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Top U.S. High Schools & Property Investment Guide



A DEEP DIVE REPORT
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Dear Stakeholders,

We are very excited to share this guide with all of you, the second from our in-house macro research team.

We have produced this report as part of our never-ending quest to educate the world about the benefits of owning U.S. real estate as an investment and the advantages that come from using a mortgage.

Please take some time to read this, as you will not find this information anywhere else. The results may even surprise you!

Whether you are living in London, Vancouver, Hong Kong, Shanghai, Sydney, or Singapore, we hope this guide will get you on the road to making one of the most rewarding investment decisions of your life.

Robert Chadwick, CEO

Donald Klip, Co-Founder

About Us

America Mortgages Inc. was created to address the need for comprehensive U.S. residential mortgages for U.S. citizens and Foreign Nationals living overseas.

We offer over 150 U.S. bank and wholesale loan products directly to our international clients. In addition, we offer financing options for commercial, portfolio, bridging, and high-value home financing through specialty lenders in the U.S. and overseas.

America Mortgages is wholly owned by Global Mortgage Group Pte. Ltd. (GMG), an International Mortgage Specialist based in Singapore with offices in Hong Kong, Shanghai, Beijing, Manila and Seoul.

About This Report

In this report, we look at the top public and private schools in California, New York, Texas, and Florida (the 4 most popular states for Foreign National real estate investors), and we rank the following results for each state:

1. Highest SAT Scores
2. Highest Rental Yield
3. Lowest Home Px-to-Income Ratio

We then conclude our report with our research team's top 3 cities to own an investment property in and top public school choices, based on a combination of:

- SAT scores
- The liveability of the city
- Rental income potential
- Affordability, as well as other factors

These are completely subjective choices by our team, but it shows the reader the sorts of things a home buyer will consider when deciding on where to own an investment property!

Hint → What cities are homes to the Dolphins, Yankees, and Padres?

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Why Education Drives Home Prices?

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Why Education Drives Home Prices?

We know that job market growth is certainly a key driver for price appreciation - it makes sense; more jobs in a community means more people moving to the city and renting. However, popularity as a living destination is driven by things like overall safety (low crime rate), cost of living, ease of transportation, and of course, quality of education.

"Popularity as a living destination," in turn, drives demand, home value appreciation, and strong growth in rental income.

Education is an important factor for overseas property investors in determining where their next home purchase will be in the U.S..

Most of the time, the objective of owning real estate to earn income almost always comes down to "could I live there one day"?

A popular strategy for our clients is to purchase an investment property "in anticipation" of sending their child to

college, set up a base in that city, and earn rental income along the way.

Then upon college acceptance, the parents can live in the property when visiting and rent it out when it's not in use. Upon graduation, the price appreciation may even pay for college if they decide to sell.

Another popular option, if the child stays in the U.S. for work, is to transfer the property to the child's name as a "graduation gift" to help build up their credit profile and/or earn rental income.

Why high schools?

Many new immigrants or returning expats will choose to live in areas with good high schools and a higher population of similar background families.

High schools are a very important decision since it will determine their experience during these formative years between 14-18 years old and also potential college choices.



ACADEMICS

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Top U.S. High Schools

Top U.S. High Schools

TOP 5 SAT SCORES

The tables below rank the schools with the highest standardized test scores. While universities are moving away from using SAT scores as a requirement for their application, the study does give readers a glance at the overall academic level of the student population at that particular school and its catchment area.

California Public Schools

Avg SAT	Name of School	City	Avg Home PX	Median Household Income	Avg Rent	Home PTI	Rental Yield
1450	Lynbrook High School	San Jose	\$1,280,509	\$144,688	\$2,503	8.9	2.3%
1430	Saratoga High School	Saratoga	\$2,000,001	\$201,046	\$3,339	9.9	2.0%
1420	Henry M. Gunn High School	Palo Alto	\$2,000,001	\$171,094	\$3,197	11.7	1.9%
1410	Whitney High School	Cerritos	\$462,400	\$69,922	\$1,505	6.6	3.9%
1400	Canyon Crest Academy	San Diego	\$1,046,445	\$174,711	\$2,657	6.0	3.0%

