





## 2020 CHAMPAIGN COUNTY FAIR NEWSLETTER,


Dear Friends, Customers, and Clients,

It is time again  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.

**CAVAET:** The statistical information provided in this Newsletter may be significantly distorted because of the nationwide shutdown from March through June in response to COVID-19.

The availability of listings in Champaign County continues to decrease. In January 2020 there were 122 listings compared to 104 listings in June of 2020 in our MLS. The average days on market (DOM) is 92. 

A wide screen TV will be awarded to a recipient for most accurately counting or guessing the number of Happy Buyers and Sellers on our photo boards at the Champaign County Fair in August.

HLIC has experienced strong activity in our new listings. Buyers are more frequently being asked to give their  "highest and best offer" on multiple offers.

The Champaign County Housing Advisory Board plans on meeting when COVID-19 allows.

Search and find 7 county MLS listings at


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

### Market Trends

	2019	2020	% Chang-
<b>Champaign County</b>			
# Units Sold Jan-Jun	179	160	-10.6
Total Sale Volume Jan-Jun		\$24,361,834	
Average Value/Unit Jan-Jun	\$142,831	\$147,773	3.4
Active Listings Jun-Jun	351	316	-10.0
<b>WRIST MLS ( 7 Counties)</b>			
# Units Sold Jan-May	2169	1997	-7.9
Total Sale Volume Jan-May	\$326,049,868	\$309,992,661	-4.9
Average Value/Unit Jan-May	\$150,323	\$155,229	3.3
<b>Ohio</b>			
# Units Sold Jan-May	57,330	53,189	-7.2
Total Sale Volume Jan-May	\$10,653,124,676	\$10,445,776,037	-1.9
Average Value/Unit Jan-May	\$185,821	\$196,390	5.7
<b>U.S.</b>			

U.S. existing home sales plunged 9.7% in May —the third consecutive monthly decline and further evidence of the harm the pandemic has done to the housing market. U.S. new home sales rose 16.6%

### New Construction

20 permits were issued in Champaign County for new home construction and modular homes  January through June of 2020 compared to 19 permits issued in the first half of 2019.

The first five months of 2020 permits total \$4,640,500 or \$244,200 average cost per home. The first half of 2019 permits totaled \$5,028,000 or \$264,000 average cost per home.




The average cost of the first half of 2020 homes was 8% less than the first half 2019 homes.






5 commercial construction permits were issued in the first half of 2020. The Legacy Place permit is \$5,200,000 for renovating North and South Elementary for senior housing. The Ultra Met permit is \$1,700,000 for an addition at 120 Fyffe Street.

U.S. home construction rebounded 4.3% in May after steep declines caused by shutdowns due to the coronavirus. However, 2020 construction activity remains 23.2% below 2019.

# Real Estate News

## Local Real Estate News

- Mortgage interest rates are slightly lower than this past spring. Fixed interest rates between 3.1% and 3.4% are available for personal residences at many banks and mortgage companies for 10 to 30 year conventional loans. Variable rates can be secured between 2.9% and 3.3% 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 6 months because the Federal Reserve has lowered its benchmark short term interest rate. COVID-19 has been the major reason for dropping interest. **2020** is a **super** time to buy a home!!!! Mortgage interest rates continue to be very **affordably** low.
- Unemployment for May 2020 was higher in Ohio than for January 2020 because of the nationwide shutdown. The unemployment rate for **Champaign County** was 11.4% for May 2020 compared to **4.7%** in January of 2020. The unemployment rate in Clark County was 12.4%, Logan County was 13.5%, Madison County was 9.5%, Miami County was 11.4%, Shelby County was 13.0%, and Union County was 8.8%.  **Ohio's** and the U.S. unemployment rate for May 2020 were respectively **13.4%** and 11.1% and were respectively **4.1%** and 3.6% in January 2020.
- For May the available labor force in Champaign County for was 19,700 while 17,500 people were employed. In January 2020 the available labor force was 20,000 while 19,000 people were employed. This computes to 1500 less employed people in May.
- The first half 2020 sales tax revenue increased 3% to \$2,903,651 from \$2,824,724 in the first half of 2019 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.
- Robin Edwards, Champaign County Treasurer, continues to aggressively attack the tax delinquencies. Diligence in this area makes our county more attractive for development according to the Champaign County Housing Study.
- Here is a progress report on real estate tax delinquencies: 

