Winter Season 2020-21

HLIC Newsletter 57



tment company

nenderson land

2020—2021 HENDERSON NEW YEAR NEWSLETTER

Dear Friends, Customers, and Clients,

It is time again again and again. continuing to



for our bi-annual HLIC Newsletter. We thank you for allowing us to serve you We are pleased to share with you that real estate sales in Champaign County are improve. It is now a SELLERS' market.

CAVAET: The statistical information provided in this Newsletter may be significantly distorted because disruption of services from COVID-19. The availability of listings in Champaign County continues to decrease. In January 2020 there were 122 listings compared to 64 listings in December 2020 in our MLS. The median days on market (DOM) is 64.

Our traditional Fair gift prize for guessing the number of Happy Faces our Photo Sold board did not materialize because of the Fair cancellation of commercial exhibits.

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 and often offering more than the asking price.

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

Market Trends

			2019	2020	Change %
	Champaign County				
	# Units Sold Jan-Dec	Auditor	839	886	6
	# Units Sold Jan-Dec	MLS	406	411	1.2
	Total Sale Volume Jan-Dec	e Auditor	\$129,990,543	\$141,207,817	9% +
	Average Value/Unit Jan-De	ec Auditor	\$154,935	\$159,376	3+
	Average Value/Unit Jan-De	ec MLS	\$151185	168,496	11.4
	Active Listings Jun-Dec	MLS	591	549	-7
	Average CDOM	MLS	66		
WRIST	MLS (7 Counties)				
	# Units Sold Jan-Nov	OR	5341	5377	0.7
	Total Sale Volume Jan-Nov	v OR	\$839,508,910	\$925,042,482	10.2
	Average Value/Unit Jan-Ne	ov OR	\$157,182	\$172,037	10.4
Ohio					
	# Units Sold Jan -Nov	OR	143,417	147,844	3.1
	Total Sale Volume Jan-No	ov OR	\$27,752,691,472	\$31,337,341,362	12.9
	Average Value/Unit Jan-No	ov OR	\$185,821	\$196,390	5.7

U.S. Demand for single-family homes remains healthy as buyers rush to the market pushed by historically low interest rates under 3%. A lack of existing homes has builders rushing to fill the void with newly-constructed homes.

New Construction

24 permits were issued in Champaign County for new home construction and modular homes for the second half of 2020 compared to 20 permits issued

in the first of the sec-\$4,966,000 per home. of 2020



half of 2020. The value ond half permits totaled or \$206,000 average cost The value of the first half permits totaled

\$4,640,500 or \$244,200 average cost per home. The average cost of the second half of 2020 homes was 16% less than the first half of 2020 homes.

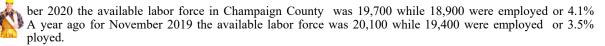
2 commercial construction permits were issued in the second half of 2020. They were the senior center at 150 Patrick Avenue and storage units at 626 James Avenue.

Buyers are increasingly targeting new-home construction as they face a low inventory of existing homes. New home sales in October are 41.5% higher than they were a year ago, the Commerce Department reported in mid-December.

Real Estate News

Local Real Estate

- Mortgage interest rates are slightly lower than this past spring. Fixed interest rates between personal residences at many banks and mortgage companies for 10 to 30 year conventional secured between 2.2% and 3.2% for 1 to 7 year terms. Mortgage rates have fallen in the Federal Reserve has lowered its benchmark short term interest rate. COVID-19 has been the interest. 2021 is a super time to buy a home!!!!! Mortgage interest rates continue to be very affordably low.
- Unemployment for November 2020 was significantly lower in Ohio than for January 2020 because of the rebound in the economy. The unemployment rate for **Champaign County was** 4.1% for November 2020 compared to **4.7%** in January of 2020. The November unemployment rate in Clark County was 5.1%, Logan County was 4.3%, Madison County was 3.8%, Miami County was 4.3%, Shelby County was 4.5%, and Union County was 3.5%. **Ohio's** and the U.S. unemployment rate for November 2020 were respectively **5.2%** and 6.7% and were respectively **4.1%** and 3.6% in January 2020.
- For Novemunemployed. were unem-



