

#12 of 15 NC metros — FHFA HPI Growth 2026 Q2

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Raleigh-Cary lags behind regional peers but maintains stability

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THE DATA

1.1%

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

Raleigh-Cary's 1.1% growth ranks 12th among North Carolina's 15 metros.

This modest pace reflects a market that has absorbed recent demand without overheating. Unlike faster-growing peers, the Triangle is not experiencing speculative inflation, suggesting a more sustainable equilibrium. The data implies that pricing is stabilizing around fundamental value rather than driven by momentum alone.

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-triangle-hou-fhfa-hpi-growth-1y-msa>



01

Stability as a strategic moat

In a state where some metros are seeing double-digit HPI growth, the Triangle's 1.1% rate signals resilience. This is not stagnation — it is a calibrated response to underlying fundamentals. The region's strong employment base in tech and biotech, combined with sustained demand, allows for measured appreciation without the risk of a sharp correction. This stability is increasingly valuable to long-term investors and homeowners alike.



02

The AI-driven pricing shift

As FEDS Notes reveal, AI is now used to model global monetary transmission, influencing mortgage pricing and risk assessment. In the Triangle, where AI adoption in finance is high, this means valuation models are becoming more predictive and less reactive. The region's slower HPI growth may reflect an algorithmic recalibration — where data-driven models are pricing in future risks more accurately than traditional benchmarks. This shift favors markets with strong, transparent fundamentals — exactly what the Triangle offers.

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