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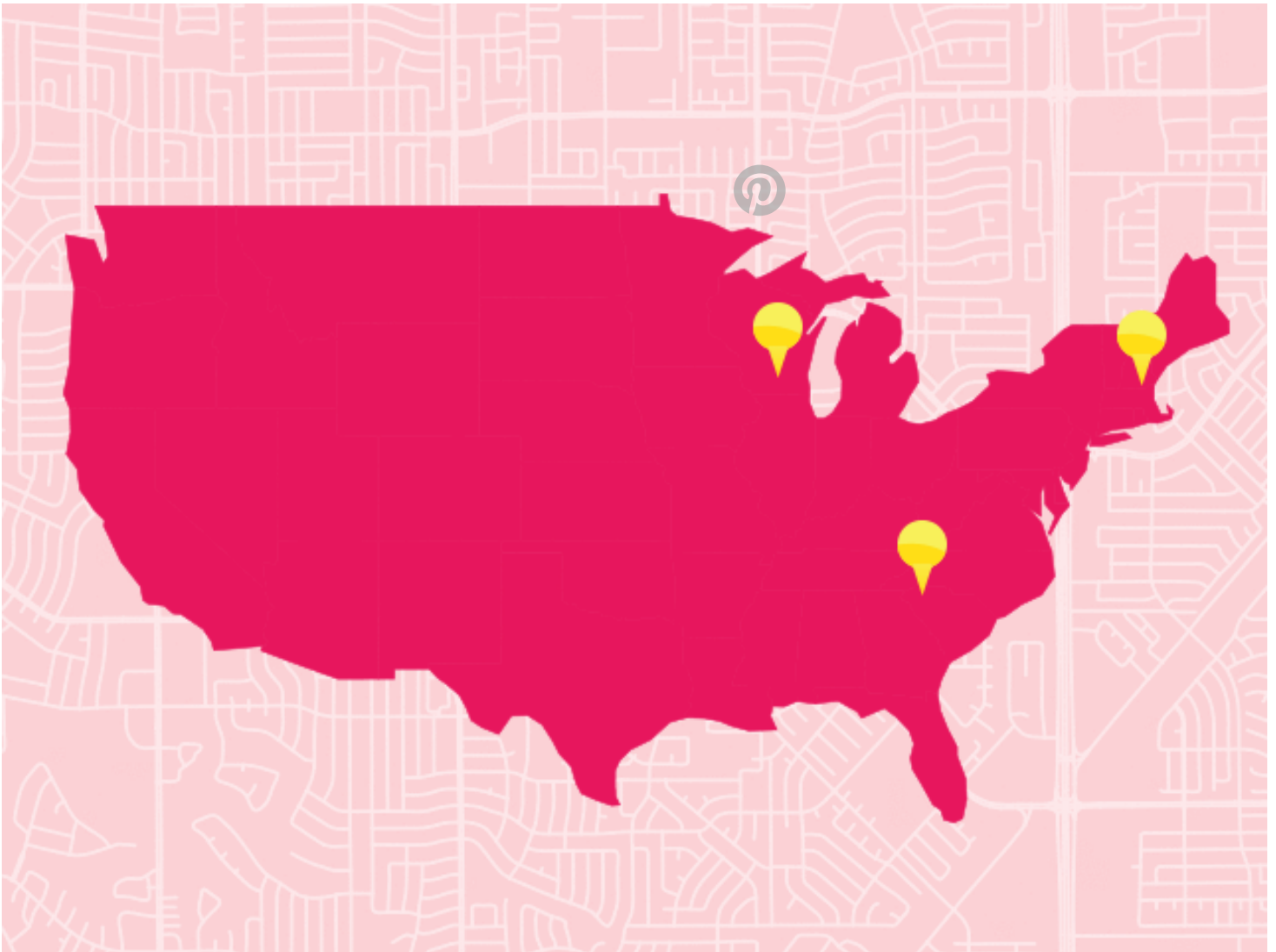
## FIND YOUR HAPPY PLACE

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Real Estate + Finance

# Looking to Move? Why These 10 Towns Should Top Your List

*By Beth Braverman*



These communities are a blast to live in, have lots of jobs, and boast home prices that won't break the bank.

The minute you've finally figured this adulting thing out enough to consider home ownership, it seems the crazy-high real estate prices are putting a damper on your American dream. Sound familiar? If your time on the open house circuit has left you feeling like all the available listings are either way out of your budget or in need of a total renovation, you may just be looking in the wrong place. Reality check: We're not suggesting you give up your career and social life just to move somewhere you can buy a house. But if you're on the hunt for a new hometown, there are a surprising number of places where you can own without going broke *and* find a safe, thriving community you'll love. To make your search easier, we've crunched the numbers to find 10 of the best in the country. More than half the homes in every market on our list are considered affordable for residents making the median income in that area. On top of that, they have low unemployment rates (less than 5 percent), a young population (median age under 40) and below-average crime. Plus, they rank among the healthiest and happiest communities in the country. Ready to start looking? Talk to a [Coldwell Bank Real Estate professional](#) about your wish list and budget to help you find your new perfect home.

### 1. Fort Collins, Colorado



*For outdoor adventure and killer craft beer*

**Median sale price:** \$350,000

**Median income:** \$78,200

**Population:** 153,292

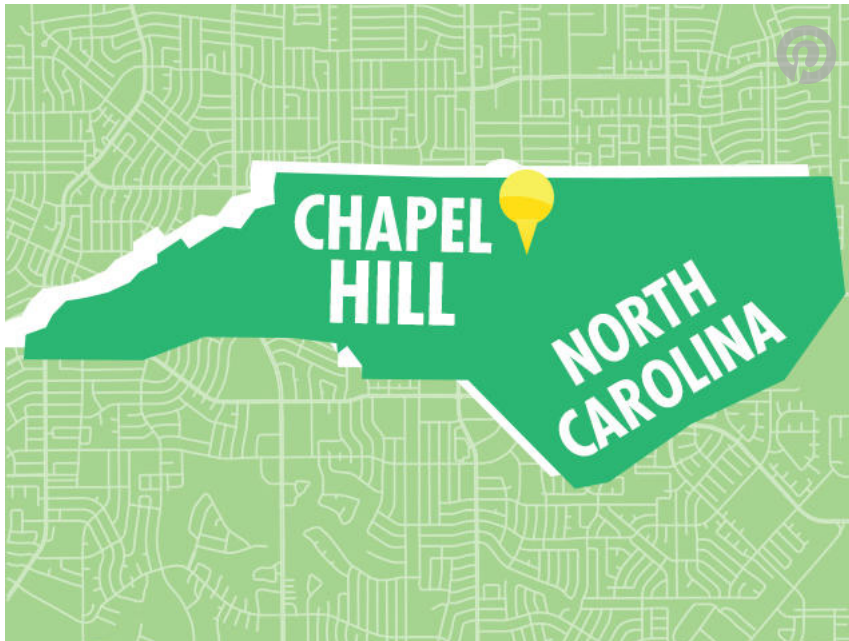
Known by locals as "FoCo," this city boasts a historic downtown area with an array of shopping, dining and live music for residents to enjoy.

**Why it's great:** There's a wealth of options when it comes to work, thanks to Colorado State University and the local government (Fort Collins is the county seat of Larimer County). The region is also emerging as a hub for clean energy, agri-tech jobs and even microbreweries—good news for craft beer lovers. Plus, three of the local high schools are [ranked](#) in the top 20 for all of Colorado.

**What to do here:** Located at the base of the Rocky Mountains, Fort Collins is home to more than 600 acres of parks, more than 20 miles of hiking and biking trails and three golf courses. And with an average 300 days of sunshine per year, there's plenty of opportunity to take advantage of them. Every June, the city also plays host to the [Colorado Brewers' Festival](#), a free event featuring live music, food trucks and nearly 100 different local beers.

Check out local listings in Fort Collins at [ColdwellBanker.com](#).

## 2. Chapel Hill, North Carolina



*For small town charm and wide, open spaces*

**Median sale price:** : \$331,000

**Median income:** \$74,900

**Population:** 58,766

Chapel Hill is a relatively small town that has many of the amenities of a big city: a diverse population, a thriving foodie scene and booming nightlife, thanks in part to the University of North Carolina.

**Why it's great:** In addition to all those benefits of city living, you'll also have access to more than 350 acres of parks, 14 miles of greenways and University Lake, a haven for fishing and boating. Part of North Carolina's famed research triangle, Chapel Hill offers lots of diverse job opportunities—especially in high-paying, in-demand fields like health care and technology—either within the town limits or in nearby Raleigh or Durham. Planning to have kids in the near future? You're in luck: the public schools are top notch (neighborhood ranking site [Niche.com](#) gives them the number one slot in the state).

**What to do here:** The town's vibrant arts scene features plenty of live music and galleries downtown. Every month, they open their doors for the 2nd Friday ArtWalk, showcasing local artists and entertainers. It's also just a few hours' drive from both the beaches on the Outer Banks and the Great Smoky Mountains to the west.

Check out local listings in Chapel Hill at [ColdwellBanker.com](#)

3.

### 4. 3. New Braunfels, Texas



*For big-city access without the price tag*

**Median sale price:** \$160,000

**Median income:** \$62,100

**Population:** 64,076

This Texas Hill Country city may be one of the fastest growing places in the country, but it hasn't forgotten its roots as a German settlement in the mid 1800s. Many streets still bear German names, and you'll find German-themed shops and restaurants downtown.

**Why it's great:** New Braunfels serves as a bedroom community to both San Antonio and Austin, both of which are less than an hour's drive. That means there's a wide range of available jobs in high-paying industries like tech, health care and aerospace.

**What to do here:** In addition to all the cultural offerings available in the nearby cities, New Braunfels itself is home to loads of diverse attractions, including an old-fashioned drive-in movie theater and the 70-acre [Texas Ski Ranch](#), which offers skateboarding, paintball and water skiing. The city also hosts Wurstfest, one of the biggest German festivals in the country, every fall. Want to sample the local vino and beer? Hit the Texas Wine Trail or the Hill Country Craft Beer Trail.

Check out local listings in New Braunfels at [ColdwellBanker.com](#).

### 5. 4. Portland, Maine



*For gourmet eats and winter sports*

**Median sale price:** \$248,000 (Q4 2016)

**Median income:** \$76,800

**Population:** 66,490

A quintessential New England city, Portland is also the largest metropolitan area in Maine. It offers residents an easygoing lifestyle that's big on outdoor recreation and history—all with a waterfront view.

**Why it's great:** In recent years, the city has also become a hotbed for hipsters, thanks to a reinvention of many industrial spaces into new apartments, offices, stores and restaurants along the city's cobblestone streets. In addition to launching businesses among the city's burgeoning start-up community, residents also often work in the insurance, finance and real estate fields.

**What to do here:** Eat. Portland prides itself on its restaurant scene. The food is fresh and creative, as local restaurateurs put an emphasis on farm-to-table dining and an abundance of locally sourced seafood. Portlanders make the most of the cold winter months by getting outdoors on skis (downhill and cross-country), snowboards and snowmobiles. Once the weather warms up, you'll find them boating, hiking, biking or enjoying the nearby beaches.

Check out local listings in Portland at [ColdwellBanker.com](http://ColdwellBanker.com).

## 6. Mauldin, South Carolina



*For small-town charm and super affordable living*

**Median sale price:** \$159,000

**Median income:** \$63,500

**Population:** 24,396



Despite being the smallest municipality on our list by population, Mauldin has plenty of perks for those who choose to make it home. Located in upstate South Carolina, Mauldin offers more than 70 acres of parks, fairly mild weather and a low cost of living.

**Why it's great:** Mauldin is just 15 minutes from the state's largest city, Greenville, and the area offers a variety of jobs in fields from manufacturing to biotechnology. Health care providers make up two of the top three employers in the region. Other companies with a large local presence include Michelin, which is headquartered there, GE Power & Water and TD Bank. And with the local school district ranked [number 7](#) in the state, it's also a good spot to raise kids.

**What to do here:** The town's [Cultural Center](#) hosts more than 30,000 visitors every year for classes, performances and events, both indoors and on its grounds. These include free summer concerts, a weekly farmers' market and shows like *Fiddler on the Roof* and *The Phantom of the Opera*. Mauldin is near Lake Conestee Nature Park, which boasts forests, wetlands, meadows and several miles of the Reedy River. Those willing to travel a little further for fun can reach Atlanta or Charlotte in just a few hours.

Check out local listings in Mauldin at [ColdwellBanker.com](#).

## 7. Framingham, Massachusetts



*For startup support and plenty of diversity*

**Median sale price:** \$380,000

**Median income:** \$98,600

**Population:** 70,443

Part of the Boston metro area, Framingham residents enjoy all the benefits of being so close to one of the largest cities in the Northeast, including its strong economy, academic community and entrepreneurial spirit.

**Why it's great:** Though Framingham is a smaller city, the diversity of its population rivals that of many larger municipalities: More than a quarter of its residents are immigrants. The 300-year-old city also has a [quality public school system](#), plenty of green space, and lots of local jobs for those who don't want to commute into Boston. It's home to Framingham State University, as well as the headquarters of Staples and Bose.

