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ALTRATA

Residential Real Estate 2025

Spotlight on the world's leading markets for the wealthy

Thought leadership

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Executive summary

All residential homes of the wealthy matter. Wealthy individuals often have multiple homes and business interests in multiple locations. Any residential presence or 'footprint' of the wealthy – even if only for a few days a year in a primary residence or a secondary (or additional) home – represents an opportunity for organizations looking to connect, interact and nurture relationships with this fast-growing demographic.

New York continues to lead the list of the world's top 20 cities by UHNW residential footprint. New York has a total UHNW footprint of more than 33,200 individuals, with Los Angeles and Hong Kong following in second and third place with a footprint approaching 20,000 individuals each. Miami is ranked fourth, above fifth-ranked London, which has a total UHNW footprint around half that of New York. The UK capital is one of only two European cities in the top 20 (the other being Paris in 15th place), while the US continues to dominate the list, with a total of 15 cities making the top 20.

Monaco has the highest density of ultra wealthy residents and second-homers in the world. The city state on the French Riviera has one UHNW individual (as a primary resident or with a second home) for every 22 residents. Aspen and Naples (Florida) rank second and third (with one for every 77 and 93 residents respectively). Northern California is home to two of the world's top-seven ranked cities by UHNW density: San Jose, the wealth center of the Silicon Valley technology and innovation hub, has one UHNW property owner for every 262 residents, while San Francisco has one for every 321 residents.

Today's wealthy are more mobile and globally interconnected than ever, and this is a defining feature of today's luxury real estate market. Close to a fifth of the ultra high net worth (UHNW; those with a net worth of more than $30m) own (or part-own) commercial interests headquartered outside of their home country, while one in every seven UHNW individuals has completed a higher education degree course outside of their home country.

Miami has become the leading city globally for UHNW second-home owners, with more than 13,200 such individuals. Miami has recorded a strong inflow of ultra wealthy home-buyers since the pandemic. While a relatively small metro area by general population, Naples (Florida) stands out for having 19 UHNW second-home owners for every one UHNW primary home owner. Dubai is a recent entrant to the top 10 non-US cities list, recording strong growth of its UHNW second-homer footprint (and property values) in recent years.

Emerging hotspots include Lisbon and Abu Dhabi, while Aspen is as popular as ever among the wealthy elite. One in four UHNW Aspen home owners spends the bulk of their time on non-profit initiatives, a notably higher share than the UHNW average. Primary industry representation is more varied among Abu Dhabi UHNW home owners. Meanwhile, US buyers have accounted for a significant share of Lisbon's non-domestic UHNW secondary-home owners in recent years.

Foreword

A new era for global luxury real estate

(With Invitation to the REALM International Collective™)

We live in a world where wealth no longer resides within borders. As this white paper reveals, today's affluent are more mobile, more diversified, and more globally positioned than ever before. Real estate is no longer simply an asset class; it is an anchor point for lifestyle, legacy, and leverage.

REALM stands at the intersection of data, private client advisory, and elite real estate. As the most prestigious community of elite real estate professionals ever assembled, we must evolve with the demands of the markets we serve. It is in this spirit that we are proud to announce the formation of the REALM International Collective™ — an invitation-only division of REALM, purpose-built for advisors who serve the world's most discerning, mobile, and globally connected clientele.

The International Collective is a collaborative platform of cross-border specialists who offer their clients something rare: the ability to move seamlessly across markets, tax environments, citizenships, and lifestyles. Founding Members span Europe, the Caribbean, Latin America, and key American expatriate destinations. Together, they represent a new era of global real estate intelligence and relational capital.

This initiative addresses an emerging archetype: clients who think in currencies, not countries; who choose homes for intention, not obligation; and who expect advisory-level insight, not just transactional service. Backed by REALM's proprietary platform, private office integration, and global intelligence partnerships, the International Collective is designed to serve at the highest echelon of luxury.

As you read this white paper, we invite you to consider your place in this evolving global landscape.

For those who operate with cross-border fluency, who guide mobile wealth with precision and discretion, REALM offers both a platform and a peerage.

REALM
Global Real Estate. Elevated.

Julie Faupel
Founder and CEO | **REALM**

Introduction

In an increasingly uncertain world, the significance of 'home' for the wealthy – as a haven for family, a place of work, a base for education or a vacation escape for personal wellbeing – remains as strong as ever. **Altrata**'s *Residential Real Estate 2025: Spotlight on the World's Leading Markets for the Wealthy* is the third edition of this report, sponsored by **REALM**. Our new report explores the latest trends across the world's luxury residential real estate markets, detailing the continued allure of the premier global cities and cultural hubs, even as geopolitical and economic forces shape new preferences for secondary (and tertiary) home markets.

Our focus is on the growing population of ultra high net worth (UHNW) individuals with a net worth of more than $30m – an exclusive group totaling around 480,000 people[1]. By considering all the residential addresses of a wealthy individual, not just their primary residence, the report takes a holistic view of location, focusing on the potential of their residential footprint. This is significant because, even if only for a few days or weeks in a given year, any type of luxury residential presence is an opportunity for organizations to engage with high net worth individuals around the world.

We begin with an overview of recent world trends and their impact on the luxury real estate market and the shifting focus of the globally connected wealthy. The core section of the report then focuses on the world's top cities ranked by total UHNW residential footprint, followed by our analysis of the most popular cities for secondary homes of the wealthy, with a geographic focus on the US and the rest of the world. Many of these urban centers, but not all, also feature prominently in our examination of cities by UHNW density, that is, the number of general residents per UHNW primary resident or secondary-home owner. With a scope ranging from established financial centers to lesser-known enclaves gaining traction among sophisticated investors, these findings paint a vibrant and dynamic picture of what it means to be an UHNW real estate owner today.

The final section provides an in-depth profile of three distinctive luxury property locations – Abu Dhabi, Aspen and Lisbon – detailing their unique real estate offerings and the archetypal UHNW buyers drawn to them in terms of their age and gender distribution, wealth source, primary industry, second-homer markets, and personal interests.

Altrata's *Residential Real Estate 2025: Spotlight on the World's Leading Markets for the Wealthy* provides exclusive insights on the intersection between luxury real estate and wealth, making it an essential read for any organization looking to connect, interact and nurture relationships with this exclusive group.

1 For further information on the ultra wealthy, see Altrata's annual *World Ultra Wealth Report.*

Footprint matters

Organizations classify the location of a wealthy individual in different ways, usually based on their commercial or not-for-profit objectives and focusing on their primary business or primary residential address. While these approaches avoid complications caused by double counting, they do not account for the fact that wealthy individuals often have multiple homes and business interests in multiple locations. This report measures the wealthy's presence in cities without prejudice to double counting.

Key definitions

Primary resident
An individual is termed a 'primary resident' of a city if the property they own privately (not via a company) is where they spend most of their time over the course of the year. This city, more often than not, is also where their primary business is based.

Secondary-home owner
An individual who owns a second property (or more) in addition to their primary residence. This ownership is held privately, not via a company they own.

Ultra high net worth (UHNW) individuals
Those with a net worth of $30m+ (also referred to as the 'ultra wealthy').

Total (residential) footprint
The number of individuals by residential presence, including both primary residents and secondary-home owners.

04

An asset class like no other

The period during and since the pandemic has been a roller coaster ride for the luxury real estate sector. A boom in property demand and valuations – fueled by soaring wealth portfolios, low borrowing costs and shifting buyer preferences – pivoted rapidly to a market slowdown as volatile geopolitics and an extreme inflationary cycle brought a spike in global interest rates and a pullback of property investments.

