

THE RELOCATION GUIDE · TREASURE VALLEY, IDAHO

MOVING TO BOISE? START HERE.

The honest guide to which Treasure Valley city actually fits you — what your money buys in each one, what the schools and commutes really look like, and what nobody tells you until after you've moved.

For anyone planning a move to the Boise area from California, the Seattle area or Portland — whether you've picked a date or you're still just wondering.



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WELCOME

NO HYPE. NO URGENCY. JUST THE ANSWERS.

Written by a Boise-area agent who spent ten years building homes and eleven years managing people's money before he ever wrote a real estate contract.

This guide is for anyone planning a move to the Boise area from California, the Seattle area or Portland — whether you've picked a date or you're still just wondering.

It answers the one question I get every single time someone calls from out of state, in the order you'll actually ask it: where you're coming from and what changes · which cities fit which lives · what everyone gets wrong · the mistakes I watch people make · and what to do, month by month.

One promise up front: every number in here carries its source and its date. If I can't source it, I'll tell you what I've seen instead of making a number up. That's the whole standard.

THE STANDARD

"Ten years building homes. Eleven years managing money. One agent who can read both."



01 – THE QUESTION

"Which city should we actually live in?"

The question I get every single time someone calls me from out of state.

START WITH THE RIGHT QUESTION

Not "what's the market doing." Not "is now a good time." It's location first, schools second, then community and price. Every single time.

And it's the right question — because from 800 miles away, Boise, Meridian, Eagle, Star, Kuna, Nampa and Caldwell all look like the same dot on a map. They are not. They are seven different housing markets with different prices, different school districts, different commutes and different futures.

Picking the wrong city costs more than picking the wrong house. You can repaint a house. You can't move it 20 minutes closer to work.

So this guide answers that question in the order you'll actually ask it: where you're coming from and what changes · which cities fit which lives · what everyone gets wrong · the mistakes I watch people make · and what to do, month by month.

One promise up front: every number in here carries its source and its date. If I can't source it, I'll tell you what I've seen instead of making a number up. That's the whole standard.

Welcome to Idaho. Let's get you to the right part of it.

COMING FROM CALIFORNIA, SEATTLE OR PORTLAND

What your money buys here depends entirely on where it's coming from — and the answer is genuinely different for each of you. Here's the honest version.

ADA COUNTY MEDIAN \$602,000 Boise, Meridian, Eagle, Star, Kuna · Boise Regional REALTORS, July 2026 (Intermountain MLS, as of Aug 8, 2026)	CANYON COUNTY MEDIAN \$444,995 Nampa and Caldwell · same report	THE GAP \$157,005 The single most useful number in this guide.
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One honesty note on that \$602,000: the same Boise Regional REALTORS series read \$575,900 two months earlier. A one-month reading is a reading, not a trend. I'd treat it that way and so should you.

LOS ANGELES / BAY AREA

Median there **\$1,059,469**

Ada County **\$602,000**

Income tax **13.30% → 5.30%**

Property tax **0.70% → 0.50%**

The median sale price in Los Angeles was \$1,059,469 over the three months ending July 2026 (Redfin). Against Ada County's \$602,000, the equity math is the reason so many of my clients arrive with cash. You'll also go from California's top marginal individual income tax rate of 13.30% to Idaho's flat 5.30%, and from an effective property tax rate of 0.70% to Idaho's 0.50% (Tax Foundation, 2026). One caution: Prop 13 has been holding your assessment down for as long as you've owned; here you'll be taxed on what you actually pay. This is still the move where the numbers do the most work for you.

SEATTLE

Median there **\$898,550**

Ada County **\$602,000**

Income tax **0% → 5.30%**

Property tax **0.75% → 0.50%**

The median sale price in Seattle was \$898,550 over the three months ending July 2026 (Redfin). You'll see a real housing gain here. The tax picture is the one that surprises people — Washington has no state tax on wage income, so moving to Idaho's 5.30% flat rate is a step up, not down (Tax Foundation, 2026). Property tax runs the other way: Washington's effective rate is 0.75% against Idaho's 0.50% (Tax Foundation, 2026), so on a \$602,000 home that's roughly \$1,500 a year back. Run both numbers before you budget. Seattle is also the single largest source of net inbound moves to Boise (Redfin migration, January–March 2026).

