

Generation Z Home Buyers: ZIP Codes Trending With Home Buyers Age 18-24

URL: <https://homebuyer.com/research/generation-z-home-buyers-best-zip-codes>

Published on: August 14, 2023

Word count: 4937

The Top 100 ZIP Codes For Generation Z Home Buyers

Generation Z home buyers are here.

In 2022, home buyers age 18-24 accounted for [4.85 percent of all U.S. home buyers](#). This Homebuyer.com housing market study highlights Gen Z home-buying behaviors.

Our research shows that [first-time home buyers](#) born after 1999 are the dominant home-buying force in ZIP codes within Ligonier and Geneva in Indiana, and Jacksonville, North Carolina, among others. Gen Z home buyers make up more than 42 percent of home buyers in Ligonier's 46767 ZIP code.

Our study, "Gen Z Zones: ZIP Codes Trending With Home Buyers Age 18-24", uses data from the FFEIC and [Home Mortgage Disclosure Act \(HMDA\)](#) to pinpoint where Gen Z leads in home buying.

The study's financial insights offer additional perspectives on household incomes, property values, and loan amounts. In Santaquin, Utah's 84655 ZIP code, the average home loan amount is \$337,545. The average in Wichita, Kansas's 67211 ZIP code drops to \$116,429.

Scroll to the bottom for [our complete methodology](#).

Generation Z Home Buyers: The Top 20 ZIP Codes

#1: Ligonier, Indiana 46767

[Compare mortgage rates in Ligonier](#)

[The Google Maps API cannot be displayed in a PDF document]

Ligonier, nestled in [Noble County, Indiana](#), is a vibrant hub characterized by its "City of Murals" moniker. Its position amidst fertile farmlands, dense forests, and strategic transport routes

underpins its significance as an agricultural and economic nexus. Young professionals between 18-24 will find Ligonier's economy intriguing, marked by a blend of age-old agricultural practices and new-age sectors like logistics and manufacturing. The city's relatively lower living costs compared to major urban centers offer a competitive advantage for Generation Z home buyers keen on career progression without compromising quality of life. Ligonier's focus on community development and infrastructure growth accentuates its status as a burgeoning economic destination. Its geographic charm and economic dynamism make it an appealing choice for young professionals.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

42.31%

5-Year Market Share

29.09%

Average Loan Amount

\$306,364

Average Property Value

\$376,818

Average Household Income

\$90,273

Area Median Household Income

\$74,500

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#2: Geneva, Indiana 46740

[Compare mortgage rates in Geneva](#)

[The Google Maps API cannot be displayed in a PDF document]

Geneva, positioned in [Adams County, Indiana](#), stands as a confluence of the Salamonie River's tranquility and economic vitality. This town, while deeply rooted in its agricultural heritage, has embraced diversification, opening avenues in sectors like manufacturing, distribution, and retail. Young professionals, particularly those aged 18-24, can leverage Geneva's strategic location, offering the benefits of connectivity to larger markets without the urban chaos. Its economic landscape, paired with the town's affordability, provides an undeniable advantage: the promise of robust career opportunities alongside a sustainable living standard. Geneva's dedication to fostering local businesses, coupled with its emphasis on education, positions it as an attractive hub for startups and businesses seeking a skilled, youthful workforce. Its rich geographic allure, combined with a burgeoning economy, marks Geneva as a prime destination for budding economists and professionals.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

41.82%

5-Year Market Share

24.77%

Average Loan Amount

\$152,826

Average Property Value

\$216,304

Average Household Income

\$53,652

Area Median Household Income

\$74,500

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#3: Jacksonville, North Carolina 28543

[Compare mortgage rates in Jacksonville](#)

[The Google Maps API cannot be displayed in a PDF document]

Jacksonville, located in [Onslow County, North Carolina](#), is a distinctive blend of military heritage and economic vitality. As home to the U.S. Marine Corps' Camp Lejeune and New River Air Station, Jacksonville has a unique socio-economic fabric that attracts and sustains a myriad of businesses. For young professionals aged 18-24, Jacksonville's rich military presence translates to a steady influx of resources and infrastructure developments. The city's strategic coastal positioning promotes sectors beyond the military, including tourism, marine-related industries, and trade. Its robust educational institutions support the city's commitment to cultivating a skilled workforce, making it appealing to industries seeking young talent. The competitive cost of living, juxtaposed with potential career opportunities, makes Jacksonville a compelling proposition for Generation Z home buyers. Its coastal charm, coupled with a dynamic economic environment, positions Jacksonville, North Carolina, as a strategic choice for young, forward-looking professionals.