2019 real estate taxes payable in 2020	1290 parcels	\$823,412 ( 36% are on payment plans)
2018 real estate taxes payable in 2019	1377 parcels	\$1,030,870
- 5 top delinquent tax payers are: Bodey & Son Limited Partnership, SRIDH (hotel by Walmart), RADHA OM SAI LLC (old Logan Lodge on U.S. 68 South), Marvin Ober, Excell St.Paris, LLC.
- Karen Bailey, Champaign County Auditor, has 12 forfeited parcels slated for auction later this year. Forfeited parcels are properties that failed to sell at two Sheriff sales. 
- Prior to 17 March 2020 there were 7 sheriff sales and 7 sales by private selling offices for a total of 14. In first half 2019 there were 13 sheriff sales and 11 sales by private selling offices. Since 17 March 2020 there have not been any foreclosure sales by government edict.
- Casino tax revenue collected for Champaign County was \$236,235 in the first half of 2019 and was \$228,766 first half 2020 or 3% lower than the collected tax in first half 2019. This revenue income is distorted because casinos could not open during the shutdown. 
- Flaherty & Collins Properties' final approval on funding developing two former schools and the Douglass Hotel into a retirement community AKA Legacy Place was delayed. The proposed grant is 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 decision on final approval was delayed because of the pandemic. 
- We reported in the Winter Newsletter that Springfield began registering vacant properties this year. PROCHAMPS is engaged to identify and register vacant properties. 1697 properties are vacant. 733 properties have identified owners. 44 vacant properties are registered. 12 property owners have been fined. 57% of the vacant properties are in foreclosure or owners are dead with no estate setup. The registry of properties by Springfield was designed to assist in community development and to protect first responders and was recommended by the Clark County Housing Study completed in 2019.
- Adam Moore, Director of Zoning and Compliance for Urbana, reports these registration results for Urbana's vacant buildings: 267 residential and commercial properties were identified; the owners of 95 properties have not been found; 99 properties have since registered or taken action; 29 properties are pending verification; 44 properties have failed to register. 
- The Clark County Sunflower Project , a 1.2 acre field along west Euclid Avenue near the bike path, won the Overall Community Improvement Award for Keep America Beautiful—the largest community improvement organization in U.S.
- The Cobblestone Hotel on intersection of U.S. Highway 68 and State Route 55 was completed in July and is doing business.
- The levy for the new Urbana Champaign County Senior Center passed. The Center will be located on 2.2 acres of ground on Patrick Avenue and Water Street behind Civista Bank. Stacy Barnhart is the executive director and will be overseeing the construction of this new building hopefully in the near future. Estimated cost is \$3 million.
- Community leaders in Champaign County are planning to form a consortium that will explore ways to boost the local housing market by either increasing the inventory or helping to aid in redevelopment projects. Reviewing 










# Real Estate News

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## Local Real Estate News continued

