

AMERICA'S BEST PLACES TO LIVE

GREAT JOBS, SCHOOLS,
HOUSING—THESE 10
SMALL CITIES HAVE ALL
THAT AND MORE

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CHANCES ARE, you love the corner of the nation your family calls home. And that's exactly as it should be. But let's face it: Certain towns have more of the things that make a place great for raising a family and building a rich life—like plentiful jobs, excellent schools, scenic beauty and houses that won't suck away your last dime.

As we do every year, we set out to identify those communities that just seem to have it all. We analyzed the nation's small cities, those with populations of 50,000 to 300,000. That means you won't find, for example, Chicago on our top 10 list—but you will find places that offer Chicago-like amenities (such as cafés and culture) plus other benefits the Windy City can only dream of (such as low crime and affordable homes). These 10 towns aren't mere suburbs; they're places in their own right, with thriving commerce and job growth. That means many residents need not leave town for work—a huge plus with gas at \$4—and some rarely need to drive at all. One result: a strong sense of community. "One of the great things about walkable cities is that if you're constantly passing by someone you don't know, eventually you say hello," says Elizabeth Plater-Zyberk, dean of the University of Miami's School of Architecture.

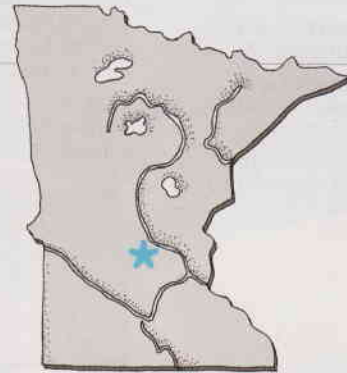
For more on how we chose this year's Best Places as well as a list of 90 other great small cities, check out page 94. **And for the top 10? Just turn the page.**

NO 1

Plymouth, Minn.

- **POPULATION:** 70,100
- **MILES FROM MINNEAPOLIS:** 10
- **NUMBER OF LAKES:** Eight
- **RANK OF ITS MAIN SCHOOL DISTRICT:** Top three in the state

- ✦ **PROS:** Plenty of green, great schools, close to the Twin Cities
- ✦ **CON:** A long, cold winter



When Steve and Sarah Berg had their second son, Tanner, back in 1993, they were living in a Minneapolis suburb full of older people and craving a more congenial place to raise their family. They drove through Plymouth and knew they'd found the perfect spot. "It was National Night Out, and we went past all these neighborhoods with hundreds of kids outside, and I said, 'Okay, we've got to move here,'" remembers Sarah, a 43-year-old stay-at-home mom. She and Steve, 43, a managing director at an investment firm, bought a house near the wooded 310-acre French Regional Park, and they've never looked back. "Whether it's grocery shopping, entertainment, friends or activities," Sarah says, "Plymouth is great for raising a family."

Topnotch schools, good jobs, affordable housing, low crime, an active outdoor culture—yep, they're pretty much all here. Ten miles from Minneapolis and 18 from St. Paul, Plymouth (originally a Dakota Indian settlement) could easily have become just another Twin Cities suburb. But more than 50,000 jobs in industries from professional services to education keep many residents working in town. Home prices, while not dirt cheap, are hardly stratospheric: The typical three-bedroom, two-bath house goes for \$350,000. Education is a big draw—the city's main school district is ranked among the top three in the

THE REEL DEAL Steve Berg and sons Tanner (left) and Andrew head to Medicine Lake.

state—and the arts are close at hand. Plymouth's open-air amphitheater, the Hilde Performance Center, hosts numerous summer concerts, including symphonies by the Minnesota Orchestra. Residents are a quick drive from the Twin Cities' professional sports teams and the Mall of America, the nation's biggest mall.

And did we mention the outdoors? Plymouth boasts more than half a dozen sizable bodies of water, including Medicine Lake, a huge (900-plus-acre) magnet for boaters, water skiers and fishermen. Want to learn how to wake-board? The city offers a tutorial. And with 53 parks and more than 100 miles of trails, residents such as finance director Darren Harmon, 38, can walk, bike and jog on paths that connect every neighborhood. "There are lots of places to go to enjoy a meal or a cup of coffee," he adds.

