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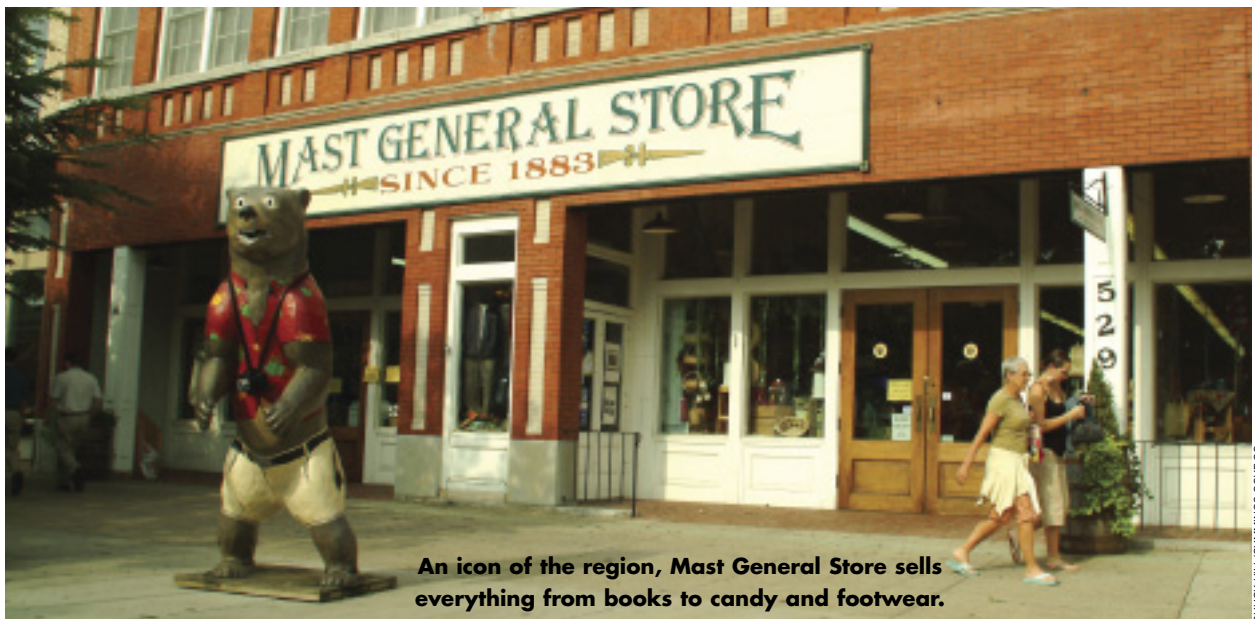
Hendersonville

In western North Carolina mountains, ‘town for all seasons’ combines scenic beauty, historic Main Street and rich culture

By Jim Kerr

Embraced by a collar of mountain scenery and distinguished with four colorful seasons, the historic town of Hendersonville and its environs have long been a popular retreat for retirees in western North Carolina’s Blue Ridge mountains. But beyond scenic beauty and moderate climate, its progressive and friendly community has also produced a sophisticated meld of activities, attractions and social relationships.

“It’s slow and relaxed here, yet vibrant,” explains Barbara Brinkman, 64, who moved with her husband, Tom, 66, to the gated golf community of



An icon of the region, Mast General Store sells everything from books to candy and footwear.

CHUCK HILL/CUMMINGS COVE CO.

Cummings Cove outside Hendersonville in August 2009. “I wondered if small-town life would be enough for me, and I was very surprised there was so much going on here.”

The couple had experienced hectic lifestyles in Pittsburgh, Little Rock, AR, and California, where Tom was

a group controller for a manufacturing company. They started their search for a retirement location in 1996, with North Carolina’s Outer Banks. A trip along the Blue Ridge Parkway to Asheville in the summer of ‘97 convinced them this was the area they wanted.

“We never considered Florida,” says Tom. “We want-

ed four seasons. In Hendersonville, we found friendly, talkative people and we heard about Cummings Cove from golfers. We liked the variety of housing there as well as the terrific golf course, and it became a bench-

mark in our search, which took us through Arkansas, California, Texas, Tennessee, Missouri and South Carolina.”

