

#10 of 15 NC metros, #10 of 15 NC metros — ALEX Intelligence 2026

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Charlotte's HPI growth trails the state's top performers — but why that matters

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THE DATA

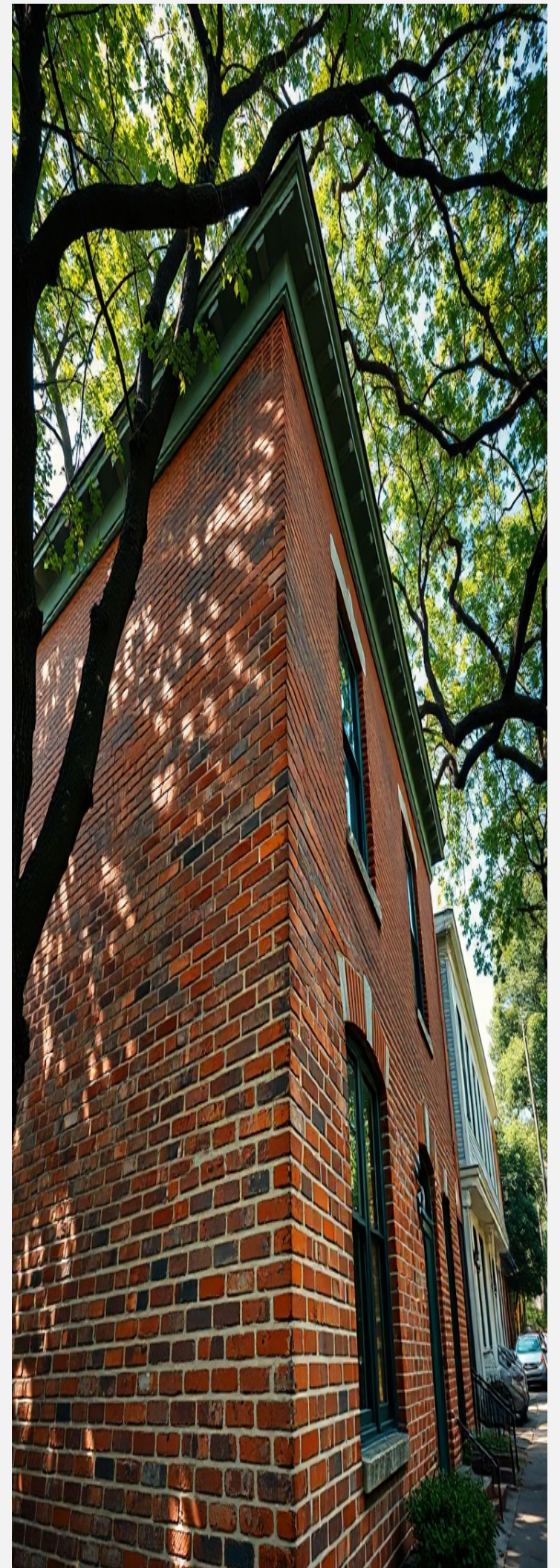
1.5%

one-year change in the metropolitan house price index (2026 Q2)

Charlotte's 1.5% growth in home prices over the past year is below the state average, ranking it 10th among North Carolina's 15 metropolitan areas.

This modest pace reflects a market that has cooled after a period of rapid appreciation, signaling a return to stability rather than stagnation. The data suggests that Charlotte is no longer a high-growth outlier but a mature market adjusting to broader macroeconomic conditions. This doesn't imply weakness — it indicates maturity and resilience.

Source: Federal Housing Finance Agency, All-Transactions House Price Index by Metropolitan Statistical Area, 2026 Q2 · ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-09-charlotte-hou-fhfa-hpi-growth-1y-msa>



01

Cooling growth signals market maturity

Charlotte's 1.5% one-year HPI growth, while lagging behind the state's top metros, reflects a market that has transitioned from speculative momentum to sustainable, fundamentals-driven appreciation. This is not stagnation — it's a sign of stabilization after years of overheating. The data implies that home price growth is now anchored in economic fundamentals, not speculation, which supports long-term confidence in property value preservation.

02

Resilience in a cooling climate

Despite ranking below most North Carolina metros, Charlotte's HPI growth remains positive in a national context where many markets are flat or declining. This underscores the city's underlying strength: a diversified economy, strong job growth, and a resilient housing stock. The fact that prices are still rising — albeit slowly — indicates that demand remains intact, even as the pace of appreciation slows. This is not a warning sign — it's a sign of a market that has weathered the storm.



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