Of course, this being Minnesota, winter can be brutal: The average low temperature in January is about 13°F. But when the mercury plummets, the locals get busy. In February the city hosts a Fire & Ice Festival that includes mini-golf, bowling and basketball—all right on the ice. "There are sledding hills everywhere, and ice rinks and lakes for skating," says Della Kolpin, 45, an architect. "When you live in Minnesota, you embrace it."



NO 2

Fort Collins, Colo.

POPULATION:
129,500

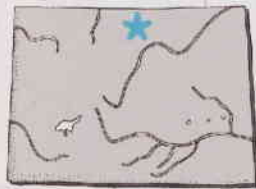
MILES FROM
DENVER: 59

HIKING AND
BIKING TRAILS:
25 miles

AVERAGE JULY
TEMPERATURE:
69°F

PROS:
Environmentally minded, lots of high-tech jobs, outdoor paradise

CON: More than an hour from a major city



One of the first things you notice about this Rocky Mountain city is that practically every new road has a bike lane. Even the wheelless can get in on the action now that Fort Collins (which ranked No. 1 on our list in 2006) has a bike library in the middle of its historic downtown: Residents and visitors can check out a bicycle for up to seven days, free. "I'm generally out on my bike two to three times a week," says Greg Churchman, 46, who owns a human-resources consulting firm. He and his wife Beth, 50, a probation officer, sometimes ride to nearby Horsetooth Reservoir with their sons James, 16, and Lucas, 14. "The park and trails system in this town are incredible," says Beth.

Even if you're not the outdoorsy type, Fort Collins has a ton to recommend it. Old Town, the city's historic district, contains four microbreweries and more than two dozen restaurants, most of them with alfresco seating. A healthy concentration of bioscience and tech companies, including Agilent Technologies, Hewlett-Packard and Kodak, keeps employment opportunities high. Colorado State University occupies a scenic spot in the middle of town, providing a college-town feel and youthful energy. And the city is on the forefront of environmental planning; it just received a grant from the Department of Energy to start a solar-energy project downtown. As for health care, the award-winning Poudre Valley Health System will soon be home to a brand-new cancer center.

While the excellent schools have been overcrowded in recent years, officials have taken steps to correct the problem by moving some grades to different buildings. "I moved here for the quality of the schools and basically the quality of life," says Tracy Riley, 39, a marketing communications specialist who arrived last year from Windsor, Calif. "Fort Collins has everything."



WHO NEEDS PARIS? In historic Old Town, diners enjoy the temperate summer.





No. 3

Naperville, Ill.

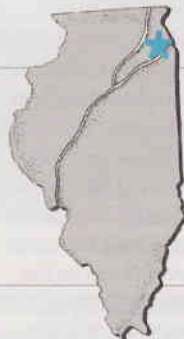
POPULATION:
142,900

MILES FROM CHICAGO: 26

JOB GROWTH:
18.8% since 2000

PUBLIC LIBRARY:
Ranked No. 1 among small cities

- ⊕ **PROS:** Topnotch schools, abundant parks, a booming downtown
- ⊖ **CON:** Lots of traffic



★ When Pete Makris' employer, a large winery, transferred him to an office in Chicago's populous western suburbs last year, he and his wife Libby had their pick of towns to live in. Naperville won in a landslide. "The education and the services here just blew away any of the other places we could have chosen," says Pete, 40. They love Naperville's schools (they have three daughters, Olivia, 8, Anna Grace, 7, and Hope, 3), vibrant downtown and strong sense of community. "You meet incredibly nice, wonderful people almost on a daily basis," Libby says. "And I think that's pretty rare."

No wonder Naperville has made MONEY's Best Places list three times now. The walkable downtown area is packed

with restaurants and shops. Residents point you toward the popular Riverwalk, a nearly two-mile brick path that follows the DuPage River's course through town. On it you'll pass Centennial Beach, a swim park fashioned out of an old quarry, and Millennium Carillon, a 72-bell tower that sits at the base of grassy Rotary Hill and plays music three times a day. A renovation, due to be completed next year, will make the path even more scenic.