California Private Schools

Avg SAT	Name of School	City	Avg Home PX	Median Household Income	Avg Rent	Home PTI	Rental Yield
1510	The Nueva School	Hillsborough	\$2,000,001	\$250,001	\$3,501	8.0	2.10%
1510	BASIS Independent Silicon Valley	San Jose	\$851,136	\$99,154	\$2,071	8.6	2.90%
1490	The Harker School	San Jose	\$1,280,509	\$144,688	\$2,503	8.9	2.30%
1480	The College Preparatory School	Oakland	\$1,428,278	\$191,388	\$2,888	7.5	2.40%
1480	Crystal Springs Uplands School	Hillsborough	\$2,000,001	\$250,001	\$3,501	8.0	2.10%

Top U.S. High Schools

TOP 5 SAT SCORES

New York Public Schools

Avg SAT	Name of School	City	Avg Home PX	Median Household Income	Avg Rent	Home PTI	Rental Yield
1480	Stuyvesant High School	NYC	\$1,565,800	\$210,744	\$3,478	7.4	2.70%
1440	Bronx High School of Science	The Bronx	\$266,279	\$52,874	\$1,342	5.0	6.10%
1430	Staten Island Technical High School	Staten Island	\$605,003	\$85,219	\$1,741	7.1	3.50%
1420	High School of American Studies at Lehman College	The Bronx	\$266,279	\$52,874	\$1,342	5.0	6.10%
1400	Jericho Senior High School	Jericho	\$827,900	\$168,194	\$2,301	4.9	3.30%
1400	High School Math Science & Engineering	NYC	\$917,844	\$61,643	\$1,366	14.9	1.80%
1400	Scarsdale Senior High School	Scarsdale	\$1,473,200	\$250,001	\$3,501	5.9	2.90%

New York Private Schools

Avg SAT	Name of School	City	Avg Home PX	Median Household Income	Avg Rent	Home PTI	Rental Yield
1520	The Brearley School	NYC	\$1,388,852	\$151,657	\$2,467	9.2	2.10%
1500	Trinity School	NYC	\$1,525,227	\$138,490	\$2,259	11.0	1.80%
1500	The Spence School	NYC	\$1,388,852	\$151,657	\$2,467	9.2	2.10%
1490	Collegiate School	NYC	\$1,525,227	\$138,490	\$2.26	11.0	1.80%
1470	Regis High School	NYC	\$1,388,852	\$151,657	\$2,467	9.2	2.10%

Top U.S. High Schools

TOP 5 SAT SCORES

Texas Public Schools

Avg SAT	Name of School	City	Avg Home PX	Median Household Income	Avg Rent	Home PTI	Rental Yield
1480	St. Mark's School of Texas	Dallas	\$1,030,556	\$184,245	\$2,119	5.6	2.50%
1480	St. John's School	Houston	\$548,456	\$98,127	\$1,610	5.6	3.50%
1450	Cistercian Preparatory School	Irving	\$196,500	\$66,567	\$1,192	3.0	7.30%
1430	The Hockaday School	Dallas	\$785,349	\$214,228	\$1,321	3.7	2.00%
1430	Knowledge-First Empowerment Academy	Houston	\$114,138	\$33,612	\$838	3.4	8.80%

Texas Private Schools

Avg SAT	Name of School	City	Avg Home PX	Median Household Income	Avg Rent	Home PTI	Rental Yield
1410	Liberal Arts & Science Academy	Austin	\$358,600	\$75,752	\$1,346	4.7	4.50%
1410	Jasper High School	Plano	\$341,800	\$96,348	\$1,447	3.6	5.10%
1390	School for the Talented & Gifted	Dallas	\$109,699	\$40,807	\$872	2.7	9.50%
1370	Carnegie Vanguard High School	Houston	\$186,800	\$53,600	\$1,086	3.5	7.00%
1360	School of Science & Engineering	Dallas	\$109,699	\$40,807	\$872	2.7	9.50%

Top U.S. High Schools

TOP 5 SAT SCORES

Florida Public Schools

Avg SAT	Name of School	City	Avg Home PX	Median Household Income	Avg Rent	Home PTI	Rental Yield
1390	Pine View School	Osprey	\$542,600	\$94,025	\$1,226	5.8	2.70%
1370	A.D. Henderson University School	Boca Raton	\$480,800	\$84,445	\$1,837	5.7	4.60%
1330	School for Advanced Studies - South	Miami	\$389,700	\$72,323	\$1,543	5.4	4.80%
1320	West Shore Junior/Senior High School	Melbourne	\$186,000	\$51,934	\$1,087	3.6	7.00%
1330	School for Advanced Studies	Doral	\$412,500	\$75,138	\$2,082	5.5	6.10%