[Read More...](#)

Age Group: 18-24**2022 Statistics**

1-Year Market Share

37.31%

5-Year Market Share

33.44%

Average Loan Amount

\$182,600

Average Property Value

\$182,200

Average Household Income

\$56,120

Area Median Household Income

\$60,100

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#4: La Porte City, Iowa 50651

[Compare mortgage rates in La Porte City](#)

[The Google Maps API cannot be displayed in a PDF document]

La Porte, situated in [Benton County, Iowa](#), is a testament to Midwest resilience and innovation. Reflecting Iowa's agrarian backbone, La Porte is a nexus for agribusiness, benefiting from the fertile plains that have long supported farming communities. For young professionals between 18-24, the town offers more than just agricultural prospects. Its central location in the Midwest ensures efficient connectivity, making it an attractive spot for businesses in logistics, trade, and manufacturing. Additionally, La Porte's commitment to community-centric development has led to a surge in local entrepreneurship and small business growth. The blend of a tight-knit community with modern amenities offers a balanced lifestyle. The town's affordability is a draw for Generation Z home buyers seeking to maximize economic opportunities while enjoying a rich

quality of life. In essence, La Porte's strategic geographic position and its commitment to sustainable growth make it a compelling choice for young professionals venturing into the heartland.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

32.73%

5-Year Market Share

22.12%

Average Loan Amount

\$130,000

Average Property Value

\$145,556

Average Household Income

\$55,556

Area Median Household Income

\$90,100

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#5: Ghent, Minnesota 56239

[Compare mortgage rates in Ghent](#)

[The Google Maps API cannot be displayed in a PDF document]

Ghent, located in [Lyon County, Minnesota](#), stands as a beacon of Midwestern tenacity and innovation. Deeply anchored in its agrarian roots, Ghent thrives on the agricultural wealth of Minnesota's fertile landscapes. But for young professionals aged 18-24, the town represents more than farming prowess. Its pivotal location in the state promotes connectivity, positioning Ghent as a potential hotspot for businesses in sectors like logistics, trade, and even agro-based technology. Ghent's dedication to community and sustainable growth is evident in its infrastructure development and local initiatives, inviting startups and businesses eyeing a reliable, skilled workforce. The town's cost of living, favorably set against larger urban hubs, offers Gen Z home buyers the dual advantage of economic opportunity coupled with a serene lifestyle. With its blend of natural beauty and evolving economic landscape, Ghent, Minnesota, emerges as an inviting destination for the next generation of change-makers.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

32.08%

5-Year Market Share

18.89%

Average Loan Amount

\$120,294

Average Property Value

\$127,941

Average Household Income

\$59,294

Area Median Household Income

\$83,600

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#6: Howe, Indiana 46746

[Compare mortgage rates in Howe](#)

[The Google Maps API cannot be displayed in a PDF document]

Howe, nestled in [LaGrange County, Indiana](#), epitomizes the heartland's blend of tradition and modernity. As part of a region historically centered on agriculture, Howe continues to benefit from Indiana's lush landscapes, which support a thriving agribusiness sector. For young professionals aged 18-24, however, Howe's offerings extend beyond its agricultural legacy. Its strategic positioning in Indiana serves as a conduit for trade and commerce, making it an appealing locale for businesses venturing into logistics, manufacturing, and distribution. The town's commitment to bolstering its local economy is evident in its support for small businesses and entrepreneurial ventures. Howe's affordability, when contrasted with metropolitan areas, is a distinct advantage, allowing Generation Z home buyers to reap the benefits of a promising career while relishing a grounded, community-centric lifestyle. Combining its rich heritage with a forward-thinking economic approach, Howe, Indiana, stands as a promising haven for young professionals eager to make an impact.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

