Charlotte-Concord-Gastonia — #4 of 10: Home Value to Income Ratio

Home Value to Income Ratio: 4.3x

Source: ALEX Intelligence · Published November 04, 2026

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THE DATA

4.3x

Home Value to Income Ratio (2024)

Charlotte-Concord-Gastonia ranks #4 of 15 North Carolina metros on home value to income ratio.

This ratio reflects the median home value relative to median household income. A 4.3x figure means that, on average, a home in Charlotte costs 4.3 times the median household income. While this is below Asheville's 5.2x, it still signals strong affordability pressure compared to national norms.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-04-charlotte-standing-value-to-income-msa

01

Affordability is a strategic lever

Charlotte’s #4 ranking in North Carolina doesn’t reflect weakness — it reflects a market that remains accessible relative to peer metros. This positioning makes it a magnet for talent, especially in tech and healthcare, where compensation is rising but housing costs are still below the state’s peak. Builders and developers can leverage this gap to target first-time buyers and mid-tier professionals without triggering full-scale affordability collapse.

02

The urban premium is accelerating

Despite a 4.3x ratio, Charlotte's central neighborhoods are seeing sustained demand from remote workers and out-of-state transplants. This dynamic creates a two-tiered market: affordable access in the outer rings, but intense competition in walkable, amenity-rich zones.

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