An avid golfer, Tom was focused on golf communities that were well-main-

tained and scenic. “There was nothing like the (Great) Smoky Mountains,” he says. “It’s the best of different worlds. In California the weather was hard to leave, but there was traffic day and night. I would rather be on a winding

Barbara and Tom Brinkman enjoy the slower pace of small-town life, but stay busy with all the activities and attractions in the area.



JIM KERR, INSET: HENDERSON COUNTY TRAVEL & TOURISM



Seasonal landscaping enhances Hendersonville’s Main Street, a pedestrian-friendly destination for dining, shopping and entertainment.

mountain road than a freeway. The level of stress is a lot less.”

The winding road, U.S. Highway 64, leads into downtown Hendersonville eight miles east of Cummings Cove. Once the site of Cherokee Indian hunting and trading grounds, the town was first incorporated in 1847. By then, it had already become a retreat from the summer heat in the Low-country of Charleston, SC, whose wealthy planters built lavish second homes in nearby Flat Rock. With the coming of a rail line and roads, Henderson County became a manufacturing and agricultural center, which would later evolve into a popular destination for tourists and retirees. While manufacturing and industry have declined in recent years, the county retains some light industry along with agriculture, including its thriving apple orchards.

Visitors fill the streets in three seasons, especially during numerous special events, festivals and the summer productions of the renowned Flat Rock Playhouse, the area's most prominent man-made attraction. As the official state theater, the playhouse is nationally recognized for its professional performances and theater training programs, and 90,000 patrons come to see Broadway musicals, dramas, comedies and children's plays from April through December. The Carl Sandburg Home, a national historic site in Flat Rock dedicated to the American poet, and other notable landmarks also vie for visitor attention.

"It's a great cultural area, with so much art and music," says Peter Voisin, 59, who decided long ago to retire here with his wife, Pam, 55. "There's also a reverence for the land, with a lot of organic-certified farms, and I like that kind of thinking." Both Peter and Pam are accomplished professional musicians who have played trumpet in major orchestras. Hendersonville has its own symphony orchestra, and the area's collection of retired fellow musicians has allowed the Voisins to keep playing, both recreationally and professionally.

The Voisins bought a three-bedroom, ranch-style home two miles outside town in June 2005, moving here from Jacksonville, FL. Pam works in the media center of a local elementary school and as a part-time office manager for Peter's financial advisory business downtown. Their postretirement jobs allow them plenty of flexibility to pursue passions that include cooking, gardening and hiking around the county's parks and waterfalls. "You can enjoy a higher quality of life by accepting a somewhat lower standard of living," Peter believes. "We think more about quality as opposed to having stuff. I like people and relationships more than stuff."

Around the corner from Peter and Pam's downtown office, a reconstructed two-way Main Street is flanked on both sides by one-way thoroughfares going opposite directions. Citizens formed Downtown Hendersonville in the mid-1980s, and shortly afterward the district was entered into the National Register of Historic Places. It's now one of more than 50 organiza-



CHRIS CASSELS/CUMMINGS COVE CO.

Along with a stunning Blue Ridge backdrop, the golf course at Cummings Cove has tree-lined fairways, streams and waterfalls.

tions in North Carolina to hold membership in the Main Street program.

Today, Hendersonville's Main Street is a pedestrian-friendly, multiblock area with flowering plants and landscaping, fanciful sidewalk animal sculptures and a restored 1905 county courthouse with a museum. A dozen cafes and bistros are sprinkled around downtown, along with fine dining restaurants, specialty and antiques shops, galleries, banks and other businesses, including the venerable Mast General Store, a popular old-fashioned emporium considered an icon in the North Carolina mountains.

"The Main Street program, along with a big investment in the commu-

nity by First Citizens Bank, secured the future of downtown," says John Sheiry, 57. He and his wife, Diane, 52, own the 15-room Waverly Inn, Hendersonville's longest-operating bed-and-breakfast. Built in 1898, it was one of about 70 guesthouses constructed from the 1850s through the early 1900s for blue-collar workers serving the wealthy who were seasonal inhabitants of large Victorian homes in Flat Rock. The Waverly had 22 rooms and seven bathrooms when John and Diane discovered it in 1988, and the couple took on the challenging task of converting it.

