



Great American towns

Americans are flocking to places that offer big-city opportunity and amenities - with a lot more green space and a lot less stress.

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(MONEY Magazine) -- When it comes to a place to live and raise a

family, most Americans want two things: the opportunity for themselves and their children to prosper, and a quality of life that lets them enjoy the fruits of their work. For several generations, that's meant moving from big, crowded cities to the suburbs.

Along with that, however, have come major compromises like a long commute and a certain lack of community and cultural life. The solution seems obvious: Combine the vibrancy of the city with the comforts of the suburbs.

So for this year's installment of Best Places to Live, we set out to find small livable cities that had the best possible blend of good jobs, low crime, quality schools, plenty of open space, rational home prices and lots to do.

The following gives a closer look at our top 10 Best Places to Live. Many of our picks started as small towns on the edge of metropolitan areas and blossomed into destinations in their own right, like No. 1, Fort Collins, Colo. Founded as a military outpost 60 miles north of Denver in 1864, the city is now home to 128,000 people, a thriving tech industry and the main campus of Colorado State University.

Other choices, like Naperville, Ill., started out as traditional suburban towns and really started to grow as companies followed their workers out of older cities. Still others were sleepy places like Sugar Land, Texas, whose low costs attracted residential and commercial developers, as well as big corporations that transformed the area in less than a generation.

It's worth noting that eight of our top 10 are removed from the traditional - and pricey - power centers of the coasts. "These places are the new suburbia, increasingly independent from traditional metropolises," says economic historian Joel Kotkin, author of *The City: A Global History*.

"They offer a quality of life that is hard to find on the coasts anymore: affordable single-family homes, short commutes and good jobs. For many people, these are very good choices for living." Those who live there, you'll find, couldn't agree more.

No. 1 ranked city, Fort Collins

And the winners are...

Americans are flocking to places that offer big-city opportunities and amenities -- with a lot more green space and a lot less stress. See the top 10 Great American Towns.

1. Fort Collins, CO
2. Naperville, IL
3. Sugar Land, TX
4. Columbia/Ellicott City, MD
5. Cary, NC
6. Overland Park, KS
7. Scottsdale, AZ
8. Boise, ID
9. Fairfield, CT
10. Eden Prairie, MN

1. Fort Collins, Colorado

Population: 128,000

Typical single-family home: \$215,000

Est. property taxes: \$1,700



Pros: Outdoors lovers' paradise; good schools; very little stress

Cons: Tech-dependent economy

Great schools, low crime, good jobs in a high-tech economy and a fantastic outdoor life make Fort Collins No. 1. Situated 5,000 feet above sea level in the Rocky Mountains, the city offers restaurants, night life and culture,

plus natural attractions like nearby Horsetooth Reservoir for boating and swimming. There are 60 miles of hiking and biking trails, and most major roads have bicycle lanes. The place took off in the '90s as companies moved from high-priced California.

No. 1: Fort Collins, Colo.

This outdoor lovers' paradise ranks first on this year's list of Great American Towns.

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(MONEY Magazine) -- Dan Olsen's heart had been set on raising a family in Montana. But when he visited his future wife Kari's family here while the couple were in college, Dan knew he had found the place he wanted to call home. "There's a whole different sense of priority here," says Dan, now 39. "It's kind of an outdoorsy, 'take time to smell the roses' attitude. I absolutely fell in love."

An engineer, after graduation Dan found a job in Iowa but kept an ear to the ground for a position in Fort Collins. He landed one 12 years ago at Hewlett-Packard, the city's largest private employer, and now he's a business-development manager there.



Dan and Kari Olsen at Horsetooth Reservoir, near Fort Collins

Dan and Kari have three children, ages 13, 11 and 7, and couldn't be happier. "If you roll up the whole ball and call it quality of life," he says, "it's all of that and then some." Great schools, low crime, good jobs in a high-tech economy and a fantastic outdoor life make Fort Collins No. 1.

Situated 5,000 feet above sea level in the Rocky Mountains, the city offers restaurants, night life and culture, plus natural attractions like nearby Horsetooth Reservoir for boating and swimming. There are 60 miles of hiking and biking trails, and most major roads have bicycle lanes. Fort Collins grew quickly from a military outpost into the 53-square-mile area it occupies today. The place took off in the 90's as companies moved from high priced California.

During the boom years, the city eschewed tax incentives to attract businesses, choosing instead to spend money on schools and parks. Companies came anyway. Besides HP, Eastman Kodak and Agilent Technologies have a big presence here. The city is also home to Colorado State University and top-ranked Poudre Valley Hospital, which provide

10,000 jobs between them.

The tech crunch hit the area hard. The city is recovering, though it has faced budget shortfalls in recent years. "We were in double-digit growth for decades, so our costs went up, and then the economy slowed," says city manager Darin Atteberry. But Fort Collins is going ahead with two new schools for the hefty K through - 12 head count in the southern part of town. The city boasts the top ranked high school in the state, and students in the district best the state averages in all subjects at all grade levels.

Old Town, a restored historic district, hops at night. Four micro breweries provide local flavor. Denver International Airport, major pro sports events and downtown Denver are an hour or more away, but people here willingly trade proximity for peace. "Fort Collins is a healthy community," says Doug Johnson, 34, who has twin five-year-old boys. "We want that lifestyle."