

Oak Ridge — #1 of 10: Median Monthly Owner Cost

Oak Ridge Leads NC in Monthly Owner Cost

Median cost: \$2,095 — source: ALEX Intelligence, 2026

Swipe for insights →

THE DATA

\$2,095

Median Monthly Owner Cost (2024)

Oak Ridge leads the Greensboro-Winston-Salem-High Point MSA and North Carolina in the cost of homeownership, according to the latest ALEX Intelligence data.

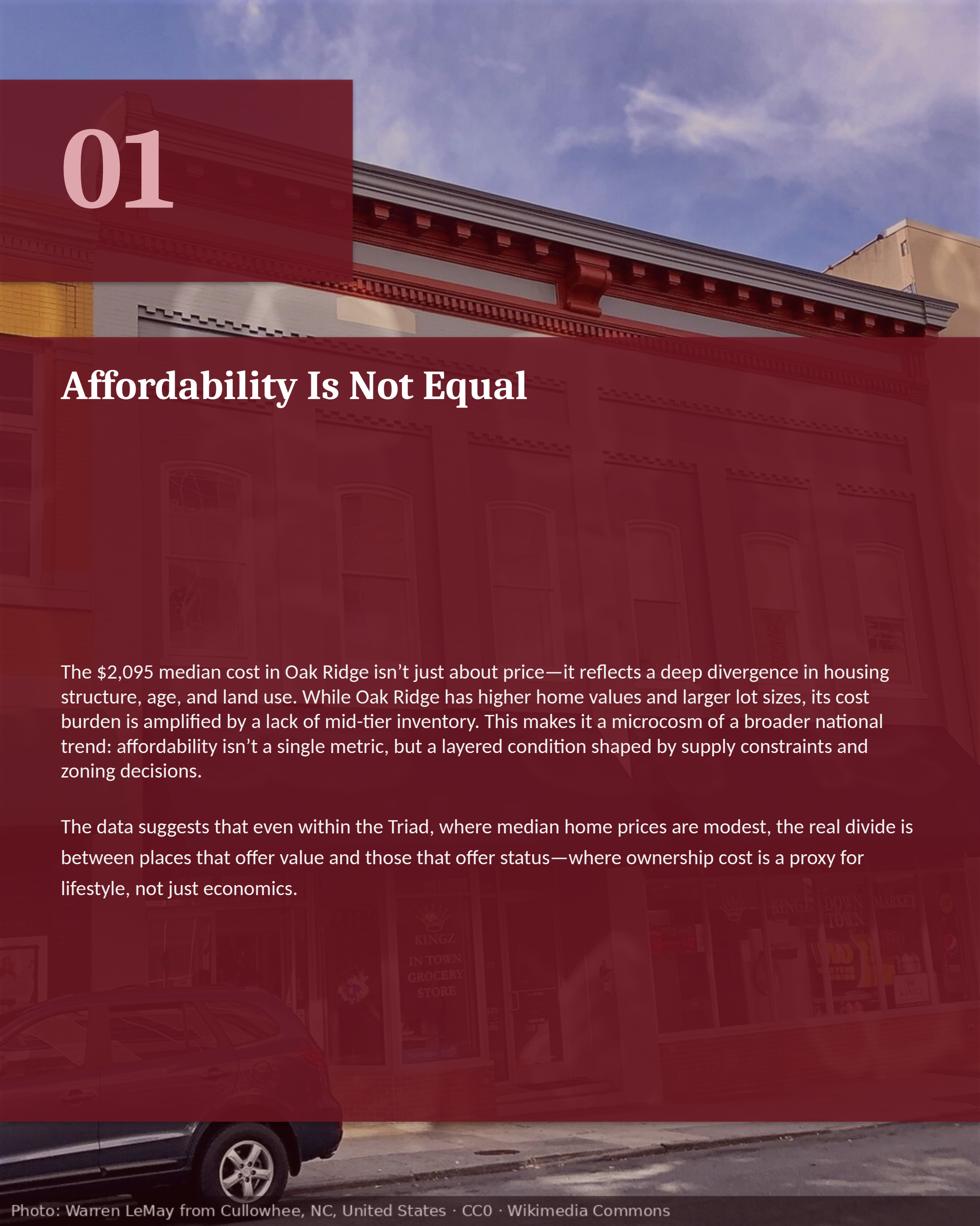
This figure includes principal, interest, taxes, insurance, and utilities —reflecting a true cost of ownership, not just mortgage payments. Oak Ridge's position at the top of the ranking underscores a shift in where affordability pressures are most acute, even within a region often seen as relatively accessible.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-15-greensboro-owner-cost-place-mkt>



Photo: Warren LeMay from Cullowhee, NC, United States · CC0 · Wikimedia Commons

The background image shows a historic, multi-story brick building with a prominent cornice and decorative brackets. The building has several windows, some with arched tops. A dark car is partially visible in the lower left corner. The entire image is overlaid with a semi-transparent red layer, which serves as a backdrop for the text.

01

Affordability Is Not Equal

The \$2,095 median cost in Oak Ridge isn't just about price—it reflects a deep divergence in housing structure, age, and land use. While Oak Ridge has higher home values and larger lot sizes, its cost burden is amplified by a lack of mid-tier inventory. This makes it a microcosm of a broader national trend: affordability isn't a single metric, but a layered condition shaped by supply constraints and zoning decisions.

The data suggests that even within the Triad, where median home prices are modest, the real divide is between places that offer value and those that offer status—where ownership cost is a proxy for lifestyle, not just economics.

02

The Hidden Cost of 'Stability'

Oak Ridge's top ranking in owner cost isn't a sign of overvaluation—it's a sign of long-term stability. The city's low turnover, high equity accumulation, and strong property tax base suggest a mature market where demand is anchored in long-term residency, not speculation.

This stability comes at a price: limited entry-level options and rising costs for new buyers. The same forces that protect existing homeowners from volatility also make it harder for new residents to enter. For investors and developers, this isn't a bubble—it's a structural bottleneck. The real question isn't whether Oak Ridge is expensive, but whether its model can scale without sacrificing accessibility.



Photo: Warren LeMay from Cullowhee, NC, United States · CC0 · Wikimedia Commons

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

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902



ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy

