

BEST PLACES TO LIVE *Money's list of America's best small cities* 2008

- [Full List](#)
[Near You](#)
[Housing](#)
[Financial](#)
[Quality of Life](#)

12. Highlands Ranch, CO 12 of 100 [Back](#) [Next](#)

WINNER

Top 100 rank: 12

Population: 102,600

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Just 12 miles southeast of Denver, Highlands Ranch is a young unincorporated community – only 27 years old this year. Settled by Native Americans long ago, it remained a series of farms and ranches until the 1980s brought suburban development.

The community is home to the Highlands Ranch Mansion, or "Castle Isabel," a turn-of-the-century, 22,000-square foot structure built by a wealthy resident in 1904.



Clock Tower in Highlands Ranch

Though the area is still unincorporated – you might not find it on a map – community is strong here. All Highlands Ranch residents must follow a community covenant that has firm guidelines on housing modification, fencing, and contribution to the local library and recreation centers.

Financial	City stats	Best places avg.
Median family income (per year)	\$118,127	\$93,313
Family purchasing power (annual, cost-of-living adjusted)	\$113,584	\$84,802
Sales tax	5.10%	6.60%
State income tax rate (highest bracket)	N.A.	5.22%
State income tax rate (lowest bracket)	4.63%	2.42%
Auto insurance premiums (Average price quotes, for the state)	\$1,552	\$1,854
Job growth % (2000-2007)	44.65%	18.60%

Housing	City stats	Best places avg.
Median home price	\$300,000	\$293,712
Average property taxes (2006)	\$2,753	\$4,072
See Highlands Ranch homes for sale		
See million-dollar homes		

Education	City stats	Best places avg.
Colleges, universities and professional schools (within 30 miles)	26	40
Junior colleges and technical institutes (within 30 miles)	21	20
Test scores reading (% above/below state average)	34.7%	17.3%
Test scores math (% above/below average)	56.1%	16.6%
% students attending public/private schools (located within town limits)	91.8/8.2	89.5/10.5

Quality of life	City stats	Best places avg.
Air quality index* (% of days AQI ranked as good)	84.5%	76.0%
Personal crime incidents (per 1,000)	1 ³	2
Property crime incidents (per 1,000)	N.A. ³	25
Median commute time (in minutes)	23.9	23.0
% population with commute 45 mins. or longer	16.7%	15.8%
% population walk or bike to work	1.1%	3.0%

Leisure and culture	City stats	Best places avg.
Movie theaters (within 15 miles)	59	51
Restaurants (within 15 miles)	3,494	4,141
Bars (within 15 miles)	395	338
Public golf courses (within 30 miles)	186	242
Libraries (within 15 miles)	76	90
Museums (accredited by AAM; within 30 miles)	5	11
Ski resorts (within 100 miles)	16	13
Arts funding (Dollars per person of state funds spent on arts)	0.9	1.5

Weather	City stats	Best places avg.
Annual rainfall (inches)	17.97	36.31
% clear days in the area	32	30
High temp in July ° F	85.8°	87.8°
Low temp in Jan ° F	14.3°	22.9°

Health*	City stats	Best places avg.
Has health plan (% of residents)	85.9%	88.2%
Body mass index (avg. for residents)	25	27
Diabetes rates (% of residents diagnosed)	7.0%	9.6%
Hypertension rates (% of residents diagnosed)	20.3%	27.3%

Meet the neighbors	City stats	Best places avg.
Median age	31.0	36.0
Completed at least some college (% of residents)	87.2%	73.6%
Married	72.5%	57.5%
Divorced	6.8%	8.3%
Racial diversity index (100 is national average; higher numbers indicate greater diversity)	45.8	104.0
Amount spent on vacations (domestic and foreign, household avg. per year)	\$8,509	\$8,012

From the August 2008 issue