Florida Private Schools

Avg SAT	Name of School	City	Avg Home PX	Median Household Income	Avg Rent	Home PTI	Rental Yield
1440	Crimson Global Academy, USA	NA	NA	NA	NA	NA	NA
1410	Ransom Everglades School	Coconut Grove	\$839,374	\$130,192	\$1,608	6.4	2.30%
1400	Pine Crest School	Fort Lauderdale	\$350,900	\$64,313	\$1,353	5.5	4.60%
1380	American Heritage Schools, Broward	Plantation	\$550,000	\$36,498	\$2,195	15.1	4.80%
1370	Trinity Preparatory School	Winter Park	\$263,700	\$70,297	\$1,323	3.8	6.00%

Top U.S. High Schools

TOP 5 HIGHEST RENTAL YIELD

Here we take the Average Yearly Rental Income as a percentage of the Average Home Price in the city or neighbourhood the school is in. That is how much income the asset is producing vs. its cost. This is a rough guide, but I can argue it is conservative since home prices are softening while rents have been increasing across the country. That is to say; rental yields should rise in the future as property values soften, which is beneficial for any property investor.

California Public Schools

Rental Yield	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Home PTI	Avg SAT
5.30%	Riverside STEM Academy	Riverside	\$324,046	\$29,861	\$1,424	10.9	1350
4.90%	University High School	Fresno	\$256,000	\$53,368	\$1,041	4.8	1280
4.30%	Academy of the Canyons	Santa Clarita	\$564,500	\$100,932	\$2,003	5.6	1310
4.1%	Woodbridge High School	Irvine	\$763,731	\$117,420	\$2,641	6.5	1340
3.90%	Whitney High School	Cerritos	\$462,400	\$69,922	\$1,505	6.6	1410

California Private Schools

Rental Yield	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Home PTI	Avg SAT
4.40%	Notre Dame High School	San Jose	\$501,117	\$75,928	\$1,844	6.6	1320
4.20%	Francis Parker School	San Diego	\$535,354	\$68,984	\$1,861	7.8	1370
4.00%	La Jolla Country Day School	La Jolla	\$672,304	\$95,223	\$2,227	7.1	1350
3.90%	Sierra Canyon School	Chatsworth	\$677,305	\$113,645	\$2,201	6.0	1320
3.60%	The Quarry Lane School	Dublin	\$934,500	\$152,745	\$2,775	6.1	1420

Top U.S. High Schools

TOP 5 HIGHEST RENTAL YIELD

New York Public Schools

Rental Yield	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Home PTI	Avg SAT
6.60%	Brighton High School	Rochester	\$194,300	\$71,099	\$1,067	2.7	1300
6.20%	Williamsville East High School	East Amherst	\$216,300	\$76,781	\$1,124	2.8	1320
6.10%	Bronx High School of Science	The Bronx	\$266,279	\$52,874	\$1,342	5.0	1440
6.10%	High School of American Studies at Lehman College	The Bronx	\$266,279	\$52,874	\$1,342	5.0	1420
5.50%	Shaker High School	Latham	\$230,300	\$68,327	\$1,057	3.4	1290

New York Private Schools

Rental Yield	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Home PTI	Avg SAT
7.20%	Manlius Pebble Hill School	Syracuse	\$148,100	\$62,668	\$888	2.4	1350
6.10%	Riverdale Country School	The Bronx	\$266,279	\$52,874	\$1,342	5.0	1450
6.10%	Horace Mann School	The Bronx	\$266,279	\$52,874	\$1,342	5.0	1440
6.10%	ECFS - Fieldston Middle/Upper School	The Bronx	\$266,279	\$52,874	\$1,342	5.0	1390
6.10%	SAR High School	The Bronx	\$266,279	\$52,874	\$1,342	5.0	1350
6.10%	Fordham Preparatory School	The Bronx	\$266,279	\$52,874	\$1,342	5.0	1280