- **Champaign County Fair** is on!! The fair board made a gutsy decision to have our traditional August fair despite the additional adjustments necessitated for safety and health mandated by the state for COVID19. There will be amusement rides and livestock showing. 
- The Gloria Theater has been undergoing extensive renovations and restoration since March, Staci Weller, the CEO of GrandWorks Foundation, knows the patrons and public will be ecstatic.
- GrandWorks Foundation recently announced a new project: a youth center in the heart of Urbana for students in the geographic area of Urbana City Schools. The youth center “team” is working with Urbana City Schools to explore using the “Castle on the Hill” as the location for the youth center.
- Urbana City closed Pointe North by Grimes Field in May following acts of vandalism and disrespect from a few individuals.
- Security National Bank, a branch of Park National Bank, is closing its building at 1 Monument Square. The explanation for closing is because the customer usage volume does not support maintaining a traditional banking office. Marvin Humphrey, John Kajamas, Stanley Friend, and Clyde Smith are rolling over in their graves. 
- Pattern Energy plans to construct a 150-megawatt solar project south of Urbana on 1000 to 1500 acres. Among the property owners according to the Urbana Daily Citizen who have recorded lease option agreements are: Larry Berner, Stephen DeWeese, Channell Farms, Mary Kay Slesinger Rich Trust, Dana Royse and Kris Haddix, Ceres Farms. 
- There has been recent objections/concerns to the Pattern Energy Cedar Bog location from Cedar Bog Association and Champaign Neighbors United voiced by Terry Rittenhouse.
- The Westcott House designed by architect Frank Lloyd Wright in 1908 and resurrected from near demolition to be a tourist attraction will be the highlight of a webinar. The webinar will focus on history of the Springfield home and its 15 year anniversary celebration.
- Hovey-Bailes home at 326 Miami Street Caring Kitchen parking. This historic home was demolished in June for Champaign County Sheriff Department and is remembered because former President Theodore Roosevelt spoke from the porch steps during his reelection campaign in 1912. Sandy Gonzalez is spearheading a drive to save the porch and steps. 
- CEP (Champaign Economic Partnership) released a Comprehensive Housing Analysis. Current research indicates that nearly all housing development in recent years has occurred outside the existing municipal boundaries. Recommendations in Open for Business will help preserve existing housing inventory and encourage new development within Urbana.
- The goals of the Champaign County comprehensive plan are: 1. preservation of farmland, 2. stimulation of economic growth through existing businesses.
- Closing of Kroger on South Limestone in Springfield has created a “food desert” for residents on southside. Food deserts are defined as geographical areas devoid of fresh fruit and vegetables and other healthy foods. In past 10 years this neighborhood has lost an IGA and Big Bear. 
- Clark County is looking forward to this decade. New businesses such as Silfex and Topre are getting their feet on the ground. Speedway, the largest employer, is completing an expansion project that will keep its headquarters locally. A.B. Graham building is being renovated and getting a facelift. New downtown parking garage is completed. Land Reutilization Corp. (land bank) continues in acquiring and revitalizing vacant and blighted properties. Clark County Solid Waste District is one of two counties in Ohio to offer foam packaging recycling.
- In January, Morrow Sand and Gravel commenced mining sand and gravel on the former “city farm” on U.S. 36 west of Muzzy Road. Already there is a visible high pile of gravel on the southwest corner and a 15 foot high berm along U.S. 36 from stripping the soil above the gravel. 
- In May Antioch College and Glen Helen Association announced an agreement to transfer the ownership of the Glen to Glen Helen Association. Glen Helen has a rich history as a nature preserve in camping, educating children, hiking trails, and researching the environment.
- Among the cancellations/postponements in Champaign County from the pandemic are Chili Cook-Off Festival and Hoopla Parade, Balloon Festival, CCPA Spring Home and Garden Tour, Art Affair on the Square, Ohio Fish and Shrimp Festival, MERFI sponsored Fly In at Grimes Field
- Ultra-Met in Urbana is expanding its operations with a 15,000 square foot addition and 15 new jobs. Urbana City Council approved a CRA (Community Reinvestment Agreement) that provides a 15 year 75% tax abatement on the new construction.
- CEP sale of 108 Richmond Street to Habitat for Humanity for building a new dwelling was temporarily delayed with the COVID 19 shutdown.








