

# Top 5 places to retire

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## Our exclusive list examines small cities that offer big value.

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**With 401(k)s taking a hit**, Americans are in no rush to retire now. But that doesn't mean they're not planning for their golden years. A recent survey of real estate agents, by Coldwell Banker, finds that many 50-somethings are buying their retirement homes now, well before they retire.

Driving trend: plummeting home prices and low interest rates. "The areas hardest hit by the recession can be prime spots for second-home seekers," says Jim Gillespie, Coldwell Banker CEO. Among them: Cape Coral-Fort Myers in Florida, where prices have dropped 59.1% in the last year; California's San Diego-Carlsbad-San Marcos area, down 29.6%; and Las Vegas-Paradise in Nevada, down 37.3%.

Below is our surprising list of the top five cities for young retirees (55 to 59), compiled exclusively for USA WEEKEND by Coldwell Banker and data experts Onboard Informatics. Rankings are weighted, in order, based on recreation, weather, health resources, crime and cost of living (in all five towns, it's below the national average).

### Buy now, retire later in these hot markets

**1. Helena, Mont. (pop. 28,726):** This town has a local symphony and fine-art galleries. Nature lovers can trek 1,000-plus miles of mountain and forest trails. Median home price: \$191,500.

**2. Pensacola, Fla. (pop. 54,283):** The sun always shines on its white beaches, it's super-safe (the crime rate is well below the national average), and the American Association baseball team boosts hometown spirit. Median home price: \$137,200.

**3. Creve Coeur, Mo. (pop. 16,933):** Its 320-acre lake is a boating haven surrounded by picnic sites and an archery range. And St. Louis is a half-hour drive away. Median home price: \$355,000.

**4. Traverse City, Mich. (pop. 14,339):** The "cherry capital" is famous for its vineyards. Plus, its health services are top-notch; the Munson Medical Center is consistently named one of the top 100 hospitals in the nation. Median home price: \$129,500.

**5. Butte-Silver Bow, Mont. (pop. 31,967):** This area's 29 recreational facilities (golf courses, parks, pools) keep residents active. And Butte will host the National Folk Festival again next summer. Median home price: \$108,500.

Source: Onboard Informatics for USA WEEKEND