

Top Owner-Occupied City in Memphis — ALEX Intelligence 2026

Oakland Leads TN in Owner Occupancy

87.0% owner-occupied — the highest in the Memphis metro

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THE DATA

87.0%

Owner Occupancy Rate (2024)

Oakland leads the Memphis metro with the highest rate of owner-occupied housing.

This 87.0% figure reflects a deep-rooted pattern of long-term residential stability and equity accumulation. Unlike speculative or rental-driven markets, Oakland's high owner occupancy suggests residents are not just living in homes — they are building generational wealth through property ownership. This structural advantage supports stronger neighborhood cohesion and resilience against market volatility.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-21-memphis-owner-share-place-mkt>



01

Wealth Builds Where Ownership Stays

This stability makes Oakland a critical anchor in Memphis's real estate future. As new developments emerge in Shelby and Madison counties, the contrast between owner-dominated and rental-dominated zones will define the region's economic trajectory — with Oakland setting the benchmark for durable, equitable growth.

02

The Price of Stability is Low Turnover

For investors and developers, this means that new construction must target owner-occupancy demand directly — not rental arbitrage. The future of Memphis real estate lies not in chasing high turnover, but in designing communities that reward long-term residency, foster neighborhood identity, and align with the region's deep-rooted culture of permanence.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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