## State Real Estate News

- Deeds Carillon south of Dayton is the largest musical instrument in Ohio. The 151 foot tall tower is made of Indiana limestone and is designed to hold massive weight of 57 bells. 
- Wright-Patterson Air Force Base remains Ohio's largest single site employer.
- 707 bald eagle nests are reported in Ohio ... 2 active nests are in Champaign County.
- In March the Columbus Metropolitan Housing Authority allowed people without housing vouchers to move into rental units before the authority inspected them. The purpose was to allow people to have places to live as the coronavirus pandemic continues.
- Federal district judge declared that City of Toledo could not force farmers to comply with environmental protections to Lake Erie. The Lake Erie Bill of Rights was unconstitutional and vague and exceeded the powers of municipal government despite its well intentional goal.
- Advocacy groups have a long history of pushing Ohio to adopt pollution regulations to combat toxic algae blooms. 
- A new voluntary conservation program, H2Ohio, will pay farmers to implement nutrient management and erosion control practices to improve water quality in Lake Erie. 14 northwest counties will be the focus.
- Ohio will develop an enforceable limit on phosphorus runoff within 3 years. A Total Maximum Daily Load will be determined. The state will hold public hearings and consider comments on implementation. 
- Ohio homeowners have the opportunity to apply to receive reimbursement for the purchase and construction/installation of a tornado safe room inside or outside their homes from the Ohio Emergency Management Agency.
- Amazon celebrated the opening of its 855,000 square foot warehouse distribution center near West Jefferson. This is Amazon's third warehouse in central Ohio. 
- Mid-Ohio Regional Planning Commission submitted a proposal for a certification center for a Virgin Hyperloop One test track planned between Chicago and Pittsburgh. This will be the first hyperloop track built in the U.S. A decision will be made by end of year. Should this Virgin Hyperloop One materialize, a trip from Columbus to Chicago would take 41 minutes.
- When does an oil and gas lease expire due to lack of production and how long do landowners have if they want to take recourse to court? Ohio Supreme Court will decide on breach of the statute of limitations. A trial court will rule on whether a lease expires due to nonproduction. Confusing?
- A bill is pending in legislature to clear up over whether landowners own the mineral rights to their property. There are 2 versions of the state's Dormant Mineral Act in 1989 that has had 2 rulings—one in 2006 and one in 2016—addressing surface rights and subsurface rights and abandoned mineral rights. There are conflicting interpretations. 
- Summit County is foreclosing against the Chapel Hill Mall for unpaid property taxes of \$166,000.
- Farmers in 23 Ohio counties saw an average decrease in real estate taxes as a result of CAUV reappraisal in 2019.
- Sherwin-Williams is building a \$300 million world headquarters in Cleveland with a tax increment financing package.
- Ohio EPA is changing its focus to studying Ohio largest rivers in 2020-2021. This is the first year for this focus.  Large rivers drain over 500 square miles.
- Cleveland, following the lead of other cities, is considering imposing restrictions on the construction of new dollar stores, fearing the city has too many in some of the poorest neighborhoods. Mom and Pop stores are crowded out and often crime and poor maintenance and litter is prevalent.
- Hamilton County Municipal Court announced it will resume in-person eviction hearings on June 8. This is a victory for landlords.
- Ohio Department of Health released guidelines for county fairs. Fair boards will have to police many limitations. Champaign, Logan, Pickaway, and Clinton announced that they want to have as 'normal' as possible fairs focusing on youth.
- Ohio Power Siting Board approved in May six icebreaker wind turbines in Lake Erie, in what could be the first freshwater offshore wind farm in North America. Many conditions were placed on their operation. An important ruling is that they can not run at night from March to November to limit risk to birds and bats. 
- Akron gives lots to neighbors who mow them. This will save the City the cost of mowing and will help minimize the eyesore of litter.
- Anyone renting out houses, apartments, or condos in Columbus short term on Airbnb, Vrbo, or the like must now undergo state criminal background checks before being issued a license. This is to insure that potential renters who come to the City to use short-term housing are not putting themselves in a bad situation.
- In 2011 no craft breweries were operating in the Miami Valley. In 2020 more than 15 craft breweries are operating in just about every corner of the region. Nearly all the breweries have expanded and not one Dayton brewery has closed. 
- Macy's announced in February that it is closing its Cincinnati headquarters and 125 stores.
- Ohio farmers can now apply to grow hemp on their farms. They will be required to grow a least 1000 plants on a minimum of one quarter acre according to Ohio Department of Agriculture regulations. This cannabis plant is not the kind that will produce marijuana. Rules surrounding hemp production are in place for the 2020 planting season. 



