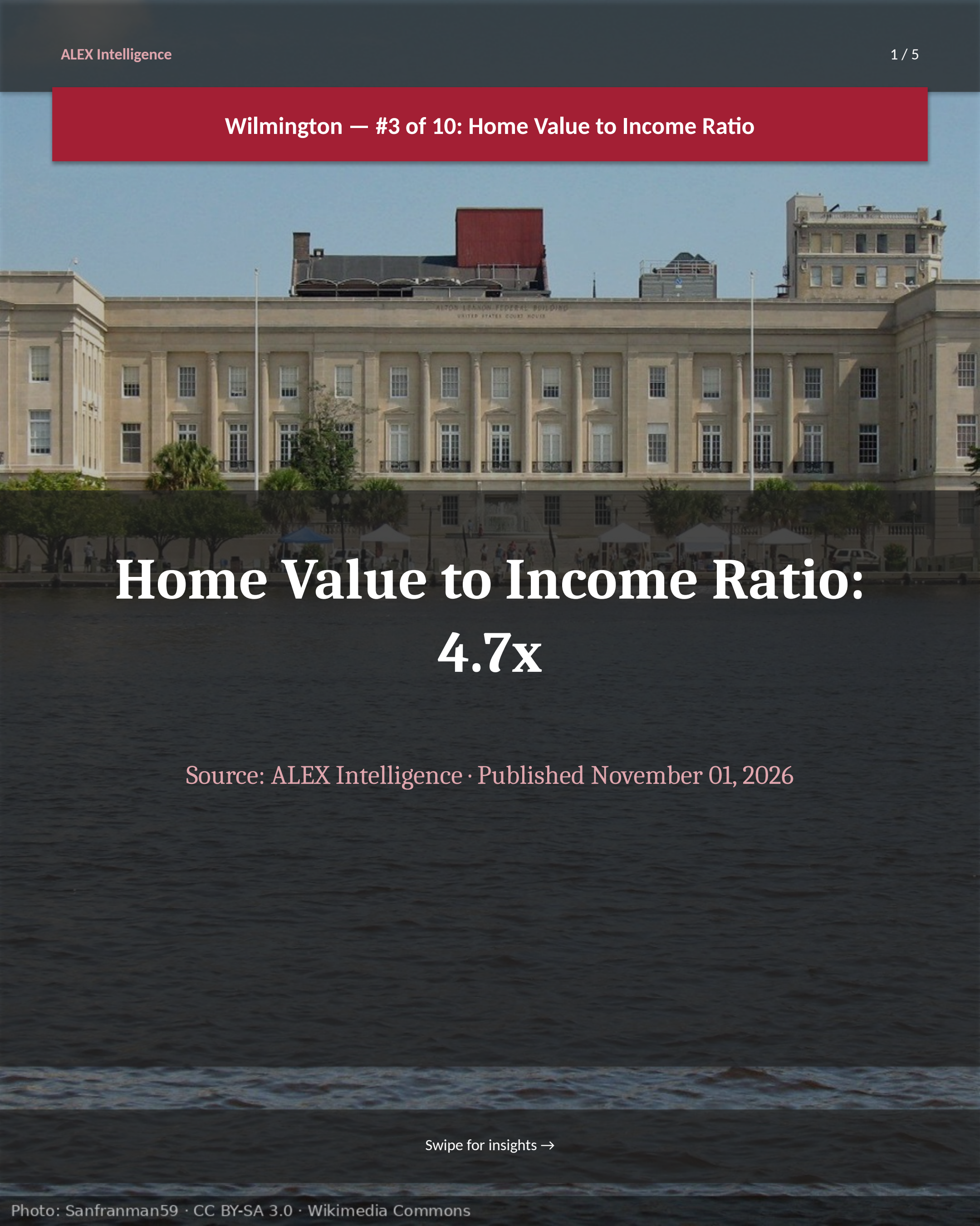


Wilmington — #3 of 10: Home Value to Income Ratio



Home Value to Income Ratio: 4.7x

Source: ALEX Intelligence · Published November 01, 2026

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THE DATA

4.7x

Home Value to Income Ratio (2024)

Wilmington's 4.7x ratio places it among the most balanced housing markets in North Carolina.