Over the past 18 months, the landscape for prime real estate has improved to some degree, with interest rates ticking lower and private wealth portfolios firming. However, it remains a volatile environment, amid lackluster economies and structurally higher debt costs, and one complicated by US efforts to reorder the country's long-established economic, trade and security relations.

Against this turbulent backdrop, the luxury property market has displayed considerable resilience, underlining the attraction of real estate not only as a medium for luxury living but also as a key vehicle for wealth preservation in uncertain times.

> "The luxury real estate market is experiencing profound shifts, driven by political, economic, and social changes. As the world becomes more interconnected, high-net-worth individuals are reevaluating where and how they invest in real estate."
>
> - Alek Carrera, Exclusive REALM Member, Founder, ACG International, Compass United States, Mexico and Europe

Multiple residences

Cities are where most wealthy individuals tend to congregate and reside, often close to their primary commercial interests and in proximity to aligned social networks, new investment opportunities and an array of cultural, educational, entertainment and lifestyle services.

The allure of the largest global cities – and their prime real estate neighborhoods – remains strong but is by no means static. Beyond the top-tier locations, the appeal of a wide range of smaller urban centers, mountain retreats, coastal resorts, and emerging hotspots around the world is being constantly shaped by socioeconomic trends, the rising connectivity of the global elite, and the ebbs and flows of wealth creation and destruction.

3

The average number of known residential properties owned per ultra wealthy individual

Source: Wealth-X, an Altrata company, 2025

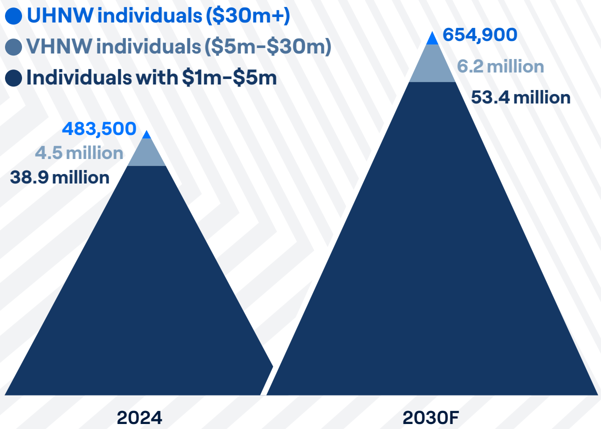
The ultra wealthy will often have multiple homes and business interests across various locations. In addition to their primary residence – usually situated near to their business head office, in or close to a major city – the wealthy are likely to own a luxury home in the mountains, or one overlooking the sea, or one in proximity to a favorite sporting or cultural destination, or one in a warmer climate. The average across the UHNW population is three luxury (known) residences per individual, with the property portfolio of some far more extensive, encompassing many or all of these lifestyle preferences.

The wealthy present a growing opportunity around the world

The wealthy are a rapidly growing demographic. Despite persistent economic and political volatility and uncertainty, there will continue to be new and varied opportunities for wealth generation and asset diversification.

These opportunities will be underpinned by structural trends, such as the green-energy transition, advances in digitalization, expanded industrial incentives, rising urbanization and female labor participation in emerging markets, the 'premiumization' of consumption, and broadening adoption of generative AI, all of which will drive an expansion in the number of wealthy individuals and their combined wealth over the next five years. By 2030, we expect the number of wealthy individuals (those with $1m+) will be more than a third larger than it is today.

