

Top 10 Affordable Small Towns Where You'd Actually Want to Live, 2018 Edition

By Lance Lambert | Mar 19, 2018



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Life can be hell for the indecisive among us. We're bombarded with perplexing choices every day: Cash or credit? Buy or rent? Collie or capybara? Netflix or Hulu? Spicy **Sean Spicer** or sassy **Sarah Huckabee Sanders**?

And then there's the decision that many Americans might just agonize over the most: city or suburb?

We all know the seductive advantages of big-city living. But there are plenty of charms found in small-town America, too—towns where you chat with your neighbors at the grocery store, local kids ride bikes in packs across tree-lined streets, and moms hang shirts to dry on the backyard clotheslines. Just like on those Sunday morning insurance commercials that put lumps in our throats *every time*.

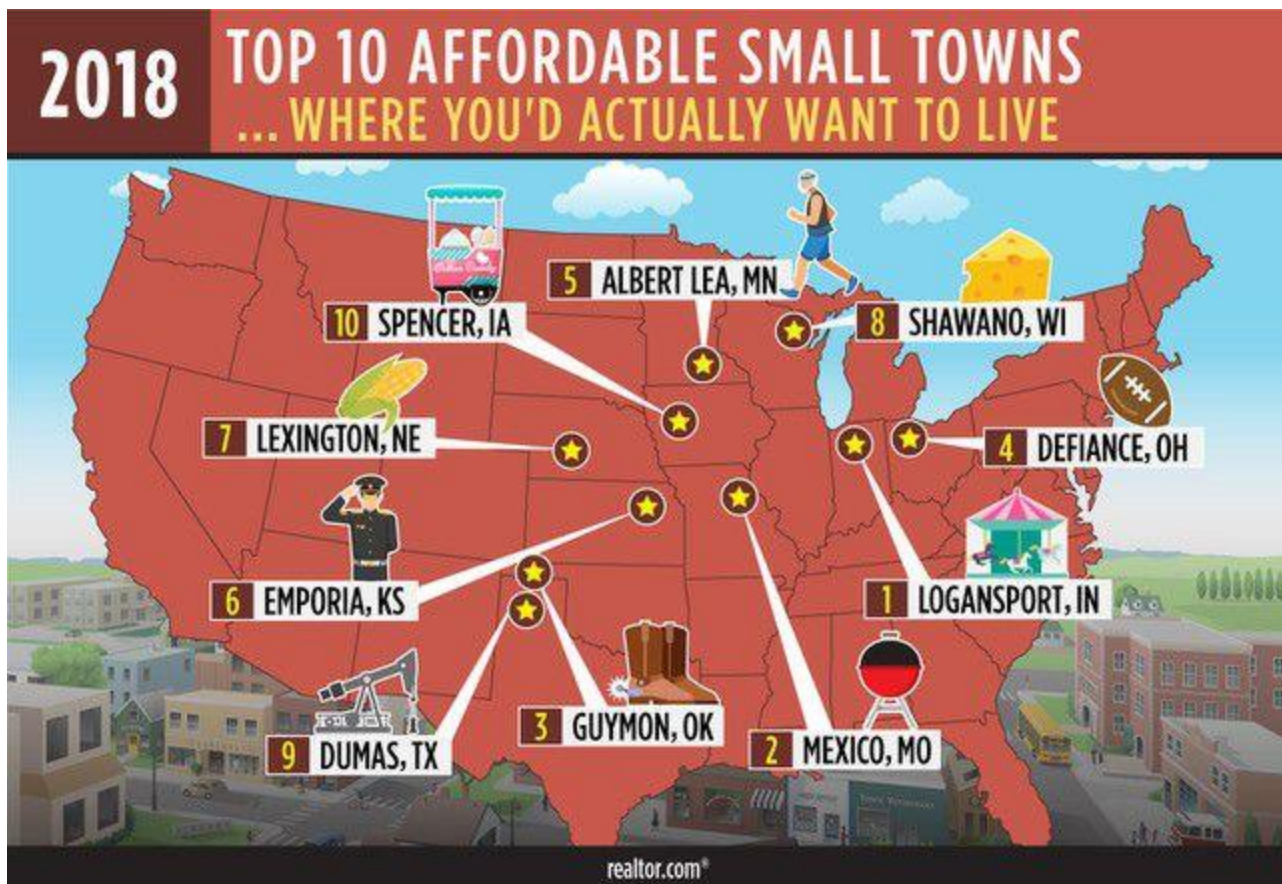
Sure, small towns lack the nonstop excitement and endless opportunities of urban living. But these places are a heck of a lot cheaper. And many have great schools, charming historic homes, and a great sense of community.