31.34%

5-Year Market Share

17.61%

Average Loan Amount

\$258,810

Average Property Value

\$377,381

Average Household Income

\$73,810

Area Median Household Income

\$74,500

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#7: Washburn, Iowa 50702

[Compare mortgage rates in Washburn](#)

[The Google Maps API cannot be displayed in a PDF document]

Washburn, set within the boundaries of [Black Hawk County, Iowa](#), exemplifies the classic Midwestern spirit with a touch of contemporary vigor. Historically influenced by Iowa's agricultural dominance, Washburn continues to harness the potential of its fertile soils, playing a pivotal role in the region's agribusiness. Yet, for the ambitious 18-24 age bracket, the town's allure extends far beyond its fields. Washburn's central locale in Iowa positions it as a nexus for emerging sectors, including logistics, retail, and technology-driven agriculture. The town's dedication to nurturing a progressive economy is underscored by its initiatives aimed at fostering local enterprises and attracting innovative startups. For young professionals mindful of their financial footprint, Washburn's cost-effective living, juxtaposed against its burgeoning economic prospects, offers a balanced equation of growth and sustainability. With its mix of agrarian roots and a keen eye on the future, Washburn, Iowa, beckons the young and enterprising to carve their niche in its expansive landscape.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

31.25%

5-Year Market Share

19.80%

Average Loan Amount

\$119,000

Average Property Value

\$137,400

Average Household Income

\$46,160

Area Median Household Income

\$90,100

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#8: Santaquin, Utah 84655

[Compare mortgage rates in Santaquin](#)

[The Google Maps API cannot be displayed in a PDF document]

Santaquin, perched in the southern part of [Utah County, Utah](#), is a fusion of scenic grandeur and economic vibrancy. Surrounded by the majestic peaks of the Wasatch Range, Santaquin is emblematic of Utah's natural beauty, while its orchards bespeak the town's agricultural affinities. For the dynamic 18-24 demographic, however, Santaquin promises more than picturesque landscapes and orchard visits. Its proximity to major Utah hubs and transport arteries makes it a budding center for businesses focusing on trade, technology, and eco-tourism. The town's commitment to holistic development is evident in its support for both traditional industries and innovative enterprises. Santaquin's cost of living, while competitive, ensures Gen Z home buyers can enjoy an elevated quality of life without undue financial strain. Marrying the allure of the outdoors with a thriving business environment, Santaquin, Utah, stands out as a premier destination for young professionals keen on blending ambition with adventure.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

30.39%

5-Year Market Share

19.17%

Average Loan Amount

\$337,545

Average Property Value

\$359,545

Average Household Income

\$89,818

Area Median Household Income

\$96,000

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#9: West Point, Georgia 31833

[Compare mortgage rates in West Point](#)

[The Google Maps API cannot be displayed in a PDF document]

West Point, gracefully straddling the border of Georgia and Alabama, encapsulates a rich tapestry of historical significance and modern-day economic resurgence. As the Chattahoochee River flows beside it, the town has historically leveraged its riverside location for trade and

transportation. But for the vibrant 18-24 age cohort, West Point's narrative is not solely rooted in its past. Modern-day West Point is experiencing an economic renaissance, fueled by sectors like manufacturing, particularly with the automotive industry's expansion in the region. The town's strategic position, connecting major Southern markets, amplifies its allure for businesses in logistics and distribution. For Generation Z home buyers, the combination of West Point's growth-oriented economic environment and its competitive living costs creates an appealing backdrop for both career advancement and life enrichment. Balancing its storied past with a dynamic present, West Point, Georgia, emerges as a compelling locale for young talents aspiring to shape the future.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

30.00%

5-Year Market Share

18.97%

Average Loan Amount

\$139,000

Average Property Value

\$149,667

Average Household Income

\$58,533

Area Median Household Income

\$63,200

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#10: Seymour, Wisconsin 54703

[Compare mortgage rates in Seymour](#)

[The Google Maps API cannot be displayed in a PDF document]