- The 2020 sales tax revenue increased 8% to 6,156,299 from \$5,675,780 in 2019 in Chamditor Karen Bailey. This is positive. Sales tax revenue makes up 50% of Champaign Counrevenue source balancing reductions in state funding.
 - paign County according to Auty's budget and is an important
- 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 898 parcels \$604,956 29% are on delinquency plans 2018 real estate taxes payable in 2019 1377 parcels \$1,030,870
- 5 top delinquent tax payers are: Bodey & Son Limited Partnership, John Stamper (old Roberts Refuge landfill) Marvin Ober, Scott T Wolf, trustee, John E Logan (considered uncollectable)
- Karen Bailey, Champaign County Auditor, auctioned 11 forfeited parcels in November. All parcels of land sold for \$38,950 before
 costs. Forfeited parcels are properties that failed to sell at two Sheriff sales. There are presently 23 properties in tax foreclosure process.
- Since March there have been only a few foreclosure sales by government edict to give time to property owners to recover from financial hardships during the Pandemic shutdown



- Casino tax revenue collected for Champaign County was \$474,045 in 2019 and was \$370,024 in 2020 or 22% less than the collected tax in 2019. This revenue income is distorted because casinos could not open during the mandatory shutdown.
- Q3 JMC building vacant for 12 years at 605 Miami Street is slated for a \$2 million property was acquired by True Inspection Services, LLC (TIS) from the City. Lots of has funded demolition, environmental remediation, asbestos abatement, removal and site preparation according to Marcia Bailey, director of CEP (Champaign Economic Partnership). The renovation is expected to cost \$2 million.
- 3 businesses plan to occupy the 605 Miami Street space including TIS, Community Health and Wellness Partners (CHWP), and The Door Shop.
 - 1. TIS is full service commercial inspection, engineering and construction management company
 - 2. CHWP offers full range of primary medical care (presently in Bellefontaine, Indian Lake, and West Liberty)
 - 3. The Door Shop is a commercial door and hardware distributor and will have light manufacturing and warehouse operations
- New Carlisle Federal Savings Bank opened a new branch at 1408 North Limestone Street expanding its exposure in Spring-field.
- Columbia Gas announced this January that it will upgrade the gas lines in Urbana.
- Five local families banded together to "revive" the Millerstown Community Church built in 1888 on Road. The building was in poor repair, and in January 2019 a public notice announced the property would auction. The last official service was Easter Sunday 2009. The five banded families closed on the purchase in December 2020. The first item on the restoration was fix the bell.
- Frisch's in Urbana announced in July that they will not reopen along with other Frisch's locations.

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Real Estate News

Local Real Estate News continued

- Franklin University, owner of Urbana College, announced in April that Urbana College was being permanently closed. This was devastating news to Urbana. No plans have been shared on the future use of this valuable property.
- Honda reaffirms its longstanding partnership with The Nature Conservancy in Ohio to protect the environfragile headwaters of Big Darby Creek watershed by donating 90 acres of land. The Conservancy thanked the nearly \$1 million in philanthropic grants over the past 30 years.



- The nonprofit GrandWorks Foundation announced in December the "Stars of Stage 2" fundraising campaign to complete the second stage of renovations to the historic Gloria Theatre. The renovations include handicap accessible restrooms, a new concession area, the new "Clifford Café", a commercial kitchen, and remodeling the lobby.
- Wittenberg University, Cedarville University, the University of Dayton, and Antioch College all announced enrollment gains this last fall despite other area schools seeing declines because of the coronavirus.
- The old Urbana Library at 160 the project manager. GrandWorks or storied buildings to new life. near downtown Urbana for Urbana



West Market Street will house the new Youth Center. is the parent organization. A goal of GrandWorks is to This 5000 square foot building is conveniently and cenyouth.



Justin Weller is bring historic trally located

- The Scarff's Nursery at New Carlisle was recently sold. The nursery has been family owned for over 130 years. 540 acres with the nursery business transferred to Henderson Turf Farms in Franklin for \$2,136,500 or \$3956 per acre according to the Clark County Au-
- A Legal Notice in the Springfield News and Sun gave notice of foreclosure sale of 78 properties owned by City Forest of Springfield Limited Partnership by Indigo Equity Holdings 1, LLC. Said premises appraised for \$2,430,000 with a minimum bid of \$1,620,000 or approximately \$31,000 per parcel. Several of the parcels were multiple family. The Sale date was 5 August 2020 by online bidding that closed 12 August 2020. We have not noticed any sale information.
- Legacy Place gets the green light. The Douglas Hotel and two former elementary schools in Urbana will be into senior apartments. Apartments in the elementary schools are expected to be available to lease in midand by year's end 20 units in the Douglas will be ready. Two positive outcomes are, turning three vacant useful assets and meeting Urbana's needs for affordable senior housing. Flaherty & Collins Properties is the



transformed summer 2021 buildings into developer.

