

San Bernardino Emerges as One of the Most Affordable Cities in Southern California

SAN BERNARDINO, CA, UNITED STATES, February 28, 2026 /EINPresswire.com/ -- [The City of San Bernardino](#) is one of the most affordable cities in Southern California, according to reports from YahooFinance and Homes.com. The cost-of-living ranges from 19% to 25% below the California average.

According to [Salary.com](#), the City's overall cost of living averages \$2,896 per month for singles and \$6,376 for families of four; 60% below California's state average.

In fact, the City of Los Angeles is about 22% more expensive than San Bernardino. Thus, San Bernardino lays claim to being a budget-friendly destination in the Inland Empire.

As of early 2026, the median home sale price ranges from \$469,400 to \$480,000, approximately 45% lower than such upscale cities as Irvine, according to Zillow data.


Rental prices are also comparatively lower in San Bernardino, averaging between \$1,325 and \$1,895, with Downtown San Bernardino rentals being as much as 75% lower than those in Downtown Los Angeles. Listings are substantial; Apartments.com shows 807 rentals listed on its website.

As of February 2026, San Bernardino remains the most affordable City in the Inland Empire, with average rents ranging from \$1,829 to \$1,895. In contrast, Rancho Cucamonga reports median rents exceeding \$2,500 and \$3,200 for larger homes.

Further, the City of San Bernardino is making notable progress in reducing crime and in its appearance, according to Chuck Singleton, president of Cascade Development Corporation and Senior Pastor at Loveland Church.

Riverside Office:
3690 Elizabeth Street
Riverside, CA 92506

Rancho Cucamonga Office:
10574 Acacia St, Suite #0-7
Rancho Cucamonga, CA 91730



Jan 2026 City Overview

The following monthly data shows "YEAR-OVER-YEAR" (YOY) changes as well as current conditions in the real estate market

| | YOY Sales Transactions | YOY Median Sales Price % | Median Sales Price \$ | Active Listings | Price per Sq.Ft. | Total Days on Market |
|------------------|------------------------|--------------------------|-----------------------|-----------------|------------------|----------------------|
| Banning | ↓ -21% | ↓ -19% | \$ 373,500 | 91 | \$ 246 | 42 |
| Beaumont | ↓ -13% | 0% | \$ 550,000 | 82 | \$ 251 | 31 |
| Chino | ↓ -17% | 5% | \$ 745,000 | 68 | \$ 390 | 33 |
| Chino Hills | ↓ -5% | 2% | \$ 920,000 | 48 | \$ 498 | 34 |
| Claremont | ↑ 42% | 8% | \$ 930,000 | 30 | \$ 488 | 12 |
| Colton | ↑ 171% | ↓ -6% | \$ 489,000 | 44 | \$ 380 | 35 |
| Corona | ↓ -9% | ↓ -6% | \$ 720,000 | 211 | \$ 395 | 38 |
| Diamond Bar | ↓ -28% | ↑ 21% | \$ 1,075,000 | 29 | \$ 565 | 29 |
| Eastvale | ↓ -41% | ↑ 11% | \$ 970,000 | 44 | \$ 310 | 40 |
| Fontana | ↓ -6% | ↓ -6% | \$ 640,000 | 130 | \$ 366 | 46 |
| Hemet | ↓ -10% | 0% | \$ 415,000 | 224 | \$ 251 | 31 |
| Highland | ↓ -41% | ↑ 3% | \$ 595,000 | 46 | \$ 311 | 29 |
| Jurupa Valley | ↑ 9% | ↓ -7% | \$ 635,000 | 69 | \$ 410 | 24 |
| Lake Elsinore | ↑ 20% | 0% | \$ 610,089 | 123 | \$ 278 | 56 |
| Loma Linda | ↑ 467% | ↑ 2% | \$ 710,000 | 21 | \$ 334 | 30 |
| Menifee | ↑ 17% | 0% | \$ 565,970 | 220 | \$ 284 | 45 |
| Moreno Valley | ↓ -8% | ↑ 1% | \$ 557,000 | 154 | \$ 311 | 27 |
| Murrieta | ↓ -9% | ↑ 4% | \$ 685,000 | 191 | \$ 315 | 47 |
| Norco | ↓ -20% | 0% | \$ 962,500 | 25 | \$ 440 | 52 |
| Ontario | ↓ -23% | ↓ -8% | \$ 620,000 | 142 | \$ 425 | 32 |
| Perris | ↑ 24% | 0% | \$ 552,500 | 112 | \$ 263 | 39 |
| Pomona | ↓ -24% | ↓ -6% | \$ 627,500 | 95 | \$ 437 | 47 |
| Rancho Cucamonga | ↓ -9% | ↑ 3% | \$ 790,000 | 126 | \$ 446 | 30 |
| Redlands | ↑ 33% | ↑ 1% | \$ 622,500 | 65 | \$ 397 | 34 |
| Rialto | ↑ 22% | ↑ 2% | \$ 600,000 | 57 | \$ 352 | 22 |
| Riverside | ↓ -5% | 0% | \$ 665,000 | 340 | \$ 366 | 48 |
| San Bernardino | ↓ -14% | 0% | \$ 495,000 | 178 | \$ 365 | 33 |
| San Jacinto | ↑ 105% | ↑ 9% | \$ 490,000 | 91 | \$ 266 | 34 |
| Temecula | ↑ 5% | ↓ -3% | \$ 767,500 | 127 | \$ 352 | 40 |
| Upland | ↓ -5% | ↓ -12% | \$ 681,000 | 58 | \$ 456 | 37 |
| Wildomar | 0% | ↓ -7% | \$ 630,000 | 44 | \$ 268 | 41 |
| Winchester | ↓ -5% | ↑ 1% | \$ 589,962 | 85 | \$ 290 | 54 |
| Yucaipa | ↑ 6% | ↑ 10% | \$ 605,000 | 50 | \$ 322 | 27 |