Global wealthy population by major wealth tier



Note: F stands for forecast.
Source: Wealth-X, an Altrata company, July 2025

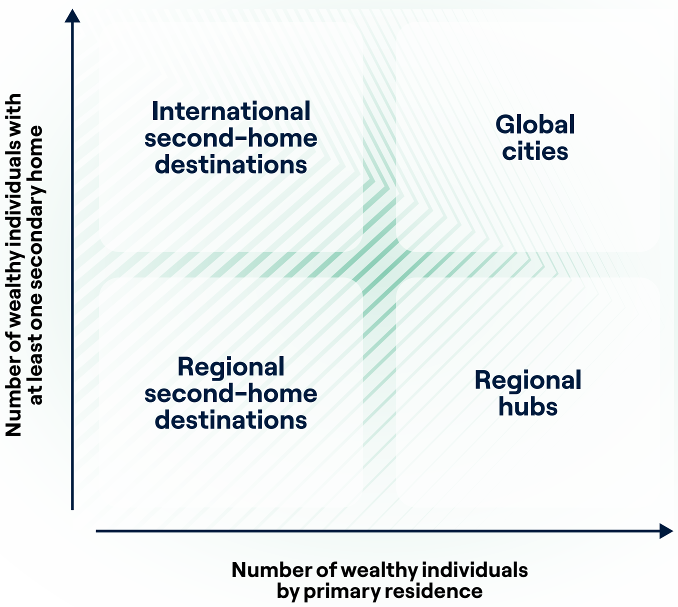
City appeal

More than ever before, these homes of the wealthy are spread far and wide, across different countries and continents of the world, reflecting the globalization of business, travel, technology, education, and leisure pursuits. From a regional perspective, European UHNW individuals are the most likely to own a luxury property outside of their home country.

The pandemic and subsequent geopolitical events have undoubtedly blurred some of the boundaries between the wealthy's expectations for their primary and secondary residences, whether for reasons of security, lifestyle, personal wellbeing and mobility, or in response to revamped business models. However, the fundamental distinction between a primary and secondary residence – and thus between distinctive luxury real estate markets – still holds strong.

Mapping the wealthy's residential city footprint

Global city differentiation among the wealthy



The allure of cities, for both primary and secondary homes among the ultra wealthy, remains as strong as ever.

New perspectives

As always, market disruption brings with it challenges but also opportunities. Whereas some of the larger prime real estate hubs have struggled to gain traction in recent years, a diverse range of luxury property markets have experienced robust demand. Stand-out performers include wealth centers in Asia and the Middle East, as well as established and emerging second-home destinations within the US and parts of Europe.

Recent changes in the political climate are undoubtedly a factor, prompting many wealthy families to reassess the security and stability of their property investments. Locations once viewed typically as vacation destinations are increasingly being considered viable for primary or long-term residences.

> We are seeing a spike in interest in the Caribbean due to the current economic uncertainty, with many buyers coming from the North American market. Many of these buyers are looking for investments in locations where they can also participate in a citizenship by investment program.
>
> – Danielle Austin, Exclusive REALM Member, President, Christie's International Real Estate, Caribbean

It is not only geopolitics and central banks that are reshaping the prime real estate market. The global expansion of wealth is driving new demands from affluent buyers in terms of privacy, design, sustainability and personal services. Branded residences are growing in popularity among those seeking a complete luxury lifestyle experience.

Increasingly mobile and globally interconnected

17%

of the ultra wealthy currently have an ownership stake in a business entity headquartered outside their primary country of residence

14%

of the ultra wealthy have obtained at least one of their higher education degrees outside of their home country

Source: RelSci and Wealth-X, Altrata companies, 2025

This increasing global connectivity of the ultra wealthy is a defining feature of today's luxury real estate market. Amid the expansion of newly created fortunes in wealth markets around the world, the role of technology in facilitating crossborder trading and logistics, and the rising number of inter-generational wealth transfers across more globalized families, close to a fifth of the UHNW population owns (or part-owns) commercial interests headquartered outside of their home country.

Today's wealthy elite is more mobile and globally interconnected than ever before, with the latest technologies, crossborder business interests, and new educational opportunities redefining expectations for flexible living and remote working across multiple properties around the world. As market horizons expand, so does the consideration of changing residency rules, 'golden visa' programs, tax laws and the impact of climate change.

