

AND AFFORDABLE! Great Places to Live

2026 EDITION



Autumn view of
Montpelier, Vermont

IT'S NO SECRET THAT THE COST of housing has increased significantly in America. Over the past 20 years, the average sales price of a new home has risen at a rate about 50 percent higher than inflation. So when Americans look at where they might want to live in their later years, affordability is a key factor. We identified eight communities that won't drain your bank account but still offer quality health care and many other benefits that older people value.

HOW THE COMMUNITIES WERE SELECTED

AARP'S LIVABILITY INDEX is calculated from data on housing, transportation, health, environment and more. A Livability Index score of above 50 is considered an appealing community for older people. To this we applied a key filter: housing affordability. Each of these communities has average monthly housing costs below \$1,500. We also consulted with our AARP state offices for input.



WINTERSET, IOWA

A Small Town With Big-Screen Fame

IF LITTLE Winterset, Iowa, looks like the setting of a movie, that's because it is. Its historic town square and iconic covered bridges inspired the best-selling novel *The Bridges of Madison County*, later made into a movie starring Clint Eastwood and Meryl Streep.

About 30 miles southwest of Des Moines, Winterset may have only 5,366 residents, but it boasts the recently restored Iowa Theater, which shows current and vintage movies, plus the Iowa Quilt Museum and numerous specialty and antique shops.

"People who visit here often say that they love its authenticity. It's a classic Midwestern county seat town," says Marianne Fons, 76, a quilter, writer and community booster who lives in a stylish converted storefront just off the square.

The cost of housing in Winterset is 26 percent below the national average, but residents don't give up amenities for inexpensive living. The Madison County Health Care System includes the Madison County Memorial Hospital and the Health Trust Phy-

sicians Clinic, and it operates under the umbrella of MercyOne, a large network of health care facilities based in Des Moines. Other large medical centers are located in Des Moines, about a 45-minute drive away.

In town, the Winterset Stage offers local theater productions, and both a winery and a cidery have tastings and other events. The town also has a Saturday morning farmers market, or visit the small farms that surround



POPULATION:
5,366

LIVABILITY INDEX
SCORE: 68

AVERAGE
MONTHLY
HOUSING COST:
\$1,100

PERFECT
WEATHER DAYS*:
119 per year

Winterset. They sell vegetables, fruits and flowers; one features alpacas, offering woolen goods for sale.

Winterset stages numerous festivals each year, including the Covered Bridge Festival and the Madison County Fall Crawl, a small rural businesses event with coffee, cider, wine, beer and a bite to eat.

Spring and autumn are beautiful in Iowa, and summers are relatively comfortable, with July average high temperatures of 85. But in winter, expect several inches of snow per month and brief spells of extreme cold.

Not ready to retire? Unemployment in Madison County is just 3.6 percent, creating a healthy job market. Top industries include finance, insurance, real estate, health care, social services and the wholesale/retail trade.

—Veronica Lorson Fowler

TUCSON, ARIZONA

Warm Climate, Cool Cost of Living



OUTDOORSY, laid-back and a bit quirky—including a bicycle-and-pedestrian bridge in the shape of a rattlesnake—Tucson, Arizona, combines the culture of a university town and a 4,000-year-old settlement with the beauty of the desert Southwest.

For a sun-soaked community, Tucson is relatively affordable. According to Realtor.com, the median sold home price is \$350,000—quite a bit lower than Phoenix, at \$465,000, and far lower than either San Diego or Los Angeles.

Kate Kaemerle, 70, relocated here after she and her husband retired. "The mortgage on our Tucson house is about half of what it was in Seattle. And we often spot roadrunners in the backyard!" —Edie Jarolim



POPULATION:
541,033

LIVABILITY INDEX
SCORE: 54

AVERAGE
MONTHLY
HOUSING COST:
\$1,100

PERFECT
WEATHER DAYS*:
146 per year



GOING OUT GUIDE

Sunny day location: Patio of Tohono Chul's Garden Bistro, for brunch.

↓ **Weekday evening hangout:** The Century Room jazz lounge. **Where to take visitors first:** The beautiful Arizona-Sonora Desert Museum.