- Preliminary engineering services have begun for the South High Street Improvement Project from State Route 55 to Miami Street. The improvements would include curbs, sidewalks, and storm and sewer drainage. Plans call for a bike path and improved intersections.
- EF Hutton Tower is now owned by Peer Street Funding, mortgage company, after placing a \$4 million bid prior to the scheduled Sheriff's sale.
- Assurant is one of the top three employers in Clark County with expectation of 17-21% growth in 2020 net operating income.
- his cousin. The locamoonshine.



announced in October that he plans to open The John Wesley Distillery in Urbana in memory of tion will be 622 1/2 College Way. Initially the distillery will specialize in traditional corn-liquor

- Volkswagen Truck is expected to close the multi-billion dollar acquisition of Navistar International by mid 2021.
- On 31 December, Steve Mabry auctioned the 6.2 acre Urbana Local School site, on the conner of State Route 54 and Hickory Grove Road. The high bid was \$75,000.
- Comedian/Actor Dave Chappell will buy the old Yellow

Springs fire station and turn it into a comedy club.

- East Powell Avenue to Bon Air Drive. City Engineer Tyler Bum-In October a \$835,000 sewer project commenced from balough said this project will address an existing sewer bottleneck at the intersection of Bon Air and Amhurst Drives.
- Site preparation and construction has began on the 8400 square foot Urbana/Champaign Senior Center on the corner of Patrick Avenue and Water Streets. Mary Lee Gecowets chairs the 5 member building committee. Civista Bank donated 2.2 acres for this site.
- A major proposed solar installation, Patten Energy, is in the certification process from the Ohio Power Siting Board (OPSB). 1000-1500 The plans are for generating 150-megawatts of electricity. According to the news story the location is on acres in Urbana and Mad River Townships.
- The Clearview-Solar Project or Open Road Renewables is another Champaign County solar project. Its location is north of Rosewood in Adams Township. The maximum generation capacity will be 144 megawatts of electricity. The approximated fenced area is 1061 acres.
- Urbana City Council approved a Community Reinvestment Area (CRA) agreement with The Ultra-met Company. Ultra-met will receive a tax abatement for 75% of real property tax for a term of 15 years. In exchange, Ultra-met will create 10 full time permanent jobs and retain 102 full time permanent job positions in Urbana. The project includes the construction of a 5,040 square feet manufacturing addition.

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REAL ESTATE NEWS

State Real Estate News



- The Lake Erie annual harmful algal bloom was less severe than expected rating a 3 on a scale of 1-10. Factors that affect the bloom are rainfall, warm temperatures, wind and phosphorous.
- Work on the National Air and Space Intelligence Center (NASIC) new building at Wright Patterson is moving forward. This 4 year project will be the largest single-site build in Wright Patt history. The Estimated square footage is 256,000. (5.87
- The Mid-Ohio Regional Planning Commission (MORPC) forecasts that 15 county central Ohio area will have strong population growth despite the pandemic, economic downturn, and uncertainty over national immigration policies. The reasons for this strong growth forecast are:
 - 1."easy commutes"
 - 2. region's economic development and corporate culture
 - 3. relatively affordable housing
- Current Agriculture Use Value (CAUV) values continue to decline for the benefit of farmland taxation.
- A bill working its way through the state legislature will comprehensively update Ohio petition drainage laws. Proper water drainage is key for improving water quality and ensuring productive agriculture.
- Gentrification (upgrading and resurgence poor areas) has been happening in Ohio's major cities, but poverty has expanded more significantly according to a recent study.



Evictions have largely been held at bay through a patchwork of moratoriums and prohibitions from housing that have federal subsidies or federally

backed mortgages.