# Real Estate News

## National Real Estate News

- Interest rates have tumbled over the past 12 months due to greater uncertainty over 1) trade with China, 2) slower economic growth, 3) the Federal Reserve cutting the benchmark rate, 4) and social and business shutdown spurred by coronavirus pandemic. U.S. mortgage rates are historically low and encourage home buying. 30 year fixed interest mortgage is now 3.13 % and the 15 year fixed interest rate mortgage is 2.58%. 
- Federal Reserve has cut interest rates as low as they can without going into negative rates says Greg McBride, Chief Financial Analyst at Bankrate.com 
- Federal Reserve is forecasting **no** rate hike through 2022 to help sustain the economy.
- Google is abandoning its smart city development in Toronto blaming unprecedented economic uncertainty. Alphabet, a unit of Google, had been proposing to turn a rundown part of Toronto's waterfront into a wired community on plans to erect mid-rise apartments, offices, shops and a school on a 12 acre site—a first step toward what Alphabet envision would become a 800 acre development.
- News story in New York Times reports that “very few” department stores, one the all-powerful shopping meccas that anchored past decade. Filing for bankruptcy include Sears, J.C. Penneys,  Macy's, Nordstrom, Neiman Marcus, Lord & Taylor, J Crew, Tuesday Morning, department stores are likely to survive. American department malls and Main Streets, have been dealt blow after blow in
- What about this innovative mall— Aventura Mall between Miami and Fort Lauderdale.? This mall has a 9 story slide with cork spin turns, whimsical sculptures, a terrace-line party venue, and carnival-style games of chance. This recreation gives shoppers an experience that they can not get online.
- Department stores account for 30% of the total mall square footage with 10% of that space coming from Sears and J.C.Penneys according to Green Street Advisors. Before the pandemic, the firm expected about 1/2 of mall based department stores to close in the next 5 years.
- Under the Coronavirus Relief and Economic Security Act, (CARES), homeowners affected by coronavirus who have federally-backed loans can delay or reduce mortgage payments for up to 1 year, and are not required to make a lump sump repayment at the end of the forbearance period.
- Presently Freddie Mac and Fannie Mae will extend the moratorium on foreclosures and evictions on single family homes until 31 August from 30 June. 
- Landlords are not looking to evict renters, but renters need to be proactive and make an effort to workout a payment plan. Communication is the key.
- In April there was a movement among some renters vowing to go on rent strike until the pandemic subsides. New York, Boston, Los Angeles, San Francisco, and Saint Louis are among many cities that banned evictions. But, some renter advocates are demanding that rent payments be waived, not delayed, for those in need during the crisis.
-  Dams that are abandoned or obsolete and serve no purpose are cluttering the Hudson River Estuary. These dams thwart fish migration and harm river ecology. Environmentalist want to restore waters to their natural state.
- Home Depot and Lowe's are primed for historic growth from the COVID-19 pandemic because consumers being cooped up are focusing on home repairs. Home Depot reports that foot traffic rose 10% in their first quarter from a year ago.
- Tourist towns are challenged with how to cope with the coronavirus this year... lifting restrictions and balancing the residents' fears of contagion with economic survival.
- San Francisco is joining other U.S. cities in authorizing homeless tent encampments, a move officials have long resisted, to safeguard homeless people. Homeless problem deepens in Los Angeles. The homeless percentage jumped 12.7 % over the past year to more than 66,400. The crisis is visible in downtown Los Angeles, where hundreds of  people live in makeshift shanties that line entire blocks.
- Wealthy San Franciscan homebuyers are leaving the dense city for sweeping hills of wine country and affluent pockets of the Bay Area according to a new Bloomberg report.
- During this Presidential administration the beginning of deregulation the Waters of the U.S., the Clean Waters Act, the Endangered Species Act, the Paris Climate Act are now gone or toothless writes Alan Guebert.
- Trump administration in January ended  federal protection of many of the nation's million of miles of streams, arroyos, and wetlands— a sweeping environmental rollback that could leave the waterways more vulnerable to pollution from development, industry, and farms.
- President Trump, who has targeted environmental rules in his drive to ease the way for business, said enforcement of the Environmental Policy Act passed in 1970 had slowed federal approval of projects.