GOING OUT GUIDE



← **Sunny day location:** Winterset City Park. This 76-acre park is on the National Register of Historic Places. It includes a stone tower, limestone shelter houses that are perfect for a picnic, a hedge maze and a covered bridge. **Where to take visitors first:** The bridges of Madison County! Six are scattered in and around Winterset. **Weekday evening hangout:** Iowa Theater. Catch a Throwback Thursday vintage film.

*High temperature between 60 and 85 degrees, with less than 1 millimeter of rain.
Source: Yahoo News analysis of federal data

LONGWOOD, FLORIDA

An Alternative to the Battered Coasts

THOUGH IT SITS in the shadow of Orlando, Longwood, Florida, has a distinct identity, boasting a small historic downtown and many mom-and-pop shops and eateries. But as



POPULATION:
17,089

**LIVABILITY INDEX
SCORE: 59**

**AVERAGE
MONTHLY
HOUSING COST:**
\$1,400

**PERFECT
WEATHER DAYS*:**
148 per year

part of a sprawling metro area, it's close to health care centers, sports and entertainment. And best of all: This community of 17,089 in the north Orlando suburbs is far enough inland to avoid bearing the brunt of hurricanes.

And it's a community that welcomes older people. Longwood City Commissioner Tony Boni, 58, four years ago created a nonprofit called Be the Change Today that caters to them. Most Wednesdays, he holds events



in a meeting room at the Northland Church that include bingo, movies, exercise classes and seminars on such topics as avoiding scams.

One concern about Florida living is the cost of homeowners insurance, but it is less expensive in Longwood and Seminole County (about \$3,400 on average) than the coastal areas—roughly \$6,300 in Broward County, where Fort Lauderdale is located. —Dan Tracy



GOING OUT GUIDE

↑ **Sunny day spot:** Wekiwa Springs State Park. This recreational area covers 7,000 acres and is built around the headwaters of the Wekiwa River. **Weekday evening hangout:** Wekiva Island. Rent a paddleboard or kayak at this resort, or just relax by the water in an Adirondack chair. **Where to take visitors first:** Reiter Park Butterfly Garden. Take a walk among the flowers and monarch butterflies.

RICHFIELD, MINNESOTA

Friendly Community Is 'Urban Hometown'



BIGGER ISN'T ALWAYS better. That's apparent in the Minneapolis suburb of Richfield, Minnesota, which has turned its compact 6.7-square-mile footprint into its calling card. "We're our own little community between all the big ones," says longtime resident Eileen Mueller, 76. "We don't have any place to grow out, but I love it that way."

Richfield has made the most of its centralized location. The Mall of America is nearby, as are professional sports venues, theaters and other urban amenities. Many are reachable by a rapid-transit bus line.

"We call ourselves the urban

hometown," says Richfield Mayor Mary Supple. "You have the advantage of city life because everything's

close, but there's also neighborliness, where people care about each other."

More than a decade ago, the city launched Sweet Streets, which resulted in new center medians to improve safety at street crossings. Trees planted along roadways shield sidewalks from traffic.

And last year, Richfield voters approved a half-percent local sales tax to help finance upgrades to a park, a nature center and a community center. —Pamela Schmid



POPULATION:
36,809

**LIVABILITY INDEX
SCORE: 64**

**AVERAGE MONTHLY
HOUSING COST:**
\$1,450

**PERFECT WEATHER
DAYS*: 114 per year**



GOING OUT GUIDE

Sunny day spot: Wood Lake Nature Center. Known as the "marsh in the middle of the city," it has more than 2 miles of crushed limestone trails. **Weekday evening hangout:** Sandy's Tavern. This dive bar is a local institution. → **Where to take visitors first:** Veterans Memorial Park. It encompasses Legion Lake and hosts a Saturday farmers market.





SAVANNAH, GEORGIA

A Coastal Community Where Warmth Is Always in the Air

Savannah brims with historic charm. *At right,* comedic sports team the Savannah Bananas



IT'S EASY TO experience the beauty of Savannah, Georgia, just by walking in the green spaces and along the waterways that seem to be around every corner. Or wander through the network of 22 historic squares, crossing streets studded with cobblestones, eventually reaching Forsyth Park, with its Instagram-worthy fountain. Savannah is a welcoming community. The 2024 *Condé Nast Traveler Readers' Choice Awards* voted it the sixth-friendliest in the U.S. "I moved to Savannah in search of a slower pace and a deeper sense of beauty," says Erica Backus, 50, director of communications

and social inclusion for the Savannah Chamber and Visit Savannah.