Naperville's proximity to Chicago—it's just 30 miles away—is a plus, but there are plenty of jobs to be had right here. Edward Hospital and Nicor Gas employ more than 8,000 people between them, and companies such as BP America, Lucent and Tellabs have offices in town as well.

GREEN ACRES
The Makris' front yard is big enough for Anna Grace, 7, to play a mean game of Slip 'n' Slide.

Graduates of the city's schools handily outscore state and national averages on college entrance exams. And Naperville residents like to boast that their public library is ranked the best in the nation among small cities by Hennen's American Public Library Ratings.

On the downside, housing is pricier here than in some nearby suburbs; the typical three-bedroom, two-bath house runs \$380,000. And congestion on the city's major roads can slow traffic to a crawl. But for Kristen Bolduc, 39, a stay-at-home mother of three who moved here 16 years ago, the good things far outweigh the bad. "I'm very lucky to be raising my family in this area," Kristen says. "We'll never move."

No. 4

Irvine, Calif.

POPULATION:
194,000

MILES FROM LOS ANGELES: 36

GREEN SPACE: One-third of the city

SUNNY DAYS PER YEAR: 280

PROS: Topnotch schools, great weather, lots of green space

CON: High home prices



Long before developers embraced the idea of mixed-use communities where residents could live, work and play, there was Irvine. Born in the 1960s, when the University of California commissioned architect William Pereira to design a new campus and town, "it was one of the first of the large planned communities that offered residents more than just a house and a yard," says Jerold Kayden, a professor of urban planning and design at Harvard University.

Today, Irvine's population hovers around 200,000, yet it feels much smaller thanks to its tight-knit neighborhoods

and more than 16,000 acres of green space. From their house here, Megan and Brent Gess and their daughters, Emily, 10, Natalie, 7, and Lily, 4, can walk to six different parks. "Most neighborhoods have their own pools, swim teams and recreation programs," says Megan, 34, a mergers-and-acquisitions attorney. "It makes for very close communities."

Families say Irvine is pretty

close to perfect. The school district has won national recognition, and not just because of stellar test scores. Innovative curriculums, year-round schedules and open-style classrooms all win kudos. "Education is a high priority here," says Brent, 37, an intellectual-property attorney. "We're surrounded by a lot of very smart people"—in part

FIELD OF DREAMS
UC-Irvine's Aldrich Park is a magnet for students—and residents too.

because the university is the city's largest

employer. Some two dozen international companies, from Gateway to St. John's Knits, also call Irvine home.

One drawback—and it's a big one—is the cost of housing. While median prices have fallen nearly 19% since the 2006 market peak, a typical three-bedroom, two-bath house still runs about \$700,000, says Cesi Pagano, a realtor with Keller Williams Realty. But prices in Irvine have held up better than those elsewhere in Orange County, and foreclosures aren't nearly as widespread.

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No. 5

Franklin Township, N.J.

POPULATION:
59,200

MILES FROM NEW YORK CITY: 33

GREEN SPACE:
11,930 acres

TYPICAL SINGLE-FAMILY HOME:
\$385,000



- ⊕ **PROS:** Natural beauty, diversity, affordability
- ⊖ **CON:** High taxes



When you hear the phrase “primeval old-growth forest,” chances are New Jersey doesn’t spring immediately to mind. But the state known for jokes about its mammoth turnpike does in fact boast such a pristine wilderness: a 65-acre one. In Franklin Township. This surprising 46-square-mile municipality, home to several different villages, also contains a towpath along a 19th-century canal beloved by bikers and runners, and bucolic back roads dotted with colonial houses and working farms. “The other day I saw a fox in my backyard,” says Angela Wen-Bianchi, 37, a full-time

mother who moved here in 1998. Is this place really just an hour from Manhattan?

