

Is Charlotte's Market Stabilizing?

A closer look reveals a complex picture.

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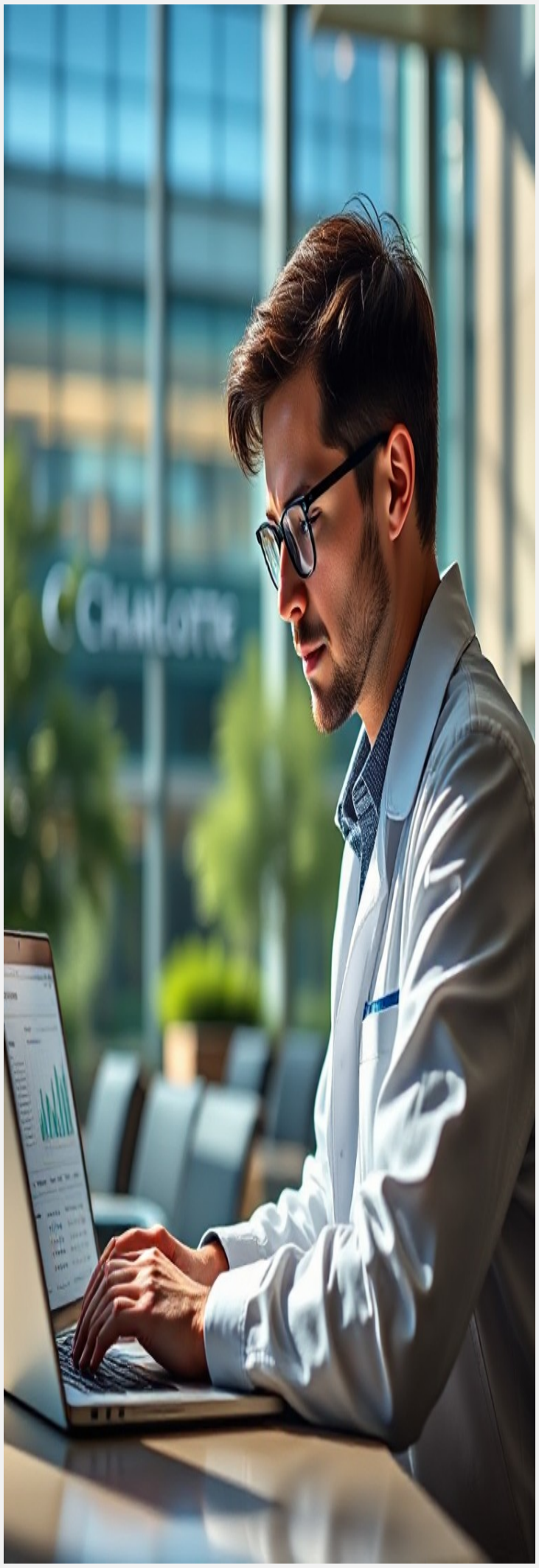
THE DATA

7.3%

Year-over-Year Price Appreciation

According to the Richmond Fed's latest regional housing data.

Charlotte’s home price growth has moderated from prior peaks, indicating a shift toward stabilization. The Richmond Fed's August 2026 report highlights that while appreciation remains positive, it is no longer accelerating at the rapid pace seen in recent years. This suggests that market dynamics are beginning to balance between demand and supply.



Source: Federal Reserve Bank of Richmond · Published August 25, 2026

01

Stabilization vs. Affordability



While price appreciation is cooling, affordability remains a pressing concern. UNC Charlotte’s Childress Klein Center reports that median home prices are still well above pre-pandemic levels, and rental costs continue to outpace wage growth for middle-income households. The Richmond Fed's data shows this tension between stabilization and affordability is a defining characteristic of Charlotte’s current market.



02

Population Trends Drive Demand

The U.S. Census and FHFA data show that Charlotte's steady population growth is driving housing demand, particularly in suburban areas. This shift reflects broader migration patterns from urban cores to lower-density neighborhoods, a trend that contrasts with the limited downtown development seen in the city. As the region continues to attract new residents, supply constraints are likely to persist unless strategic development initiatives are introduced.

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