- According to a report released from the Coalition on Housing and Homelessness in Ohio (COHHIO) only 3 out of 10 common jobs actually paid employees enough to afford a basic twobedroom apartment. The hourly amount to afford a basic 2 bedroom apartment is \$15.99. Today many of those workers have been laid off and are now facing eviction.
- Iconic drive-in theaters are back. They have been on the road to extinction for the last 60 years. They have dwindled in Ohio to 24 from a peak of 190 in the late 1960s.



- The Drop in Great Lakes water levels brings relief, but the threat of more shoreline erosion and flooding may result from unusually high water levels for summer 2021. Summer lake levels often reflect how much heavy snow and rain winter and spring bring.
- The State's \$124 billion agriculture industry employs one in every six people.

- 40% of U.S. farmland is not owned by farmers, but bynon-operator landlords (NOL). The majority (49%) of Ohio landowners rent their land to neighbors or friends of their family, while 31% rent to a relative or family member. The rest (20%) rent to someone who is not related nor a friend of the family. Interestingly, 62% of lease agreements in the state are verbal and most are either cash rent agreements with fixed or flexible payments (46%) or crop share agreements (46%). This survey showed the median length for a continuous rental agreement between a landlord and operator is 17 years. This survey was commissioned by the American Farmland Trust.
- Barry Ward with the O.S.U. Extension Service writes that in Western Ohio:

2019 average corn /acre yield



215 bushels

2019 average soybean /acre yield 54.5 bushels

\$198 2019 average cash rent/acre 2020 average cash rent/acre \$195

2019 top average corn yield /acre

2019 top average bean yield/acre 66.7 bushels 2019 top cash rent/acre \$247

2020 top average cash rent/acre \$242

- A Greene County group is against a potential 1200 acre solar farm project by developer Vesper Energy. The concerned citizens are worried their soil and water would be affected and are concerned about the agricultural economy and Glen Helen Nature Preserve.
- A survey in early December reports that 60% of Ohio restaurants could permanently close within 6 months without financial aid.
- Housing market activity for the first 11 months of 2020 has proven surprisingly strong in wake of the pandemic. Central Ohio home sales are at record highs and homes are selling in record time and listing inventory is at a record low according to the Columbus REALTORS Multiple Listing Service.
- The State's Controlling Board in October awarded \$28 million to continue the H2Ohio water quality initiative through 2021. One of the principle focuses of H2Ohio is monitoring and controlling run off in the Maumee River and Blanchard River watersheds.

Are you liable if a trespasser gets hurt on your land? Leah Curtis, Ohio Farm cil, says no. If you your property for TRESPASS purposes, including you will not be liable.

Bureau Policy Couninvite someone to use unpaid recreational hunting, chances are

Miscellaneous Real Estate

"Groundscrapers" are becoming more sought after amid the pandemic. A Groundscrapper is opposite of the skyscraper a building as horizontal as the skyscraper is vertical. These earth hugging structures have traditionally been less exalted than their soaring brethren, but in recent years, groundscappers—also known as "sidescrappers and land scrappers" have become desirable. The Merchandise Mart, a landmark in Chicago, is an example and sometimes "is called the country's first groundscrapper.

- Working at home often provides a space challenge to have a home office. Building an addition may not be practical. An option that sometimes works is an inhabitable shed. Studio Shed has units starting at \$10,000.
 - Need a new toilet? You may want to consider a smart toilet—automatic flushing, dryers, heated dorizing and warm water seats automated deobidet-style cleaning. TOTO, a Japanese company, and Wisconsinbased Kohler are two leading producers of intelligent toilets.

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Real Estate News

National Real Estate News

- Under the Coronavirus Relief and Economic Security Act, (CARES), homeowners affected by coronavirus who have federallybacked loans can delay or reduce mortgage payments for up to 1 year, and are not required to make a lump sum 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 January 2021. Evictions are not prevented but are postponed. Back rent is still due.
- 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.
- Under President Trump, criminal pollution cases have dropped. The first two years of the Trump administration had a 70% decrease in criminal prosecutions under the Clean Water Act and a decrease of more than 50% under the Clean Air Act.



In November President drilling.