**What to do here:** Living less than 25 miles from Beantown means residents have access to all its cultural amenities, including an array of museums, shopping and dining options, and the chance to root for the Patriots, Celtics or the Red Sox on their home turf.

Check out local listings in Framingham at [ColdwellBanker.com](#).

## 8. Nashua, New Hampshire



*For a bustling Main Street and tons of entrepreneurial spirit*

**Median sale price:** \$236,000

**Median income:** \$72,400

**Population:** 87,110

Nashua is just a 45-minute commute from Boston, but the cost of living in the second-largest city in the Granite State is considerably lower than you'll find in closer suburbs. The city's Main Street has been revitalized in recent years, and now draws crowds to its bars, restaurants and eclectic boutiques. It even has free Wi-Fi!

**Why it's great:** The former mill town now actively courts entrepreneurs. The incubator nashuaHUB aims to support more than 250 local businesses over the next decade, with the goal of creating 5,000 jobs. And there's an [annual competition](#) in which start-ups can present their business plans to win a year's free rent. Entrepreneurs also get the benefit of being close to tech hub Boston, while living in a city with more affordable housing and a state with no income or sales taxes.

**What to do here:** In addition to year-round shopping and dining options, downtown Nashua hosts a variety of community festivals and events throughout the year. Favorites include the three-day Taste of Downtown Nashua culinary festival each summer and the Winter Holiday Stroll, which takes place the weekend after Thanksgiving.

Check out local listings in Nashua at [ColdwellBanker.com](#).

## 9. Boise, Idaho



*For fresh air and a diverse arts scene*

**Median sale price:** \$242,000 (Q4 2016)

**Median income:** \$62,400

**Population:** 214,196

Boise is known as the "City of Trees," and there are thousands of them throughout Idaho's capital, including many more than a century old.

**Why it's great:** The city enjoys a low unemployment rate thanks to state government jobs, Boise State University and a local military base. Other top employers include St. Luke's Boise Medical Center and Micron Technology, which is headquartered there. And you can rest assured your future kiddos will get a great education—Boise's public district is ranked [number one](#) in the state.

**What to do here:** Natural amenities include the 25-mile Boise River Greenbelt, a linear park that cuts through the city, the Ridge to Rivers Trail System, which features 190 miles of trail that leads into the Boise foothills and the 43-acre Julia Davis Park. After a day outdoors, residents can unwind in downtown Boise, a bustling hub of restaurants, bars and shops. The [Taco Bell Arena](#) regularly draws a variety of big acts, from Tim McGraw to comedian Daniel Tosh. There's also more highbrow culture via institutions like the Boise Art Museum, the Boise Philharmonic and Opera Idaho.

Check out local listings in Boise at [ColdwellBanker.com](#).

## 10. 9. Sandy Springs, Georgia



*For jobs, food and fun*

**Median sale price:** \$380,000

**Median income:** \$67,500

**Population:** 105,703

Sandy Springs may be just 15 miles from Atlanta, but the sixth-largest city in Georgia has its own identity, centered around outdoor recreation and diverse dining options.

**Why it's great:** Residents who don't want to commute to Atlanta have plenty of options at home. Major employers include IBM Corporation, Cox Communications and United Parcel Service. Plus, quality health care abounds thanks to several large, high-rated hospitals.

**What to do here:** The city is home to the [Chattahoochee River National Recreation Area](#), giving residents access to 48 miles of river for boating and fishing and over seven miles of biking trails. And after you've worked up an appetite with all that outdoor activity, you can satisfy it at one of the more than 300 local restaurants—serving up everything from classic Southern grub to grade A steaks.

Check out local listings in Sandy Springs at [ColdwellBanker.com](#).

## 11. 10. Waukesha, Wisconsin



*For an old-fashioned Main Street and a forward-thinking economy*

**Median sale price:** \$208,000

**Median income:** \$70,200

**Population:** 72,363

Established as a mill town in the early 1800s, Waukesha later grew into a resort community thanks to a belief in the healing powers of its spring waters. That past remains on display in many of the historic buildings found throughout the city, located a half hour's drive from Milwaukee.

**Why it's great:** A low cost of living and a friendly community (thanks to a walkable downtown and frequent community events) have contributed to Waukesha's slow, steady growth. The economy is fairly diverse, with a growing emphasis on the high-paying fields of health care and technology—GE Healthcare Technologies alone employs 6,000 people.