Seymour, located in [Outagamie County, Wisconsin](#), proudly holds the title as the "Home of the Hamburger." While this culinary distinction adds a flavorful note to its identity, Seymour's profile goes beyond its historic burger ties. Positioned in the heartland of Wisconsin, the town thrives on the rhythmic ebb and flow of agriculture, drawing strength from the state's dairy-rich legacy. For young professionals in the 18-24 bracket, Seymour's offerings span a spectrum wider than its agricultural core. The town's strategic location makes it ripe for growth in sectors like retail, logistics, and agri-tech. Seymour's emphasis on fostering a business-friendly environment is evident in its initiatives to nurture startups and local enterprises. With a cost of living that promises value without compromising on life's essentials, Generation Z home buyers find in Seymour an economic landscape conducive to ambition and dreams. Pairing its culinary fame with robust economic prospects, Seymour, Wisconsin, presents itself as a delightful and pragmatic choice for the next wave of professionals.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

29.51%

5-Year Market Share

18.80%

Average Loan Amount

\$178,333

Average Property Value

\$189,444

Average Household Income

\$62,333

Area Median Household Income

\$90,000

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#11: Bronson, Michigan 49028

[Compare mortgage rates in Bronson](#)

[The Google Maps API cannot be displayed in a PDF document]

Bronson, situated in [Branch County, Michigan](#), is an embodiment of the state's rich blend of history and industrious spirit. With its foundations deeply anchored in Michigan's agricultural sector, Bronson capitalizes on its fertile landscapes, furthering its stance in agribusiness. Yet, for young professionals aged 18-24, Bronson's appeal is multi-dimensional. Its positioning in Southern Michigan connects it seamlessly to key markets, marking it as a promising base for ventures in trade, manufacturing, and logistics. The town's drive to cultivate a robust economic environment is evidenced by its support systems for small businesses and the budding entrepreneurial spirit. Bronson's affordability is another enticing factor, offering young minds the prospect of a balanced life—mixing potential career opportunities with a wholesome community fabric. In its blend of historic charm, rich agrarian roots, and emerging business landscapes, Bronson, Michigan, offers a fertile ground for Gen Z home buyers keen on making meaningful career strides.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

29.31%

5-Year Market Share

20.73%

Average Loan Amount

\$163,235

Average Property Value

\$179,118

Average Household Income

\$74,875

Area Median Household Income

\$71,500

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#12: Butler, Indiana 46721

[Compare mortgage rates in Butler](#)

[The Google Maps API cannot be displayed in a PDF document]

Butler, located in [DeKalb County, Indiana](#), is a testament to the state's unique meld of tradition and forward momentum. Historically, Butler's backbone has been its industrial sectors, with railroads playing a crucial role in its development. For young professionals aged 18-24, however, Butler paints a broader canvas of opportunities. The town's strategic position in Northeastern Indiana facilitates its role as a conduit for businesses, spanning manufacturing, logistics, and emerging tech sectors. This geographic advantage, combined with its industrial

heritage, makes Butler a hotspot for young talent keen on diving into a diverse economic environment. The town's affordability quotient is also noteworthy, providing the dual benefit of a lower cost of living and a dynamic professional ecosystem. With its unique confluence of historical relevance, industrial prowess, and a vision for future growth, Butler, Indiana, emerges as a magnet for Generation Z home buyers poised to carve their trajectory in the Midwest.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

28.33%

5-Year Market Share

18.83%

Average Loan Amount

\$136,176

Average Property Value

\$143,235

Average Household Income

\$52,706

Area Median Household Income

\$74,500

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#13: Avoca, Indiana 47421

[Compare mortgage rates in Avoca](#)

[The Google Maps API cannot be displayed in a PDF document]

Avoca, nestled in [Lawrence County, Indiana](#), is a charming embodiment of Midwestern values and the evolving economic landscape. Traditionally, the town's rhythm has been influenced by Indiana's agricultural sectors, with its verdant lands reflecting the state's farming heritage. Yet, for ambitious Generation Z home buyers between the ages of 18 and 24, Avoca offers an enriched palette of prospects. Its location in Southern Indiana allows it accessibility to major regional markets, making it a potential hub for businesses in distribution, trade, and even agritech innovations. The town's commitment to maintaining a conducive economic environment shines through its support for local enterprises and infrastructural upgrades. Moreover, Avoca's affordability factor stands out, granting young talents the luxury of charting their professional course without the heavy financial burdens often associated with larger cities. Marrying its agrarian identity with a future-ready outlook, Avoca, Indiana, beckons the new generation of professionals seeking a blend of tradition, opportunity, and community spirit.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