If the thought of moving to the country brings a big smile to your face, then we're here to help with your search. The realtor.com® data team set out to find the best small towns in America where you can find affordable and often beautiful housing, safe communities—and, just as important for former city dwellers, plenty of things to do.

Most of these places tend to be in the Midwest rather than the more expensive coasts.

And don't be shocked: They may also be filled with millennials. About 21% of home buyers aged 37 and under bought homes in a small town compared with 16% in the previous year, according to the National Association of Realtors®.

“The benefits to moving to a small town is that your housing dollars can go a *lot* further,” says **Danielle Hale**, chief economist for realtor.com. “While maybe you could get a tiny condo in the city, you can get a bigger house and land to spread out in a small town. You might even find a home with fun features like a porch to [entertain] your friendly new neighbors.”



To create our list, we looked at more than 500 U.S. Census–designated micropolitan areas (i.e., communities with a population between 10,000 and 50,000). Then we factored in the following criteria to come up with our rankings*:

- Median home prices
- Low unemployment rates (under 5%)
- Serious crime rates below the national average
- Households that spend no more than 28% of their annual income on housing costs

But we didn't stop there. We also searched for places offering residents something extra. Because what good is small-town living if ennui makes you small-town *crazy*? We're talking about good food. History. Honest-to-God culture. Great natural beauty with top-notch kayaking, hiking, and biking. And maybe even a rhubarb festival or two.

If you live in an expensive city or burb, some of the home prices we found might just blow your mind. So hide your checkbook so you don't make any rash impulse buys.

1. Logansport, IN

Median home price: \$62,700

Population: 37,946

Unemployment rate: 4.7%



The Spencer Dentzel Carousel in Logansport, IN, was designated a National Historic Landmark in 1987.

Kevin Burkett/Wikipedia

If you enjoy being outdoors, you may just fall in love with Logansport. The town sits at the meeting point of the Wabash and Eel rivers (lots of canoeing, kayaking, tubing), and is surrounded by natural beauty. Locals often take camping and beach trips to 500-acre France Park, which includes a former rock quarry that has become a natural lake, just 10 minutes outside of town.

And buyers who also love historic homes will fit right in.

“We don’t have a lot of new construction, and most [homes] are from at least the 1950s,” says **Princessa Rennewanz**, a real estate broker at MPR Realty

in Logansport. Just recently she sold properties to out-of-towners from Florida, Massachusetts, and Iowa looking for off-grid living.

"You can live out in the country here and still be within 10 minutes of town," she says. The typical home here is about 1,500 square feet.

The community's largest employer is Tyson Foods. But it also has lots of manufacturing and health care employers for those who don't want to commute into the bigger cities. Indianapolis and Fort Wayne are both about an hour and a half away.

Small-town perk: The Spencer Park Dentzel Carousel, in Riverside Park, was designated a National Historic Landmark in 1987. It is one of the last three carousels built by the G.A. Dentzel Co., which produced the rides up to the early 20th century. Hang on and enjoy.

2. [Mexico, MO](#)

Median home price: \$69,600

Population: 26,021

Unemployment rate: 4.2%

You don't have to cross the U.S. border to visit Mexico—Mexico, MO, that is. The country and the town do have a connection: In 1836 Texans lost to Mexico at the Battle of the Alamo, the same year the town Mexico was established.

As it happens, Mexico ranked No. 1 on our list last year. Go, Mexico!

Being an older town has its perks. For instance, there are lots of stately, historic buildings in downtown that you can admire before grabbing dinner at Hugo's Italian Ristorante or some comfort food at Stacey's Place.

The town has lots of picturesque, older homes, too. Look no further than [this plantation-style home](#) priced at \$179,000, or [this four-bedroom, 1,599-square-foot home](#) priced at \$64,950.

Small-town perk: Mexico has been home to the Miss Missouri Scholarship Pageant for the past 36 years. Women aged 17 to 24 from across the state compete annually for coveted college scholarships (and, yep, a chance to win the Miss America crown—it still exists!).

3. [Guymon, OK](#)

Median home price: \$76,000

Population: 21,098

Unemployment rate: 3.5%



A cowgirl competes in the Guymon Pioneer Days Rodeo.

YouTube.com

Every year about 1,000 of the nation's best cowboys and cowgirls take their spurs to Guymon Pioneer Days Rodeo for seven straight days of competitions. Top contestants earn trips to the National Finals Rodeo in Las Vegas. Admit it: You'd love to see someone bucked off a bull, right?

You wouldn't be alone: The rodeo practically shuts the town down.