"I wanted to get off the road, run a business and retire in a small-town

HENDERSONVILLE, NORTH CAROLINA

Population: 12,005 in Hendersonville, 102,367 in Henderson County

Location: Hendersonville, the county seat, is in western North Carolina between the Blue Ridge and Great Smoky mountains at an elevation of 2,200 feet. It's near the South Carolina border, convenient to the Greenville-Spartanburg area. Accessed by Interstate 26, it's about 25 miles from Asheville and 100 miles from Charlotte. Atlanta is about three hours away and Raleigh roughly four hours.

Climate: High Low

January 47 25

July 84 64

Average relative humidity: 73%

Rain: 57 inches annually

Snow: About 15 inches annually

Cost of living: Below average to average

Housing cost: The average home price in Hendersonville was \$214,765 for 2009, according to the North Carolina Association of Realtors.

Sales tax: 7.75% (2% on groceries)

Sales tax exemption: Prescription drugs

State income tax: For married couples filing jointly, the rate ranges from 6% of taxable income up to \$21,250 to 7.75% (plus \$6,787.50) on income above \$100,000. For single filers, the rate is 6% of taxable income up to \$12,750 to 7.75% (plus \$4,072.50) on income above \$60,000.

Income tax exemptions: Social Security benefits are exempt. Residents can exclude up to \$2,000 of private pensions and up to \$4,000 of federal, state and local government pensions per person; the total exemption claimed cannot exceed \$4,000.

Estate tax: A state tax applies if the estate is subject to a federal estate tax. However, the federal estate tax currently is suspended for 2010 but set to return in 2011; Congress may enact changes.

Inheritance tax: None

Property tax: The tax rate in the city of Hendersonville is \$8.42 per \$1,000 of assessed value, which currently is roughly 87% of market value, but that percentage changes. Estimated taxes on a \$214,765 home would be about \$1,573.

Homestead exemption: The state excludes from taxes the greater of \$25,000 or 50% of appraised value of a permanent, owner-occupied residence for North Carolina residents age 65 or older who meet certain income requirements. For details, contact the North Carolina Department of Revenue, (877) 308-9103 or www.dornc.com.

Personal property tax: Motor vehicles, boats, motorcycles, recreational vehicles, personal watercraft, aircraft, manufactured homes and trailers are taxed at the same rate as homes and are assessed at a state-determined market value.

Religion: Henderson County has numerous denominational and nondenominational Christian-affiliated churches.

Education: Blue Ridge Community College in Flat Rock offers academic programs and the Blue Ridge Center for Lifelong Learning for those 50 and older. A number of other colleges and universities are located within a 50-mile radius, notably Brevard College in Brevard and the University of North Carolina at Asheville. UNCA also operates the North Carolina Center for Creative Retirement, which promotes lifelong learning, leadership and community service for seniors.

Transportation: Hendersonville Airport has no commercial service. Asheville Regional Airport, about 10 miles away, has connecting service via AirTran, Continental, Delta, US Airways and United. Greenville-Spartanburg International Airport, within 50 miles, also offers connections through a half-dozen commercial carriers.

Health care: Established in 1953, the 222-bed Pardee Hospital has a recently expanded emergency room, comprehensive cancer center, breast center, orthopedic program, adult day services and wellness center. The 103-bed Park Ridge Hospital, founded in 1910, is a member of the Adventist Health System, with a nationally accredited cancer services program, breast center, wound care, orthopedics and physical therapy; its Laurel Park Medical Centre specializes in adult health care.

Housing: Diverse growth has created a variety of housing options, from stately colonials and custom designs to comfortable ranches and contemporaries. Downtown area living is relatively expensive, with condos in new or restored buildings from \$300,000 and apartments and townhouses from \$250,000. Homes in the historic district go quickly, with fixer-uppers starting around \$300,000. A local realty agent is the best source of information on some of the following communities. South of downtown in **Park Place**, recently built townhomes start at \$250,000 while farther south in **Kenmure**, (800) 345-1860, a gated golf community, condos start around \$270,000 with homes going up to \$1 million.