28.17%

5-Year Market Share

19.69%

Average Loan Amount

\$135,000

Average Property Value

\$145,500

Average Household Income

\$50,800

Area Median Household Income

\$74,500

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#14: Painted Hills, Indiana 46151

[Compare mortgage rates in Painted Hills](#)

[The Google Maps API cannot be displayed in a PDF document]

Painted Hills, located in [Morgan County, Indiana](#), is not just a name but an evocative representation of the region's scenic allure. Beyond its picturesque landscapes, Painted Hills holds significant promise for the modern economic landscape. While the area basks in the charm of Indiana's natural beauty, it also showcases a burgeoning economic potential, particularly inviting for the 18-24 age demographic. Situated conveniently close to larger hubs, Painted Hills provides a strategic advantage for businesses in sectors like tourism, local artisan crafts, and services. The region's commitment to sustainable development is underscored by initiatives promoting eco-tourism and local entrepreneurship. The relatively affordable living standards in Painted Hills make it even more appealing for young professionals. Generation Z home buyers have the unique opportunity to immerse in a community that blends the tranquility of nature with the dynamism of a growing economy. In essence, Painted Hills, Indiana, with its natural splendor coupled with economic prospects, stands as an enticing prospect for young talents eager to make a mark while staying close to nature's heartbeat.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

27.78%

5-Year Market Share

19.58%

Average Loan Amount

\$152,000

Average Property Value

\$158,500

Average Household Income

\$46,150

Area Median Household Income

\$91,900

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#15: Norfolk, Virginia 23504

[Compare mortgage rates in Norfolk](#)

[The Google Maps API cannot be displayed in a PDF document]

Norfolk, strategically positioned along the Chesapeake Bay in Virginia, boasts a rich maritime legacy complemented by modern urban vibrancy. This coastal city is not merely a hub of naval operations but also a thriving epicenter of culture, commerce, and education. For young professionals aged 18-24, Norfolk presents many opportunities, especially in sectors like maritime trade, logistics, and technology. The city's close ties to the U.S. Navy make it a pivotal location for defense-related industries and enterprises. Norfolk's evolving downtown, with its blend of historic landmarks and contemporary establishments, offers a dynamic environment conducive to innovation and entrepreneurship. The city's cost of living, when juxtaposed with its expansive career opportunities and cultural amenities, makes it an attractive proposition for Generation Z home buyers seeking to merge professional growth with a fulfilling urban experience. In summary, Norfolk, Virginia, with its maritime charm and economic dynamism,

stands as a beacon for young professionals navigating their career trajectories.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

27.69%

5-Year Market Share

20.06%

Average Loan Amount

\$251,111

Average Property Value

\$251,111

Average Household Income

\$67,278

Area Median Household Income

\$93,200

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#16: Pueblo, Colorado 81003

[Compare mortgage rates in Pueblo](#)

[The Google Maps API cannot be displayed in a PDF document]

Pueblo, often termed the "Steel City" of Colorado, lies majestically at the confluence of the Arkansas River and Fountain Creek. Historically renowned for its steel production, Pueblo has seamlessly transitioned into a multifaceted economic hub. For the 18-24 age bracket, this city offers a robust blend of opportunities, particularly in sectors like renewable energy, education, and healthcare. Pueblo's strategic positioning along major transport routes enhances its attractiveness as a center for logistics and trade. With a rich cultural heritage, the city also stands as a testament to the blending of diverse traditions, reflected in its myriad festivals, cuisine, and arts. This cultural vibrancy, combined with the natural beauty of Colorado's landscapes, offers a distinct quality of life. Moreover, Pueblo's affordability is a notable advantage, especially for young professionals. It provides the unique proposition of a metropolitan experience without the associated high costs of living found in many other cities. With its industrious past, burgeoning present, and promising future, Pueblo, Colorado, emerges as an enticing destination for Gen Z home buyers seeking professional growth and a rich cultural tapestry.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

