Charlotte-Concord-Gastonia — #3 of 10: Median Monthly Owner Cost

Median Monthly Owner Cost: $1,345

Source: ALEX Intelligence · Published November 14, 2026

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THE DATA

$1,345

Median Monthly Owner Cost (2024)

Charlotte-Concord-Gastonia ranks #3 of 15 North Carolina metros on median monthly owner cost.

This figure reflects the cost of owning a home in the Charlotte metro, including mortgage, taxes, insurance, and utilities. Despite rising home prices and strong demand, Charlotte's owner cost remains among the lowest in the state, indicating a structural advantage in affordability relative to peer markets.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-14-charlotte-standing-owner-cost-msa

01

Affordability as a Strategic Advantage

This balance supports long-term resilience. Homeowners in Charlotte are not being squeezed by rapidly rising costs, which strengthens retention and reduces turnover risk. The city is becoming a model for sustainable metro growth in the Southeast.

02

The Paradox of High Demand, Low Cost

This suggests that local policies—such as stable tax structures, limited zoning constraints, and a diversified economy—may be effectively moderating price pressures. The result is a market that remains attractive to both first-time buyers and long-term investors without triggering speculative bubbles.

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