Cummings Cove, (800) 958-2905, located eight miles west of town (with no city taxes), is a 650-acre gated golf community with lots

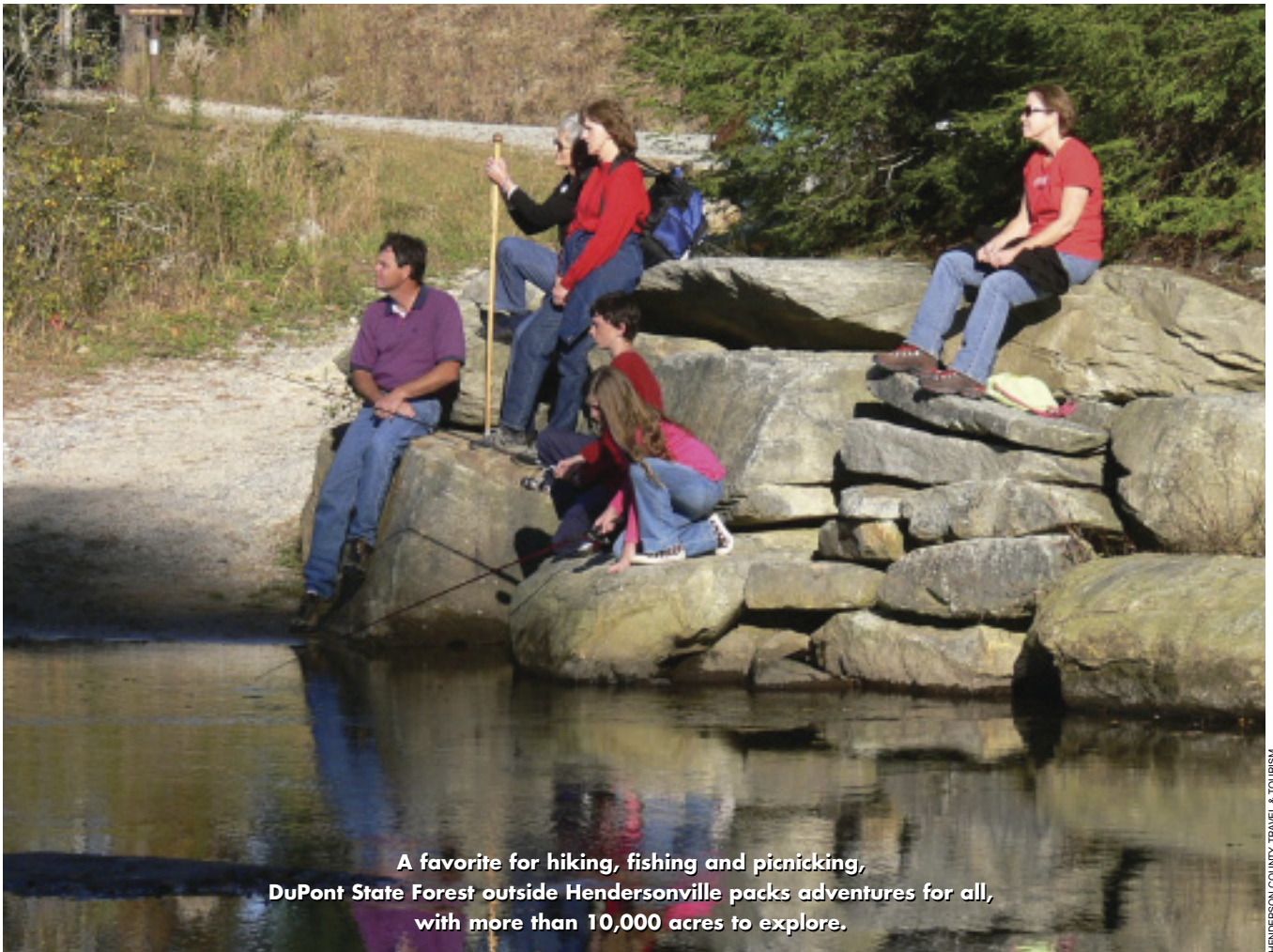
from the \$80,000s and custom-built homes from the high \$300,000s; resales start at \$239,000 for two-bedroom condos and \$299,000 for three-bedroom homes. Other gated golf developments around Hendersonville include **Crooked Creek**, with older homes starting at \$300,000, and **Champion Hills**, (800) 633-5122, with a Tom Fazio course and large homes from \$400,000 to about \$3 million. In the adjoining small town