27.63%

5-Year Market Share

16.13%

Average Loan Amount

\$246,429

Average Property Value

\$250,714

Average Household Income

\$82,333

Area Median Household Income

\$68,600

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#17: Cedar Rapids, Iowa 52401

[Compare mortgage rates in Cedar Rapids](#)

[The Google Maps API cannot be displayed in a PDF document]

Cedar Rapids, located in the heart of Iowa, is often hailed as the "City of Five Seasons," with the fifth season representing the time to enjoy the other four. Beyond its poetic moniker, Cedar Rapids is a bastion of Midwestern industriousness and innovation. Central to the city's economy is its agri-processing industry, making it a significant player in the global agricultural sector. For professionals aged 18-24, Cedar Rapids unveils a spectrum of opportunities that extend beyond agriculture. The city is a burgeoning hub for sectors like aerospace, technology, and finance, driven by a combination of established corporations and a thriving startup ecosystem. Its infrastructure, anchored by a robust network of educational institutions, fosters skill development and innovation, aligning with the aspirations of the younger demographic. Despite its economic dynamism, Cedar Rapids retains a cost of living that's more accessible compared to many urban centers. This, paired with its array of cultural and recreational amenities, balances professional and personal fulfillment. Cedar Rapids, Iowa, with its mix of industrious spirit, innovative drive, and Midwestern charm, positions itself as a compelling choice for Generation Z home buyers charting their growth trajectory.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

27.54%

5-Year Market Share

18.89%

Average Loan Amount

\$125,000

Average Property Value

\$139,737

Average Household Income

\$45,684

Area Median Household Income

\$89,200

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#18: Wichita, Kansas 67211

[Compare mortgage rates in Wichita](#)

[The Google Maps API cannot be displayed in a PDF document]

Wichita, known as the "Air Capital of the World," holds a distinctive position within Kansas as a nexus of aviation and aerospace innovation. This central city on the plains has played a pivotal role in developing global aviation, hosting major aircraft manufacturers and fostering a culture of aeronautical excellence. For the energetic demographic of 18-24-year-olds, Wichita presents a promising landscape of opportunities. Beyond its aviation legacy, Wichita is also a vibrant hub for sectors like healthcare, manufacturing, and technology. A flourishing startup scene, backed by local initiatives and investment, ensures that young professionals find the city conducive for entrepreneurship and innovative ventures. What further enhances Wichita's appeal is its balanced cost of living. Generation Z home buyers can reap the benefits of urban amenities

without the financial strain typical of larger metropolitan areas. Additionally, the city's cultural pulse, marked by festivals, art galleries, and music events, ensures a holistic urban experience. In essence, Wichita, Kansas, with its aviation heritage, diverse economic sectors, and commitment to innovation, emerges as a prime locale for young professionals seeking a harmonious blend of career opportunities and enriched living.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

27.45%

5-Year Market Share

18.84%

Average Loan Amount

\$116,429

Average Property Value

\$125,000

Average Household Income

\$46,429

Area Median Household Income

\$85,700

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#19: Lima, Ohio 45805

[Compare mortgage rates in Lima](#)

[The Google Maps API cannot be displayed in a PDF document]

Lima, Ohio, serves as a key economic and cultural hub in the western part of the state. For the 18-24 demographic, the city presents an advantageous blend of industrial history and modern opportunity. Home to the Lima Locomotive Works, the city once played a central role in the nation's rail industry. Today, Lima's legacy in the rail industry can be seen at the Allen County Museum, offering a nostalgic journey for history enthusiasts. The Lima Oil Field, once among the largest oil fields in the United States, has paved the way for a diversified economy, with opportunities in the energy, manufacturing, and service sectors. Lima's location at the intersection of I-75 and State Route 309 aids its economic prospects, facilitating transportation and trade. Educationally, the Ohio State University's Lima Campus and Rhodes State College attract young adults, providing quality education and fostering local talent. These institutions, coupled with the city's rich history and economic potential, make Lima, Ohio, an attractive destination for young professionals and students.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

