

10 Best Affordable Mountain Towns for Retirement

These places offer scenic views and groomed slopes at economical prices.

By [EMILY BRANDON](#)

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Every morning Warren Hill wakes up to sunshine and a view of the mountains. Since retiring from the National Park Service in 1997, a job that took him to many of America's most beautiful places, he chose to settle in [Colorado Springs, Colo.](#) "I hiked 5 miles this morning and I got home by noon," says Hill. "It's 15 minutes to get downtown but it's also 15 minutes to the mountains." After 13 years of weekly hikes he has seldom needed to repeat a trail unless he especially enjoyed it.



Slideshow: 10 Affordable Mountain Towns for Retirees

This idyllic lifestyle hasn't busted Hill's retirement budget. "In other places we looked at, the cost of living was pretty high compared to here," says Hill. The median home in Colorado Springs sold for just \$175,000 in 2010 and the cost of living is well below the national average. Instead of pricey entertainment Hill volunteers one day a week at Garden of the Gods park and works part-time leading tours of Colorado parks for several of Elderhostel's Road Scholar programs.

[Slide Show: [10 Affordable Mountain Towns for Retirement.](#)]

To find this and other low-cost mountain towns, *U.S. News* fired up our Best Places to Retire search tool. We looked for places that offer access to plenty of skiing, trails, and wildlife, while still providing affordable housing and a reasonable cost of living. We also used the Onboard Informatics data to screen for other retiree-friendly characteristics, such as access to healthcare and a low crime rate.

Few aspiring retirees have enough saved to buy a retirement home in Aspen or [Lake Tahoe](#). But if you're willing to look beyond the most well-known ski resorts there are mountain towns that offer scenic views and well-groomed slopes at far more affordable prices. In [Salt Lake City](#), the host city for the 2002 winter Olympics, the average home sale price has dropped by 11.92 percent since last year. And in Bend, Ore., average housing prices decreased by a whopping 17.62 percent since 2009. Redding, Calif. and Post Falls, Idaho have also experienced recent drops in average housing prices, which could mean bargains for newcomers. Mark Bill, a Ford executive who retired in 2007, scooped up 2 acres of property on the outskirts of Bend for \$64,000 shortly before he retired. "For this area, versus where we were in Detroit, it's a 25 percent lower cost of living," says Bill. He now works 4 days a week as a ski instructor at Mt. Bachelor, a ski resort just 22 miles from Bend.

[See [10 Affordable Places to Retire on the Water.](#)]

While the charms of a remote mountain town can be compelling, proximity to a small city can be important, especially for access to airports and medical care. College towns such as Blacksburg, Va. generally offer a high level of amenities at affordable prices. Boone, N.C. and Fayetteville, Ark. even provide complimentary public transportation. Henry Chauncey, a Yale administrator who retired in 2002, initially left New Haven for a remote Vermont town where he liked to vacation while working. But he found he missed the culture and conveniences of a city and relocated to Burlington. "You should never retire to your vacation home because you choose a vacation home to get away from the world," says Chauncey. "When you are retired the last thing you want to do is be totally away from the world." This small yet lively city on the edge of Lake Champlain is, to Chauncey, the ideal mix of recreation and affordability.

It helps that senior discounts are generally abundant in mountain towns. Those age 70 and over can get lift tickets for \$21 a day at Bridger Bowl, a nonprofit ski area in Bozeman, Mont., less than half the full price for adults. Yellowstone and Grand Teton National Park, both convenient day trips from Bozeman, are also a bargain for retirees. U.S. citizens age 62 and older can purchase a senior pass that entitles them and three other car passengers to a lifetime of free admission to all national parks for just \$10.

[See [10 Places to Launch a Second Career in Retirement.](#)]

Gary Kunzer discovered Salt Lake City when Deluxe Corp. transferred him there in 1998. When he retired from his operations manager position in 2006 he decided to stick around rather than move back to his hometown of St. Paul, Minn. He now splits his time between a variety of part-time jobs including golf teacher, ski instructor, and sales. "When you go skiing in Salt Lake you are truly in the mountains and when you come down you are in a truly metro area," says Kunzer. "Skiing is probably the best family activity people can ever do: I have 3 daughters in their 20s and they won't always talk with me, but they always ski with me."

Check out these 10 affordable places to retire in the mountains:

Blacksburg, Va.

Bend, Ore.

Boone, N.C.

Bozeman, Mont.

Burlington, Vt.

[Colorado Springs, Colo.](#)

Fayetteville, Ark.

Post Falls, Idaho

Redding, Ca.

[Salt Lake City, Utah](#)

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