Nashville-Davidson--Murfreesboro--Franklin — #1 of 10: Median Monthly Owner Cost

Nashville Leads TN in Owner Costs

Source: ALEX Intelligence · Published November 04, 2026

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THE DATA

$1,431

Median Monthly Owner Cost (2024)

Nashville-Davidson--Murfreesboro--Franklin ranks #1 of 10 Tennessee metros on median monthly owner cost.

This figure represents the median cost of housing ownership across the entire Nashville metro area, including principal, interest, taxes, insurance, and utilities. It reflects the full burden of homeownership in a market where demand consistently outpaces supply. The high figure is not driven by a few luxury outliers but reflects a broad structural shift in affordability.

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

01

Affordability Is a Strategic Advantage

The high cost is not a deterrent for the right buyers — those with long-term financial discipline and income stability. This is not a crisis; it is a transition point where affordability is redefined by value, not price alone. The market is no longer a frontier but a destination.

02

The High Cost Is a Filter, Not a Barrier

The real estate economy is no longer about volume — it is about velocity of value. Investors who understand this are not fleeing the high cost; they are positioning themselves for long-term dominance. The market is not breaking — it is becoming more sophisticated.

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

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