**What to do here:** The historic buildings in downtown Waukesha now house a busy arts scene, including live music, galleries and theaters. Regular events hosted there bring the community out, including [Friday Night Live](#), which features 9 stages and more than 70 musicians and entertainers throughout the summer.

Check out local listings in Waukesha at [ColdwellBanker.com](#).

*\*Sources: National Association of Home Builders/Wells Fargo Opportunity Index (Affordability); 2015 U.S. Census (unemployment rate, median age, population); Gallup-Healthways Well-Being Index (health and happiness); NeighborhoodScout (crime rates). Sale prices (as of May 2017) from [Realtor.com](#) when available. Q4 2016 prices from the Opportunity Index.*

*The Nest and Coldwell Banker Real Estate present [Find Your Happy Place](#), a sponsored series featuring tips and advice to help you find a neighborhood (and home!) that'll make you happy for years to come. Visit [ColdwellBanker.com](#) to start your home-buying journey.*



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## ADULTING 101

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# 5 Ways to Protect Your Identity When Buying a Home





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Don't compromise your identity (or your bank accounts) in the name of securing your dream home.

Buying a home is probably the most expensive purchase you'll ever make. And, as you might expect, getting those keys isn't exactly a walk in the park. The journey from open house to closing day can be a drawn-out one, with what seems like countless appointments to schedule, forms to fill out and fees to pay. And that's not the only thing to worry about: Disclosing your personal info when applying for a mortgage or even commissioning a credit report, among other things, makes a home buyer up to three times more likely to become a victim of identity theft. With so much at stake, it's important to protect yourself. One smart way to do that is with a [legal insurance plan](#). A policy with ARAG®, for example, provides you with tools to monitor your identity and a [network of attorneys](#) to help decipher legal jargon. But as a home buyer, you have to take matters into your own hands too. Here are five actions to get you started.

## 1. Get a free credit report

If you plan to finance your home, your credit score is a [key factor](#) banks use to determine your interest rate for a mortgage. Checking your credit report before you start house hunting will help you better understand what kind of monthly payments you can afford, and it will give you the chance to spot any unusual behavior or unfamiliar accounts. (You can get a free credit report every year from [annualcreditreport.com](#).)

## 2. Choose a team you trust

Buying a home takes a village of professionals on both the buyer and seller sides (think real estate agents, attorneys, an appraiser and a home inspector). Since each of these people will have access to your personal info, it's important to [vet the pros](#) you have control over hiring. Ask friends for referrals, read online reviews, and check that licenses and credentials are up-to-date. Make sure you're comfortable with all potential hires and trust them to thoroughly explain legal documents, including what's required of you and what you'll be held accountable for. (Want a second opinion? [ARAG's plans](#) give you access to attorneys who can interpret contracts and answer your questions.) After all, there's a lot of money at stake, and it's your name that'll be on the dotted line.

## 3. Sign up for credit monitoring

One of the most stressful parts of home buying is revealing in-depth personal and financial info—think pay stubs, tax returns, bank statements, social security numbers and investments—to people you don't know. Since there'll be a lot of credit activity under your name in a short period of time, it's easy to overlook [identity theft](#), even if you're

vigilant with guarding your online information and monitoring your accounts. Purchasing a [Legal Protection Plus plan](#) through ARAG can provide you with a credit monitoring service that'll notify you when someone runs a credit check on you, takes out a loan, or opens a new credit account in your name.

## 4. Use caution online

Throughout the process, you'll be filling out a lot of forms and divulging personal information across a variety of sites. To [prevent identity theft](#), only use a secure computer (ideally, your personal one) on a private Wi-Fi network to download or send the documents you need. Also make sure all of your passwords are distinct and varied (using the same password for every login is a big no-no). Avoid phishing schemes by manually entering URLs in your browser, rather than opening links from emails. And if you do need to print hard copies of sensitive info, hide your social security number and credit card and bank account numbers unless absolutely necessary, and shred documents when no longer needed.

## 5. Pay with credit cards

There are fees associated with the mortgage application process and closing on your future home, and it's in your best interest to use a credit card for these purchases. Here's why: Credit cards offer better fraud-protection services than if you were to pay by cash, check or debit card, and—bonus!—depending on the card, you could rack up points, miles or cash back to put toward a future vacation. A little R&R after buying a home will be a well-deserved getaway (as long as you book it securely).

*The Nest and ARAG present [Adulting 101](#), a sponsored series full of real-world advice for handling all the practicalities of homeownership. Visit [ARAGlegal.com/thenest](#) to download a free organizer with checklists and work sheets to help make owning a home less stressful.*



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