Top U.S. High Schools

TOP 5 HIGHEST RENTAL YIELD

Texas Public Schools

Rental Yield	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Home PTI	Avg SAT
9.50%	School for the Talented & Gifted	Dallas	\$109,699	\$40,807	\$872	2.7	1390
9.50%	School of Science & Engineering	Dallas	\$109,699	\$40,807	\$872	2.7	1360
8.10%	South Texas Science Academy	Mercedes	\$125,600	\$49,358	\$847	2.5	1270
7.90%	BASIS San Antonio - Shavano Campus	San Antonio	\$156,700	\$53,420	\$1,025	2.9	1360
7.90%	Health Careers High School	San Antonio	\$156,700	\$53,420	\$1,025	2.9	1250
7.90%	Reagan High School	San Antonio	\$156,700	\$53,420	\$1,025	2.9	1240

Texas Private Schools

Rental Yield	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Home PTI	Avg SAT
8.80%	Knowledge-First Empowerment Academy	Houston	\$114,138	\$33,612	\$838	3.4	1430
8.40%	Strake Jesuit College Preparatory	Houston	\$145,754	\$42,987	\$1,016	3.4	1350
8.40%	St. Agnes Academy	Houston	\$145,754	\$42,987	\$1,016	3.4	1330
8.10%	The Westwood School	Dallas	\$210,600	\$73,695	\$1,423	2.9	1260
8.10%	Parish Episcopal School	Dallas	\$210,600	\$73,695	\$1,423	2.9	1300

Top U.S. High Schools

TOP 5 HIGHEST RENTAL YIELD

Florida Public Schools

Rental Yield	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Home PTI	Avg SAT
19.10%	Paxon School for Advanced Studies	Jacksonville	\$60,634	\$31,422	\$966	1.9	1180
13.10%	Stanton College Preparatory	Jacksonville	\$75,411	\$25,040	\$821	3.0	1310
11.00%	State College of Florida Collegiate School	Bradenton	\$112,300	\$43,922	\$1,026	2.6	1250
8.80%	Florida southwestern Collegiate High School	Fort Myers	\$172,000	\$52,420	\$1,258	3.3	1240
7.00%	West Shore Junior/Senior High School	Melbourne	\$186,000	\$51,934	\$1,087	3.6	1320

Florida Private Schools

Rental Yield	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Home PTI	Avg SAT
8.80%	Canterbury School	Fort Myers	\$172,000	\$52,420	\$1,258	3.3	1290
8.70%	American Heritage Schools, Palm Beach Campus	Delray Beach	\$395,000	\$66,245	\$2,852	6.0	1360
8.10%	Tampa Preparatory School	Tampa	\$132,567	\$28,257	\$899	4.7	1300
7.90%	Berkeley Preparatory School	Tampa	\$195,400	\$56,767	\$1,286	3.4	1350
7.80%	Scheck Hillel Community School	North Miami	\$200,700	\$48,248	\$1,299	4.2	1290

TOP 5 LOWEST HOME PX-TO-INCOME RATIO

This is similar to a PE ratio for stocks. It's based on the Average Home Price compared to the Median Household Income in that particular city. The lower the price, the more affordable it is or in another way, the less the homes have increased vs the income of that particular area. Nationally, the average is 4.7 but in popular destinations such as California or Hawaii the ratios are 8.9 and 9.4, respectively.

California Public Schools

Home PTI	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Rental Yield	Avg SAT
4.8	University High School	Fresno	\$256,000	\$53,368	\$1,041	4.9%	1280
5.6	Academy of the Canyons	Santa Clarita	\$564,500	\$100,932	\$2,003	4.3%	1310
5.7	Del Norte High School	San Diego	\$1,015,080	\$179,300	\$1,378	1.6%	1340
5.8	California Academy of Mathematics	Carson	\$494,800	\$86,040	\$1,569	3.8%	1330
5.9	West Ranch High School	Valencia	\$798,000	\$136,262	\$2,124	3.2%	1290

