and Ben Dunham plan on returning from the mission field in Nicaragua and activating their real estate licenses!

Like many of our agents and HLIC, Lee had her best year ever in real estate as well as her biggest yoga class in 2019. She is grateful, as always, to have the opportunity to serve her customers and clients again and again. The Graham Volley Ball Yoga class topped 30 in numbers. Lee enjoyed the opportunity to visit with Dagny and grandson James in both New Mexico and Arkansas.

Lee and Stephen celebrated a family reunion in Costa Rica this past Thanksgiving with 17 Hendersons and Dunhams. Lee ranks this trip with their Okinawa trip to visit Troy's family in 2002. Tim West is scheduled for a face lift on their home early this spring.

Stephen shuffled four ½ marathons in 2019 including one on the streets of San Jose, Costa Rica with 6 Dunhams. Completing the Henderson driveway bridge and landscaping the new barn parking areas are 2 items chalked off his bucket list. Sons Brett and Troy helped twice to open and clear several trails and farm lanes. Stephen will continue working on the unfinished railroad tie retaining walls.

From all of us at **team henderson**
937-652-1974 Urbana

Enjoy a prosperous Year!
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Lee Henderson
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Lee

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937-658-4153

Tom

This Newsletter is not a solicitation for a listing in the event your property is presently listed with another REALTOR

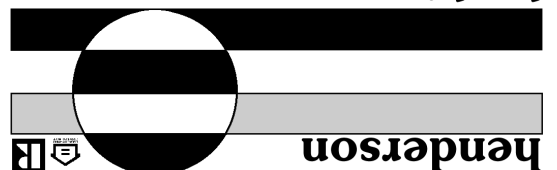
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