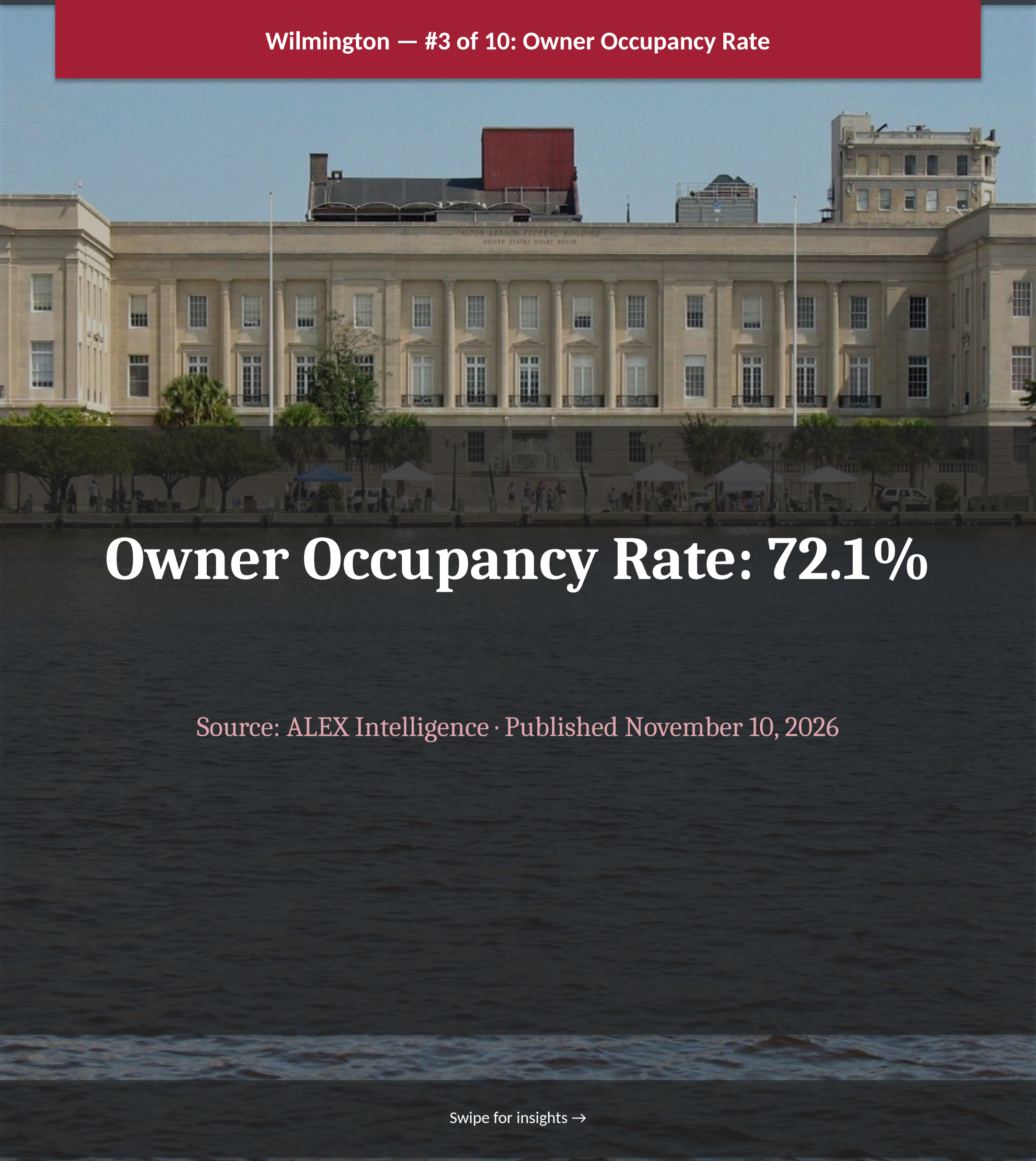
# Wilmington — #3 of 10: Owner Occupancy Rate




## Owner Occupancy Rate: 72.1%

Source: ALEX Intelligence · Published November 10, 2026

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THE DATA

# 72.1%

**Owner Occupancy Rate (2024)**

Wilmington ranks #3 among 15 North Carolina metros in owner occupancy, reflecting deep residential stability.

This high rate signals a market where homeowners are not only present but entrenched—less likely to exit due to refinancing or market volatility. The data reveals a resilient base of long-term residents, contributing to neighborhood cohesion and reduced turnover. This stability is especially notable amid national credit tightening, where many markets see rising vacancy and investor flight.



Photo: Farragutful · CC BY-SA 4.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-10-wilmington-standing-owner-share-msa

# 01

## Stability as a Competitive Edge

Wilmington’s 72.1% owner occupancy rate isn’t just a statistic—it’s a strategic asset. With homeowners locked into fixed-rate mortgages and low inventory, the city resists price swings and maintains steady demand. This entrenched ownership base supports local business resilience, as residents are more likely to invest in community improvements and long-term property upgrades. Unlike markets with high turnover or investor dominance, Wilmington’s housing stock reflects genuine community investment, not speculative churn.

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# 02

## The Hidden Deflationary Pressure

High owner occupancy can suppress supply growth, as fewer homeowners are willing to list. This creates a self-reinforcing cycle: stable prices attract more long-term residents, who in turn reduce turnover. While this protects against market crashes, it also limits affordability gains and new construction. The challenge for policymakers is to encourage supply expansion without destabilizing the existing owner base—balancing stability with growth in a market that already leads in residential permanence.

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# 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


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