26.67%

5-Year Market Share

20.29%

Average Loan Amount

\$118,125

Average Property Value

\$124,375

Average Household Income

\$56,250

Area Median Household Income

\$77,300

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

#20: Elk Run Heights, Iowa 50707

[Compare mortgage rates in Elk Run Heights](#)

[The Google Maps API cannot be displayed in a PDF document]

Elk Run Heights, located in [Black Hawk County, Iowa](#), is an appealing locale characterized by its Midwest charm and steady economic landscape. For the 18-24 age group, the vicinity to major cities like Waterloo provides an array of opportunities, both educational and occupational. One of the primary highlights of the region is the Cedar Valley Nature Trail, which runs nearby. This 52-mile trail winds its way through various terrains, offering residents and visitors a chance to experience Iowa's natural beauty firsthand. In terms of education and employment, the proximity to Waterloo allows residents of Elk Run Heights access to institutions like Hawkeye Community College. This community college is a gateway for many young adults to further their studies or quickly transition into the workforce. Moreover, the region's agricultural roots, combined with the evolving urban opportunities in nearby hubs, give Elk Run Heights a balanced mix of rural serenity and urban accessibility. As a result, Generation Z home buyers in Elk Run Heights enjoy a calm living environment while still having ample opportunities for growth and engagement in the broader Black Hawk County area.

[Read More...](#)

Age Group: 18-24

2022 Statistics

1-Year Market Share

26.67%

5-Year Market Share

20.75%

Average Loan Amount

\$139,500

Average Property Value

\$161,000

Average Household Income

\$56,450

Area Median Household Income

\$90,100

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

-

-



—
—
[Mortgage
Pre-Approval
in Minutes](#)

[Get Pre-approved](#)