The weather is fairly mild through most of the year. "I've always said that the amount of sunshine we get directly impacts folks generally being in a good mood," says Joseph Marinelli, president and CEO of Visit Savannah.

Despite Savannah's being a coastal city, the cost of living is lower than the national average, according to the Council for Community and Economic Research.

Savannah's Memorial Health hospital is highly rated in many areas by *U.S. News & World Report*. The city has another health system, St. Joseph's/Candler,

and plenty of specialists' offices. "As I spend more time with my aging parents, I've gained a deeper appreciation for the access to care that we enjoy," Backus says. —*Jessica Farthing*



GOING OUT GUIDE

Sunny day location: Tybee Island. *There's a beach just 30 minutes from downtown!* **Weekday evening hangout:** River Street. *Walk along the water from Eastern Wharf to the bustling Plant Riverside District, with many shops and restaurants in between.* **Where to take visitors first:** Forsyth Park. *It's beautiful anytime, but go on weekends for the large Forsyth Farmers' Market and brunch at Collins Quarter at Forsyth.*



POPULATION:
147,583
LIVABILITY INDEX
SCORE: 55

AVERAGE
MONTHLY
HOUSING COST:
\$1,250

PERFECT
WEATHER DAYS*:
167 per year



EASTON, PENNSYLVANIA

Close to Big Cities, but Why Leave?

TO TAKE IN the charms of Easton, Pennsylvania, head to Scott Park, at the confluence of the Delaware and Lehigh rivers, and watch the waters flow while you relax on one of the city's new porch-style swings. "They're the best," says Carmen A.



POPULATION:
28,883

**LIVABILITY
INDEX SCORE: 64**

**AVERAGE
MONTHLY
HOUSING COST:**
\$1,200

**PERFECT
WEATHER DAYS*:**
116 per year

Bell, 70, senior director of healthy aging at United Way of the Greater Lehigh Valley. Founded in 1752 and home to nearly 29,000 residents, Easton sits at the foot of the Lehigh Valley. A Crayola factory is just outside town, churning out crayons, while downtown Easton has the Crayola Experience, an interactive museum that opened in 1996. Easton's sweet-spot location has fueled growth; New York City and Philadelphia are each about 70 miles away, making it an ideal option for retirees who want to stay connected to those cities. —*Bill Hangley Jr.*



GOING OUT GUIDE

Sunny day location: *The Karl Stirner Arts Trail. This 1.75-mile route has a sculpture garden.* **Weekday evening hangout:** *The Pomfret Club. Founded in 1885, this dining club hosts game nights, lectures, music and bowling.* **Where to take visitors first:** *The Easton Public Market. This lively spot offers a wide range of food and drink.*

SHERIDAN, WYOMING

Mountain Living, Without Sky-High Prices



FOR FIFTH-GRADE teacher Amy Asbell, 58, living in Sheridan, Wyoming, has trade-offs: She's only minutes from the Red Grade Trail System, one of her favorite running spots in the foothills of the Bighorn Mountains. But shopping at her favorite big-box stores, like Costco or Target, means a drive of 260 miles round trip, crossing into Montana.

Asbell and her husband, Shawn, 62, moved to Sheridan last year from pricier Jackson. The couple are already a fixture in the community; they even performed at a story slam at the WYO Theater downtown. "There's such a

strong sense of community here," Asbell says. And for shopping, there's always the Walmart in town.



POPULATION:
18,807

**LIVABILITY INDEX
SCORE: 64**

**AVERAGE
MONTHLY
HOUSING COST:**
\$1,100

**PERFECT
WEATHER DAYS*:**
110 per year

As for climate, the Bighorn Mountains shield Sheridan from Pacific moisture, leaving the town high—elevation just under 3,800 feet—and dry. An average year will see less than 15 inches of precipitation, coming mostly from powdery winter snow and occasional spring storms. Winters get cold, with average high temperatures in the 30s. But most months of the year, nice days will bring multigenerational pickleballers to the outdoor courts at Thorne-Rider Park.