Guymon came in second place in our rankings last year. The town is located in the Oklahoma Panhandle, an area known for its farming, pork processing, and wind energy jobs. Its combo of low unemployment and low home prices pays off—among the small towns we ranked, residents in Guymon spend the smallest percentage of their income on housing.

Most homes in the area are classic three-bedroom, two-bath, single-family homes, says **Mackie Westcott**, a real estate agent at Johnny Curtis Realty.

Small-town perk: Pack the family into the car, and take 'em to the '50s-era Corral Drive-In Theater. Just mind the house rules: no booze, grilling, or open hatchbacks. And lay off the horns!

4. [Defiance, OH](#)

Median home price: \$86,500

Population: 38,158

Unemployment rate: 4.8%



Annual Rib Fest in Defiance, OH

Courtesy of [visitdefianceohio.com](#)

High school football rules the roost in small Ohio towns. And that's certainly the case in Defiance, where standing room-only crowds gather on Fridays to cheer on the Defiance Bulldogs.

Housing is less of a blood sport, but it is getting more competitive here.

“The typical homes in our market are going to be three-bedroom, two-bath, two-car-garage around \$100,000 ... but they sell quick,” says **Matt Joost**, broker/owner of Re/Max Realty of Defiance.

He sees a lot of folks moving from Toledo, a city about an hour away. “I deal with a lot of relocation buyers,” he says, “and I often hear that a \$200,000 house here would be over \$1 million [where they’re from].”

There's a wide diversity of home styles, too. Joost says he sells everything from 1970s ranches to houses built at the end of the 1800s. There's [this bungalow built in 1925](#), which is listed for \$45,400.

Small-town perk: It's the hometown of **Kevin Bacon**. Nope, not the actor—**Ohio state Sen. Kevin Bacon!** Six degrees indeed.

5. [Albert Lea, MN](#)

Median home price: \$99,200

Population: 30,446

Unemployment rate: 3.9%



Runners on a path near one of the several lakes in Albert Lea, MN.

Getty Images

If you move here, not only would your expenses drop, you'd probably shed a few pounds too. Albert Lea was the first city to take part in the AARP/Blue Zone Vitality Project with the goal to get local communities to improve their residents' health and well-being. Since the project launched in 2009, the town has taken on numerous programs toward this goal.

The number of tobacco-free worksites in Albert Lea has almost doubled, to 23%. Local schools have improved nutritional offerings, and junk food is placed on higher shelves in stores. And the community has added bike lanes and healthy lifestyle workshops, and volunteerism has increased.

Local real estate agent **Jane Hanson**, of Ron Holtan Realty, loves touting the health benefits of the place.

"We've added walking trails, a dog park, and we have great places to kayak," she says.

The lower prices are also a big draw. The town is about an hour and a half away from the Twin Cities of [St. Paul](#), where the median list price is \$219,000, and [Minneapolis](#), where it's \$279,000, according to realtor.com data.

If you're leaving the big city for extra space, then this is your place. Among the small towns we ranked, Albert Lea had the largest homes: About 1 in 4 is greater than 3,000 square feet.

Small-town perk: The town is surrounded by Fountain Lake, Pickerel Lake, and Albert Lea Lake. Guess that explains the nickname "Land Between the Lakes." (Duh.)

6. [Emporia, KS](#)

Median home price: \$99,800

Population: 33,510

Unemployment rate: 4.2%



Members of the Patriot Guard Riders take part in the Veterans Day Parade in Emporia, KS.

Mark Reinstein/Corbis via Getty Images

Kansas is known for its prairies—and Emporia is no exception. Just outside of the city is the Tallgrass Prairie National Preserve, home to a bison herd. Send a few ox pics to your city-locked pals to make 'em jealous.

You'll have trouble finding a more all-American town. It was home to the nation's first official Veterans Day; **U.S. Rep. Ed Rees**, from Emporia, introduced the bill in Congress that established the holiday in 1954. Now the community does a weeklong celebration to honor veterans.

Housingwise, you get a lot for your money here, where this [six-bedroom, 2,138-square-foot home](#) will set you back only \$84,900.

But if you find a home you like, you'd better move quick. Over the past year, the typical home here stayed on the market 57 days. That's the same number of days as homes in fast-moving cities such as Kansas City and Chicago.

Small-town perk: The cool Granada Theatre was constructed in the Spanish Colonial Revival style in the town's downtown during the booming 1920s, and still hosts concerts. It was listed on the National Register of Historic Places in 1985.

