USA cities ranked by home value (value to income)

Median home value divided by median household income. Higher means homes are harder to afford on a typical local income.

Rank	City	State	Value to income	Home value (2020–24)	Household income
1	Berkeley	California	13.1	$1,413,900	$108,092
2	Glendale	California	12.5	$1,102,300	$88,393
3	Boulder	Colorado	11.9	$1,039,500	$87,493
4	Los Angeles	California	11.2	$921,200	$81,939
5	Burbank	California	11.2	$1,089,100	$97,082
6	Inglewood	California	10.9	$792,800	$72,750
7	San Mateo	California	10.5	$1,618,700	$153,504
8	Pasadena	California	10.4	$1,093,300	$105,192
9	El Cajon	California	10.1	$681,700	$67,511
10	Costa Mesa	California	10.0	$1,115,100	$111,505
11	San Francisco	California	9.9	$1,394,500	$140,970
12	Honolulu	Hawaii	9.7	$843,400	$86,504
13	Sunnyvale	California	9.7	$1,801,800	$186,170
14	New York	New York	9.7	$777,600	$80,483
15	El Monte	California	9.5	$644,000	$68,030
16	East Los Angeles	California	9.4	$643,100	$68,741
17	Torrance	California	9.2	$1,074,700	$116,217
18	Long Beach	California	9.2	$806,600	$87,430
19	Oakland	California	9.2	$929,900	$101,600
20	Huntington Beach	California	9.1	$1,100,000	$120,919
21	Daly City	California	9.0	$1,115,000	$123,547
22	Santa Clara	California	8.8	$1,582,600	$178,958
23	Garden Grove	California	8.8	$814,100	$92,174
24	Carlsbad	California	8.8	$1,257,000	$142,748
25	Downey	California	8.8	$796,600	$90,699
26	Anaheim	California	8.7	$831,200	$95,227
27	Irvine	California	8.7	$1,191,500	$136,719

28	Fullerton	California	8.7	$902,600	$104,286
29	San Jose	California	8.4	$1,233,200	$146,427
30	San Diego	California	8.4	$906,700	$108,077
31	Cambridge	Massachusetts	8.4	$1,092,100	$130,748
32	Miami	Florida	8.3	$518,100	$62,462
33	Bellevue	Washington	8.1	$1,340,300	$165,576
34	Orange	California	8.1	$945,800	$117,113
35	Ventura	California	8.0	$827,300	$103,069
36	Oceanside	California	7.9	$770,300	$97,737
37	Escondido	California	7.8	$714,500	$91,967
38	Fremont	California	7.7	$1,403,800	$181,506
39	West Covina	California	7.7	$779,800	$101,065
40	Santa Ana	California	7.6	$713,000	$93,999
41	Seattle	Washington	7.6	$938,600	$123,860
42	Hayward	California	7.5	$854,400	$113,318
43	Boston	Massachusetts	7.5	$731,700	$97,344
44	Pomona	California	7.5	$593,800	$79,479
45	Bend	Oregon	7.5	$718,400	$96,394
46	Concord	California	7.3	$797,600	$108,709
47	Thousand Oaks	California	7.3	$991,600	$135,603
48	Provo	Utah	7.3	$467,200	$64,171
49	Santa Rosa	California	7.2	$713,900	$99,060
50	Salt Lake City	Utah	7.2	$539,500	$75,090

Source: US Census Bureau, American Community Survey 5-year estimates, 2020–2024 (released January 29, 2026). Values are 2020–2024 averages; dollar figures are in 2024 dollars. Last updated January 29, 2026. https://aifreeforever.com/chart/most-expensive-usa-housing-markets