



RETIREMENT GUIDE 2004

Getting Away From It All

If you're willing to venture off the beaten track, the perfect retirement may be a lot closer than you think.

By Ellen Florian

It's what every retiree dreams of. But lately second-act home hunters have been in for some rude surprises. Sedona always sounded like a nice place to buy? Home prices are up 47% in the past three years, according to Michael Sklarz, chief valuation officer for Fidelity National Financial. How about scenic Hilton Head? The going rate for a two-bedroom condo (we're not even talking near the ocean) is \$400,000. Yes, as real estate was booming over the past few years, plenty of retirement fantasies were going bust. "Have you been to Hilton Head lately?" asks Gary Eldred, author of *Investing in Real Estate*. "Traffic is a nightmare." So is it even possible to get away from it all? Of course it is. You just have to look a little harder than you used to—and you have to get away from the towns that have become gray-haired hot spots. The retirees here recently settled in places that aren't famous retirement havens—and that's the point. But they are all beautiful locales that have a range of retiree draws (from elk to opera to education). Best of all, they're still relatively affordable. After all, what good is getting away from it all if you can't afford to enjoy it?

Photos: Gregg Segal

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