For many wealthy individuals, having a secondary home in proximity to these ancillary operations is both sensible and desirable from a quality of life and investment perspective, while in some cases also providing the opportunity to fulfill other lifestyle preferences that may not be viable at their primary residence. And as global complexity increases, so will a focus among the wealthy on 'discrete' portfolio planning and ownership restructuring, in order to preserve not only personal freedoms but also their financial and legal protections.

Among the ultra wealthy, this crossborder focus also increasingly encompasses the area of higher education, which has been a driver of global luxury property investment over the past decade. The academic reputation, high-class facilities, and powerful 'networking effects' conferred by the world's leading universities and business schools naturally carry strong appeal across an ever more globally diverse ultra wealthy population. This has spurred heightened demand for real estate, whether as a base to visit children or grandchildren who are being educated away from home, or as a secure environment for family members to live in while pursuing their studies. Around one in seven UHNW individuals has completed a degree course in a foreign country, and this share will likely continue to rise as the rich opportunities and life experiences of studying abroad are conveyed to the next generation.

> "Our clientele increasingly reflects a globally connected elite – individuals and families who live across multiple countries, manage assets internationally, and move seamlessly between continents. The ability to operate across time zones, languages and legal frameworks is no longer optional – it's the baseline."
>
> – Marco Tirelli, Founding REALM Member, Founder and CEO, Tirelli & Partners, Italy

A guiding hand

This all serves to underline the multiple benefits that real estate assets provide for the wealthy investor. Far more than an occasional vacation escape or an investment hedge, a strategic property acquisition can often act as a bridge to new opportunities, whether through business partnerships, educational access, or simply a more meaningful quality of life.

Navigating an increasingly complex and evolving real estate landscape requires affluent buyers to be not only agile but also strategic and institutionally aware. It is a challenging environment and one that underscores the importance of specialist knowledge and personalized counsel from a trusted real estate advisor.

> Affluent families are no longer driven solely by lifestyle or prestige; they focus on security, legal reliability, and long-term strategy. Increasingly, they're making quiet moves to place capital in jurisdictions that protect rights and offer geopolitical continuity. Real estate has become a vehicle not just for living, but for safeguarding a legacy.
>
> – John Eric, Founding REALM Member, Co-Managing Partner, The Luxury Collective, Compass Washington D.C. and the UK

In today's world of globally connected wealth, a property acquisition will often involve strategies that extend well beyond the real estate space, encompassing financial and legal protections, portfolio restructuring, tax and crossborder expertise, and legacy planning. What was once a straightforward transactional role has transformed into a far more holistic advisory relationship – one that blends strategic insight with an acute understanding of clients' personal aspirations and global footprint.

