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Danville

In Kentucky bluegrass country, one-time pioneer post now is sophisticated college town with down-home feel

More than 200 years ago intrepid pioneers blazed the Wilderness Road, seeking fortune in the wilds of Kentucky. Many stopped at the first sign of civilization, the new settlement of Danville. Today, retirees are forging a similar path, but they find a bustling town with creature comforts that Daniel Boone and his cohorts could never imagine.

Take Lloyd and Bev Schlegel, for example. The Texas couple had planned a five-year search for a retirement community, but by the third year they had settled on Danville. In central Kentucky 35 miles southwest of Lexington, the town of about 16,000 made a great impression from the beginning, says Lloyd, 65. "Everybody is so friendly and has a smile for you," he adds. The former Chicago residents had lived in South Carolina and then the Lone Star State before moving to the area — a place where they had absolutely no ties.

Like many retirees, the Schlegels initially were drawn to Danville by Centre College, a small liberal arts school of about 1,300 students that borders downtown and is an integral part of the community. Founded in 1819, it enjoys a sterling reputation, placing high on national rankings, and offers an idyllic campus for undergraduates — and residents, who can take advantage of frequent speakers and programs. The students, 85 percent of whom study abroad during college, add an unmistakable intellectual tone to the town.

But the biggest benefit for the entire region is the school's Norton Center for the Arts, which hosts an array of national and international performers every year, from Itzhak Perlman to Three Dog Night and touring Broadway shows. In 2010, the center made national news when it was one of two places in the U.S. to host the Vienna Philharmonic orchestra. The other host city? Los Angeles. Other local entertainment options include the Pioneer Playhouse outdoor theater, a state historic landmark dating to 1950. About 85 miles away, Louisville is home to the Tony Award-winning Actors Theatre.

"We can enjoy some of the big-city things without the hassles of big-city life," Lloyd says. He likes the scholarly character of Danville, adding, "There's just a feeling in a college town."
The location also was attractive to the Schlegels, putting them within easy reach of Lexington’s Blue Grass Airport, which allows the family to take advantage of the free-flight privileges he has as a retired airline employee. Bev, 64, who has some lung problems, had to rule out more urban areas because of air quality.

Danville sits in beautiful bluegrass country, famed for its horse farms, and was the first seat of government in what was Kentucky County of Virginia in the late 1700s. Frontier statesmen met in constitutional conventions here, culminating in Kentucky becoming a state in 1792. Today, along Main Street downtown, the Constitution Square State Historic Site commemorates the early history, with replicas of an old log jail and courthouse along with the original first post office west of the Allegheny Mountains and early 1800s homes.

The Schlegels treaded carefully before committing to the town. Bev and Lloyd were teachers, and for two years Bev spent her summers in Danville in a rented house. “It was sort of a test-drive,” she says. Lloyd stayed in Texas, working his second job with American Airlines.

The first week that Bev was in town in 2009 she volunteered with Heart of Danville, a booster group that works to preserve the historic downtown and keep it active. She found herself staffing an information booth at the popular Great American Brass Band Festival, extolling the virtues of her new venture as a college instructor shortly afterward, and Bev retired from her Texas position in March. In Danville, they found a three-story house in a subdivision less than a decade old. It has three bedrooms and a two-car garage. “I keep my office on the third floor,” Lloyd says. “The stairs are good for us.”

In the spring, the Schlegels learned about another Danville amenity — its medical facilities. Lloyd had a silent heart attack and was able to get all his care in the town, including stent surgery and follow-up cardiac rehabilitation. The town’s Ephraim McDowell Regional Medical Center has a full range of specialists, including some who come regularly from Lexington. “We made the right choice,” Lloyd says. The hospital is named for the Danville physician who was a pioneer in abdominal surgery. He performed the first successful removal of an ovarian tumor in 1809 in his home here, which along with his apothecary is open to visitors today. It’s across the street from Constitution Square.

Realtor Brad Simmons, who calls himself the unofficial vice mayor of Boyle County, says the area has been evolving and improving over the 25 years he has lived here. “It has been a slow and steady change for the good. The quietness is still here. The small-town atmosphere is still here, but we have more things.” For example downtown Danville, lined with historic brick buildings, now has wine tastings, coffee shops and a small brewery.