# Thank You Buyers & Sellers since the Last Newsletter

NEW OWNERS	PROPERTY	SELLERS	NEW OWNERS	PROPERTY	SELLERS
Cody Kaffenbarger Danielle King Teresa A Phillips Allen Sturgill Joey Porter William Clemens John Boyd Jay & Brenda Brandyberry Kimberly Nave Keirstin & Kyler Fender Justin Dalo William Ballard Charles & Kathryn Line Garnet Saxton David Cron Dustin & Alisha Fowler Laura McElwain MTOI W Harold Boyssel Donald Westley Kinman Christopher Wise Chelsee & Josh Hanselman	7467 Coffin Station 1992 K-Kingscreek 646 S Kenton 7322 Bluff Blvd #1 3862 Creek Rd 5749 Timberidge Cir 5920 South St 6004 N SR 235 126 E Poplar St 304 S Springfield 134-138 E Church St 105 Pearce Places 1017 Mulberry 1803 Prospect 4124 Walnut, GVH 5202 Flatfoot Rd 2101 Hoppes Ave 2815 Clark Rd 943 E Lawn #8 335 Mosgrove 423 N Walnut 11330 W SR 29	Bryan & Hannah Eubanks Thomas & Sherry Glover Mark & Susan Pence Lewis Construction Inc William Howard Fluty Lewis Construction Inc Estate of Gilliam & Hicks Constance Bensman Nathan Kaffenbarger Keith Johannes Pemberly Investment Co Joan & Elmo Mossbarger Peter Loudon Tim & Julie Sutton Jeffrey Rose Gary & Stephanie Betts Richard & Amy Fitzwater ElShadi Community Church Estate of Glenna Klotts Tray & Mackenzie Sanderson Dee Meadows Douglas & Patricia Brown	Curtis Lee McGill family Adam Ross Penwell Brooke Weeks Chris Hufford Tracey Nordahl Michael & Julon Dixon Matthew & Nadina Martin William Clemens Robann Belcher Kent Eggleston Cody Tullis Kaffenbarger Remodelling Sam & Emilee Gieseke Adam Garvin Molly Wagner Pamela Neal Steven & Dawn Prince Richard & Marsha Evans Rex & Belinda Asbury Thera Poland Jim & Yvonne Taylor	7482 Timbercross Ave 109 Oakland 1415 Robin Rd 11692 Cowpath 727 Children's Home 436 Washington Ave 333 Sweetman 628 River Rd 5727 Timberidge 41 Oak Rd 543 Jackson Hill 1409 Severs Dr 224 White St 733 Diamond Ct 808 Rodgers Dr 321 E McCreight 820 Washington St 8528 E Casstown-Clark 139 Westview Dr 334 Bloomfield 372 Sweetman Ave 252 Circle Dr	Lewis Construction Stephen & Lee Henderson Martin & Maria Goesser Norma & Stephen Adams Raymond & Judy Henry Donald Troyer Lisa Dale Matthew Bugg Lewis Construction Elaine Mack Dustin & Alisha Fowler Christy Real Estate LLC Secretary of Veterans Affairs Walter Poe Jr James Taylor III Jason & Jennie Stevens Estate of Patricia Francis Crumrine Family Trust Marlyn & Betty Jean Myers McCall Family Trust Frank & Andrea Morrow HUD

## National Real Estate News continued

- High water levels in the Great Lakes are causing anxiety for the region as beaches shrink, hillsides erode and homes threaten to tumble into the water. Dealing with corrective costs and environmental consequences are challenging during this pandemic.
- Dairy technology has created over production of milk and combined with the consumers drinking less milk has caused the demise of dairies because of low milk prices. Two big milk producers, Dean Foods and Borden's Dairy Company filed for bankruptcy protection earlier this year.
- CARES Act was Washington's initiative to provide support for agriculture. \$23.5 billion was allocated to agriculture—\$9.5 billion goes to USDA to provide financial support and \$14 billions goes to replenish the Commodity Credit Corporation.
- Edward Altman, creator of the Z score, a widely use method of predicting business failures, estimated that this year will easily set a record of mega bankruptcies and large bankruptcies and small bankruptcies exceeding 2008 economic crisis.
- Existing home sales plunged 9.7% in May—the third consecutive monthly decline and further evidence of the harm the pandemic has done to the housing market. U.S. new home sales rose 16.6% in May. U.S. home construction bounced back in May after steep declines caused by the shutdowns.
- Amazon said its on track to have 100% of its energy use come from solar panels, wind turbines, or other renewable energy by 2025.



