

# Younger Millennial Home Buyers: ZIP Codes Trending With Home Buyers Age 25-34

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## The Top 100 ZIP Codes For Younger Millennial Home Buyers

Younger Millennial home buyers now dominate U.S. housing.

Home buyers aged 25-34 accounted for 26.51% of owner-occupied home buyers in 2022 – the most of any age group. Born and raised in an era of technological evolutions and worldwide connectivity, Young Millennials now steer the housing market course.

Many are [first-time home buyers](#).

In our comprehensive report, “Young Millennial Home Buyers: ZIP Codes Trending With Home Buyers Age 25-34”, we dig into FFIEC and [Home Mortgage Disclosure Act \(HMDA\)](#) data to spotlight where housing’s new leaders are making roots.

For example, two-thirds of home buyers in Chicago’s 60642 ZIP code (67.48%) and New York’s 11238 (67.24%) were Young Millennials, and the tech-centric heartlands of San Jose, California (95131) and Austin, Texas (78721), are experiencing a similar surge.

Young Millennials are carving a distinct path. As the largest age group of primary residence buyers, their choices are shaping the neighborhoods of tomorrow. From tech hubs to urban retreats, the dream homes of this generation are as diverse and dynamic as their digital-driven lives.

The quest for a nest has a new blueprint.

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

## Younger Millennial Home Buyers: The Top 20 ZIP Codes

### #1: Chicago, Illinois 60642

[Compare mortgage rates in Chicago](#)

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

Located in the heart of Chicago, 60642 encompasses parts of the Noble Square and West Town neighborhoods. From an economic perspective, this [Cook County, Illinois](#), zip code has become increasingly attractive to young professionals, mainly due to its mix of urban charm and proximity to the city's central business district. The area boasts a robust selection of trendy eateries, boutique shops, and vibrant nightlife, reflecting the energetic youth and entrepreneurial spirit present. The real estate landscape here blends historic brownstones with modern condominiums, catering to both traditionalists and those seeking a touch of the contemporary. Its closeness to the Kennedy Expressway and CTA Blue Line also ensures efficient commutes. Local landmarks like Eckhart Park and The Chop Shop venue further cement 60642's reputation as a hub for both leisure and opportunity.

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## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

67.48%

5-Year Market Share

63.49%

Average Loan Amount

\$497,182

Average Property Value

\$593,440

Average Household Income

\$190,556

Area Median Household Income

\$105,700

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

## #2: New York, New York 11238

[Compare mortgage rates in New York](#)

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

11238 sits in the dynamic borough of Brooklyn, covering parts of Prospect Heights, Crown Heights, and Clinton Hill. For young professionals in their late-20s and early-30s, 11238 in [Bronx County, New York](#), presents an enticing blend of culture, convenience, and economic opportunity. The area is home to the famed Brooklyn Museum and the northern edge of Prospect Park, a haven for nature enthusiasts in the midst of urban surroundings. With a diverse range of dining options reflecting the melting pot of cultures, there's an evident international pulse to the local scene. Economically, 11238 benefits from a mix of residential and commercial properties, attracting those who appreciate a short commute to Manhattan via multiple subway lines. Architecturally, tree-lined streets showcase a medley of historic brownstones and modern developments. Additionally, the presence of institutions like the Pratt Institute makes it a focal point for creativity and innovation.