Residents can catch a train to New York City in neighboring New Brunswick, which also has good restaurants and theaters, but they need not head to the big city to find jobs. There are plenty of high-tech, pharmaceutical and research and development firms in the area, not to mention Princeton just to the south and Rutgers and Robert Wood Johnson Medical School to the north. What’s more, housing is a deal—for this part of the country, anyway. Starter homes go for less than \$250,000 in Somerset

(the neighborhood closest to Manhattan); a lovely Cape Cod on nearly an acre in the verdant historical village of Griggstown recently listed for \$369,500. And the solid school system has a 95% graduation rate.

On the downside, New Jersey’s tax burden is notoriously high. The township’s property taxes run about \$7,000 for the typical \$385,000 three-bedroom, two-bath house. Still, for overall affordability, convenience and natural beauty, as well as remarkable economic, religious and ethnic diversity, nowhere else in Jersey—and few places anywhere—can match it.

HOUSE PROUD A
138-year-old Victorian in the East Millstone historic district





Sit down for lunch at Café Plaid in Norman and you'll see a little of everything: mothers with babies, students with laptops, and out-of-towners visiting the University of Oklahoma across the street. The café is a perfect microcosm of Norman itself. People flock here from around the world to study and teach—and then to stay and raise a family. Carlos Lamarche, 36, a professor at OU who is originally from Argentina, had several job offers around the country after completing his Ph.D. in the spring. But he and his wife Barbara liked Norman because, he says, “We felt this would be a great place to raise a family.”

SEE YOU AT THE GAME
In the fall, OU's football stadium is the *de facto* town center.

The university not only helps draw educated workers here but also serves as a major source of entertainment for residents. When the OU Sooners play football against their longtime rival, the University of Texas, Norman schools are almost always closed on Friday (you read that right) and the town packs the stadium. That's terrific if you love all things gridiron. If you don't, then not so much. Console yourself with the campus' world-class art museum, which houses works by Degas, Monet and Renoir.

Affordability is another plus: Starter homes go for about \$135,000. While Norman hasn't had huge run-ups in housing prices, the city has also been spared the devastating downside.

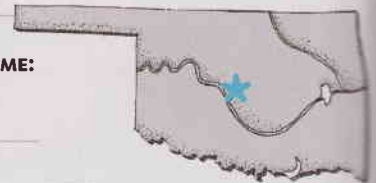
No. 6 Norman, Okla.

POPULATION:
102,800

**MILES FROM
OKLAHOMA CITY:**
17

**TYPICAL SINGLE-
FAMILY HOME:**
\$163,600

**PEOPLE AT THE
TYPICAL OU GAME:**
84,860



- + **PROS:** Affordable housing, football mania
- **CONS:** Severe weather, football mania

LOOKING FOR YOUR OWN PARADISE?

If your idea of heaven is rather specific—for example, sun-drenched skies or a large dating pool (hey, a family has to start *some-where*)—check out these cities culled from our top 100 list. For methodology, see notes.

BEST PLACES TO:

 Find a job	 Find a mate	 Catch some rays	 Save gas	 Exercise
1. GRAND PRAIRIE, TEXAS	1. MADISON, WIS.	1. HENDERSON, NEV.	1. CHAPEL HILL, N.C.	1. NORTH HEMPSTEAD, N.Y.
2. SPRING VALLEY, NEV.	2. WALTHAM, MASS.	2. SPRING VALLEY, NEV.	2. BROOKLINE, MASS.	2. FORT COLLINS, COLO.
3. BURKE, VA.	3. BROOKLINE, MASS.	3. CHANDLER, ARIZ.	3. AMES, IOWA	3. MIDDLETOWN, N.J.

NOTES: Ranks are based on the following. **Find a job:** Employment growth, 2000 through 2007. **Find a mate:** Percentage of unmarried adult residents, in cities where median age is over 30. **Catch some rays:** Percentage of clear days per year, plus warm temperatures, low humidity and little precipitation. **Save gas:** Typical travel and commute times, as well as percentage of residents who work at home or carpool, walk, bike or take public transportation to work. **Exercise:** Amount of green space and nearby athletic venues such as trails, ski resorts and health clubs.

No 7

Round Rock, Texas



- **POPULATION:** 92,400
- **MILES FROM AUSTIN:** 17
- **TYPICAL SINGLE-FAMILY HOME:** \$192,500
- **JOB GROWTH SINCE 2000:** 46.8%

+ When Walter Rock, 49, moved here in 1990, he says, the biggest entertainment was watching people play dominoes in front of the gas station. Now, says the engineer turned real estate agent, "I rarely have to leave Round Rock for anything."

Once merely a bedroom community of Austin, Round Rock today is very much its own city thanks largely to three things: affordable housing, excellent schools and computer maker Dell, which has established its headquarters here.

The city boasts three medical centers

and a campus of Texas State University. There's a lot of shopping, from an IKEA to a premium outlet mall, and a minor league baseball team, the Round Rock Express. Residents enjoy more than 800 acres of open space, two golf courses and 64-mile-long Lake Travis, just west of the city.

+ **PROS:** Affordable homes, loads of outdoor amenities

- **CON:** One employer dominates the economy

No 8

Columbia/Ellicott City, Md.

- **POPULATION:** 158,800
- **MILES FROM BALTIMORE:** 21
- **MEDIAN FAMILY INCOME:** \$107,318
- **JOB GROWTH SINCE 2000:** 10.7%

+ **PROS:** Strong economy; family-friendly amenities

- **CON:** Traffic can be heavy



+ One of the nation's oldest settlements (it was founded in 1772), Ellicott City snuggles up to one of its newest, Columbia (a planned community conjured up out of 14,000 acres of farmland in 1967). This duo remains a perennial contender on our Best Places list thanks to its mix of charm, comfort and careful zoning. Historic Ellicott City's steep Main Street is lined with antique shops and teahouses, while Columbia, a cluster of nine residential villages around a town center, is home to offices of such high-powered tech companies as Arbitron, Merkle and Northrop Grumman. No wonder residents' median household income has risen more than 20% since 2000. Though traffic can be a headache, it's easy to escape it: More than a third of Columbia's acreage has been set aside as open space, including a 950-acre nature preserve, a skateboard park and three lakes.

No 9

Overland Park, Kans.

- **POPULATION:** 166,700
- **MILES FROM KANSAS CITY:** 10
- **TYPICAL SINGLE-FAMILY HOME:** \$275,000
- **JOB GROWTH SINCE 2000:** 16.8%

+ **PROS:** Reasonably priced housing, great job market

- **CON:** Sometimes feels a little too planned



+ Overland Park's flat terrain and grid layout don't provide much drama, but for its residents, reasonable housing prices, good jobs and proximity to Kansas City, Mo. are excitement enough. "I've had a lot of opportunities to move," says Chris Price, 46, a manager at an engineering consulting firm, "but the quality of life has always kept us here." The city (where Sprint Nextel employs 12,000 people) recently began building a dozen soccer fields to host national tournaments—good news for local businesses. There are six major medical centers here too, and schools are among the best in the nation. Happily, development hasn't paved over the green space: The Arboretum and Botanical Gardens covers 300 lush acres, for example.



No 10

Fishers, Ind.

- **POPULATION:** 61,800
- **MILES FROM INDIANAPOLIS:** 15
- **ECONOMIC DEVELOPMENT SPENDING:** \$700 million from 2008 to 2010
- **TRANSIT:** New rail line in the next five years

+ **PROS:** Public transportation, growing economy

- **CON:** Minimal downtown

+ Fishers is growing fast, attracting residents who are young (median age: 30) and smart (over 60% have a bachelor's degree or more). It has the range of pluses common among our top 10, including a strong economy (lots of life-science companies are moving in), low home prices (\$149,700 for the typical house) and good schools (they get high rankings in the state). Though a walkable downtown is still in the planning stages, transportation is already here: Fishers started a commuter bus service to downtown Indianapolis and plans rapid transit via rail in the next two to five years. When it comes to smart planning and sheer livability, other places could learn a lot from this little city in the Midwest. **\$**

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