Trump pushed to achieve a long sought goal of allowing oil and gas drilling in the Arctic National Wildlife Refuge in about 1.5 million acres of refuge along the coast of the Arctic Ocean. The Biden administration is expected to resist this

- Down payments on loans are rising as home prices climb and mortgage rates are hovering near all-time lows. In April– June quarter, the median down payment on a single-family U.S. home was \$13,955, a 15.3% increase from a year earlier according to industry tracker Attom Data Solutions
- The median \$322,400.

sales price of a new home in October was \$330,600. For comparison, a year ago, the median sales price was

- home prices is stretching the limits of affordability for many Americans already struggling to save for a down The rise in payment.
- Amid the pandemic, many people are reconsidering whether it is the right time to move.
- In November America's ailing malls suffered as two major landlords followed their ever into Chapter 11 protection. The Pennsylvania Real Estate Investment Trust and CBL & protection from creditors. Together the two REITs account for some 87 million square feet



growing list of bankrupt tenants Associates Properties Inc. sought of real estate.

- U.S. manufacturing posted a strong gain in October to the highest level in two years. The Institute for Supply Management, an association of purchasing managers, said that its manufacturing index rose 3.9% to a reading of 59.3% in September.
- Cities are not dying but, the United States Postal Service (USPS) data indicates more people are moving to the suburbs than into the downtown cores during this time of pandemic concerns.
- As work places have transitioned to remote work, homebuyers are able to purchase in less dense neighborhoods and have the benefit of more personal space within their home.
- December loans rate
- 24, 30 year mortgage rates dropped to record lows of 2.66%. A year ago it stood at 3.74%. The 15 year fixed dipped to 2.19%. 5 year adjustable rate mortgages were unchanged at 2.79%.
- A \$900 billion coronavirus relief bill passed at end of December. The agreement includes rental assistance, extends the federal eviction ban through end of January, and new funding and simplified forgiveness for SBA loans.
- Freddie Mac's Chief Economist reports in November "...purchase demand shows no real signs of waning at all heading into next year." Purchase mortgages applications in fact rose for the fourth time in last five weeks.
- Existing home sales in November are up 25.8% from a year ago and 16.1% above pre-pandemic level. The problem is inventory, the lowest it has been since 1969.
- Purchase mortgage applications are up 26% over a year ago.
- WalMart is U.S. largest employer with 1.5 million employees followed by Amazon, Kroger, and Home Depot.
- As Amazon opens U.S. warehouses at the rate of about one per day, it is transforming the logistics industry from a career destination with promise of middle -class wages into entry-level work that is just a notch above being a burger flipper or convenience store cashier.
- In July Duke Energy and Dominion Energy cancelled plans to build the 600 mile Atlantic Coast Pipeline costing \$8 lion citing uncertainty about costs, permits, and litigation.
- Airbnb hopes to raise \$2.6 billion in a public offering, betting investors will see its home-sharing model as the future of travel.
- National Oceanic and Atmospheric Administration issued a report that coral reefs in U.S. waters continued a decline of sensitive ecosystems. Scientists contribute this sensitive underwater ecosystem essential to the health of the world's oceans. The reefs off the Florida coast are the most degraded.