Leading markets

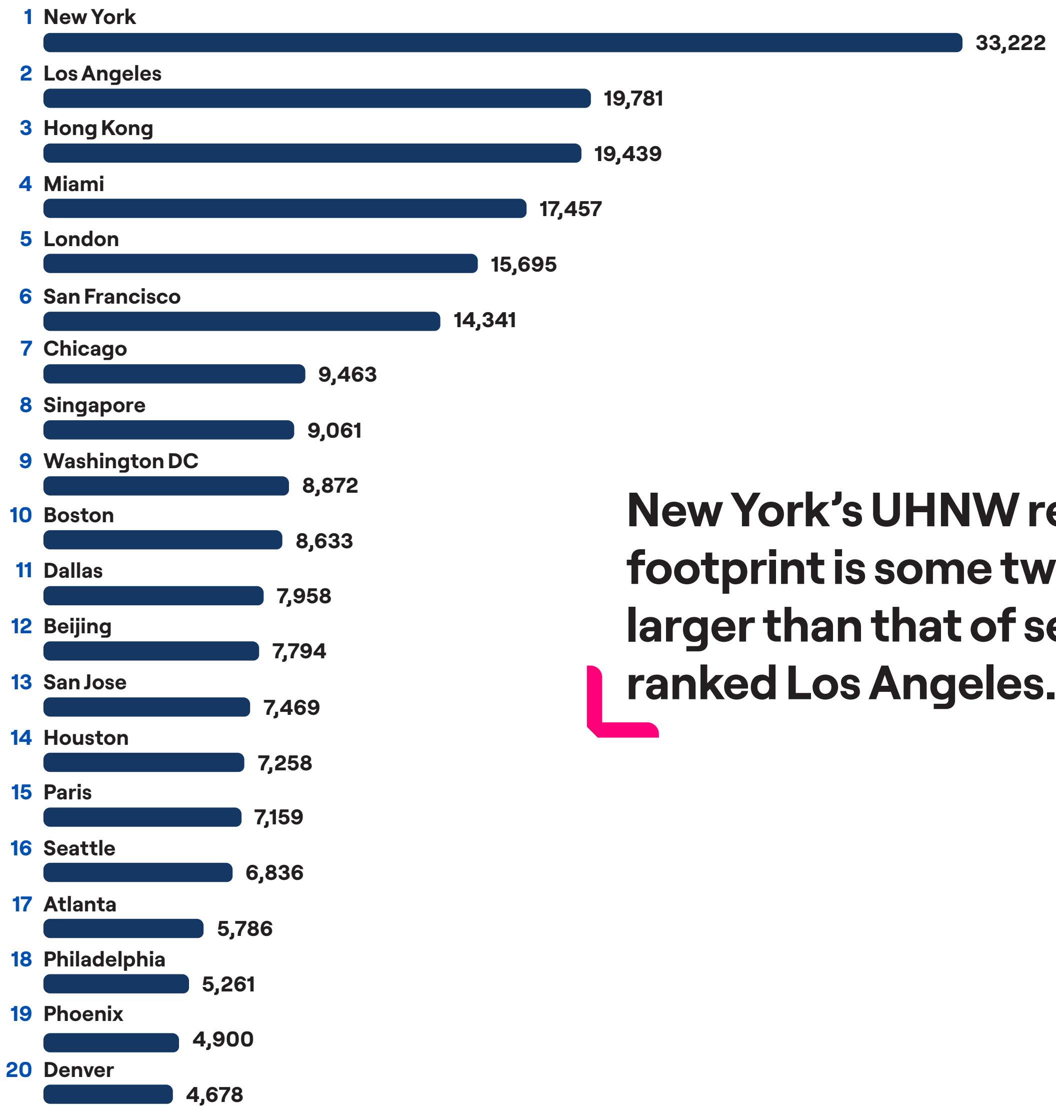
Top cities by total residential footprint

What are the world's top cities by total residential footprint of the ultra wealthy? Taking account of the location of UHNW individuals' primary residence and all of their additional (secondary) homes, we reveal a number of important insights.

Total residential footprint

Global top 20 cities by UHNW residential footprint

Number of UHNW individuals with a primary residence or secondary home in this location, and rank



New York's UHNW residential footprint is some two-thirds larger than that of second-ranked Los Angeles.

Note: For details on the methodology, please see the Methodology section. Cities are defined on the basis of urban agglomerations and metropolitan (metro) areas, which include the built-up areas outside the administrative core. Japanese cities do not feature in the rankings due to the opacity of Japan's real estate market data – Tokyo would almost certainly rank among the top five cities.

Source: Wealth-X, an Altrata company, July 2025

New York is the preeminent global city of the wealthy. The financial and commercial center of the world's largest wealth market, New York heads the rankings with an UHNW residential footprint of 33,222 individuals, some two-thirds larger than that of second-ranked Los Angeles. The city's prime real estate market has been subdued in recent years, constrained by higher interest rates, limited stock, and fierce global competition in the second-home market (including from other US cities). New York nevertheless remains a powerful magnet for the wealthy, offering a blend of luxury consumption, vibrant culture, high-quality education and lifestyle cachet, with the borough of Manhattan the epicenter of ultra-prime real estate.

