#144 in U.S. Metro Owner Costs — ALEX Intelligence 2026

Wilmington Ranks #144 in U.S. Owner Costs

Median monthly cost: $1,300 — a national outlier in affordability

THE DATA

$1,300

Median Monthly Owner Cost (2024)

Wilmington ranks #144 among 401 U.S. metros for affordability in monthly ownership expenses.

This figure reflects a full suite of housing costs—mortgage, taxes, insurance, utilities, and homeownership fees—combined into a single benchmark. At $1,300, Wilmington stands far below the national median, placing it in the lowest 36% of U.S. metropolitan areas in terms of monthly ownership burden.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-29-wilmington-standing-owner-cost-msa

01

Affordability as a Strategic Moat

This affordability is not a sign of weakness but a competitive edge. It attracts both first-time buyers and wealthier relocators seeking balance—luxury homes at non-luxury cost. This dynamic supports sustained price appreciation without the volatility seen in high-cost markets.

02

The Hidden Inflation Shield

This resilience is amplified by the region's limited new supply. With fewer new homes entering the market, price growth is more controlled and predictable. The low owner cost baseline ensures that even modest price increases do not push the market into unaffordable territory—making it a rare market where stability and growth coexist.

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