Housing options include colorfully painted Victorians in the well-kept neighborhoods near downtown or country club living around the Powder Horn golf course south of town. The blocks of town houses and Craftsman-style homes around Sheridan College feel suburban.



For health care, Sheridan Memorial Hospital is a modern facility with services including oncology, obstetrics and advanced cardiology care. The hospital is

a vital regional resource and a major employer. —Chris Woolston

GOING OUT GUIDE

Sunny day location: *Soldier Ridge Trail. From here, you can see the entire town beneath you as the mountains fill in the background.*

Weekday evening hangout: *McGregor's Steakhouse. Sit on the outdoor patio and enjoy a 12-ounce New York strip or sip a Highland McGregoria, made with tequila and a house-made sour mix.* **Where to take visitors first:** *Kendrick Arboretum. Stroll amid the oaks, elms and maples in the middle of town. Watch for bison and elk in the fenced-in wildlife area next door.*



MEMBERS ONLY
Go to aarp.org/greatplaces2026 for expanded articles and videos about these and other communities.



MONTPELIER, VERMONT

Capital of Culture and Quietude

NESTLED IN THE Green Mountains, with the roiling Winooski River running through it, Montpelier is in many ways what you'd expect in Vermont: It's an outdoor mecca with plenty of splendid hiking and skiing sites. Swimming holes also abound; everyone in town seems to have a personal favorite.

But the bonus, in the nation's smallest state capital (population: around 8,000), is the culture. Montpelier has its own chamber orchestra, an art house cinema (the Savoy Theater) and a happening music club (Hugo's, with a resident black cat). The Montpelier Jazz Project plays a backyard gig, gratis and open to the public, every Tuesday in summer, and there's another free



GOING OUT GUIDE



Sunny day location: *North Branch Nature Center. You'll find 28 acres of meadows and forests along the Winooski River.* **Weekday evening hangout:** *Barr Hill distillery. Sip some gin or rye whiskey, or enjoy a cocktail made with locally sourced honey.* **Where to take visitors first:** *Statehouse. This gold-domed, columned structure is a must-see.*

concert—Parkapalooza—on the undulating green lawns of Hubbard Park. The streets of downtown, meanwhile, are easily walkable and filled with inviting and interesting shops.

"We've got a tight-knit community here," says violin teacher Ruth Einstein, 66. "When the town flooded two years ago, many people were out in canoes, helping their neighbors."

Since the start of the COVID pandemic, many newcomers have come to the area to work remotely amid the quietude. Housing prices have ticked up. But Soren Pfeffer, owner of Central Vermont Real Estate, says there are still houses selling for less than \$275,000 in neighboring Barre.

As for health care, the area is well served. The Central Vermont Medical Center, in nearby Berlin, is highly regarded and is part of the University of Vermont Health Network, whose main hospital, in Burlington, is considered the state's best regional hospital by *U.S. News & World Report*. Dartmouth Hitchcock Medical Center is about an hour away. —Bill Donahue



POPULATION:
8,030

LIVABILITY INDEX SCORE: 68

AVERAGE MONTHLY HOUSING COST:
\$1,350

PERFECT WEATHER DAYS*:
104 per year

'AGE-FRIENDLY' AMERICA

In September, the AARP Network of Age-Friendly States and Communities signed up its 1,000th member: Hudson, New York. Launched in 2012, this initiative helps communities make improvements in housing, transportation, health services and social participation. Some examples of recent innovations include:



Columbus, Ohio: The Senior Services Roundtable connects older residents to local organizations, and has led to programs improving pedestrian safety, increasing disaster preparedness and more.



Pittsburgh: A recent project provides accessible bikes for rent to older residents and people with disabilities. The city has also made traffic improvements to make cycling and walking safer.



Salem, Massachusetts: The Salem Skipper rideshare offers on-demand rides to older residents, students and people with disabilities for \$1. The service has more than 35,000 trips logged. —Claire Leibowitz