PORTLAND

Median there **\$536,000**

Ada County **\$602,000**

Income tax **9.90% → 5.30%**

Property tax **0.81% → 0.50%**

Here's where I'm going to tell you something most Boise guides won't. The median sale price in Portland was about \$536,000 over the three months ending July 2026, down 2.6% year over year (Redfin). Ada County is \$602,000. **If you're coming from Portland for cheaper housing, you are moving the wrong direction** — look hard at Canyon County if budget is the driver. Where the numbers do work for you is the tax line: Oregon's top marginal individual income tax rate is 9.90%, and Portland carries the highest combined local income tax rate in the nation at 4%, against Idaho's flat 5.30%. Property tax follows the same direction — Oregon's effective rate is 0.81% against Idaho's 0.50% (Tax Foundation, 2026). Come for the sun, the pace and the tax picture. Just don't come expecting a discount on the house.

THE PIECE EVERYONE FORGETS

6.65%

30-YR FIXED · 15-YR 5.95%

The mortgage rate. The 30-year fixed averaged 6.65% and the 15-year 5.95% in Freddie Mac's Primary Mortgage Market Survey for the week of August 20, 2026. Whatever you sold for back home, the payment here is set by today's rate, not the one you remember from your last house. Get a local lender to run the actual monthly number before you fall in love with a floor plan.

FOUR CITIES, COMPARED HONESTLY

These are the four I'd have you look at first. Same format for each so you can shortlist from where you're sitting right now. Every figure is sourced.

MERIDIAN — where I live, and the busiest new-construction market in the valley.

\$568,450

PRICE Up 0.6% YoY · new-home median \$579,900 (S. Meridian)	COMMUTE 22.4 min mean	SCHOOLS West Ada School District	SPEED 28 days on market · 22.2% sold above list
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Price: median sale price \$568,450, up 0.6% year over year (Intermountain MLS, June 2026 data, reported July 8, 2026). Median new-home price in South Meridian was \$579,900 for 2025 closings (Build Idaho, January 6, 2026).

Housing: overwhelmingly newer construction — subdivisions, garages, HOAs, few older homes. **Getting around:** mean commute 22.4 minutes. Central to the whole valley — you can reach Boise, Eagle, Nampa or the airport without a project.

Speed: median 28 days on market; 22.2% of homes sold above list (Redfin, three months ending June 2026).

The honest trade-off: it is the least distinctive place in the valley to look at. Wide roads, new rooflines, chain retail. And North Meridian alone has The Fields (901 homes in phase one, approved July 21, 2026), Fields District 207 (1,195 homes, early planning) and Basque Ranch (about 570 home sites, pre-application) all moving on adjacent ground (BoiseDev, 2026). That's a lot of future supply in one quadrant. Know that before you buy on that side.

Why I'd look here: it's the one valley city where a buyer's dollar hasn't moved against them in a year — flat price, and homes sold up 30.3% year over year (Redfin, three months ending June 2026).

EAGLE — the top of the market, and right now the one place buyers have leverage.

\$931,400

PRICE Up 3.5% YoY · new-home median \$769,500	COMMUTE 23.7 min mean — longest of the four	SCHOOLS West Ada · Eagle High School	SPEED 53 days on market, up from 34 · 10.5% sold above list
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Price: median sale price \$931,400, up 3.5% year over year (Intermountain MLS, June 2026). Median new-home price \$769,500 at \$343.61 per square foot (Build Idaho, January 9, 2026 review). **Housing:** larger lots, foothills and river product, custom and semi-custom builds, plus townhome and entry options in communities like Eagle Ridge. **Getting around:** mean commute 23.7 minutes — the longest of the four, which is what foothills and north-of-town living costs you.

Speed: median 53 days on market, up from 34 a year earlier — the only valley city where time on market got longer. Sale-to-list slipped to 98.8%, and only 10.5% of homes sold above list, down from about 15% (Redfin, three months ending June 2026). Boise Regional REALTORS independently notes Eagle sits longer than other Ada County cities. **The honest trade-off:** it's the most expensive entry in the valley and you're further from most employment.

Why I'd look here: that combination — prices still up, but 19 more days on market and fewer bidding wars — is a negotiating window. If your budget is \$900K and up, this is where terms and concessions are most available in the valley right now.

STAR — fastest-growing city in the valley, with a highway coming.

\$568,691

PRICE

Down 1.1% YoY · new-home
median \$574,495

COMMUTE

Via Eagle or State Street · SH-16
opens 2027

SCHOOLS

West Ada · no high school of its
own

SPEED

30.1% of listings had a price
drop

Price: median sale price \$568,691, down 1.1% year over year (Redfin, three months ending June 2026). Median new-home price \$574,495 for 2025 closings (Build Idaho, January 6, 2026). **Housing:** almost entirely new subdivisions, from the high \$300Ks to acreage and river estates.

Getting around: today you're driving through Eagle or down State Street for most things. That changes: the Idaho Transportation Department has the full SH-16 corridor, including the SH-44 interchange near Star and interchanges at US-20/26, Ustick, Franklin and I-84, on track to open in 2027. **Schools:** West Ada School District. Independence Elementary opens in Star for the 2026-27 school year. Star has no high school of its own — students attend Eagle High or Owyhee High (KIVI-TV, February 20, 2026).

Speed: 30.1% of listings had a price drop (Redfin, three months ending June 2026). Star was also the only Ada County city with an increase in sold homes in July 2026, up 9 homes (Boise Regional REALTORS). **The honest trade-off:** the high school situation, and you're buying ahead of the infrastructure rather than after it.

Why I'd look here: population grew 14.7% in a single year to 25,660 (COMPASS, April 2026), prices are flat against a county that isn't, and a highway rewrites the commute in 2027. That's value plus a dated catalyst — a combination that doesn't come along often.

KUNA — the price entry point inside Ada County, and the biggest question mark.

\$464,890

PRICE

Down 2.1% YoY · new-home
median \$463,995

COMMUTE

A genuine drive to Boise
employment

SCHOOLS

Kuna School District —
separate from West Ada

HOUSING

82% of pending sales are new
construction

Price: median sale price \$464,890, down 2.1% year over year (Redfin, ZIP 83634, three months ending June 2026). Median new-home price \$463,995 at \$260.30 per square foot (Build Idaho, January 6, 2026) — roughly \$138,000 below Star's and \$52,000 below South Meridian's. **Housing:** this is a new-construction market, not a resale one. 82% of Kuna's pending sales were new construction (Boise Regional REALTORS, July 2026). Master-planned Valor is the anchor, with homes from \$429,000 to \$649,900 (Build Idaho, accessed August 26, 2026). **Getting around:** still a genuine drive to Boise employment. Budget for it. **Schools:** Kuna School District — separate from West Ada. Kuna High and Swan Falls High.

The honest trade-off, and it's a real one: the district served just under 6,000 students and expected nearly 10,000 within a decade, and a \$111.4 million bond failed in March 2023 at 58.5%, short of Idaho's two-thirds requirement (Idaho Education News, April 12, 2023 — these are 2023 figures, the most recent I can verify). Idaho bars school impact fees, so in July 2022 the board approved a voluntary developer contribution of about \$3,200 per housing unit. If you're moving school-age kids, ask about current capacity before you write an offer here. I'd want you to know that.

Why I'd look here: it's the cheapest way into Ada County, population grew 14.3% in a year to 38,560 (COMPASS, April 2026), and Meta is building a data center of over \$800 million that is funding a new water and sewer system for the city (KIVI-TV, January 8, 2025; BoiseDev, April 28, 2026).

IF BUDGET IS THE DRIVER LOOK WEST.

Nampa and Caldwell sit in Canyon County, where the median was \$444,995 against Ada's \$602,000 (Boise Regional REALTORS, July 2026). Nampa is also where supply is loosening first — inventory up 17.6% and new listings up 28.3% year over year, with seller concessions in 59% of closed sales (Top Idaho Real Estate, July 2026, using Intermountain MLS data). I work out there too. Ask me and I'll walk you through it.

WHAT EVERYONE GETS WRONG ABOUT THE VALLEY

MISCONCEPTION ONE

That the growth is over.