The picturesque countryside, dotted with horse farms, and the four distinct, but mild, seasons lured Sylvia and Ron Bower (left) to the area, where Centre College is a cultural hub.
Population: 16,218 in the town, 28,432 in Boyle County
Location: Danville, the seat of Boyle County, is located in central Kentucky, 35 miles southwest of Lexington. It's about 85 miles from Louisville and 120 miles from Cincinnati.
Climate: High Low
January 40 23
July 86 66
Average relative humidity: 71%
Rain: 49 inches annually
Snow: 16 inches annually
Cost of living: Below average
Housing cost: The median sales price for homes in Danville was $136,750 from January through July 2011, according to the Central Kentucky Association of Realtors.
Sales tax: 6%
Sales tax exemptions: Groceries and prescription drugs
State income tax: For all filers, rates are graduated from 2% on taxable income up to $3,000 to 6% (plus $4,166) on taxable income above $75,000.
Income tax exemptions: Social Security benefits are exempt. Up to $41,110 in private pensions can be exempted. Federal and Kentucky state and local pensions are fully exempt for those who retired before Jan. 1, 1998. For those retiring afterward, a percentage is exempt and up to $41,110 in the taxable pension and other retirement income can be excluded.
Estate tax: None
Inheritance tax: The state imposes an inheritance tax ranging from 4% to 16% on the transfer of real and personal property to certain beneficiaries. Assets passing to a parent, spouse, child, grandchild or sibling are exempt.
Property tax: The rate is $1.19 per $100 of assessed value in Danville, with homes assessed at 100% of market value. Average yearly taxes on a $136,750 home would be about $1,627, without the homestead exemption below and $1,223 with the exemption.
Homestead exemption: Residents age 65 and older or those considered totally disabled and living full time in the home at the beginning of the calendar year are allowed an exemption up to $34,000.
Religion: There's a variety of Christian denominations represented among places of worship, including Trinity Episcopal Church and First Presbyterian Church, both dating to the 1800s and on the National Register of Historic Places. Jewish services are held at Reform and Conservative congregations in Lexington, which also has Buddhist and Hindu centers. Islamic services are held in Lexington and nearby Richmond.
Education: Top-ranked Centre College, founded in 1819, is a liberal arts undergraduate school with about 1,300 students. It hosts more than 2,000 campus events each year, many open to the community. Bluegrass Community and Technical College has a Danville campus, offering academic, computer and vocational classes.
Transportation: Lexington's Blue Grass Airport provides connecting flights to major hubs, including Atlanta, Chicago, Detroit and Charlotte, NC. Louisville International Airport has more flight options, and Cincinnati/Northern Kentucky International Airport, located in Kentucky, is a major hub for Delta with extensive service. The Blue Grass Community Action Partnership operates the Dan-Trans bus service throughout Danville Monday through Saturday for $1 per trip and runs a bus between Danville and Lexington on weekdays. Greyhound serves Lexington, while Amtrak trains stop in Cincinnati.
Health care: Danville's Ephraim McDowell Regional Medical Center, a nonprofit, 222-bed hospital, has been serving residents since the 1890s. It has specialty centers in cancer, cardiac, vascular, spine, pain management, wound and diabetes care. Many doctors from Lexington see patients in Danville as well. Major healthcare centers in Lexington include the University of Kentucky Medical Center, with three hospitals and several clinics, and St. Joseph Hospital, the city's first.
Housing: Danville has an array of housing options from historic homes to farms and newer subdivisions. The average three-bedroom, two-bath home runs around $155,000, while historic homes in the popular Maple and Lexington Avenue areas start at around $300,000, says Ben Guerrant, principal broker at Prudential Guerrant Real Estate. A new condo development by Epicon Communities, Villas at Ridgefield Farm, (859) 236-1223, has about 50 of 104 planned homes along with a pool and clubhouse offering social activities. The single-story attached models run from $159,900 to $239,900, with exterior maintenance provided. McDowell Estates, (859) 583-5847, a small 55-plus community with 18 houses built of 27 planned, has a few new single-level homes from the high $180,000s, also with exterior maintenance covered. Residents have access to activities and services at McDowell Place of Danville, an assisted-living facility that is part of the Ephraim McDowell Health system. Among other options attractive to retirees: The Old Bridge subdivision has some lots on the Old Bridge Golf Course and on Herrington Lake, known for its fishing. The Rolling Meadows neighborhood has homes fronting the Danville Country Club. Houses in both areas begin in the high $200,000s. Another long-established development is Green Acres, with homes ranging from the high $100,000s to high $200,000s. Realtors can provide more information on these places.
Visitor lodging: Danville's hotel and motel options include many national chains, among them Comfort Suites, with rooms from $79, (859) 936-9300, and the Hampton Inn, from $89, (859) 236-6200. For a historic feel, try The Cottage Bed & Breakfast, a private two-room farmhouse built in 1890, from $120, (859) 236-9642.
ing areas with inexpensive, arable land and a good growing season. Time and time again, they were drawn to parcels in Kentucky and Tennessee. "It's some of the prettiest countryside you'd want to see," says Sylvia, 65.

The couple also wanted four seasons but none too intense. "After living on the Canadian border and the Mexican border, we knew what extremes were," says Ron, 68. "We wanted winters that weren't so terrible, that we didn't have to hole up for part of the year."

