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Homes in Highly Rated School Zones Cost 35% More Than the Average U.S. Home—But the Premium Is Much Smaller in Some Parts of the Country

- *Redfin reports the typical U.S. home in a highly rated school zone costs \$150,000 more than the typical overall home, but the size of that premium varies dramatically by metro*
- *In metros including Little Rock, Anaheim and Chicago, buyers pay relatively little extra for highly rated schools because they're plentiful or located in more affordable neighborhoods*
- *In Philadelphia, Fort Worth and Detroit, highly rated school zones are relatively scarce and often concentrated in pricier suburbs, which may contribute to higher premiums*

SEATTLE — September 2, 2026 — The typical U.S. home located in a highly rated school zone costs \$580,000, which is 35% more than \$430,000 for the typical overall home. That's according to a new [report](#) from [Redfin](#), the real estate brokerage powered by Rocket.

A U.S. household would need to earn \$159,157 to afford a home in a highly rated school zone. That's roughly \$41,000 more than the \$117,995 needed to afford the typical overall home. Both are higher than the median U.S. income of \$87,599, but the gap is wider for a buyer looking to purchase a home in a highly rated school zone.

Redfin's analysis compares home-sale prices in highly rated school zones (those with a GreatSchools ranking of 8-10 out of 10) with the typical home in that metro area. In this report, a school zone refers to the local public high school. The price data is a Redfin analysis of prices for sales between January and June 2026 in the 81 U.S. metro areas included in the report.

Redfin also analyzed other affordability measures to conceptualize the difference between buying a home in a highly rated school zone and buying the typical U.S. home:

- **Highly rated school zones eat up over half of income.** A median-earning American household buying a home in a highly rated school zone would need to spend more than half (54.5%) of their income on housing, compared with 40.4% of their income for the typical U.S. home.
- **Mid-income households can afford just 1 in 8 listings in highly rated school zones.** Just 13% of home listings in highly rated school zones nationwide are affordable to a household earning the median income. That's compared to 27.6% of home listings overall. This is based on the rule of thumb that a home is "affordable" if it would require spending no more than 30% of income on housing.

"Access to a highly rated school zone can come with a steep price tag, but house hunters who consider school ratings in their search may find smaller price differences in metro areas where highly rated schools are more common," said Yingqi Xu, a senior economist at Redfin. "The findings also highlight an opportunity for homebuyers with other priorities to get more house for their money by shopping outside the most sought-after school zones. And it's worth remembering that a school rating is just one data point: Families should weigh it alongside their commute, overall costs and the programs and resources that matter most to their children."

The premium may also benefit homeowners selling in highly rated school zones, where homes command higher prices on average.

Here's Where Homes in Highly Rated School Zones Have the Smallest Price Premiums

In [Little Rock, AR](#), the typical home in a highly rated school zone costs \$237,450, roughly 5% less than \$250,000 for the typical home overall—the only U.S. metro area in this analysis where homes in highly rated zones cost less.

In [Anaheim, CA](#), the typical home in a highly rated school zone costs \$1,325,000, which is 6% more than \$1,250,000 for the typical home overall—the smallest premium of the metros Redfin analyzed. Though, 70% of Anaheim schools are highly rated—the highest share in the country—and that lack of scarcity is one reason the premium isn't all that big. Plus, home prices are high across the area whether a home is near a highly rated school or not.

[Charleston, SC](#) comes next. The typical home in Charleston's highly rated school zones costs \$484,000, a 7.8% premium above the typical home in the area. The relatively small premiums in Little Rock and Charleston partly reflect a mismatch between home prices and school ratings. Some of the most expensive neighborhoods are served by lower-rated schools, while highly rated zones can be found in more affordable areas.

Next are [Chicago](#) and [Greenville, SC](#). In Chicago, a home in one of the highly rated school zones costs a median of \$420,000, 8% more than \$389,000 overall. Meanwhile in Greenville, the typical home in a highly rated school zone costs \$367,550, an 8.1% premium. Chicago and Greenville have small premiums because highly rated schools are more common. About 40% of Chicago school zones and 46% of Greenville zones are highly rated, versus 30% nationally, so highly rated zones include many ordinary, relatively affordable suburbs with a lot of homes.