Los Angeles ranks second, with just under 20,000 ultra wealthy home owners. The second largest wealth market in the US, Los Angeles' diverse economy, coastal location, and high-end retail and dining are a strong draw for the ultra wealthy seeking both exclusivity and asset preservation, in iconic locations such as Beverly Hills and the Hollywood Hills.

Home to 19,439 ultra wealthy home owners, Hong Kong has the third-largest residential footprint. This mainly comprises the primary residences of Asia's wealthy elite, attracted by the city's cultural heritage, iconic waterfront skyline, low taxation and its regional status as a nexus for financial flows between China and the global economy. It has one of the lowest shares of UHNW secondary homes of the top 10 cities. Domestic political reforms and exposure to increasing US-China rivalry have diminished slightly the city's appeal to non-financial international companies, weighing on recent property demand. The authorities have responded by easing home-purchase restrictions and rolling out business policies to attract global talent. Hong Kong is one of three Asian cities in the top 20, the others being Singapore and Beijing.

Fourth-ranked Miami has recorded a strong inflow of ultra wealthy residents since the pandemic. The most prominent cohorts have been wealthy entrepreneurs from elsewhere in the US, and the expansion of an already sizable Latin American diaspora. The city has long been a popular location for wealthy buyers seeking an additional residence, attracted by Florida's favorable tax regime, warm climate and coastal setting. Secondary homes account for just over three-quarters of Miami's UHNW residential footprint, the highest share among the top 20 cities.

London completes the top five, with a total UHNW footprint of 15,695 individuals, around half that of New York. The UK capital is one of only two European cities in the top 20 (the other being Paris in 15th place). Self-imposed economic and trade restrictions have weakened the UK's international standing and wealth-generation prospects to an extent, with 'non-domiciled' residents also facing more stringent tax rules. However, London's status as one of the truly premier global cities underlies the strong and enduring appeal to the wealthy of its world-renowned culture, retail, commerce and education. It is also seen as a safe-haven investment location for luxury real estate buyers from around the world, including comparatively high shares from Russia, China and the Middle East.

London ranks fifth, one of only two European cities in the top 20 (with Paris in 15th).

A total of 15 US cities rank in the top 20, with seven in the top 10. This reflects not only the status of the US as the world's largest wealth market, but also the regional diversity of its geography, climate and business specialization, given its sheer size. Among major markets, UHNW individuals in the US are among the least likely to own a luxury property abroad. The country offers a breadth of choice that leads to many US-based wealthy individuals purchasing additional residences within the country rather than abroad, as exhibited over recent years by expanding secondary-home populations in cities as diverse as Miami, Austin (Texas), Boston (Massachusetts) and Aspen (Colorado). It remains to be seen to what extent recent developments in the country's political and legal environment trigger a strategic repositioning of luxury real estate purchases outside the US by the ultra wealthy.

No Chinese or German cities make the top 10, despite the two countries having the world's second- and third-largest UHNW populations respectively The highest-ranked Chinese city is the capital, Beijing, in 12th position, with Munich (Germany's largest UHNW city) outside the top 20. Both cities exhibit a relatively high share of ultra wealthy secondary-home owners, which alludes to the fact that private wealth – including residential holdings – is dispersed more uniformly across major urban centers in the two countries than in other leading UHNW markets. Japanese cities do not feature in the rankings due to the opacity of the country's real estate market data – Tokyo would almost certainly rank among the top five cities.

Methodology

This report leverages two of Altrata's unique products: the **Wealth-X** Database, the world's most extensive collection of curated research and intelligence on the wealthy, and **RelSci**'s Relationship Mapping Database.

Since the previous edition was published in 2023, there have been significant changes across the global wealth map and the luxury real estate sector. In addition, Altrata's data assets continue to expand in number, coverage and depth. The Wealth-X Database is now significantly larger by number of wealthy individuals and we have undertaken a full update to our Wealth and Investable Assets Model. As a result, the data in this report is not directly comparable with previously published numbers.