# “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



Take action on **1411 Liberty Lane, Urbana**. This move in ready condo has 2 bedrooms, 2 baths and a secluded courtyard overlooking farm fields. \$134,500 Please call Judy@937-207-8929



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! \$250,000 Please call Joe @ 606-0334



4,000 gorgeous sq.ft. @ **534 Kite Road, Saint Paris** with 4 bedrooms, 4.5 baths, full basement, 5 car attached garage. Offered with 12 acres plus a 30x52 barn for \$669,000. Please call Gina @ 937-206-7029



A huge bull frog calls the pond @ **12172 W. HWY 36, St. Paris** home. The 4 bedroom home and 20x84 bank barn on this 8 acre homestead need TLC. \$175,000. Please call Stephen @ 937-206-7281



**223 South Springfield, St. Paris** has had a complete interior makeover. This 3 bedroom 2 story even has a private potting area. \$154,900 Please call Gina @ 937-206-7029



**8310 W US 36, St. Paris** is located between the high school and the middle school. The 3 bedroom home sits on 1.5 acres with a garage and an outbuilding. \$142,000 Please call Stephen @ 937-206-7281



This picture perfect one story @ **124 Shamrock, St. Paris** has 3 bedrooms, 2 baths and a large back yard for pets of all kinds. \$172,900 Please call Gina @ 937-206-7029



Move in ready one story at **118 Dublin Ln, St. Paris** has an open floor plan with 3 bedrooms, 2 baths and a farm field to the rear. \$165,000 Please call Bob @ 937-851-9311



This vintage brick @ **530 South Main, Urbana** has 3 bedrooms & 1.5 baths. Hardwood flooring, natural woodwork and a great front porch. \$139,900 Please call Gina @ 937-206-7029



Located just east of Mutual, **6050 E St Rt 29, Urbana** makes the drive to Columbus a little shorter. This 3 bedroom one story has an attached 2 car garage and storage building. \$99,000 Please call Judy @ 207-8929



**102 South Springfield + 115 W Main, St. Paris** offers a corner store front with maximum exposure, an established restaurant renter and unfinished second floor. \$99,900 Please call Gina @ 206-7029



**648 N. SR. 235, St. Paris** has it all. In addition to the 3 bedroom 2 story home, it has a detached 2 car garage and a 80x30 pole barn on 4 acres. \$179,900 Please call Gina @ 937-206-7029



Feel like you are on vacation year-round at **11624 Lakeview Dr, Conover**. This dynamic, unique home offers 3 bedrooms, 2 baths, wrap around deck with a pool. \$179,900 Please call Gina @ 937-206-7029



This picture perfect 3 bedroom one story @ **517 Gwynne, Urbana** has 2 baths, a full basement and deck overlooking a great shaded back yard. \$132,500 Please call Judy @ 937-207-8929





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
**www.gohendersonland.com**




HLIC has had a very good first half year in selling and listing and managing real estate. We want to share news of our Company and our associates.

Amanda Huber became agent #12 in January. She and her family moved to  Champaign County in 2004 from the Dayton area. She has been in retail for 35 years in management at Piqua Walmart. Amanda and her husband John are active in the Johnson/St. Paris Fire Department.


Dagny Dunham joined us for the second time in March. Dagny grew up in and graduated from Graham and later Wittenberg. She and her family of 11 spent 3+ years as missionaries in Nicaragua, and returned to Ohio in February with the plans of generating funds to support their mission work. 

The stay at home order gave Susan time to finish inside projects that were long overdue. This summer she has enjoyed working in the yard and her flower beds which is  "therapy" for her. She and Charlie have enjoyed spending more time with family and have a renewed sense of how important those bonds are.


After returning from Nicaragua, Dagny gave birth to her 3rd red headed, blue eyed baby Jasmine Joy. The whole family is in love with their first Downs Syndrome baby. She will need heart surgery in the fall and Dagny asks that you keep Jazzy's health and growth in your prayers. Twelve of the Dunhams are on Eris Road, James is in Arkansas, and Ryan is in Nicaragua. Dagny is excited about getting to represent buyers and sellers!