It isn't. Star grew 14.7% and Kuna 14.3% in a single year (COMPASS, April 2026). Ada and Canyon counties together reached 876,760 residents. Meridian is approving master-planned communities measured in the thousands of homes. Micron has \$50 billion invested across two Idaho fabs with roughly 3,500 direct new jobs on top of an existing Boise workforce of about 7,000, and first wafer output targeted for mid-2027 and late-2028 (24/7 Wall St., August 20, 2026, citing CNBC and Micron's fiscal Q3 2026 call). Whatever you read about Boise in 2021, the story is still running.

MISCONCEPTION TWO

That "Boise" is one market.

It's the one that costs people the most. Eagle's median is \$931,400 and Kuna's is \$464,890 — in the same county, twenty minutes apart. Meridian's price has been essentially flat for a year while Ada County's headline number was up. Star's medians are flat-to-negative against that same county number, and no source I can find explains why. If someone gives you one number for "the Boise market," they're giving you an average of seven very different things.

MISCONCEPTION THREE

That Boise proper is where the growth went.

It isn't. Boise grew 1.1% since 2020 while Ada County grew about 20% — the city ran out of easy land and the growth moved to the suburbs. Boise is now the tightest market in the valley: 1.87 months of supply and a median 7 days on market (Intermountain MLS, June 2026). Less inventory, older housing stock, faster decisions.

MISCONCEPTION FOUR

That new construction means no negotiation.

In Nampa in May 2026, 79.2% of new-construction sales — 95 of 120 — included builder incentives, and 59.8% of all sales included seller-paid closing costs (Top Idaho Real Estate, using Intermountain MLS data). **Incentives are normal here.** Knowing how to ask is real money. Most buyers never ask.

MISCONCEPTION FIVE

That you should buy the minute you land.

I've told relocating families to rent for a year first and get to know the valley before choosing where to build. One of them thanked me for it publicly afterward. It cost me a commission that year and it was still the right answer. **If you're not sure between two cities, renting for twelve months is cheaper than being wrong about a house for ten years.**

THE THING PEOPLE ACTUALLY SAY AFTER THEY MOVE

Not that it's cheaper than they thought, and not that it's smaller than they thought. It's that they had no idea how different Meridian and Eagle and Kuna would feel once they were standing in them. Which is the whole reason page 3 exists.

THE FIVE MISTAKES I WATCH PEOPLE MAKE

Ten years of building homes talking.

01

PICKING THE CITY FROM A LISTING SITE.

Listing photos sell houses, not places. The house that looks perfect online is 35 minutes from where you'll actually work, in a district you didn't check. Pick the city first. Then the house.

02

BUDGETING OFF THE SALE PRICE BACK HOME INSTEAD OF THE PAYMENT HERE.

Your equity is real. So is 6.65% (Freddie Mac, week of August 20, 2026). Get a local lender to run the monthly number at your actual price band before you shortlist anything. People who skip this step lose two months.

03

UNDERESTIMATING A BUILD TIMELINE.

A new build in this valley is commonly a five-to-ten-month process from contract to keys, and that clock has to line up with the sale of your current home, your lease, and the school year. I've watched more relocations go sideways on sequencing than on price.

04

SIGNING A BUILDER CONTRACT WITHOUT KNOWING WHAT'S STRUCTURAL AND WHAT ISN'T.

Structural options — where a wall goes, whether there's a bay window, the garage bay — get locked early and can't be changed later. Personal-choice options in the design studio can be changed for years. Buyers routinely overspend in the design studio and under-decide on structural. That's ten years of building homes talking.

05

NOT HAVING ANYONE ON THE GROUND.

If you're buying or building from another state, someone has to physically be at that house — during framing, at the walkthrough, before the drywall goes up. Photos from the builder show you what's finished. They don't show you what got missed.

WHAT TO DO, AND WHEN

12 TO 6

MONTHS OUT

- Shortlist two or three cities from page 3 rather than a list of houses. Talk to a lender licensed in Idaho — financing across state lines has its own wrinkles and you want them found early, not in escrow. If you can visit once, do it, and drive the commute at the hour you'd actually drive it, not on a Sunday afternoon. Decide honestly whether you're renting first.

6 TO 3

MONTHS OUT

- Get fully pre-approved, not pre-qualified. Set the real budget from the monthly payment, not the price. Line up the sale of your current home — this is the step that decides whether the whole move is calm or frantic. If you're building, this is when you should be touring communities and understanding each builder's timeline and incentive structure, because inventory and incentives move month to month.