of **Laurel Park**, mountain-view older ranches range from \$200,000 to \$500,000 and up for panoramic views. East of Hendersonville, the gated nongolf community of **Wolfpen** has resales of condos, cluster homes and cottages starting at \$200,000. **Carriage Park**, (800) 639-8721, a gated community off Highway 191, has a wide range of duplexes, townhomes and larger homes, with prices from the \$300,000s to the \$700,000s. Assisted-living options include **LaurelHurst**, (828) 894-3900, with independent living in one- or two-bedroom apartments, and **Lake Pointe Landing**, (828) 693-7800, with villas and rental patio homes.

Visitor lodging: Options include the historic Waverly Inn in downtown, 15 rooms with private baths, \$189-\$285, (800) 537-8195; the 16-room Claddagh Inn, listed on the National Register of Historic Places, \$105-\$175, (866) 770-2999; Holiday Inn Express in Flat Rock, from \$85, (828) 698-8899; Mountain Inn and Suites, near the Asheville airport, from \$69, (828) 692-7772; and Cottages of Flat Rock, with 14 one- and two-bedroom cottages a mile from town, \$75 a night with weekly and monthly rates available, (828) 693-8805.

Information: Henderson County Travel and Tourism, 201 S. Main St., Hendersonville, NC 28792, (800) 828-4244 or www.historichendersonville.org.



A favorite for hiking, fishing and picnicking, DuPont State Forest outside Hendersonville packs adventures for all, with more than 10,000 acres to explore.

HENDERSON COUNTY TRAVEL & TOURISM

community where we didn't want to move," says John, who was weary of being away from home and his family most of the week as CEO for a hotel management company in Atlanta. He has seen tremendous improvement in Hendersonville since he first visited in 1987 and counted 22 vacant storefronts in downtown. "It was a sleepy little town, bypassed by Interstate 26 when the main street was the old Route 25," he notes.

Among John's Rotary club friends is Dave Scott, who moved here in 2004 with his wife, Jodi, from Vero Beach, FL, where they had lived for four and a half years. "We were originally from New England and had always loved the mountains," says Dave, 69, who retired to Vero Beach from Memphis, TN, where he worked in a management job with General Electric Co. "In 1997, we attended a Creative Retirement program at the University of North Carolina at Asheville, and while on a tour of the area discovered Hendersonville. These mountains had

much better weather than New England, and even though we had retired in Vero, this had always been Plan A."

The Scotts searched the area for more than a year before buying their 4,500-square-foot home in Laurel Park, a neighboring, mainly residential town amid twisting roads and spectacular mountain views. "The house was built in 2000," says Dave, "and we finished off a lot of it the way we wanted, including the addition of a wine cellar, an exercise room, landscaping and decks." Perched at 3,000 feet, the couple's home overlooks a forested valley to a mountainside scene of peaks and sunsets. "I never wanted to live anywhere flat," says Jodi, 69, "and I didn't like the summer heat in Florida. I guess I'm a mountain person, not an ocean person. The whole beauty of this country is amazing."

Dave was also enamored with the golf. Both he and Jodi belong to the Hendersonville Country Club, where Dave recently chaired a golf tournament, and he has played many other

courses in the area, including Champion Hills and Cummings Cove. Besides Rotary, he stays busy volunteering with the local SCORE chapter, which offers professional assistance to entrepreneurs, and works with Jodi in fundraising for Partnership for Health, a grant organization providing social services and free clinics. She also serves on boards for AAUW, formerly known as the American Association of University Women, which raises money for scholarships and grants.