John and Amanda celebrated their 25th anniversary in May. They plan on enjoying multiple camping trips in both summer and fall of this year. Amanda  has been busy at Walmart helping plan events for their annual Children's Miracle Network Campaign and looks forward to serving your real estate needs.


Bob and Barbara are doing well this year. They are looking forward to seeing their grandsons Garrett and Tanner during their summer visits home from South Dakota State. They were planning a trip to upstate New York to attend the wedding of granddaughter Katie as soon as her military fiancé Zach was permitted to travel to New York. They discovered, however, that Zach and Katie were married a year ago before Zach deployed to Afghanistan and kept it a secret. SURPRISE!!


Tom and Mitzy are having a great year in real estate and would like to say THANK YOU to their customers and clients. They too were able to use the stay at home time to check some home improvement projects off their to do list. The Judys continue to visit their children and grandson Kayden in Florida often, and are always looking forward to their next trip south. 


Karen and Tim celebrated their 25th wedding anniversary in May. During this time of uncertainty Karen feels blessed to have continued to be busy with real estate. As always, Tim and Karen have been spending a lot of time tending their garden. They also have been busy working on giving the outside of their home a much needed face lift. They are hoping to enjoy some camping this year.

Jim and Melisa enjoyed being with friends and family as their daughter Melany became Mrs. Joey Webster in February. This timing was fortuitous before any stay at home orders happened.  The Robbins have been working hard on their flower gardens and remodeling of their guest bathroom. Melisa is very grateful for her customers and clients and looks forward to an exciting summer and fall in real estate.


Gina is on track for another great year in real estate with several repeat clients and referrals.  66 beef heifers are grazing the pastures on her farm this summer and will go to a feedlot in the fall. She is looking forward to her grandkids' sports starting back up this fall, and seeing friends at the better than ever Champaign County Fair. Please stop by our booth and say hi!


Missy and Joe have been blessed with a generous year including auctions and real estate sales. The auction business grew last year with 2 of Joe's sons and 2 daughters-in-law all taking an active part in the business. The auctions have slowed down quite a bit due to the COVID-19 issues, but are now starting to become more active. Like the rest of us, Joe is grateful that all of his family have been well through the pandemic and continuing life in the new normal. Joe and Missy are embracing new ways to be the best they can be with auctions and real estate. They are looking forward to a trip to Maine this summer so Missy can check eating fresh lobster by the ocean in a small harbor town off her bucket list. 

Like most everyone, Judy has struggled with balancing health and responsibility these past stressful months. She is grateful for her clients' patience and loyalty as always.  She has also gained a healthy gratitude for friendly neighbors, our sweet Melvin Miller Park, beautiful multi-purpose Simon Kenton trail and spaces in which to garden, local meats and foods and friends who text. Remembering to give thanks and avoiding the negatives

For the first time in 10 years, after the Health District community partner's update on 11 March, Lee chose to cancel the last 3 sessions of the 2020 yoga series at the Champaign Senior Center which closed to the public shortly thereafter. 

On 5 April, baby Jazzy was born and Lee began regular masked trips to gather and deliver groceries to the Dunham's with the intention of keeping safe during the coronavirus pandemic for about 90 days to avoid Jazzy being exposed to more health challenges.

In late June Lee travelled with son Troy to enjoy some time with his children and to celebrate grand-daughter Jade's high school graduation from Drummond OK. High. Lee is grateful her family made it through the first wave of COVID-19 challenges. 

Stephen's registration to both the Flying Pig and Air Force 1/2 Marathon was rescheduled to 2021. This rescheduling happened to be fortuitous because he developed a hammer toe that made running too painful. Amputation is scheduled in September. Tim West stained and painted and made exterior repairs to our home this Spring. We are pleased. My siblings, LeeAnn and Todd, and I had a mini-reunion at Deer Creek State Park in June soon after it reopened; we relived our childhoods. Brett's solar crew is installing solar panels on our barn roof this summer with enough wattage to power our home. Stephen has made an effort to finish another section of retaining wall in the garage parking area. Daisy and Rosey Dunham are staining our barn siding. 

The Hendersons are looking forward to cheering the Dunham children in both high school and youth soccer this fall.

## We Need Listings!!

From all of us at **team henderson**  
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*Dagny*

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*Amanda*

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