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## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

67.24%

5-Year Market Share

47.94%

Average Loan Amount

\$920,128

Average Property Value

\$1,259,872

Average Household Income

\$258,368

Area Median Household Income

\$99,000

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

## #3: Austin, Texas 78721

[Compare mortgage rates in Austin](#)

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

78721 is a dynamic sector of Austin, capturing portions of East Austin, a region known for its rapid growth and cultural richness. Young professionals in their late-20s to early-30s gravitate towards the [Travis County, Texas](#) area due to its unique blend of affordability, culture, and proximity to Austin's bustling downtown. This area thrives on its vibrant arts scene, with local galleries and murals testifying to its creative spirit. The diverse culinary offerings, from food trucks to upscale dining, make it a gastronomic hotspot. Economically speaking, 78721's real estate has seen significant appreciation, with many seeing it as an investment opportunity due to the tech boom in Austin and the influx of businesses. Accessibility is also a highlight, with major thoroughfares like East MLK Jr Boulevard ensuring easy commutes. With its eclectic mix of old and new, 78721 is a testament to Austin's tagline: "Keep Austin Weird."City Text

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### Age Group: 25-34

#### 2022 Statistics

1-Year Market Share

64.91%

5-Year Market Share

58.03%

Average Loan Amount

\$573,108

Average Property Value

\$687,973

Average Household Income

\$181,351

Area Median Household Income

\$110,300

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

## **#4: San Jose, California 95131**

[Compare mortgage rates in San Jose](#)

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

95231 is centered around French Camp, located in [Santa Clara County, California](#). For young professionals, the allure of 95231 is often rooted in its blend of affordability, agricultural richness, and proximity to key Californian destinations. As an economic pocket within the state's expansive Central Valley, French Camp has been historically tied to agriculture, offering job opportunities related to farming, distribution, and agri-tech. This ZIP code is strategically

positioned near the intersection of Interstate 5 and State Route 99, two of California's major north-south highways, facilitating easy commutes and business connectivity. Its suburban charm is complemented by expansive agricultural landscapes, giving residents a balance of community living and open spaces. The local San Joaquin General Hospital is a notable employer and service provider in the region. For those seeking a calmer pace of life without compromising on economic opportunities, 95231 presents an appealing choice.

[Read More...](#)

## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

64.86%

5-Year Market Share

67.77%

Average Loan Amount

\$950,208

Average Property Value

\$1,214,792

Average Household Income

\$237,042

## Area Median Household Income

\$166,600

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

## #5: Boston, Massachusetts 02109

[Compare mortgage rates in Boston](#)

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

02109 encompasses a coveted portion of Boston, notably the historic North End and parts of the Financial District. For young professionals, the [Suffolk County, Massachusetts](#) enclave represents a nexus of history, convenience, and vibrant urban life. Situated adjacent to Boston Harbor, this ZIP code offers sweeping waterfront views, with the Rose Kennedy Greenway providing a ribbon of green urban space. Economically, the Financial District draws professionals in finance, law, and consulting, with skyscrapers housing many of Boston's premier firms. The North End, often referred to as Boston's "Little Italy", is a cultural gem, boasting narrow streets lined with some of the city's most renowned Italian restaurants and bakeries. This ZIP code is also steeped in American history, with sites like Paul Revere's House and the Old North Church. In 02109, the fusion of historical charm with modern amenities and opportunities creates an unparalleled urban living experience.

[Read More...](#)

## Age Group: 25-34

## 2022 Statistics



1-Year Market Share

64.29%

5-Year Market Share

59.58%

Average Loan Amount

\$528,056

Average Property Value

\$618,611

Average Household Income

\$185,000

Area Median Household Income

\$129,500

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

## #6: Chicago, Illinois 60622

[Compare mortgage rates in Chicago](#)

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

60622 encompasses parts of Chicago's West Town, Wicker Park, and Ukrainian Village neighborhoods. A beacon for culturally attuned and economically driven young professionals, 60622 offers a compelling mix of arts, dining, and business opportunities. Wicker Park is famed for its bohemian vibe, with an array of independent boutiques, live music venues, and eclectic bars. Ukrainian Village, on the other hand, exudes a rich cultural tapestry, with churches, traditional bakeries, and vintage homes reflecting its storied heritage. Economically, 60622's location in the thick of [Cook County, Illinois](#), offers an optimal balance — close enough to Chicago's central business district for convenient commutes but sufficiently distanced to maintain its distinctive neighborhood feel. Real estate trends show a blend of beautifully restored historic homes and contemporary condos, making them attractive for investments. Its vibrant street scenes, local parks, and artistic inclinations make 60622 a magnet for those seeking both livelihood and lifestyle.