3 TO 1

MONTHS OUT

- Tour in person or by video. Write the offer. Do the inspection — yes, on new construction too. If you're building, this is when structural decisions get locked, so have your questions ready before you're sitting at the design table.

MOVING

MONTH

- Possession, utilities, and the first-week list: Idaho driver's license and vehicle registration, school enrollment with your district, and a walk of your own neighborhood before the boxes are unpacked.

A NOTE ON TIMING THE MARKET

I'm not going to tell you rates or prices are about to do anything, because nobody honestly knows and Idaho's rules and mine both say don't guess. What I will tell you is that the sequencing above is inside your control, and it matters more to how this goes than the month you land in.

WHAT GOOD LOOKS LIKE

MORE THAN TWENTY HOMES, ROOM BY ROOM

A family was making housing decisions while living in another state and couldn't get here to tour. So we toured for them — I video-called them through more than twenty homes, room by room, over months. They bought one. A year later they wrote that they regularly reflect on how happy they are with where they landed. That's the standard: you should be able to see a house honestly from a thousand miles away, including the parts nobody photographs.

BUILDING FROM OUT OF STATE

Another family bought a new build here while still living out of state. Building at that distance is where relocations get stressful, so I did their walkthroughs, filmed progress videos, and answered questions through the whole build. In their words:

”

Lots of stresses with being out of state while building and he was there for us to do walk-throughs, sending us videos, and answering all questions.

— RELOCATING CLIENT, NEW BUILD

What both have in common isn't a service package. It's that somebody was physically standing in the house on their behalf, at the moments that mattered, telling them the truth about what they were looking at.

And the version of that I'm proudest of is the family I told to rent for a year before choosing where to build — and who thanked me for it later. Sometimes the right answer is "not yet."

THE RELOCATION CHECKLIST

Print it. Tick it off. The sequencing is inside your control.

12 TO 6 MONTHS OUT

- ☐ Shortlist two or three cities — not a list of houses.
- ☐ Talk to a lender licensed in Idaho.
- ☐ Visit once and drive the commute at the hour you'd actually drive it.
- ☐ Decide honestly whether you're renting first.

6 TO 3 MONTHS OUT

- ☐ Get fully pre-approved, not pre-qualified.
- ☐ Set the real budget from the monthly payment, not the price.
- ☐ Line up the sale of your current home.
- ☐ Tour communities and learn each builder's timeline and incentive structure.

3 TO 1 MONTHS OUT

- ☐ Tour in person or by video, then write the offer.
- ☐ Do the inspection — yes, on new construction too.
- ☐ Have your structural questions ready before the design table.

MOVING MONTH

- ☐ Get your Idaho driver's license and vehicle registration.
- ☐ Enroll the kids with your school district.
- ☐ Walk your own neighborhood before the boxes are unpacked.

HOW MATT HELPS NEXT

If you're somewhere between "we're thinking about it" and "we've got a date," you're exactly where most of my clients are when we first talk. Here's what I actually do for people moving here.

I tour homes by video and FaceTime for out-of-state buyers, so you can see a house properly without booking a flight. I'm boots on the ground during a build — walkthroughs, progress videos, and catching problems while you're still in another state. I know new-construction contracts and incentives: quick move-in versus design-studio-ready, structural versus personal-choice options, and where the incentives actually are. And I'll tell you not to buy yet if that's the honest answer.

Why me: I spent about ten years building homes before real estate, so on a walkthrough I can tell you what's a real problem and what's normal construction. And about eleven years as a financial advisor before that, so I treat a purchase as a financial decision — equity, carrying cost, sequencing — not just a house hunt. Very few agents in this valley have both.

153 CLOSED TRANSACTIONS SINCE 2021	\$74.8M IN VOLUME SINCE 2021	58 FIVE-STAR CLIENT REVIEWS
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No pressure and no pitch. If a question comes up while you're reading this, send it to me — I'd rather answer one question now than have you guess.

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Love where you live. And welcome to Idaho.



WHAT I ACTUALLY DO

Video tours

Homes by FaceTime, room by room, for out-of-state buyers.

Boots on the ground

Walkthroughs and progress videos during your build.

New-construction contracts

Structural vs. personal-choice, and where the incentives are.

The honest answer

Including "not yet," if that's what it is.



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