"I like the small-town feel of this place," says Jodi, a former teacher and school administrator in a district outside Pittsburgh where she and Dave first met when she was a graduate student and he worked for Westinghouse Electric Co.

Now, more than 40 years later, the couple walk three and a half miles along back roads and hiking trails every morning with their springer spaniel, Cricket. In the warmer months, they put the top down on Jodi's BMW and go picnicking around

Hendersonville in places like the DuPont State Forest, Pisgah National Forest or Blue Ridge Parkway, all within easy reach. Jodi prefers fall, when blazing colors spread across the mountainsides, while Dave favors spring's brilliant offering of azaleas, dogwoods, daffodils and wild rhododendron.

The mountain scenery and small-town life are attractions for many who move here in retirement, but they're particularly dear for John and Maj-Britt Coulter, who were immigrants to the U.S. when they met at church in Stamford, CT, in 1970. She was from Sweden, worked for a building supplies company and spoke little English. He was from Ireland and had been working in a General Motors Corp. factory in England. They started a life together, opening a successful bicycle shop in Stamford.

When it came time to sell the business and retire 34 years later, John narrowed the search to North Carolina. "I loved the seasons," he says, "and I wanted four mild ones." They bought a corner lot in the Wolfpen subdivision of Hendersonville in the spring of 2004, moving into their new 1,700-square-foot, three-bedroom, ranch-style home in December of that year.

"I love the mountains, and they're everywhere," says John, now 69. "The sun comes up over them every morning, and we have a great view of the sunsets behind Mount Pisgah in the evenings. We always walk an hour a day through the community, and we

go hiking in the forest, taking lunch and sitting at the falls, listening to them and walking the wooded paths."

Both enjoy the friendly atmosphere. John has gotten involved with the Boy Scouts of America and other community projects and fundraisers, while Maj-Britt, 69, has volunteered through her church. They both like to travel by car and make frequent road trips to such places as Dollywood in Tennessee, nearby Chimney Rock and Lake Lure, Grandfather Mountain off the Blue Ridge Parkway and to more distant places in Georgia and Florida. But since family visitors come frequently from Europe, Maj-Britt wishes there was a closer international airport. Charlotte is about two hours away and Atlanta roughly three hours.


Like many other city dwellers who have moved here, the Coulters appreciate the laid-back rural atmosphere while lamenting the lack of zoning. "There's no problem in the gated communities," says John, "but city and county officials born and raised here know their constituents value the status quo. You can still buy half an acre on the edge of town and put a mobile home or a business on it. Newcomers continue to battle over cleanups, although the City Council has passed an ordinance requiring removal of debris."

A desire for space, privacy, four mild seasons, good neighbors and a well-maintained community ultimately landed David and Mary Kay Potter in Cummings Cove after a six-year

search. They eliminated Arizona, Tennessee, Florida and Charleston, SC, choosing instead the "thermal belt" around Hendersonville that promised warmer winters and cooler summers.

"We wanted one home for at least 11 months out of the year and a home site that made us feel like we were living in a tree house," says David, 60, who worked for an industrial robot company with offices throughout the Midwest. They bought their lot overlooking ridgelines covered with mountain laurel and trees in 2007, three years after they first visited Cummings Cove, which now has 300 homes. "It's well-established, with many new developments that have made it sparkle," says David. "I like to fly-fish, hike and ride mountain bikes. And while I like to play golf, I don't want to do just that."

Their social life gained momentum immediately after moving into their new 3,100-square-foot mountain home in May 2009. "The people here are warm and caring," says Mary Kay, 58. "Our three children are spread out across the country, and our neighbors said 'Think of us as your family.' It's very diversified here, and it became immediately obvious that people who live here had done many different things in their lives."

Hendersonville, and the area around it, has justifiably adopted a "town for all seasons" motto, and it's not just the weather that makes it so. 

Jim Kerr is a writer in Raleigh, NC.



Blue Ridge Mountain Views from "Mountain Top" neighborhood at Cummings Cove.



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