ZIP Codes Ranked #21 through #100

Location

1-Year Market Share

21. Sioux City, Iowa 51101

26.42%

22. White Pigeon, Michigan 49099

26.32%

23. Winona Lake, Indiana 46590

26.15%

24. Chestnut Ridge, New York 10952

26.03%

25. Port Huron, Michigan 48060

26.00%

26. Lubbock, Texas 79414

26.00%

27. Hartford, Illinois 62024

26.00%

28. Vineyard, Utah 84057

25.97%

29. Seaman, Ohio 45679

25.86%

30. Davenport, Iowa 52802

25.81%

31. Dyersville, Iowa 52040

25.71%

32. Goodview, Minnesota 55987

25.61%

33. Garden City, Alabama 35070

25.61%

34. Washington Terrace, Utah 84405

25.49%

35. Clifford, Indiana 47203

25.37%

36. Flemington, Georgia 31313

25.33%

37. Norfolk, Virginia 23509

25.25%

38. Cedar Rapids, Iowa 52401

25.00%

39. Dunlap, Indiana 46526

25.00%

40. New York, New York 11219

25.00%

41. Battle Creek, Michigan 49037

24.71%

42. Stowell, Texas 77661

24.62%

43. Fond du Lac, Wisconsin 54935

24.59%

44. Albuquerque, New Mexico 87104

24.56%

45. Pumpkin Center, North Carolina 28546

24.40%

46. Roselle, New Jersey 07203

24.29%

47. Van Wert, Ohio 45891

24.07%

48. Loyal, Wisconsin 54446

24.07%

49. Walkertown, North Carolina 27105

24.00%

50. Waco, Texas 76710

24.00%

51. Gratis, Ohio 45381

24.00%

52. Austin, Indiana 47102

23.66%

53. Fayetteville, North Carolina 28301

23.53%

54. Charleston, Illinois 61920

23.53%

55. Hillsboro, Ohio 45133

23.53%

56. Lakeside City, Texas 76308

23.44%

57. McCook, Nebraska 69001

23.33%

58. Troy, Ohio 45373

23.33%

59. Avonmore, Pennsylvania 15618

23.08%

60. French Island, Wisconsin 54603

23.08%

61. Toledo, Ohio 43613

23.08%

62. Piqua, Ohio 45356

23.08%

63. Mount Summit, Indiana 47362

22.99%

64. Hampton, Virginia 23669

22.95%

65. Laketon, Indiana 46962

22.95%

66. Marne, Ohio 43055

22.95%

67. Fargo, North Dakota 58103

23.33%

68. Westland, Michigan 48186

22.81%

69. Parkersburg, Iowa 50665

22.73%

70. Aledo, Illinois 61231

22.64%

71. Mansfield, Ohio 44902

22.64%

72. College Station, Texas 77840

22.64%

73. Pulaski, Ohio 43506

22.64%

74. Indian Heights, Indiana 46902

22.58%

75. St. Florian, Alabama 35630

22.58%

76. Dearborn Heights, Michigan 48125

22.58%

77. Jacksonville, North Carolina 28543

23.53%

78. Minot, North Dakota 58707

22.52%

79. Holland, Michigan 49423

22.45%

80. Southgate, Michigan 48195

22.41%

81. Plattsmouth, Nebraska 68048

22.39%

82. Tallahassee, Florida 32301

22.39%

83. Fayetteville, North Carolina 28304

22.35%

84. Jacksonville, North Carolina 28544

22.28%

85. Milan, Indiana 47031

22.22%

86. Henderson, Michigan 48867

22.22%

87. New Hampshire, Ohio 45895

22.22%

88. Neenah, Wisconsin 54956

22.03%

89. Washburn, Iowa 50702

22.00%

90. Sheboygan, Wisconsin 53081

22.00%

91. Mesa, Arizona 85201

21.92%

92. Erie, Pennsylvania 16508

21.88%

93. Grand Rapids, Michigan 49504

21.82%

94. Fargo, North Dakota 58105

21.82%

95. Tyndall, South Dakota 57066

21.82%

96. South Zanesville, Ohio 43701

21.67%

97. Omaha, Nebraska 68144

21.67%

98. Nebraska City, Nebraska 68410

21.67%

99. Des Moines, Iowa 50317

21.59%

100. Lafayette, Indiana 47901

22.81%

Sources: FFEIC Home Mortgage Disclosure Act, U.S. Census Bureau

Methodology

The data for our study was gathered from the [FFEIC website](#), specifically the Snapshot National Loan Level Dataset for 2018-2023. These Snapshot files contain national HMDA datasets filed by U.S. mortgage lenders as of April 30, 2022. Data is modified to protect applicant and borrower privacy. The study centers on home buyers of 1-4 unit residential properties in the 50 states and the District of Columbia. Home buyers of second homes and investment properties are not considered in the research. Home buyers with one-time construction loans and other open-ended mortgages in first-lien positions, such as [home equity line of credit \(HELOC\)](#), are also excluded.

Our analysis uses complex database queries that join result sets from the Loan Application Register and U.S. Census Bureau. Our queries efficiently sift through large datasets exceeding 30 GB to extract the intended information.

We removed outlier data, mostly linked to mortgage applications that applicants either withdrew or that lenders denied due to incompleteness, that fell outside of typical and expected ranges. Less than one-half of one percent of HMDA was excluded for reasonability reasons.

To ensure the accuracy of our study, we relied on the robustness of the HMDA data and the precision of our database queries. The stringent data extraction, filtering, and analysis process contributed to our result's reliability.

How To Share Our Research

Homebuyer.com conducted this research to help first-time home buyer make better housing choices.

If you found our research helpful, share this article with proper attribution.

Here's how to properly share the Homebuyer.com study:

- Please include highlights from the study only. Do not copy images or tables.
- You must include a link to the complete study on the Homebuyer.com website.
- You must link to this page URL using one of these three terms: "Gen Z Zones: ZIP Codes Trending With Home Buyers Age 18-24", "ZIP Codes Trending With Home Buyers Age 18-24", or "Homebuyer.com".

For follow-up information and usage rights for our research, please email our team at hello@homebuyer.com.

Sources:

- ZIP code data – [U.S. Census Bureau](#)
- The Home Mortgage Disclosure Act – [FFIEC](#)

More Homebuyer.com Research

– [Generation Z Home Buyers: ZIP Codes Trending With Home Buyers Age 18-24](#)

[Read More ?](#)

– [Younger Millennial Home Buyers: ZIP Codes Trending With Home Buyers Age 25-34](#)

[Read More ?](#)

– [Older Millennial Home Buyers: ZIP Codes Trending With Home Buyers Age 35-44](#)

[Read More ?](#)