In 2005, they bought a 12-acre farm in the county south of Danville, where they raised livestock and grew fruit and vegetables for their own consumption. They also refurbished the farmhouse. Two years later they decided to downsize and sold the property, nearly doubling their investment. Now they live in Perryville in an 1840 Victorian home on a half-acre lot. "It has really sweet lines, lots of gingerbread, but it needed a lot of work," Ron says.

They like being close to Danville, 10 miles from their historic village of only about 700 residents. "Danville was the big attraction," Ron says. "Compared to the average small town around the South, it has way more culture."

Sylvia loves the Boyle County Public Library in downtown Danville. "It's absolutely gorgeous. It's filled with Oriental rugs and fireplaces. We just like to make a date and go there and hang out," she says. While the Bowers go to Lexington for clothing and gourmet foods, Sylvia doesn't need to leave the Danville area for stimulation. "I just feel like I'm in a sophisticated place—that I don't yearn to be in a big city," she says.

Another favorite trip is to visit the Amish and Mennonite communities in the region, where the Bowers buy some bulk foods and canning supplies while other people go for the farmers markets and baked goods. "They add an extremely interesting element to this part of Kentucky," Ron says. Some area residents participate in Community Supported Agriculture groups, purchasing shares of local farmers' crops and in turn receiving fresh produce and sometimes other products regularly during the season.

As for kicking back in retirement, the Bowers say it's not their style. While the area may appear to be a sleepy corner of rural Kentucky, it has plenty to engage them and other retirees. The couple keep busy with oil painting, cooking and making their own cheese with fresh milk purchased from local farmers and wine with juices they buy from out-of-state wineries or local fruits and plants.

Ron volunteers with a group working to preserve the Civil War battlefield at Perryville and the landscape of the area. The state historic site, which includes a museum, commemorates an important battle here on Oct. 8, 1862, which left an estimated 7,500 soldiers dead, wounded or missing. Re-enactments are done annually. Other retirees volunteer through Centre College and churches, Sylvia says. "There's a very active community of people our age who want to give back. They've lived a full life and they want to give to others," she says.

Bill and Rebekah Carter credit Where to Retire magazine for bringing Danville to their attention. They were living in Fredericksburg, TX, at the time, and Bill was on a business trip in Kentucky. Rebekah had just seen a mention about Danville in the magazine and asked Bill if he was nearby.

"I was on the Internet and seeing all these old historic homes on Maple Avenue," says Rebekah, 63.

The area fits their criteria for a retirement community. Most importantly, it was within 500 miles of their grandchildren in northern Virginia. They also wanted a college town. "When you're getting up in years, it's nice to have the stimulation of young people around. It keeps you young," says Bill, 62.

Another appeal was the architecture. "We have an illness," Bill says. "We love to restore historic homes. That's one of the things that drew us to Danville." Their current house, an 1871 Victorian, was the second home on a 66-acre farm, and all the brick was fired on-site. Now it's part of a neighborhood and surrounded by newer construction. "It's just a lovely old home," Rebekah says. "We have a huge wraparound porch and we love to sit on it, and we love to entertain outside and inside."

Rebekah says the area is perfect for gardeners. "You can grow any kind of
flower your heart desires. The dogwood trees are terrific, and we have absolutely amazing falls," she adds.

Bill was with the U.S. Justice Department, retiring as head of the U.S. Border Patrol. Rebekah was an independent weight-loss consultant. After Bill left the government position, the couple moved to Texas where they ran a bed-and-breakfast and he did consulting work. Following a demanding career, the Carters find that Danville has given them a place to relax and enjoy the amenities. Bill golfs once a week, and they're avid cyclists. "Every thing in Danville is just a walk or a bike ride away," he says.

Although they knew no one in the state when they arrived five years ago, the Carters have met many people through their church. "If you're involved in a church, it's easy to become very engaged in the community," Bill says. Also, simple outings around town have led to new friends. Bill discovered his golf group when he was getting his hair cut. "A lot of times you can just go down to The Hub, a coffee shop, and strike up a conversation, and you never know where that will lead," he says.

About the only thing the town lacked when they first arrived was fine dining. But that changed recently when Danville voted to allow the sale of alcohol. "It opened a whole new genre of nice places," Rebekah says. "There was a whole new concept of having a cocktail and dining and having a nice meal." Their current favorite is Mermaids, a bistro which serves a mint julep made with fresh-from-the-garden mint.

Another spot they enjoy visiting is Shaker Village of Pleasant Hill, a preserved Shaker religious settlement and national historic landmark 13 miles from Danville. Located near Harrodsburg, the outdoor living-history museum demonstrates community life in the mid-19th century. The village serves garden dinners with food grown on its farm. During fall the Carters love to ride bikes around the scenic grounds. Even on a snowy day, they've been known to sit on a bench with a croissant for breakfast and marvel at the untouched winter landscape.

Rebekah says she cherishes the area's natural beauty. "We love the topography, the bluegrass, the fabulous trees and the changing seasons. It's just beautiful here."

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