7. [Lexington, NE](#)

Median home price: \$110,700

Population: 25,611

Unemployment rate: 3.1%



Lexington, NE

realtor.com

Remember that Wendy's catchphrase "Where's the beef?"? The answer is Lexington. Among its biggest employers is Tyson foods and its beef-processing plant, which employs nearly 3,000 workers. In 2015, Tyson announced a \$47 million expansion at the plant.

When they're not working, residents don't have to escape to the big cities to find something to do. (That's good because the town is a three-hour drive from Omaha and four from Denver.)

They can stop by Mac's Creek Winery & Vineyards on music night for a few glasses of wine. Or they can take a trip to the Heartland Museum of Military

Vehicles, which has around 100 military vehicles, helicopters, and tanks going as far back as World War I.

The community has a lot of different housing options, including a [two-story, four-bedroom home](#) built in 1904 and listed for \$105,000 and this [ranch home built](#) in 1957 and listed for \$132,000.

Small-town perk: In the 19th century, Lexington was a prime stop along the Pony Express and Union Pacific Railroad.

8. [Shawano, WI](#)

Median home price: \$127,000

Population: 45,595

Unemployment rate: 4.5%

This small town is just around 40 minutes away from Lambeau Field, where the NFL's **Green Bay Packers** play. It's no wonder cheeseheads are the most popular housewarming gift.

For nonfootball fans, the town sits on the Shawano Lake, which is fantastic for camping, hunting, hiking, and fishing.

But more important, there are great real estate bargains to be found. Look no further than this [yellow two-story, three-bedroom home](#) for just \$64,900. Did we mention the hardwood floors, enclosed porch, and two-car garage?

Small-town perk: Every June a rhubarb festival is held in the town's Heritage Park. You thought we were kidding about the rhubarb festivals?

9. [Dumas, TX](#)

Median home price: \$135,500

Population: 22,120

Unemployment rate: 3%



Dumas, TX
realtor.com

As is the case across the state, oil and energy jobs power Dumas. Just outside the city is the Valero McKee Refinery, which produces more than 200,000 barrels of oil per day. Located in the flat Great Plains region, Dumas has a booming wind turbine biz, too.

All of this means jobs. At 3%, Dumas' unemployment rate is the lowest of all the cities on our list.

"We are a small, welcoming community," says **Carl Watson**, executive director of Dumas Moore County Chamber of Commerce.

Dumas attracts lots of residents who love camping, fishing, boating, and other water sports. Near the city is Cactus Playa Lake, where you'll spot birds on their migration routes south.

Most homes in Dumas are one-story, brick ranches, according to local real estate broker **Cheryl Clark**, of Ad Rem Land Co. The most in-demand abodes have three bedrooms and two-car garages and are listed between \$125,000 and \$175,000.

“Our housing is extremely affordable compared to the rest of the nation,” Clark says.

Small-town perk: For a special night out, the Carriage Co. offers horse-drawn carriage rides throughout the town.

10. [Spencer, IA](#)

Median home price: \$140,800

Population: 16,333

Unemployment rate: 3.9%

In 1931, a young boy lit a firework that would go on to burn down most of Spencer. It was a disaster, causing about \$2 million in damages (and partly spurring a statewide fireworks ban, which wasn’t lifted until last year). After the fire, residents of Spencer had to rebuild. They did it so quickly—and well—that **President Herbert Hoover** sent a telegram to the local newspaper congratulating the town on its “spirit and achievement,” according to the [Spencer Daily Reporter](#).

“You do not see a lot of towns [building] during the '30s because of the Great Depression,” says **Stephanie Horsley**, director of the Clay County Heritage, which operates a museum in Spencer. She says that means that many homes here are styled differently from many other places in the country.

Walking through its historic downtown you'll quickly take notice of the unique architecture. According to [traveliowa.com](#), its downtown has one of the largest collections of 1930s art deco architecture in the Midwest—a period when the town was being rebuilt.

This mix of art deco and Mission Revival architecture along Grand Avenue earned the town a spot on the National Park Service National Register of Historic Places in 2004.

Spencer has a big-time car culture, and the homes reflect it. Among the small towns we ranked, Spencer had the highest percentage of homes with two-door (or bigger) garages, at 17.6%.

But despite their uniqueness, places are still cheap here. Check out this [four-bedroom home](#) listed at \$114,900.

Small-town perk: The local library's cat, Dewey Readmore Books, gained notoriety after appearing in a 1997 documentary and a best-selling book, “The

Small-Town Library Cat Who Touched the World." When Dewey died in 2006, his obituary ran in more than 250 newspapers.

** Data sources: Bureau of Labor Statistics, realtor.com, and neighborhoodscout.com*