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## Money & Business

### Sandpoint, Idaho

#### Lakeside living that's far from the crowds and smog

By Emily Brandon

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The drive up Route 95 north to Sandpoint, Idaho, is suitably woodsy until you get to the "long bridge" into town. As your tires begin to clunk over the seams of the mile-long crossing over the Pend Oreille River, the trees give way to an expansive view of Lake Pend Oreille—the fifth deepest in the United States—and the town of Sandpoint, framed by the Selkirk and Cabinet mountains.

"Once you start across the bridge, you don't want to go home," says Joe Ruhl, 57, who moved to the town in northern Idaho's panhandle after retiring from Raytheon in 2005. Ruhl and his wife, Maxine, were attracted to Sandpoint's rural location, a world away from the crowds and smog of Southern California. "Every morning, 'the girls' come out on the front lawn to eat," Ruhl says of the herd of deer that graze the forest clearing around his home.

Sandpoint was named for a bank of sand that juts out into Lake Pend Oreille. The sand isn't so visible now because of erosion and construction of a dam that has raised the water level. Plus, sand was removed for railroad construction. "The Lions Club actually hauled sand back in the '50s to create our city beach," says Ann Ferguson, curator of the Bonner County Historical Museum.

Like most places, you'll pay up to live near the water. "The cost of living is relatively low unless you're around the huge lake," says David Savageau, author of *Retirement Places Rated*. But even away from the lake, the price of housing is escalating, says Mayor Ray Miller, another Angeleno who made the trek to Sandpoint. Idaho also increased its sales tax from 5 to 6 percent in 2006, though the hike came coupled with a partially realized promise to lower property tax bills.

Yet you can make up for the higher costs in other ways. Sandpointers sure do love to haggle. "I bought two cars since we've been up here, and I got a better deal and certainly better service than I ever did in any dealership in Southern California," Ruhl says. "It's still rural enough here that you can bargain with people at times."

**Population:** 7,358

**Median home value:** \$173,600

**Age 65 or over:** 15 percent

**Cost of living:** 6.7 percent below the U.S. average

**Maximum state income tax:** 7.8 percent

**State sales tax:** 6 percent

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