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## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

64.15%

5-Year Market Share

61.90%

Average Loan Amount

\$518,971

**Average Property Value**

\$615,882

**Average Household Income**

\$197,552

**Area Median Household Income**

\$105,700

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

**#7: Seattle, Washington 98103**

[Compare mortgage rates in Seattle](#)

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

98103 covers a significant portion of North Seattle, including the popular neighborhoods of Fremont, Green Lake, and Wallingford. Economically and culturally thriving, 98103 is a prime area for young professionals in their late-20s and early-30s. [The King County, Washington](#), fondly referred to as the "Center of the Universe", is a hub of innovation, hosting several tech companies and startups, complemented by a unique blend of quirky public art and trendy cafes. Green Lake offers a recreational haven with its freshwater lake and encircling path, perfect for jogging or leisurely strolls. Wallingford, with its mix of classic Seattle bungalows and modern apartments, boasts vibrant commercial strips filled with eateries, shops, and entertainment venues. The region's connectivity is bolstered by major arterials and bus routes, ensuring easy access to downtown Seattle and neighboring areas. With its fusion of work opportunities, outdoor activities, and cultural hotspots, 98103 remains a sought-after ZIP code in the Emerald City.

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## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

64.12%

5-Year Market Share

63.00%

Average Loan Amount

\$609,524

Average Property Value

\$766,905

Average Household Income

\$163,083

Area Median Household Income

\$134,600

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

## #8: Fremont, California 94536

[Compare mortgage rates in Fremont](#)

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

94536 resides within the city of Fremont, a prominent node in California's San Francisco Bay Area. For young professionals navigating their late-20s and early-30s, this [Alameda County, California](#), ZIP code offers a blend of suburban tranquility, strategic location, and economic promise. Centered in the northern portion of Fremont, 94536 enjoys proximity to both the Dumbarton Bridge, providing direct access to the Peninsula and Silicon Valley, and Interstate 880, a primary north-south corridor through the area. Economically, the broader Fremont area houses various industries, from tech startups to established manufacturing giants, enabling diverse career opportunities. Central Park and Lake Elizabeth within this ZIP code are focal points for recreation and relaxation, boasting expansive green spaces and water-based activities. With a medley of housing options, from single-family homes to apartment complexes, and an array of shopping and dining establishments, 94536 embodies the balanced lifestyle many young professionals seek, melding accessibility with community-centric living.

[Read More...](#)

### Age Group: 25-34

### 2022 Statistics

1-Year Market Share

63.73%

5-Year Market Share

51.83%

Average Loan Amount

\$902,077

Average Property Value

\$1,129,000

Average Household Income

\$225,908

Area Median Household Income

\$142,800

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

## #9: Cincinnati, Ohio 45208

[Compare mortgage rates in Cincinnati](#)

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

45208 envelopes the distinguished neighborhoods of Hyde Park and parts of East Walnut Hills in Cincinnati. It's a locus that resonates with young professionals in their late-20s and early-30s, combining the historic charm of [Hamilton County, Ohio](#), with modern amenities and conveniences. Hyde Park Square is a community centerpiece, hosting boutique shops, local eateries, and regular farmer's markets. This ZIP code is synonymous with affluence and historical significance, as tree-lined streets reveal grand homes and well-maintained apartments. Economically, 45208 is strategically positioned, providing relatively quick commutes to Cincinnati's bustling downtown while also being home to various local businesses and services catering to the diverse needs of its residents. Proximity to the Ohio River and numerous parks, like Ault Park with its beautiful vistas, further amplifies the area's allure. With a reputation for safety, cultural events, and a cohesive community feel, 45208 remains a premier choice for young professionals in Cincinnati.

[Read More...](#)

## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

63.64%

5-Year Market Share

56.58%

Average Loan Amount

\$390,714

Average Property Value

\$470,588

**Average Household Income**

\$187,914

**Area Median Household Income**

\$97,400

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

## #10: Grand Rapids, Michigan 49505

[Compare mortgage rates in Grand Rapids](#)

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

49505, located in the northeastern part of Grand Rapids, in [Kent County, Michigan](#), stands as a compelling draw for young professionals in their late-20s and early-30s. This ZIP code showcases the essence of Midwestern charm coupled with urban advantages. The region is a blend of residential neighborhoods, commercial centers, and green spaces like Riverside Park, a sprawling green haven on the banks of the Grand River. Economically, 49505 benefits from Grand Rapids' reputation as a burgeoning hub for healthcare, education, and manufacturing industries. The area's housing market offers a mix of historical homes and newer constructions, presenting both character and modern comforts. The local community is bolstered by diverse dining spots, boutique shops, and regular community events that foster connectivity and engagement. With easy access to the city's downtown core and the convenience of local amenities, 49505 exemplifies a balanced urban-suburban experience in the heart of Michigan.

[Read More...](#)



## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

63.53%

5-Year Market Share

53.04%

Average Loan Amount

\$239,630

Average Property Value

\$273,704

Average Household Income

\$84,792

Area Median Household Income

\$88,900

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

## #11: Indianapolis, Indiana 46201

[Compare mortgage rates in Indianapolis](#)

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

Situated in the eastern sector of Indianapolis in [Marion County, Indiana](#), the 46201 ZIP code envelops parts of several neighborhoods, including Little Flower and Emerson Heights. For young professionals in their late-20s to early-30s, this ZIP code offers a blend of affordability, historical character, and revitalization potential. Architecturally, the area is known for its early-20th-century homes, many of which are bungalows and American Foursquares, exuding charm and authenticity. Economically, 46201 is seeing an upward trajectory as new businesses and urban renewal projects take root, spurred by Indianapolis's overall growth. Notable thoroughfares such as East 10th Street provide a host of local shops, dining options, and services, ensuring residents don't have to venture far for their needs. The area's accessibility to downtown Indianapolis ensures that career opportunities and cultural attractions are within a short drive. As investments continue and community engagement strengthens, 46201 is positioned as a promising locale for those eyeing both value and potential in Indianapolis.

[Read More...](#)

### Age Group: 25-34

#### 2022 Statistics

1-Year Market Share

63.49%

5-Year Market Share

55.56%

Average Loan Amount

\$296,000

Average Property Value

\$322,750

Average Household Income

\$104,600

Area Median Household Income

\$91,900

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

## #12: Atlanta, Georgia 30310

[Compare mortgage rates in Atlanta](#)

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

Encompassing the southwestern part of Atlanta, 30310 features neighborhoods like West End and Adair Park. [This Dekalb County, Georgia](#), ZIP code has caught the attention of young professionals, particularly those in their late-20s to early-30s, due to its rich history, affordability, and evolving landscape. The West End neighborhood, in particular, showcases many historic homes, exuding Southern charm with its Victorian and Craftsman-style architecture. The BeltLine's Westside Trail, which runs through 30310, is a significant catalyst for development

and recreational activities, promoting walking, cycling, and community connectivity. Economically, 30310 stands as a beacon of potential, with increasing investments in local businesses, arts, and revitalization projects. This ZIP code also benefits from its proximity to downtown Atlanta, offering residents easy access to broader employment opportunities and city attractions. As a convergence point of history, opportunity, and community-driven growth, 30310 is fast emerging as a desirable hotspot for Atlanta's young professionals.

[Read More...](#)

## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

63.46%

5-Year Market Share

53.82%

Average Loan Amount

\$343,485

Average Property Value

\$381,970

Average Household Income

\$116,031

Area Median Household Income

\$95,700

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

## #13: Kingsgate, Washington 98072

[Compare mortgage rates in Kingsgate](#)

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

Nestled in the verdant outskirts of Seattle, 98072 is anchored by Woodinville, a community celebrated for its fusion of suburban serenity and vibrant viticulture. Especially appealing to young professionals in their late-20s and early-30s, 98072 offers a unique blend of laid-back living while being just a stone's throw away from the economic powerhouse of the Seattle metro area. Woodinville's Wine Country is its crowning jewel, boasting over 100 wineries and tasting rooms, making it a haven for oenophiles and a hub for wine-related tourism. Economically, the region offers a mix of local businesses and proximity to larger employers in nearby cities. The Sammamish River Trail, gracing the area, offers scenic routes for cyclists and joggers. Architecturally, 98072 showcases a variety of homes, from cozy craftsman styles to expansive estates, all set amidst lush Pacific Northwest greenery. Its combination of recreational opportunities, economic connectivity, and natural beauty positions 98072 as an attractive locale for professionals seeking balance in life and work.

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**Age Group: 25-34**

**2022 Statistics**

1-Year Market Share

63.38%

5-Year Market Share

56.37%

Average Loan Amount

\$920,333

Average Property Value

\$1,155,667

Average Household Income

\$233,556

Area Median Household Income

\$134,600

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

## **#14: Bessemer, Alabama 35226**

[Compare mortgage rates in Bessemer](#)

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

35226 is a vibrant sector of Hoover, one of the state's primary suburban centers just outside Birmingham. [This Jefferson County, Alabama](#), ZIP code holds significant appeal for young professionals in their late-20s to early-30s, synthesizing modern suburban amenities, green spaces, and economic opportunity. Within this zone, The Preserve and Bluff Park are notable neighborhoods characterized by their combination of historical charm and contemporary living. Economically, 35226 benefits from Hoover's diverse business landscape, ranging from retail giants to healthcare institutions. The area is anchored by the expansive Moss Rock Preserve, a nature lover's retreat with scenic trails, waterfalls, and rock climbing opportunities. Easy access to major highways and roads ensures seamless commutes to Birmingham's bustling downtown, known as a regional hub for finance, tech, and healthcare. With its balance of urban conveniences, employment prospects, and natural attractions, 35226 emerges as a top choice for professionals keen on a holistic living experience.

[Read More...](#)

## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

62.77%

5-Year Market Share

54.25%

Average Loan Amount

\$337,712

**Average Property Value****\$383,136****Average Household Income****\$108,552****Area Median Household Income****\$83,300**

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

**#15: Austin, Texas 78723**

[Compare mortgage rates in Austin](#)

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

Situated in vibrant Austin, 78723 encompasses emerging neighborhoods such as Windsor Park and Mueller. This ZIP code, with its blend of modern development and revitalized spaces, is increasingly resonating with young professionals in their late-20s to early-30s. The Mueller development, a reimagined space from Austin's old airport, epitomizes urban planning done right: a blend of residential, commercial, and green spaces, emphasizing walkability and community connectivity. Economically, 78723 offers myriad opportunities, driven by Austin's booming tech and music scenes, and bolstered by establishments such as the Aldrich Street town center in Mueller, which boasts a variety of shops, eateries, and entertainment venues. Proximity to the University of Texas and downtown Austin ensures both cultural immersion and career prospects. Parks, including Bartholomew District Park, accentuate the area's appeal by offering recreational spaces in the heart of urban settings. In the context of Austin's rapid growth, 78723 stands out as a beacon of sustainable and community-centric development.