California Public Schools

Home PTI	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Rental Yield	Avg SAT
5.4	Sacramento Country Day School	Sacramento	\$550,884	\$101,922	\$1,263	2.8%	1380
6	Sierra Canyon School	Chatsworth	\$677,305	\$113,645	\$2,201	3.9%	1320
6.1	The Quarry Lane School	Dublin	\$934,500	\$152,745	\$2,775	3.6%	1420
6.4	Head-Royce School	Oakland	\$1,009,279	\$158,712	\$2,111	2.5%	1420
6.6	Notre Dame High School	San Jose	\$501,117	\$75,928	\$1,844	4.4%	1320

TOP 5 LOWEST HOME PX-TO-INCOME RATIO

New York Public Schools

Home PTI	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Rental Yield	Avg SAT
2.3	Pittsford-Mendon High School	Pittsford	\$284,900	\$122,854	\$1,238	5.2%	1320
2.3	Pittsford Sutherland High School	Pittsford	\$284,900	\$122,854	\$1,238	5.2%	1320
2.7	Brighton High School	Rochester	\$194,300	\$71,099	\$1,067	6.6%	1300
2.8	Williamsville East High School	East Amherst	\$216,300	\$76,781	\$1,124	6.2%	1320
3.4	Shaker High School	Latham	\$230,300	\$68,327	\$1,057	5.5%	1290

New York Private Schools

Home PTI	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Rental Yield	Avg SAT
2.4	Manlius Pebble Hill School	Syracuse	\$148,100	\$62,668	\$888	7.2%	1350
4.6	Dwight Global Online School	NYC	\$477,400	\$104,623	\$1,557	3.9%	1390
4.7	The Waldorf School of Garden City	Garden City	\$876,500	\$186,607	\$3,272	4.5%	1250
5	Riverdale Country School	The Bronx	\$266,279	\$52,874	\$1,342	6.1%	1450
5	Horace Mann School	The Bronx	\$266,279	\$52,874	\$1,342	6.1%	1440
5	ECFS - Fieldston Middle/Upper School	The Bronx	\$266,279	\$52,874	\$1,342	6.1%	1390
5	SAR High School	The Bronx	\$266,279	\$52,874	\$1,342	6.1%	1350
5	Fordham Preparatory School	The Bronx	\$266,279	\$52,874	\$1,342	6.1%	1280

Top U.S. High Schools

TOP 5 LOWEST HOME PX-TO-INCOME RATIO

Texas Public Schools

Home PTI	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Rental Yield	Avg SAT
2.3	Clear Lake High School	Houston	\$230,649	\$98,733	\$1,494	7.8%	1280
2.5	Glenda Dawson High School	Pearland	\$260,300	\$102,764	\$1,431	6.6%	1290
2.5	South Texas Science Academy	Mercedes	\$125,600	\$49,358	\$847	8.1%	1270
2.7	School for the Talented & Gifted	Dallas	\$109,699	\$40,807	\$872	9.5%	1390
2.7	School of Science & Engineering	Dallas	\$109,699	\$40,807	\$872	9.5%	1360

Texas Private Schools

Home PTI	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Rental Yield	Avg SAT
2.9	The Westwood School	Dallas	\$210,600	\$73,695	\$1,423	8.1%	1260
2.9	Parish Episcopal School	Dallas	\$210,600	\$73,695	\$1,423	8.1%	1300
3	Cistercian Preparatory School	Irving	\$196,500	\$66,567	\$1,192	7.3%	1450
3	Trinity Valley School	Fort Worth	\$190,400	\$64,567	\$1,115	7.0%	1350
3	Fort Worth Country Day School	Fort Worth	\$190,400	\$64,567	\$1,115	7.0%	1340
3	All Saints' Episcopal School	Fort Worth	\$190,400	\$64,567	\$1,115	7.0%	1270

TOP 5 LOWEST HOME PX-TO-INCOME RATIO

Florida Public Schools

Home PTI	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Rental Yield	Avg SAT
1.9	Paxon School for Advanced Studies	Jacksonville	\$60,634	\$31,422	\$966	19.1%	1180
2.6	State College of Florida Collegiate School - Bradenton	Bradenton	\$112,300	\$43,922	\$1,026	11.0%	1250
3	Stanton College Preparatory	Jacksonville	\$75,411	\$25,040	\$821	13.1%	1310
3	Collegiate High School at Northwest Florida State Coll	Niceville	\$248,100	\$82,219	\$1,250	6.0%	1250
3.1	Steinbrenner High School	Lutz	\$397,200	\$126,573	\$1,940	5.9%	1220
3.1	St. Petersburg Collegiate High School	St Petersberg	\$197,452	\$62,849	\$941	5.7%	1220

TOP 5 LOWEST HOME PX-TO-INCOME RATIO

Florida Private Schools

Home PTI	Name of School	City	Avg Home Px	Median Household Income	Avg Rent	Rental Yield	Avg SAT
3.1	Academy at the Lakes	Land O'Lakes	\$249,100	\$79,940	\$1,421	6.80%	1290
3.3	Canterbury School	Fort Meyers	\$172,000	\$52,420	\$1,258	8.80%	1290
3.4	Berkeley Preparatory School	Tampa	\$195,400	\$56,767	\$1,286	7.90%	1350
3.6	Lake Mary Preparatory School	Lake Mary	\$329,700	\$92,441	\$1,684	6.10%	1290
3.6	Holy Trinity Episcopal Academy	Melbourne	\$186,000	\$51,934	\$1,087	7.00%	1270

Conclusion

Looking at absolute SAT scores, New York and California tend to have cities with the highest scores for both public and private schools. However, these states will also have a higher home price-to-income ratios (more expensive) since they are fairly well-known destinations for overseas buyers - Palo Alto, Manhattan, San Francisco, etc

In this report, we also want to highlight the "value choices."

Cities where you are able to purchase a home that is not only affordable on an absolute basis but relative to the Median Household Income of that city (value for money).

In this case, Texas and Florida are better options. In Florida, good areas Jacksonville and Bradenton, which

boast surprisingly high rental yields **ranging from 11% to 19%, respectively.**

In Texas, rental yields are lower than in Florida on a relative basis but still significantly higher than in California and New York, as well as most other states.

Large metropolitan cities like Houston and Dallas have the highest rental yields of 7.8% and 9.5%, respectively.

If you are still only considering areas with good school districts, I would recommend investing in homes nearer to private institutions. There you will be guaranteed a similar standard of education as New York and California public schools whilst earning a comparable income from investment.



Our Team's Top School Choices & Cities to Invest In

This of course are personal choices. The truth is all of these schools are amazing and the cities which they are located in are all very liveable. If you want to be introduced to our realtor partner in these specific cities to learn more as well as property options available, please email us at: concierge@americamortgages.com.

1. Canyon Crest Academy, San Diego, California

Canyon Crest Academy is a prestigious public high school in San Diego, California. This is my number one choice as it ticks all the boxes. The area is diverse, affordable, and has high educational standards as the school is ranked second state wide (1400 SAT, 31 ACT). As a California native who's seen it all, I would also name San Diego as the most beautiful area in the state. In San Diego you can enjoy stunning beaches, perfect weather and amazing food, all whilst attending a top school. Additionally, if you are someone who considers college as part of their moving decision— for themselves or for their kids— California is also a great place to live in because of its proximity to top universities. Schools like UCLA, UCSD, UC Berkeley and Stanford are only a drive away, which make it easier and more accessible for families and their children.

2. School for Advanced Studies Homestead, Miami, Florida.

School for Advanced Studies Homestead, in Coral Gables, Miami is a top 10 public high school in Florida. Located southwest of downtown Miami, Coral Gables is well known for its exclusive private estates, shopping districts, and upscale suburban lifestyle. After visiting the area last summer, I was stunned by its beauty and liveliness. Coral Gables is young, fun, and perfect for raising a family. I was surprised to find that the neighbourhood was not as expensive as I thought. The average price of a home in Coral Gables is \$235,800, with an average rent of \$1,303. In this area rental yield is also higher at 6.6%, which increases your potential rental income.

Investing in an area like this would also be beneficial long term as it is only a short drive away from the University of Miami, a top 3 college in Florida. If your child were thinking about attending a college within state borders, Coral Gables is a great option for you.

3. Bronx High School of Science, Bronx, New York

If you're looking for an affordable house in New York City, be sure to take a look at the Bronx. Not only is the borough home to massive parks, diverse neighbourhoods, and great eats, but it also has the lowest average home price of any borough, hovering at \$266K as of October 2022.