Crime in San Bernardino has dropped by more than 25% across major categories, reaching its lowest level in more than 25 years. San Bernardino Police Chief Darren Goodman confirmed that violent crime, including a 68% drop in homicides since 2020, has significantly declined, outpacing national trends.

Crime is at a 25-year low in San Bernardino and the City recently received a California Clean Cities Award for Downtown.

Apartments.com notes that San Bernardino's average rent is 19% below the national average, while neighboring cities like Rialto and Rancho Cucamonga are significantly above that. In fact, rent comparisons show that Rancho Cucamonga typically costs \$600 to \$700 more per month for comparable units in San Bernardino.

The nearby communities of Grand Terrace and Colton offer similar price points; however, Zumper.com reports that San Bernardino rents are generally 10% lower than in the City of Colton.

Regarding home values, the median sale prices in San Bernardino range from \$469,400 to \$507,483, making it the region's most affordable. Most neighboring cities have median prices above \$550,000.

Market trends show that San Bernardino and Colton are the only areas in the Inland Empire with average home values below \$500,000.

Rancho Cucamonga is the priciest market, with median prices often \$300,000 higher than in San



There are 250 homes listed for sale under \$500,000 in the City of San Bernardino. A 3-bedroom, 2-bath, 1,372 sq ft home is selling for \$495,000. San Bernardino also has upscale homes with a view. See more at Zillow.com

CALIFORNIA ASSOCIATION OF REALTORS®
 Traditional Housing Affordability Index
 Fourth Quarter 2025

| 4 th Qtr. 2025 | C.A.R. Traditional Housing Affordability Index | | | | | | |
|----------------------------|--|---------------------------|---------------------------|----------|-------------------|---|---------------------------|
| | 4 th Qtr. 2025 | 3 rd Qtr. 2025 | 4 th Qtr. 2024 | | Median Home Price | Monthly Payment Including Taxes & Insurance | Minimum Qualifying Income |
| Southern California | | | | | | | |
| Imperial | 25 | 26 | 29 | r | \$435,000 | \$2,670 | \$106,800 |
| Los Angeles | 13 | 12 | 12 | r | \$939,690 | \$5,760 | \$230,400 |
| Orange | 14 | 13 | 12 | | \$1,396,500 | \$8,560 | \$342,400 |
| Riverside | 24 | 23 | 21 | r | \$633,580 | \$3,880 | \$155,200 |
| San Bernardino | 30 | 29 | 28 | r | \$497,000 | \$3,050 | \$122,000 |
| San Diego | 15 | 13 | 12 | | \$994,000 | \$6,090 | \$243,600 |
| Ventura | 17 | 16 | 14 | | \$932,500 | \$5,720 | \$228,800 |

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Bernardino. Loma Linda commands a premium of approximately \$700,000 due to its proximity to medical centers and limited inventory.

San Bernardino is well-rounded and has something for everybody. Housing ranges from entry-level to high-end luxury homes. "No matter what level of housing you are interested in, San Bernardino provides great value for the price," exclaims Singleton.

Luxury Real Estate Market Update - February 2026

The luxury market in San Bernardino remains active, with multiple high-end listings available in such neighborhoods as Verdemont, Northpark, and near Shandin Hills.

Prices in these neighborhoods range from approximately \$1.03 million for seven-bedroom multi-family residences to more than \$1.5 million for premium homes situated on large lots.

Notable luxury home examples include spacious four-bedroom houses exceeding 4,000 square feet and land parcels larger than an acre.

A significant development, Verdemont Ranch Estates, is underway in north San Bernardino. The homes have 4-6 beds, 4.5-6.5 baths, a 3-car garage, and are 3,724-4,724 sq ft. The 20 new homes are priced from \$1.3 million, signaling ongoing growth in the area.

According to Homes.com, home prices are higher in the northern part of town above Interstate 210. These neighborhoods are closer to California State University, San Bernardino, and the mountains, and have a quieter, more rural feel.

Other areas are more densely populated; that said, buyers can find single-family homes with yards in most parts of the City. Sections of the City, like Blair Park, Perris Hills, and Carvedale, are filled with older ranch-style homes from the 1950s.