Rounding out the top 10 metro areas with the smallest premiums are Elgin, IL (9.0%), Oxnard, CA (9.7%), Baton Rouge, LA (11.8%), Minneapolis, MN (13.9%) and Fresno, CA (14.1%).

In Little Rock, Baton Rouge and Des Moines, Buyers Can Purchase Homes in Highly Rated School Zones Without Breaking the Bank

Many of the places with the smallest premiums for highly rated school zones are relatively affordable to the typical local household. In Little Rock, buying a home in a highly rated school zone would cost 26% of the median-earning household's income. Little Rock is also the most affordable metro area for childcare and housing combined, according to a [separate report](#) from Redfin and Winnie.

It's followed by Baton Rouge, LA, where the typical household would spend 31% of their income on a home in one of the metro area's highly rated zones, and Des Moines, IA, where they'd spend 33%. Rounding out the top five are Indianapolis (34%) and Minneapolis (34%).

In all five of those metros, the share of income a household would spend on a home in a highly rated school zone isn't much different than the share they'd spend on the typical home. In Baton Rouge, for example, it's 31% for a highly rated zone versus 28% for the typical home.

Here's Where Homes in Highly Rated School Zones Have the Biggest Price Premiums

In other parts of the country, even when homes in a metro area are fairly affordable, buying a home in a highly rated school zone is not.

[Philadelphia](#) has the largest price premium for access to highly rated schools. The typical home in one of Philadelphia's highly rated zones costs \$600,000, nearly double (93.5% more than) the metro's typical home price of \$310,000.

[Fort Worth, TX](#) has the next-biggest premium. The typical home in a highly rated school zone there costs \$645,000, 81.7% more than the metro-wide typical price of \$355,000. In both Philadelphia and Fort Worth, homes are generally affordable to median-earning households. But buy within a highly rated school zone, and they're pushed outside the realm of affordability: a home in a highly rated zone costs 67% of the typical income in Philadelphia, and 60% of the typical income in Fort Worth.

[Akron, OH](#) comes next, with homes in highly rated zones selling for \$413,000—a 78% premium. Rounding out the top five are Detroit, where the premium is 77.2%, and Jacksonville, FL, where the premium is 68%.

The big premiums may reflect the relative scarcity of highly rated school zones. Just 8% of Fort Worth school zones are highly rated—the smallest share in this analysis—and 15% of Jacksonville's are, compared with 30% nationwide. All five metros with the biggest premiums have below-average shares of highly rated school zones.

But buyers aren't necessarily paying more for schools alone. The premiums also reflect location, housing stock and neighborhood affluence. In Philadelphia, for instance, many highly rated schools are in pricey Main Line suburbs like Radnor, which also offers easy access to town centers and large, historic homes.

Rounding out the top 10 are Austin, TX (60%), San Antonio, TX (57.1%), Louisville, KY (54.5%), Columbus, OH (49.2%) and New Haven, CT (48.1%).

Buying a Home in One of California's Highly Rated School Zones Can Eat Up a Big Chunk of Income

In Los Angeles, buying a home in a highly rated school zone takes up 99% of the typical household's income. Next come four other expensive California metros: San Jose (85%), Anaheim (82%), San Diego (81%) and Oakland (74%).

The median-priced home in those expensive California metros are unaffordable to the median-earning household no matter where they're located—but they're *more* unaffordable in

highly rated school zones. In Los Angeles, for instance, the typical household would spend 72% of their income on the typical home, versus 99% in a highly rated zone. In Oakland, it's 53% versus 74%.

To view the full report, including additional metro-level data, charts and methodology, please visit: <https://www.redfin.com/news/school-zone-housing-affordability-2026>

About Redfin

Redfin is a technology-driven real estate company with the country's most-visited real estate brokerage website. As part of Rocket Companies (NYSE: RKT), Redfin is creating an integrated homeownership platform from search to close to make the dream of homeownership more affordable and accessible for everyone. Redfin's clients can see homes first with on-demand tours, easily apply for a home loan with Rocket Mortgage, and save thousands in fees while working with a top local agent.

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