This ratio reflects the median home price relative to median household income, a key indicator of long-term affordability. Wilmington's 4.7x is notably stable, suggesting that while prices are high, they remain within reach of local income levels. The city holds this position despite national pressures on mortgage rates and rising construction costs.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-11-01-wilmington-standing-value-to-income-msa>

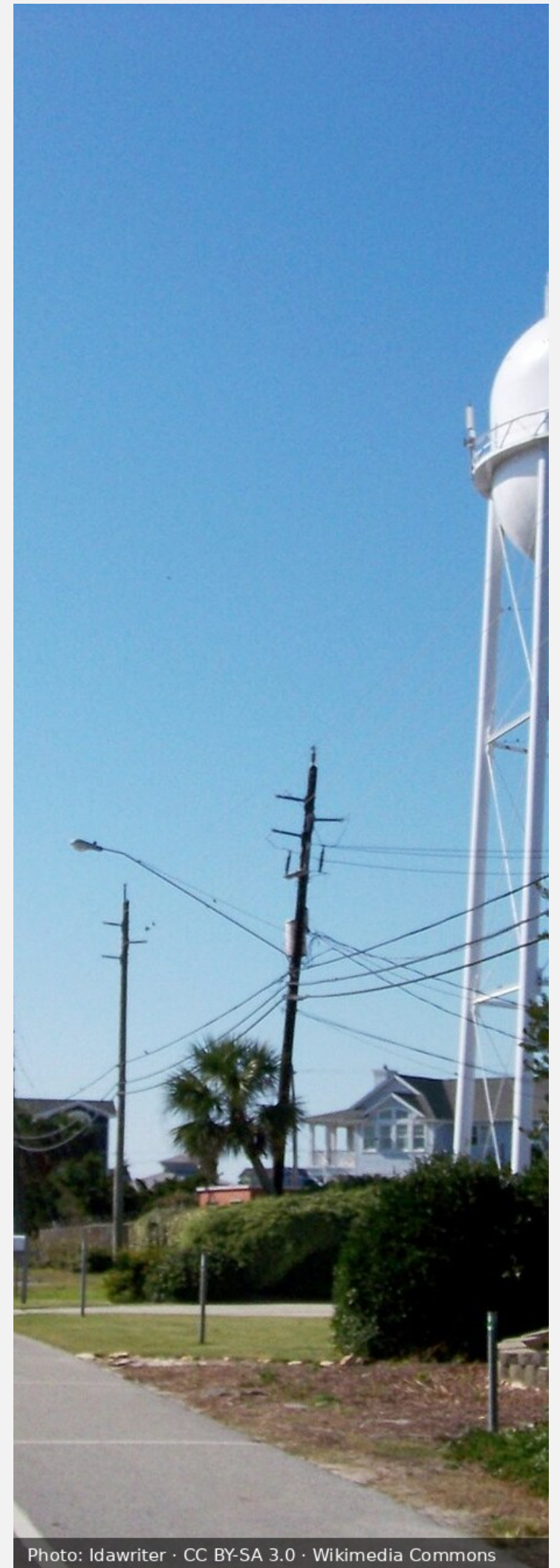
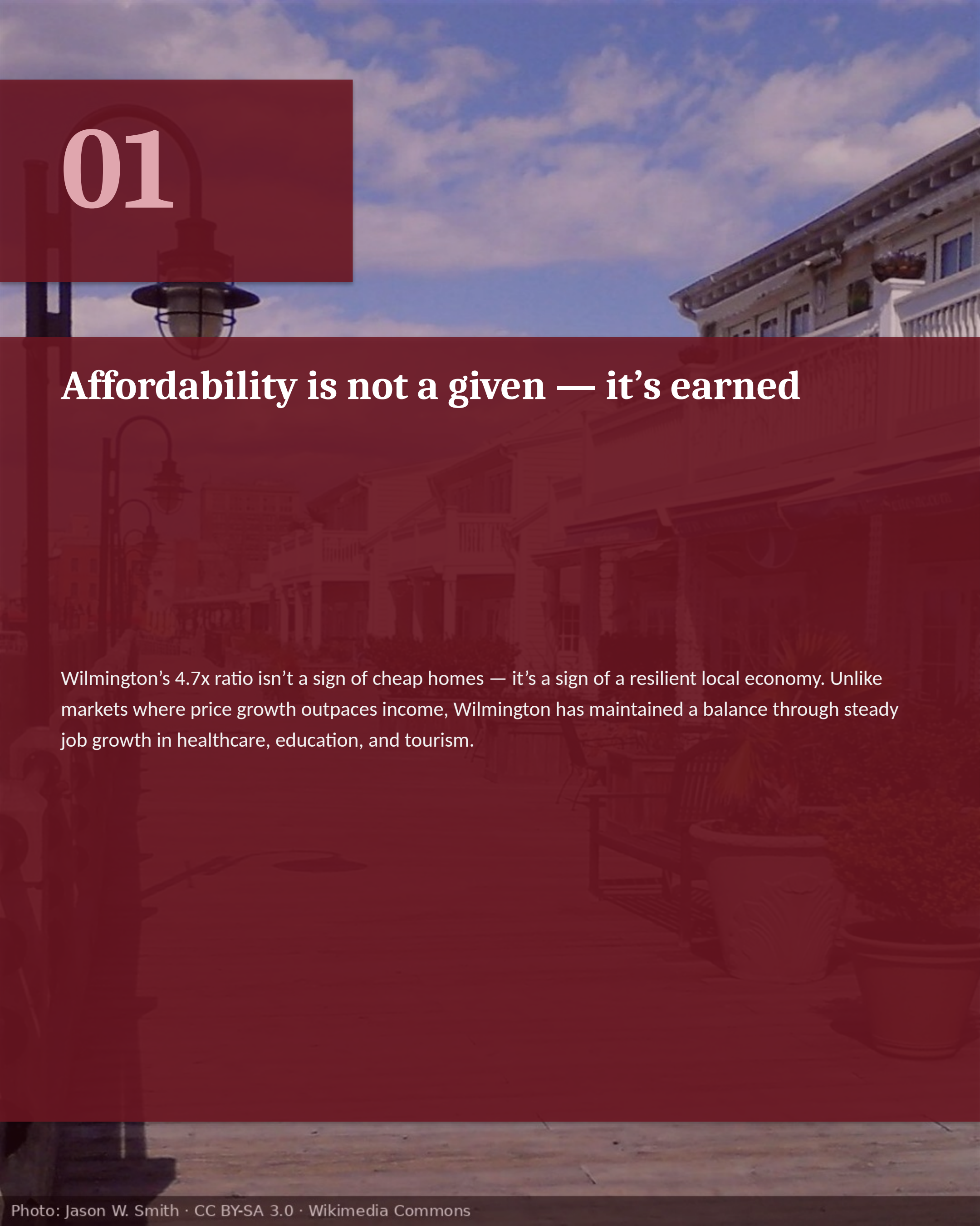


Photo: Idawriter · CC BY-SA 3.0 · Wikimedia Commons



01

Affordability is not a given — it's earned

Wilmington's 4.7x ratio isn't a sign of cheap homes — it's a sign of a resilient local economy. Unlike markets where price growth outpaces income, Wilmington has maintained a balance through steady job growth in healthcare, education, and tourism.

02

Stability breeds long-term confidence

This stability attracts long-term residents and investors who value predictability over quick gains. The result is a market where affordability is not temporary, but structurally reinforced by employment and wage growth.



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