ZILLOW GROUP

NEWS RELEASE

Indianapolis leads Zillow's list of the best markets to buy a home in 2026

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Home buyers can expect a less stressful shopping experience in Indianapolis, Atlanta and Charlotte this year

- Zillow has identified the most buyer-friendly housing markets of 2026 among the 50 largest U.S. metros. Indianapolis, Atlanta and Charlotte lead the 10 markets where buyers will see the friendliest conditions.
- Top-ranked markets stand out for affordability, lower competition, and a combination of cooling home value growth now and forecasted appreciation ahead, signaling a more favorable entry point for buyers.
- Zillow previously named Hartford the hottest market of 2026, where competition remains more intense, edging out Buffalo and the New York metro area.

SEATTLE, Jan. 26, 2026 /PRNewswire/ -- Home shoppers looking for an advantage will find it in Zillow's newly released list of the most buyer-friendly housing markets of 2026. Indianapolis, Atlanta and Charlotte top the list of metros where buyers will find room to negotiate for relatively budget-friendly homes that have a combination of cooling prices now with expected appreciation ahead.

Buyers can breathe easier in these markets. They'll see more homes within budget, while forecasted appreciation suggests strong long-term financial potential. With less competition for each home, buyers have more time to make decisions and a lower risk of being pulled into stressful bidding wars.

"Home shoppers have room to breathe in these buyer-friendly markets. Lower competition gives buyers more time to decide and wiggle room to negotiate, adding up to a less stressful shopping experience," said Orphe Divounguy, senior economist at Zillow®. "Cooling prices today, paired with expected growth ahead, make for a good entry

point for those who have been waiting for the right moment. For sellers, pricing strategically from the start becomes that much more important when buyers hold the power."

Zillow's most buyer-friendly markets of 2026

Indianapolis
Atlanta
Charlotte
Jacksonville
Oklahoma City
Memphis
Detroit
Miami
Tampa
Pittsburgh

Zillow analyzed housing conditions across major U.S. markets using three key measures that indicate buyer-friendly conditions: cooling home value growth now and forecasted appreciation ahead, the share of income a median earner would put toward the mortgage payment on a typical home, and less buyer competition, according to Zillow's Market Heat Index. The list highlights markets where buyers have a better chance of finding a home they can afford and more room to negotiate when they do.

Most of Zillow's top 10 buyer-friendly markets are in the Midwest and the Sun Belt. Midwest housing markets generally avoided the steepest pandemic-era price run-ups, helping maintain their relative affordability. In the Sun Belt, new construction booms have helped inventory recover and eased competition for each home. In 5 of the 10 markets, a median household can afford a typical home — meaning a mortgage costs below 30% of income, assuming a 20% down payment.

Earlier this month, Zillow named Hartford the hottest market of 2026. Nationwide, Zillow's outlook for this year calls for modest home value growth after a flat 2025. Mortgage rates are forecast to continue edging down toward 6%, or possibly lower, which should give a boost to home sales.

Tips for buyers to make the most of buyer-friendly conditions

- Lean on local experience. Great agents understand the hyperlocal market dynamics and bargaining tips to help get the best deal available.
- Don't be afraid to negotiate. Sellers today may cover closing costs or offer other concessions, especially in markets with more buyer-friendly conditions.

Tips for sellers to help their listing stand out

- Price strategically. Sellers should set realistic starting prices, given that buyers likely have more options they can afford. Most sellers should still net solid returns on their sale, given the high-flying home value growth over the past several years.
- Don't forget screen appeal. When there are more sellers than buyers, it is important that sellers do what they can to make their listing stand out. Tools such as Zillow Showcase can help. Showcase listings sell for 2% more than similar non-Showcase listings on Zillow.

