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WHERE *to* RETIRE

MAY/JUNE 2010
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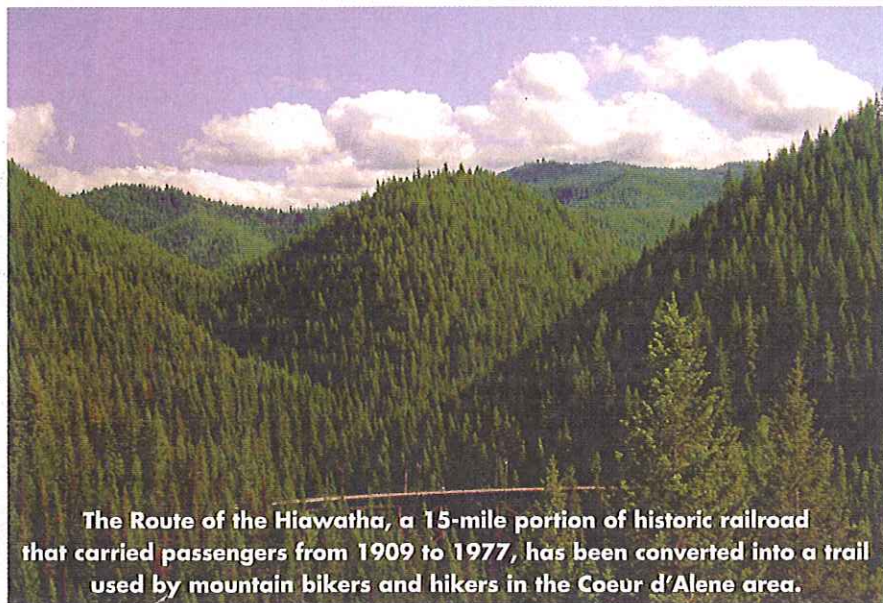
estate agent Dan Smith learned to ski when he moved here in 1996. "But that's not all there is. In the summer, you've got nine championship golf courses in the area," he says. "Carson City tends to attract active retirees looking for those things. And right now, it's a good time to buy. I just e-mailed a client about a property we looked at in November. At the time, it was selling for \$246,000, which was a

according to Dan Smith of Coldwell Banker Best Sellers.

Information: Carson City Area Chamber of Commerce, (775) 882-1565 or www.carsoncitychamber.com. Carson City Convention and Visitors Bureau, (800) 638-2321 or www.visitcarsoncity.com.

Coeur d'Alene, Idaho

Jim Bennett notices that the lake changes color during the day. With the



The Route of the Hiawatha, a 15-mile portion of historic railroad that carried passengers from 1909 to 1977, has been converted into a trail used by mountain bikers and hikers in the Coeur d'Alene area.

IDAHO TOURISM

good price. But it's just been reduced to \$199,000."

Smith, who serves as president of the Sierra Nevada Association of Realtors, says the market has been appreciating the last eight years out of 10. "The last three, however, we gave back some of our gains," he adds. In 2009, the average home price in Carson City was down nearly \$100,000 from 2007, when it was \$305,100, according to data Smith provided from the Northern Nevada Regional Multiple Listing Service.

Lately, he has seen deals in Dayton, about eight miles east of Carson City. Prior to 2005, homes there were selling for about \$400,000. Today, they're going for less than \$225,000. In February, a four-bedroom, 2,400-square-foot home with a mountain view listed for \$219,000.

Population: 54,867

Climate: High Low

January 48 22

July 89 51

Cost of living: Average

Housing cost: The average sales price of homes in Carson City was \$205,900 in 2009,

sun overhead, the waves ripple emerald blue. As clouds gather near dusk, it deepens to slate. In daylight, no matter when, he can see way down, almost to the bottom of Lake Coeur d'Alene. The water is that clear, he declares.

Jim, 59, and wife Debbie, 57, spent months scouting places to retire. With their list of places to see tucked in the glove compartment of their van, they meandered out of Anaheim, CA, and trekked through Arizona, Oregon, Utah, Washington and, finally, Idaho.

"When we saw the lake, we thought, 'Oh man! This is great,'" Jim remembers. "We got out of the van and started talking to people. We went to the grocery store, the gas station and everywhere we went, we got this feeling that just stuck with us: This place had everything we liked." The couple bought a house at the base of Canfield Mountain, known for its extensive bike trails. "People come all over the world for our biking and hiking trails," Jim says.

When the couple moved here in

2004, they got a good deal, particularly since they were from Southern California where homes cost twice as much. These days, they say, people can get even better deals.

"Prices are back to 2004," says real estate broker John Beutler of Century 21 Beutler & Associates. "For a house around 2,000 square feet, you're going to spend about \$200,000 to \$250,000, depending on the location. But back in 2007, that house would have been listed from \$270,000 to \$300,000."

Beutler and other real estate agents believe the market has hit bottom. "You're starting to see 'Sold' signs going up, so this is a good time to buy," Beutler says. "This is not a seller's market because we have so much supply." In 2005, there were fewer than 1,700 listings but more than 4,400 in 2009, he says. While the average price of a home was \$240,631 in 2006, it was below \$200,000 in 2009, according to data from the Coeur d'Alene Association of Realtors.

Population: 43,360

Climate: High Low

January 35 22

July 83 55

Cost of living: Average

Housing cost: The average sales price of homes in Coeur d'Alene was \$186,622 in 2009, according to Kim Cooper of Select Brokers, spokesman for the Coeur d'Alene Association of Realtors.

Information: Coeur d'Alene Chamber of Commerce, (877) 782-9232 or www.cdachamber.com. Coeur d'Alene Visitors Bureau, (877) 782-9232 or www.coeurdalene.org.

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Dai Huynh is the senior writer at Where to Retire.

READY FOR THE REBOUND PART 4

In the July-August issue, Ready for the Rebound Part 4 will feature 10 terrific four-season destinations for retirement with great savings on homes now. We'll look at the real estate scene in such diverse places as Sussex County, DE; Asheville, NC; Chattanooga, TN; Greeley, CO; and Kalispell, MT.