We use two steps to calculate the number of wealthy individuals in each city by residential presence: counting those with a 'primary residence' and those with 'secondary homes' equating to the 'total footprint'). Primary residence is determined by whether the property is owned privately (not via a company) and it is where the owner spends most of their time over the course of the year. Invariably, the city of primary residence is, more often than not, also where the property owner's primary business is based. A secondary home is determined by whether the property is owned in addition to a primary residence by the same person. Again, this ownership is held privately.

First, to size the wealthy population by primary residence at the city level, we use our proprietary Wealth and Investable Assets Model. The model uses residency as the determinant of an individual's location. This model produces statistically significant estimates for the size of the population by level of wealth and investable assets for the world's 200 major cities as ranked by nominal GDP in $. These cities are defined on the basis of urban agglomerations (UAs) and metropolitan (metro) areas, which include the built-up areas outside the administrative core. We find that metro and urban areas are closer to self-contained entities compared with city administrative cores (city proper) because more residents are likely to work and spend within the metro/UA boundaries. We focus on metro areas to ensure comparability because globally comparable city-level data is not available. For a very small number of US cities (such as Aspen), we have used city-proper level data because such data was not available at the metropolitan level.

Second, to size the number of wealthy individuals with secondary homes, we use the Wealth-X Database. For this exercise, all known residences of the wealthy are counted, including those in a different location to their primary residence. This sample is then used to extrapolate from our model estimates of counts by city, to arrive at the residential second-home footprint. The database is also used to profile the ultra wealthy in greater depth.

The Wealth-X Database provides insights into the wealthy's financial profile, career history, known associates, affiliations, family background, education, philanthropic endeavors, passions, hobbies, interests and much more. Our proprietary valuation model (as defined by net worth) assesses all asset holdings, including privately and publicly held businesses and investable assets. The database uses the primary business address as the determinant of a wealthy individual's location. References to $ or dollars refer to US dollars.

Our business ownership and connections data was leveraged from Altrata's RelSci and Wealth-X. RelSci's Relationship Mapping Database covers 10 million influential individuals and 2 million organizations. Connections are based on shared professional, personal and civic experiences, such as current or historical overlapping careers, contacts and board overlaps, among others. With regards to our connections data, we limited relationships to those with a 'strong' likelihood of relationship, as RelSci also creates paths of connection using lower likelihood connections.

About REALM Global

REALM® Global is a visionary, brand-agnostic membership collective designed exclusively for the top 1% of luxury real estate professionals. Spanning 40 States in the US and 16 countries, REALM® unites the world's most accomplished advisors through an ecosystem of curated global connections, proprietary events, elite education, and a powerful wealth intelligence platform.

More than a network, REALM® is a force multiplier—empowering members to deliver unmatched value to their high-net-worth clients with trust, discretion, and precision. REALM® Members are not just agents—they are trusted advisors at the pinnacle of their profession. REALM® exists to elevate how they connect, collaborate, and grow in a world without borders.

About Altrata

Altrata provides the most essential intelligence and insight on business leaders, the global wealthy and well-connected. Leading commercial, philanthropic and educational institutions depend on Altrata solutions to meet their growth objectives. Clients partner with Altrata to confidently engage with exceptional individuals and organizations, create meaningful relationships and seize strategic opportunities.

Altrata's global dataset contains millions of individual profiles on the wealthy, senior decision makers, board members and C-suite leaders. Altrata offers actionable, accurate and comprehensive data, maintained by a global team of in-house researchers committed to surfacing the right insight at the right time to drive positive business outcomes. Altrata is the definitive leader in global wealth intelligence, professional relationships mapping and affluent market dynamics.

Altrata is a registered trademark of Delinian Limited and its affiliated companies, and is comprised of five industry leading offerings: BoardEx, Boardroom Insiders, RelSci, WealthEngine and Wealth-X.

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