What's more, the Bronx has the highest rated schools in the city. Bronx High School of Science is ranked number one amongst public high schools in New York (1400 SAT, 33 ACT). Investing in a home in the Bronx will also secure you a stable cash flow compared to other districts, as the rental yield in the area is 5%, 2% higher than the state average. On a more fun note, the Bronx is also the essence of the culture in New York. It is the home of hip-hop, jazz, and Yankee Stadium. You will surely get to enjoy the New York vibe when living in the Bronx.

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If you would like to be introduced to our realtor partner in these specific cities to learn more as well as property options available, please email us at: concierge@americamortgages.com to find out more.

References

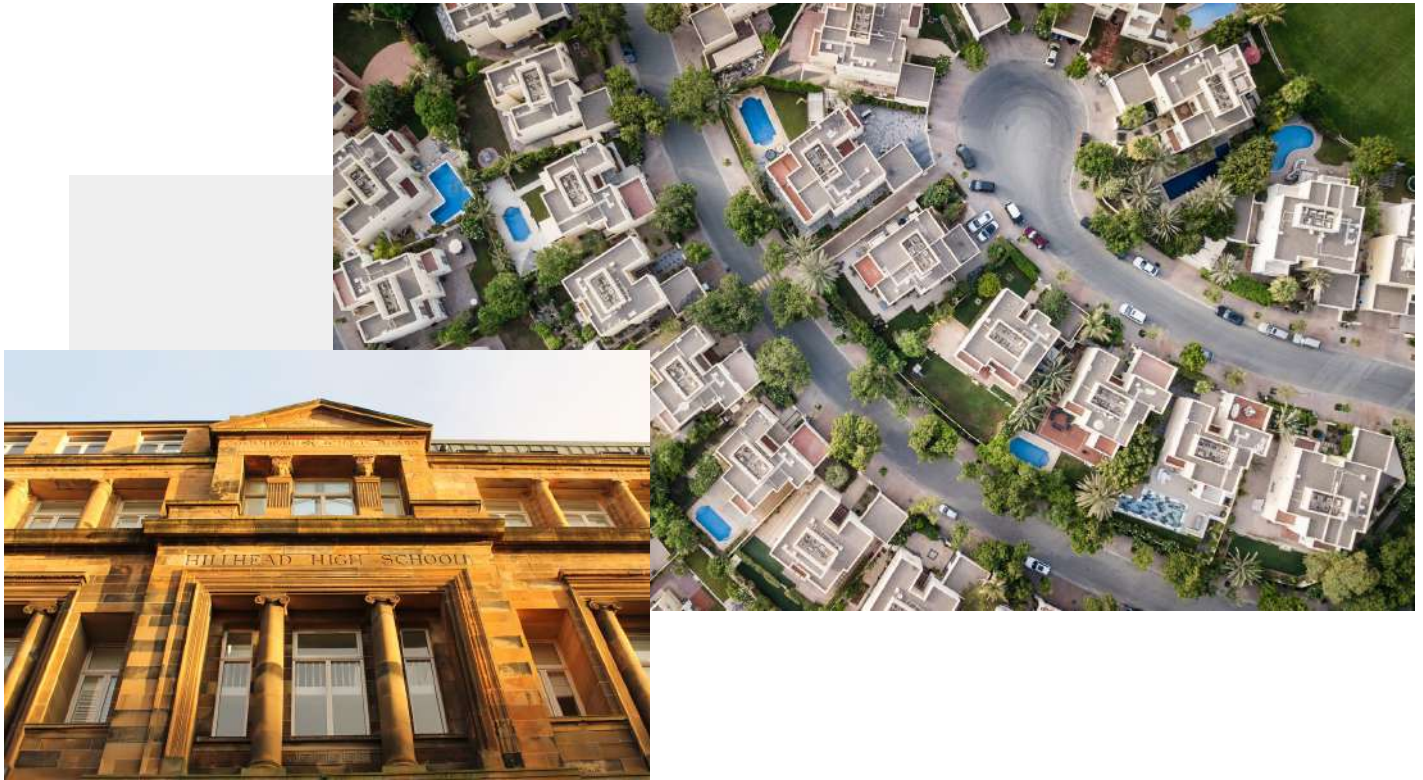
Niche, City-Data, US News, OECD data, U.S. Census Bureau and respective school websites



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