

One Of The Best Places For Retirees Is A Town In Upstate New York With Outdoor Adventure And Great Food



Bryon Armstrong, May 29, 2025

Oneida County in upstate New York is home [to one of the best small towns](#) in New York state to retire without draining your bank account. Utica, positioned conveniently next to the Erie Canal in Mohawk Valley, makes for scenic biking or hiking routes, fishing, kayaking, or other water-based activities. If you don't own a boat, you can take a tour of the Erie Canal. The small town feel doesn't equate to boredom however, with nearby Adirondack Bank Center at the Utica Memorial Auditorium offering a location to view concerts, hockey games, and any number of interesting public events. The most recent U.S. Census Bureau data places the total population of Utica at 65,288 people count, with 14.6% of the population counted as being 65 years old and above.

Although the median household income in Utica is \$51,513, a number that's \$27,025 below the national median, it isn't really the concern it should be in this upstate town. Housing is a big factor here, with median home values falling below the national median. That also intersects with mortgages and average housing costs, which include utilities and general maintenance. Rent is also generally affordable, falling below the national average. Aside from all of the financial and lifestyle amenities, you can rely on adequate healthcare in retirement thanks to the Mohawk Valley Health System (MVHS) and Wynn Hospital, which generated over \$2 billion for the local economy, and \$134 million to subsidize community healthcare initiatives.

Whether you rent or own, you'll still be ahead of the curve

According to the U.S. Census Bureau, covering the period from 2019 to 2023, the median value of homes was \$133,400, with a median of \$171,100 for all of Oneida County. Even next to the national median home value at the time — \$303,400 — this represented a significant discount. Looking at April 2025 numbers courtesy of Realtor.com, the median listed home price in Utica was \$189,900, while the median home sold price was closer to \$199,000. As per the Federal Reserve Bank of St. Louis, the U.S. median home sale price as of April 2025 is \$416,900. While you would be hardpressed to find anyone who would conclude New York is one of the

cheapest states to buy a home in the U.S., it would be fair to say that Utica breaks the New York state mold by offering prospective homebuyers in Utica a discount of roughly 52% off the national median home sale price.

While there are reasons why you should think twice before selling your home and renting after retirement, Utica may again allow you to break this unwritten rule. The average rent in the U.S. as of May 2025, according to Zillow, hit \$1,850 per month. Meanwhile, the average rent in Utica as of April 2025 is \$1,424 per month. That's \$426 per month saved in comparison to the national average, and leaves an extra \$5,112 per year in your retirement savings account.

Healthcare options in the region are another winning factor

With [the looming threat of unaffordable healthcare](#) for seniors in the next decade, the importance of healthcare options can't be underestimated. As previously mentioned, the Mohawk Valley Health System (MVHS) and Wynn Hospital brings billions of dollars into the region, and graciously reinvests that into local communities in the form of affordable healthcare initiatives. As per the American Hospital Directory, New York state comes in fourth place for the highest number of hospitals in the U.S., and of that, according to cloud-native GIS platform Felt, Oneida County boasts 18 hospitals and health clinics. In 2021, Oneida Health Hospital was given a five-star rating for overall quality of care by The Centers for Medicare & Medicaid Services (CMS), making it only one out of 455 hospitals — of 4,586 — in the country to do so.

Utica will give retirees ample opportunity to take advantage of all the [free healthcare benefits](#) you can get with Medicare through an assortment of health clinics and hospitals. If affordability or lack of insurance is a barrier for you, urgent care centers like [WellNow](#) offer more affordable healthcare options for uninsured patients, with a number of care options including x-rays, physicals, and occupational therapy. In 2024, as per [The Central New York Business Journal \(CNYBJ\)](#), MVHS partnered with nonprofit home and community-based health-care organization VNS Health to provide homebound, longterm care for seniors, which makes this another win for local healthcare for retirees in Utica.

Taxes are favorable to seniors here

While New York doesn't officially qualify as one of those states that exempt Social Security income, it does give retirees a break based on their provisional income. Provisional income is the equivalent of half your total Social Security benefits, adjusted gross income, and tax exempt interest. While you won't pay federal taxes on your benefits, you may pay as much as 50% of your provisional income if that falls anywhere between \$25,001 and \$34,000 as an individual or \$32,001 to \$44,000 a couple that files together. However, if your provisional income exceeds \$34,000 individually or more than \$44,000 as a couple, 85% of your benefits could be open to taxation.

Having median home values half the national median also affects property taxes. As per OwnWell, the median tax rate in Utica as of March 2025 is 1.95%, almost double the national median of 1.02%. Everything is relative however, and when you compare the median rate for New York state at 2.39%, or consider that Utica's median annual tax bill is \$1,793 to the national median's \$2,400, taxes still work in favor of retirees versus other parts of the country or state. Thanks to a special senior's exemption, you may lower the value of your home by up to 50% for tax purposes, further lowering your property taxes. If you're 59 ½ years old and over, the first \$20,000 of pension and annuity income is also tax exempt for individuals or the first \$40,000 for couples.

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