Zillow's Most Buyer-Friendly Markets of 2026

Rank	Metropolitan Area	Typical Home Value, December 2025	Home Value Monthly Change, December 2025 (Smoothed, Seasonally Adjusted)	Forecasted Annual Home Value Change	Share of Median Household Income Needed for Typical Mortgage Payment
1	Indianapolis, IN	$283,040	0.2 %	2.9 %	26.9 %
2	Atlanta, GA	$374,117	-0.1 %	1.9 %	30.5 %
3	Charlotte, NC	$379,228	0.0 %	2.6 %	31.3 %
4	Jacksonville, FL	$342,853	0.0 %	1.5 %	32.2 %
5	Oklahoma City, OK	$238,791	0.2 %	2.2 %	26.8 %
6	Memphis, TN	$237,882	0.2 %	1.5 %	27.5 %
7	Detroit, MI	$254,355	0.4 %	2.5 %	25.9 %
8	Miami, FL	$466,837	-0.1 %	2.5 %	46.7 %
9	Tampa, FL	$351,532	-0.1 %	1.5 %	35.2 %
10	Pittsburgh, PA	$217,499	0.1 %	0.6 %	22.2 %
11	Columbus, OH	$317,149	0.2 %	2.7 %	29.8 %
12	Nashville, TN	$445,402	0.0 %	2.1 %	35.1 %
13	Orlando, FL	$380,414	0.0 %	1.9 %	36.1 %
14	Louisville, KY	$268,280	0.4 %	1.6 %	27.0 %
15	Houston, TX	$302,473	0.0 %	0.9 %	29.7 %
16	Raleigh, NC	$429,457	-0.1 %	1.5 %	30.4 %
17	Birmingham, AL	$250,472	0.3 %	0.8 %	24.0 %
18	Cleveland, OH	$236,377	0.4 %	3.4 %	27.8 %
19	Philadelphia, PA	$372,866	0.2 %	2.5 %	31.8 %
20	Kansas City, MO	$310,274	0.4 %	2.7 %	29.2 %
21	San Antonio, TX	$273,946	-0.1 %	-0.3 %	28.9 %
22	Las Vegas, NV	$425,546	-0.1 %	1.6 %	36.2 %
23	Virginia Beach, VA	$358,724	0.2 %	2.2 %	32.8 %
24	St. Louis, MO	$261,724	0.4 %	2.2 %	25.6 %
25	Phoenix, AZ	$442,002	0.1 %	1.0 %	33.1 %
26	Dallas, TX	$358,078	-0.1 %	0.2 %	31.2 %
27	Chicago, IL	$333,786	0.5 %	2.3 %	30.2 %
28	Baltimore, MD	$390,591	0.1 %	0.8 %	29.2 %
29	Milwaukee, WI	$362,368	0.7 %	3.2 %	34.5 %
30	Richmond, VA	$379,600	0.3 %	2.7 %	33.2 %
31	Hartford, CT	$376,811	0.5 %	4.8 %	33.2 %
32	Austin, TX	$420,644	-0.3 %	-2.0 %	34.3 %
33	Salt Lake City, UT	$553,982	0.4 %	1.4 %	37.7 %
34	Riverside, CA	$574,669	0.3 %	2.3 %	45.0 %
35	Buffalo, NY	$270,322	0.3 %	3.6 %	26.3 %
36	Providence, RI	$499,429	0.4 %	3.5 %	45.8 %
37	Washington, DC	$567,492	0.2 %	0.3 %	32.8 %
38	Denver, CO	$558,508	0.0 %	-1.0 %	36.6 %
39	Minneapolis, MN	$374,308	0.4 %	0.2 %	29.7 %
40	New Orleans, LA	$248,920	0.1 %	-3.8 %	35.6 %
41	Portland, OR	$534,614	0.3 %	-0.4 %	38.9 %
42	San Diego, CA	$913,286	0.2 %	2.1 %	57.3 %
43	Boston, MA	$706,281	0.4 %	2.0 %	43.7 %
44	Sacramento, CA	$566,303	0.2 %	-0.2 %	41.0 %

45	Seattle, WA	$727,761	0.3 %	0.6 %	46.4 %
46	New York, NY	$699,658	0.5 %	1.9 %	55.1 %
47	Los Angeles, CA	$936,939	0.4 %	1.3 %	67.0 %
48	San Francisco, CA	$1,094,164	0.5 %	-0.8 %	56.4 %
49	San Jose, CA	$1,543,938	0.9 %	-0.2 %	62.6 %

*Note: Cincinnati was omitted from the rankings due to missing data.

About Zillow Group

Zillow Group, Inc. (Nasdaq: Z and ZG) is reimagining real estate to make home a reality for more and more people.

As the most visited real estate app and website in the United States, Zillow connects hundreds of millions of consumers with innovative technology, trusted agents and loan officers, and seamless digital solutions. With industry-leading tools and resources, Zillow supercharges real estate professionals so they can grow their businesses and deliver exceptional client experiences. For renters and housing providers, Zillow offers not only a robust marketplace but a set of end-to-end products and services to streamline applications, leases, payments and more.

Zillow's ecosystem spans the entire home journey — from dreaming and shopping to renting, buying, selling and financing.

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