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Newsletter
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N GHNWO WAN	VEGRACIO	190	NEW	> Land	861188
Shannan Goinea	7452 N Elm Troo Dd	Brion & Vitti Bulling	Correct & Towns	7424 Timbororge #18	Construction Course
	453 N EIIII 1166 NG		Jelly & Tallya Geolge	7421 1111Delci OSS #10	
Kyle & Nicole Katciim	10150 1 Wp Rd 295	Paula Zimmerman & Kay	Douglas & Cheryl Smith	1511 S Burnett Rd	Suiriey Brown
B Daring LLC	700 S Detroit	Home Point Financial	Nicole & Danielle Davis	1263 Ryan Ct	Carson
Kylee Henry	216 N Chillicothe St	Michael & Vicki Dolph	Freddy Juarez	511 Rice Street	Doug & Alice Hauser
Alex & Amanda Bowman	Tanglewood Lots	Jerry & Linda Pearson	Kameron Snyder	116 W Lynn St	George & Martha Trace
Thomas Bright & Rebecca	563 E Court St	Matthew & Jonathan Rice	Seth & Alina Kopak	3361 Wiseman Rd	Josh & Crystal Kespelher
Cody & Sarah Foreman	6003 N SR 235	Johney Woodrum	Travis & JerriCupps	12172 W US 36	Todd Kunkle
JBIC Properties	1111 N Lowry	Mark & Nanette Spracklen	Pierce Newland & Kirsten	7409 Timbercross #9	Lewis Construction
Chelsea Richardson	787 Terry Ln	Frank & Andrea Morrow	Danielle Clark	372 Park Ave	Ben & Dagny Dunham
Arthur Tackett & Janet	803 N Main	Tamara Jett	Laura Cathcart	7449 Timbercross #19	Lewis Construction
Ralph & Delorus Fifer	1411 Liberty Lane	Brenda McCreary	Ashley Kizer	10819 Old Troy Pk	Douglas Zerkle
Carlos Crowe	2731 Kite Rd	Alice Hauser	Andrea Place&Tim Mowell	2932 Hyannis Dr	Tina Crego
Joseph & Kathleen Jackson	7379 Bluff Blvd	Lewis Construction	Chris Sage	7728 Bollinger Rd	John Anderson
Ted & Heather Karmon	3457 N SR 560	Tim Taynor & Susan	Ben & Dagny Dunham	7747 St Rt 29	HUD
Theresa & John Sanford	11624 Lakeview Dr	Ryan & Leah Green	Chris & Cindy Eisen	2119 Vance Rd	Matt & Shari Rowe
Leah & Ryan Green	3700 SR 55	Phyllis & Ron Braun Sr	Ron & Rochelle Grout	5730 Hillgrove #5	Lewis Construction
Risto & Amy Reinikainen	517 Gwynne St	Jennifer Johnson	David Krebehenne	8609 E US 36	Doedee Trostel
Thomas Hole	124 Shamrock Dr	Nicole & Danielle Davis	Lisa Ritchea & Sandra	8578 E US 36	Dan McEowen, David&Linda
Aaron Bowshier	324 E Court	Jeff & Tiffany Eckhardt	Caroline Young	614 KesslerCowlesville	John Rochester IV
Colin & Meggan McGinnis	648 N SR 235	Steve & Dawn Prince	Michelle McGuire	242 Cottage	Rebecca Black
Ramona Warner	1075 N Main Ave	Estate of Donald E Reid	Warren Haney	108 North Dr	Thomas Amlin
One Life Property Solutions	325 E Reynolds	Jerry & Ronda Heffner	Robert Lazar	1177 Erie St	Jimmy Valencia
Brian & Vikki Pullins	201 E Lynn St	Chantelle Moffet	Kent & Luann Anderson	5767 Hillgrove Circle	Lewis Construction
Carol Webb	7460 Timbercross #2	Lewis Construction Inc	Jacob Hamilton	5081 E County Line Rd	Philip & Cathy Suttles
Nathan Bustamante	1036 Garfield	Cornell Estates, LLC	Roy Wilson	304 S Main St	Michael & Anna Casey
Matthew Clark	856 N Main St	Home Point Financial	Philip Boyle	131 Shamrock	Deborah Pelini
Michael Cantrell	6050 St Rt 29	Walter Davis	Francisco & Imma Avina	5713 Timberidge #24	Lewis Construction
Deborah Pelini	0 Dublin Ln	Rameys & Hilliards	Scott & Angela Rank	206 W South	Kenneth Young
Tristin Pankhurst	530 S Main	Matthew & Jonathan Rice	David & Kelsey Passarelli	1118 S SR 560	Zach & Jessica Stickley
Renee Amonds	118 Dublin Ln	Jake Sowders II	Neal Pence	337-339 E Ward	Andrew & Amy Donahoe
Robert & Jennifer Kitchen	7320 Hillgrove Circle	Lewis Construction	Eric Kolopajlo	1517 Jackson Hill Rd	Lynn Evans
Scott Hopkins	8310 W US 36	Storm Knight	Terrence& Diane Johnson	5764 Hillgrove Circle #3	Lewis Construction
Jason & Karen Medders	223 S Springfield St	Joseph & Marilyn Stanley			
Brice Creager	424 S Walnut	William Tully			
James Moise & Julie Treon	534 Kite Rd	Steve & Dawn Prince			

Local Real Estate continued

Some recent sales of area farms include:

C. II.										
Seller	tion			<u>Selle</u> r		Acres	Sale\$/Acre	Seller Location	Acres	Sale\$/Acre
Kinney State	Route 47	304		Ayars		376	auction	Mason State Route 29W	169	\$7100
Englehaupt St	t Rt 235 N			Geer/Co		40	10300	Englehaupt St Rt 235 N	211	\$10511
Lattimer State	Route 245	75		Buckles		139	\$9160	Westfall St Rt 559	434	auction
Clark Ceda	r Creek Rd	47		Meek	Slack Road		auction	Watson W Hickory Grove	61	\$8360
Vernon Flow	ing Well	57		Boergerl	BoergerE St Rt 29	166	\$966\$	Ayars State Rt 29	130	\$9815
Englehaupt St Rt 235 N Lattimer State Route 245 Clark Cedar Creek Rd Vernon Flowing Well	upt St Rt 235 N State Route 245 Cedar Creek Rd Flowing Well		\$10533 \$7050 \$7322 \$8070	Geer/Co Buckles Meek BoergerF	ss n Rd 1	40 139 166	10300 \$9160 auction \$9965	Englehaupt St Rt 235 N Westfall St Rt 559 Watson W Hickory Grove Ayars State Rt 29	t 235 N 59 ory Grove t 29	211 434 61 130

"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! \$439,000 or Lease for \$2000/mo.

Please call Stephen @ 937-206-7281



The owners of **324-326 East Ward, Urbana** will vacate their newly redecorated 2 bedroom apartment so you can enjoy the benefits of the long time renters in the 2 bedroom @ 324. \$79,900 Please call Bob @ 937-581-9311



Come see this transformed 4 bedroom, one story @ **518 Bloomfield, Urbana**. The huge, fenced back yard provides room for pets of all kinds. \$128,900 Please call Stephen @ 937-206-7281



125 Shamrock Drive, Saint Paris is a perfect place to gather. The 2284 sq.ft. offers large open rooms with 3 bedrooms, 2.5 baths and his and hers attached 2 car garages. \$260,000 Please call Lee @ 937-206-4648



Here is a scarcer than hen's teeth bargain in Kingscreek.

1344 Kennard Kingscreek, Urbana is a 2 bedroom with a detached garage on almost ½ acre \$79,900 Please call Gina @ 937-206-7029



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



Renters @ 127 Union, Urbana will pay your mortgage.
The 2 bedroom unit in this double is recently updated and both sides are currently rented.
\$95,500. Agent owned.
Please call Karen @ 937-215-0251



Take West Troy Street in St. Paris to the edge of town and find your new home location. 1.8 acre lot with 4 water and sewer taps for \$80,000.

Seller will consider splitting.

Please call Joe @ 937-606-0334



Take a stroll through history @ 205 North Monroe, Christiansburg before the collectibles are removed. This 3 bedroom vintage home has newer mechanicals, a large garage with overhead doors, a smaller out building and charming iron fencing on it's unusually large lot. \$125,000 Please call Bob @ 937-581-9311

N.C. O

THINKING OF MOOOVING?

WE ARE UDDERLY STUPENDOUS AT HELPING YOU ACHIEVE THAT GOAL!

Please give one of our agents a call and request a free home audit. With the market as alive as it

is, knowing what home improvements yield paybacks, and choosing the best starting price are crucial. When you hire any of us, your agent has access to 216 years of experience and 3 full time brokers.



stephen henderson 937-663-4184 broker steve@gohendersonland.com



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land investment company

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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 216 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.



and woman owned!



dagny dunham 937-206-0458



amanda huber 937-896-2670



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HLIC News

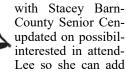
Looking over the second half of 2020, we at HLIC are feeling pretty lucky. Through the COVID "invasion", only Susan had a hospital stay, and has recovered nicely.

From the beginning of the Cham-🌄 paign Health District COVID updates and recommendations, HLIC has complied as much as possible. Our clients seemed comfortable with our precautions and continued to allow us to serve them throughout the year.

Several people have asked about the "HLIC community thank you free yoga classes" which were cancelled after third week of

the 2020 series. Lee has spoken hart at the Urbana Champaign ter. Stacey has promised to keep us ities for future classes. If you are ing a series please connect with you to the list. (937-206-4648)

us all to stay positive!

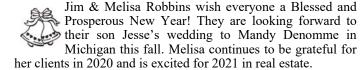


Despite the shut downs and pandemic, Gina had a very successful year in real estate, thanks to some great new clients and several repeat ones. Her new barn at her farm now has electric, water, and a concrete floor. Gina's grandkids had limited sports and lots of schooling at home in 2020. This

allowed more time for riding 4 wheelers, playing in the creek at the farm, and some successful deer hunting expeditions with Grandma doing the cooking. Gina missed seeing everyone at the Fair and hopes that 2021 will provide opportunities for reconnecting.

Tom and Mitzy feel blessed to have had a very successful 2020 year in real estate. They celebrated Christmas with their family in Florida, and enjoyed several other trips south during the year. Tom and Mitzy are looking forward to good health and happiness for everyone in 2021.

Karen and Tim enjoyed their garden more than ever in 2020, doing quite a bit of canning and preserving. have also been able to try many new recipes. Karen continued to stay exceptionally busy serving clients last fall and winter. She feels blessed by her interaction with the wonderful people she has met. The Metzes have much hope for 2021 and wish the best for all. They encourage



Bob and Barbara are doing well. Grandson Tanner is in school and wrestling in South Dakota. Granddaughter Katie and her husband, who are living in North Carolina, hope to visit Ohio this summer. The Jordan's will be leaving for Florida on the 21st of January and will be celebrating their 55th wedding anniversary while there.

Missy and Joe were blessed with another very generous year with auctions and real estate sales. The COVID-19 scare hit home with the Sampson family. Joe's son, daughter in law, and granddaughter tested positive with COVID-19 virus. They are that all the family have recovered and are grateful well. The Sampson's had their first 2021 aucdoing New Year's Day. People appeared to be happy to be able to get out and spend the day connecting and bidding. A fun time was had by all. Joe and his family

hope that when you think of auctions, you will remember them.

The Sampson's hope to visit Maine this summer and wish all a safe, healthy and prosperous 2021.

Other than working with several good people through real estate, the past few months have been relatively quiet for Judy. Trying to dodge the has virus been her main activity aside from reading, daily yoga, and cooking. Staying in touch with family and friends through technology has still been a blessing, however, some of her friends convinced Judy to celebrate her birthday in early January at Paradiso, one of her local favorite restaurants. In the words of John Mayer, she's just "waiting on the world to change."

Susan really missed seeing the Fair in August. She and Charlie tell blessed to be able to attend cross country meets and soccer games supporting their grandchildren last

friendly faces at the

Susan learned in 2020 to appreciate the small things in life that so often go unnoticed. She was the lone star at HLIC who was hospitalized with COVID-19. Our Office was grateful of Susan's consideration in staying at home when she didn't feel well at the very beginning of her symptoms.

Dagny and the rest of us are grateful that Jasmine's open heart surgery was successful and that she is recovering well. Dagny is also thankful that her oldest son, Ryan, finally made it home from Nicaragua. The Dunham's enjoyed the holidays with family and friends.

Amanda and John Huber have spent the past few months preparing to remodel their home. She describes it as a very slow process. Amanda looks forward to helping you find the perfect property to suit your needs.

Lee spent much of the last six months being the support person for 8 Dunham, Graham, soccer players: The three eldest were varsity players; she lost track of the eldest were varsity players; she lost plans on having number of goals they scored. Lee her first cataract/laser vision correction done later in January and the second eye procedure done three weeks lat-



er; she wants to be ready to drive at night when the UCC Senior Center is ready to host yoga classes. :o)

The second Henderson Thanksgiving family reunion held at Kissimmee near Disney World was enjoyed by all. Cousin Craig joined us to provide a golfing buddy for son Troy.

Stephen finally completed the retaining wall of railroad ties and I beams west of the garage this fall. Amputation of his hammer toe was postponed but now the discomfort is more painful. Instead of amputation Stephen has decided on corrective surgery. A new card placed the poker games that game, Spades, has replaced the poker games that years. The Dunhams introduced this game and have totally taken advantage of my inexperience. Some of Stephen's free time is spent on landscaping maintenance and keeping wood trails open. Last summer we relaxed a weekend at Deer Creek State Park with siblings, Todd and LeeAnn, and my favorite brother-in-law George.

WE NEED LISTINGS !

HLIC Newsletter 57 Page 9 From all of us at **team henderson** 937-652-1974 Urbana

Enjoy a prosperous Year! 937-663-4184 Saint Paris







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Jeliosa Ama

Stephen

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

If you've received more than one of our newsletters, it means that you're important to more than one of us.

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