Rent Comparison Table (February 2026 source: Apartments.com)
 The following table summarizes average monthly rents across all property types and the specific 1-bedroom rates:

| City | Average Rent (All Units) | Avg. 1-Bedroom Rent | Comparison to San Bernardino |
|----------------------------------|--------------------------|---------------------|------------------------------|
| San Bernardino | ~\$1,860 | \$1,325 – \$1,526 | — |
| Grand Terrace | ~\$1,863 | \$1,863 (Avg.) | Similar to slightly higher |
| Colton | ~\$2,104 | \$1,450 – \$1,768 | ~\$250 higher |
| Rialto | ~\$2,445 | \$1,699 – \$1,945 | ~\$580 higher |
| Riverside | ~\$2,230 | \$1,868 – \$1,922 | ~\$370 higher |
| Fontana | ~\$2,107 | \$1,625 – \$1,766 | ~\$250 higher |
| Redlands | ~\$2,226 | \$1,850 | ~\$370 higher |
| Loma Linda | ~\$2,450* | \$1,800+ | ~\$600 higher |
| Rancho Cucamonga | ~\$2,523 | \$2,390 – \$2,415 | ~\$700+ higher |

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Home Price Comparison (February 2026 source: Zillow.com)
 The following data reflects median sale prices and typical home values reported for early 2026:

| City | Median/Typical Home Price | Comparison to San Bernardino |
|----------------------------------|---------------------------|------------------------------|
| San Bernardino | ~\$480,000 | — |
| Colton | ~\$486,107 | Nearly identical |
| Grand Terrace | ~\$577,092 | ~\$97k higher |
| Rialto | ~\$577,322 | ~\$97k higher |
| Riverside | ~\$635,073 | ~\$155k higher |
| Redlands | ~\$623,083 – \$677,000 | ~\$143k – \$197k higher |
| Loma Linda | ~\$699,500 | ~\$219k higher |
| Fontana | ~\$629,179 – \$650,000 | ~\$149k – \$170k higher |
| Rancho Cucamonga | ~\$779,613 – \$799,000 | ~\$300k+ higher |

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Condos and townhomes are spread throughout the City, with units available for under \$200,000. Mobile/Manufactured Homes, including 2-3 bedroom units, are available, such as on W Rialto Ave for \$65,000- \$89,000 and N Tippecanoe Ave for around \$190,000. Low-cost Condos include: 721 E 9th St offers 3-bed/2-bath units for approximately \$110,000

The weather in San Bernardino is ideal. Based on data collected by NOAA (National Climatic Data Center), San Bernardino is considered to have one of the most favorable climates in the country based on comfort and the number of days with clear skies.

A long-term resident, Carl M. Dameron, says, "San Bernardino is a great place to live. I reside in a lovely neighborhood along a tree-lined street in a comfortable three-bedroom, two-bath house with a two-car garage and a spacious backyard. I've lived here since 1992, and I raised my children here. I know my neighbors, and it's a safe community. We even have ice cream vendors who drive through the neighborhood every day."

"San Bernardino is building real momentum. We are creating a City where families can find attainable housing, businesses can grow, and neighborhoods are safer and stronger than they've been in decades," said Mayor Helen Tran.

Mayor Tran continued, "Our affordability, combined with falling crime rates and ongoing investment in infrastructure and community development, makes San Bernardino one of the most promising cities in Southern California. We are proud of the progress we've made and even more excited about what lies ahead."

Chuck Singleton concludes, "San Bernardino is a City on the rise. I encourage all potential residents and investors to take full advantage of a City where people can still afford to buy a home. These are documented facts."

For more information about buying or renting a home in San Bernardino, call a Realtor® or use one of the many online listing sites, such as Apartments.com and Zillow.com.

About San Bernardino, CA

San Bernardino, California, is a major City and County seat in the Inland Empire, with a population of 215,203, located 60 miles east of Los Angeles. Founded in 1810 and incorporated in 1854, it is a historic transportation hub known for Route 66, the birth of the fast-food industry, and scenic mountain views. The median age is 30.9. The median household income is \$69,474, and the average commute time is about 22.23 minutes. The unemployment rate is 4.58%

Located at the base of the San Bernardino Mountains, the City is a gateway to Southern California, with nearby ski resorts and lakes. Once a rail hub, it now relies on logistics, education, and public service. It hosts the first McDonald's, now a museum, and was a hub of car culture.

Culture & Recreation: Includes the California Theatre of the Performing Arts, Glen Helen Regional Park, and the National Orange Show Events Center. Transportation: A logistics hub with Metrolink, freeways, and an international airport.

Source: [The Inland Valley Association of Realtors](#)

About Cascade Sonrise Development Corporation

Cascades Sonrise Development Corporation is a California-based enterprise specializing in Attainable Housing development, drawing upon extensive expertise in construction and banking. Their mission is to improve the quality of life for individuals by promoting attainable housing, entrepreneurship, and economic and community development initiatives.

Contact Media

Carl M. Dameron, Creative Director

Dameron Communications

[email us here](#)

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