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## Why Live Anywhere Else?

by Kay Steele Faulk

**Most homebuyers will tell you it's impossible to find low real estate prices in a superior location, but four of Shelbyville's new residents won't be among them.**

Fresh out of college and living with his father in Crestwood, Kentucky, Matthew Fusner wanted to own a home, but as a landscape contractor in business for himself, he had limited means. With experience from seven Habitat for Humanity homes under his belt, Matthew believed he could achieve his dream by renovating an old house. He searched in three counties for a property and soon discovered the well-kept secret of Shelby County's low real estate prices despite its close proximity to Lexington and Louisville. In Shelbyville, he found a 100-year-old house in the "perfect" state of disrepair. The very day of closing Matthew began work, and six months later he moved in.

With help from his father and girlfriend Lindsay, Matthew spent the next two years scraping, sawing, sanding and courting. As renovation of the old Victorian structure—originally a schoolhouse—took shape, so did Matthew's life when he proposed to Lindsay over a can of paint. He said, "Everyone told me if Lindsay stayed with me throughout the renovation, she would be with me forever." She did and the two were married last spring.

The original exterior walls and 12-foot ceilings make the newlyweds' 1,545-square-foot home especially beautiful. Matthew and Lindsay credit their plumber Mark

Kamer with an amazing job on the all-new copper pipes and T. P. Mechanical for their excellent heating and cooling work. The couple couldn't be more pleased with their home's appreciation in value. From a total investment of \$60,000 and two years of sweat equity, they now have a home appraised at over \$90,000. They plan to sell and use the income to begin construction on a new home.

According to William Canty, a local realtor, Matthew and Lindsay will have no trouble following through with their plans because Shelby County's housing market continues to be healthy. In 2002, the average home price was \$139,000, and new-home sales were particularly brisk in the \$125,000 to \$175,000 range. "With Frankfort and Georgetown to the North and Lexington and Louisville to the east and west, Shelby County's housing market will only get better and better," he said.

Shelby County's prime location and land that's less pricey than in Fayette and Jefferson Counties are the reasons Kathy Snyder and finance Mike Hylton chose to locate their Saddlebred horse farm there. Kathy and Mike renovated a 21-year-old English Tudor located on 17 acres, which they fenced into paddocks. They added a 212-foot, 18-stall show barn and named it Ventura Farm, where they now raise and show American Saddlebreds. "If you're a horse person, there's no place better in the world," Kathy said. "In Shelby County, we have easy access to the best veterinarians, the best show facilities and the best farriers [horseshoers] in the world."

A former resident of Louisville, Kathy had been coming to Shelbyville for years to shop the collection of fine English antiques at Wakefield Scarce Galleries.

"Downtown Shelbyville oozes charm," she said, "and in addition to the beauty of the rural area and easy access to metropolitan areas, the people are remarkable." During the

renovation of her home, Kathy found the people at the courthouse efficient, helpful and friendly. “They made the process entirely painless,” she said.

That’s not the only reason, though, that Kathy thinks so highly of Shelby County people. Shortly after moving in, she stopped by Wal-Mart and returned home to discover she’d left her pocketbook in the shopping cart in the Wal-Mart parking lot. In it were all her credit cards, \$500 in cash and her checkbook showing a substantial balance. “I was certain there was no hope,” she said. “But when I got to Wal-Mart, they had my handbag at Customer Service with the contents intact. A lady had found it and turned it in unopened because she hadn't wanted to open someone else’s pocketbook.” Kathy paused thoughtfully. “Imagine that. It just sums up the very character of Shelby County. I ask you—why would I want to live anywhere else?”