The 10 Best Places to Retire in 2012

These cities will meet your retirement lifestyle needs and suit your budget
By EMILY BRANDON
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Better weather, affordable housing, and plenty of interesting things to do are just a few reasons people move to retire. Whether you want to spend your golden years watching the sun set over the water or taking on a second ideal place. Using data from Onboard Informatics, U.S. News selected 10 key attributes that many people look for, 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.
Flagstaff’s high altitude and low humidity generally lead to a pleasant four-season climate throughout most of the year. With great year-round weather, we used National Oceanic and Atmospheric Administration data to find places where the temperature seldom rises above 90 degrees, 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 delightful. Winters are cold and you do get snow, but because of the intensity of the sun, it melts quickly.”

[In Pictures: The 10 Best Places to Retire in 2012.]

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. Nestled in the Blue Ridge Mountains, Boone boasts three nearby ski resorts as well as trails for cross country skiing, winter hiking, a 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 provide local bus service, AppaCART, and access to many of the amenities at Appalachian State University. In 2010, the median home sale price was $215,000.

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 Leelanau Peninsula. There are also plenty of opportunities for boating on the twin Grand Traverse Bays. Housing prices in this lakeside city average a reasonable $155,000.

Greenest place to retire: Walnut Creek, Calif.
Retailers make up more than a quarter of the population of Walnut Creek, which combines the amenities of a city with abundant access to the wilde. With high-end shops, fine dining, and organic eateries, as well as the Lesher Center for the Arts. The city also has 22 city parks and 2,704 acres of open space available,” says Joe Stadum, a resident of Walnut Creek’s large 55- and older gated community, Rossmoor. The Rossmoor Trails Club, which counts more than 200 members. “You can drive or ride your bike or run and hike. It’s a great asset.” Residents of Walnut Creek can travel 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 $550,000.