

The 10 Best Places to Retire in 2012

Better weather, affordable housing, and plenty of interesting things to do are just a few reasons people move to a new place when they retire. Whether you want to spend your golden years watching the sun set over the water or taking on a second career, we've identified an ideal place. Using data from Onboard Informatics, U.S. News selected 10 key attributes that many people look for in a retirement spot, along with a city that excels in meeting each need. Here are 10 excellent places to retire in 2012.

Pleasant year-round weather: Flagstaff, Ariz.



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Flagstaff's high altitude and low humidity generally lead to a pleasant four-season climate throughout most of the year. To select a place with great year-round weather, we used National Oceanic and Atmospheric Administration data to find places with the most sunny days. Among the sunniest cities, we looked for places where the temperature seldom rises above 90 degrees. The sun shines in Flagstaff an average of 78 percent of the year, according to NOAA data, but unlike most other sunny climates, the temperature only rises above 90 degrees an average of three days per year. Flagstaff can receive a significant amount of snow in the winter, but the prolific sunshine often quickly melts accumulation. "There is a lot of sunshine and no extremes of temperature," says Karen Haskins, 71, a retiree who moved to Flagstaff from Amherst, N.H., in 2007. "Summer and early fall are really pleasant. Winters are cold and you do get snow, but because of the intensity of the sun, it melts quickly."

Affordable mountain town: Boone, N.C.

Pricey Aspen and Vail may be beyond your budget, but that doesn't mean you can't spend your retirement years appreciating spectacular mountain views or making runs on the slopes. Nestled in the Blue Ridge Mountains, Boone boasts three nearby ski resorts as well as trails for cross country skiing, winter hiking, and snowshoeing. Residents of this small town of 14,000 also have access to one of the country's most scenic roads, the Blue Ridge Parkway. A bonus: Boone provides residents with a free local bus service, AppalCART, and access to many of the amenities at Appalachian State University. In 2010, the median home sale price was \$215,250.

Water views on a budget: Traverse City, Mich.

Dream of retiring to a lake house? The Traverse City area offers more than 180 miles of Lake Michigan shoreline and 149 large lakes measuring 10 acres or more. Residents can climb the high sand dunes and lounge on the freshwater beaches at the Sleeping Bear Dunes National Lakeshore, or take a ferry out to the Manitou Islands. There are also plenty of opportunities for boating on the twin Grand Traverse Bays. Housing prices in this lakeside city average a reasonable \$155,715.



Greenest place to retire: Walnut Creek, Calif.

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Retirees make up more than a quarter of the population of Walnut Creek, which combines the amenities of a city with abundant access to the wilderness. Downtown is filled with high-end shops, fine dining, and organic eateries, as well as the Leshner Center for the Arts. The city also has 22 city parks and 2,704 acres of open space. "There's a great amount of open space available," says Joe Stadum, a resident of Walnut Creek's large 55-and-older gated community, Rossmoor. He enjoys hiking with the Rossmoor Trails Club, which counts more than 200 members. "You can drive or ride your bicycle or run and hike. It's a great asset." Residents may choose to drive up to the summit of 3,849-foot Mount Diablo or travel to nearby San Francisco. But life in the Bay Area doesn't come cheap. The median home price is \$411,000.

A college town for retirees: Ithaca, N.Y.



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College towns like Ithaca can be an ideal place to retire. For a median home price of just \$176,500, retirees can take classes at Cornell University or Ithaca College and attend speeches, concerts, and sporting events. They can also spend their days hiking to the more than 100 waterfalls and gorges within 10 miles of downtown or sampling the wares of the Cayuga Lake Wine Trail. Don Wilson, 65, a retired cardiologist from Rockford, Ill., bicycles throughout the Finger Lakes region three times a week.

"The rural roads in the Finger Lakes region have so little traffic that you can ride three or four abreast on a bicycle in continuous conversation, learning from each other," he says. Wilson has also developed an interest in paleontology, and is taking a course on the subject at Cornell University and conducting research on fossils at the Museum of the Earth. "I think that university towns tend to attract interesting organizations, like the Museum of the Earth, and interesting people who may or may not be connected with the college."

Place to launch a second career: Lincoln, Neb.

Clague Hodgson, 65, retired early from a faculty position at the Creighton University School of Medicine and founded his own biotech company, Nature Technology Corporation, in 1998. His Lincoln-based business now employs eight people who investigate the use of DNA as a medicine. Hodgson says the city's low unemployment rate and proximity to the University of Nebraska-Lincoln make it an excellent place to launch a second



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career. "The University of Nebraska Technology Park really takes a lot of the weight off your shoulders," he says. "For an entrepreneur, remaining affiliated with the university is a good source of information, the library is very helpful, and occasionally we collaborate with researchers there." Nebraska's state capitol had an unemployment rate of just 3.5 percent in 2010, among the lowest in the country. According to Onboard Informatics data, the city has added more than 15,000 jobs since 2000, many of which are in fields known to hire older workers, including government, higher education, and healthcare.

Best mix of affordability and amenities: Pittsburgh, Pa.



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budget.

Pittsburgh has a low cost of living coupled with a wide variety of amenities that retirees will need as they age. The median home sale price was \$97,900 in 2010, which is unusual for a city with a large university and top-notch hospitals. Senior citizens age 65 and older with proper identification are entitled to ride Port Authority buses and trains for free. You'll just have to decide whether you want season tickets to the ballet, symphony, or Steelers games, assuming all three won't fit into your retirement

Best place for affordable housing: Port Charlotte, Fla.

Port Charlotte home prices were battered by the housing bust, which could mean bargains for retirees new to the area. The median home sale price was a shockingly low \$59,950 in 2010. And many of these homes are located along canals and waterways. "There are a tremendous number of houses on the water, and everybody's got their boats in their backyard," says retiree Chris Zwirner, 78. "All the people who live on water essentially have access to the Gulf of Mexico, and from there you can go around the world." The Charlotte Harbor Preserve State Park spans 42,000 acres, including 70 miles of shoreline along the Charlotte Harbor. An added bonus: Florida has no state income tax.

Best place for single retirees: Pittsfield, Mass.

Dating is increasingly becoming a part of the retirement years. And Pittsfield is the only metro area where the majority of the 55-and-older population (52 percent) is single, according to Census Bureau data. Carol Scott, 60, an event planner who has been widowed for three years, likes to connect with new people online and has arranged five in-person dates so far this year. "I usually like to meet for a coffee or a drink," she says. "If we find we enjoy each other's company, perhaps it runs over into dinner." But even if you move to Pittsfield, we can't guarantee that dating will be easy. There are nearly twice as many single women (14,237) age 55 and older as single men (7,869). "A lot of my women friends are single," says Scott. "And while I have met some very nice people, I have not met someone I am interested in pursuing."

Best place for recreation and culture: Santa Fe, N.M.

At more than 400 years old, Santa Fe is the country's oldest state capitol. The city is known for its unique culture and art galleries, including the New Mexico Museum of Art and Institute of American Indian Arts. "Santa Fe has a charter that is unlike other cities," says Karen Ralston, 67, a retired director of marketing for a publisher. She moved to Santa Fe in 2006. "The cultural mix that we get here — the Anglo culture and the Indian culture and the Hispanic culture — blends very beautifully here. We really



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love that mix," she says. An art history minor in college, Ralston rediscovered that interest by volunteering at the Georgia O'Keeffe Museum and the Center for Contemporary Arts. The creations of artists worldwide are also celebrated at a variety of annual festivals and markets, such as the Native Treasures Indian Arts Festival and the Santa Fe International Folk Art Market.