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## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

62.50%

5-Year Market Share

45.92%

Average Loan Amount

\$476,200

Average Property Value

\$569,490

Average Household Income

\$191,080

Area Median Household Income

\$110,300

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

## #16: St. Clair Shores, Michigan 48080

[Compare mortgage rates in St. Clair Shores](#)

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

48080 encompasses a portion of St. Clair Shores, a waterfront suburb located northeast of Detroit, alongside Lake St. Clair in [Macomb County, Michigan](#). This ZIP code attracts young professionals, especially those in their late-20s to early-30s, with its unique blend of lakeside living, affordability, and proximity to the economic hubs of Metro Detroit. St. Clair Shores is renowned for its "Nautical Mile," a stretch replete with marinas, boutiques, restaurants, and boat dealers, all celebrating the city's rich maritime heritage. Economically, 48080 provides diverse opportunities ranging from local businesses to larger corporations in neighboring cities, all made accessible via major thoroughfares like I-94. The region prides itself on community-centric events, particularly those celebrating its waterfront, such as the annual Memorial Day Parade and various fishing tournaments. With a balance of lakeside recreation, economic opportunities, and community events, 48080 offers young professionals a distinctive suburban experience with the added charm of maritime culture.

[Read More...](#)

### Age Group: 25-34

### 2022 Statistics

1-Year Market Share

62.50%

5-Year Market Share

49.70%

Average Loan Amount

\$189,750

Average Property Value

\$205,750

Average Household Income

\$77,432

Area Median Household Income

\$102,800

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

## **#17: Birmingham, Alabama 35213**

[Compare mortgage rates in Birmingham](#)

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

35213 is primarily anchored by parts of Mountain Brook, an affluent suburb situated southeast of Birmingham. It's an area that particularly resonates with young professionals in their late-20s to early-30s seeking a harmonious blend of upscale living, verdant landscapes, and urban convenience. Mountain Brook is often regarded for its exquisite architecture, with homes that range from stately Tudors to refined Colonials. Economically, the area is buoyed by a mix of local businesses, boutique shops, and gourmet restaurants, notably found in the village-style shopping areas like Crestline Village. Just a short drive away, Birmingham's burgeoning downtown offers myriad opportunities in sectors such as finance, healthcare, and technology. Natural attractions like Jemison Park provide ample green spaces for relaxation and recreation, complementing the urban lifestyle with pockets of serene environments. In 35213, the synthesis of luxury, nature, and economic vitality positions it as a prime location for professionals seeking an elevated suburban experience.

[Read More...](#)

## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

61.86%

5-Year Market Share

61.51%

Average Loan Amount

\$314,315

Average Property Value

\$358,836

### Average Household Income

\$116,890

### Area Median Household Income

\$83,300

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

## #18: Mountain View, California 94043

[Compare mortgage rates in Mountain View](#)

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

94043 is set in Mountain View, right at the heart of California's iconic Silicon Valley. For young professionals in their late-20s to early-30s, this ZIP code is a nexus of innovation, technology, and lifestyle conveniences. It's home to tech titans like Google, ensuring a bustling environment ripe with cutting-edge career opportunities. Beyond its technological pedigree, 94043 offers diverse housing options, from modern apartments to cozy single-family homes, catering to various preferences and lifestyles. Shoreline Park, a local favorite, offers a sprawling green space with a lake, golf course, and the iconic Shoreline Amphitheatre, reinforcing the area's commitment to recreation and culture. Proximity to major tech hubs like Palo Alto and Sunnyvale, combined with efficient transit options, ensures both career mobility and work-life balance. In 94043, synthesizing technological prowess, recreational venues, and vibrant urban living creates an ideal backdrop for young professionals carving their path in the tech world.

[Read More...](#)

## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

61.82%

5-Year Market Share

61.20%

Average Loan Amount

\$1,217,059

Average Property Value

\$1,683,529

Average Household Income

\$310,147

Area Median Household Income

\$166,600

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

## #19: Grand Rapids, Michigan 49506

[Compare mortgage rates in Grand Rapids](#)

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

49506 encompasses the esteemed East Grand Rapids and parts of southeastern Grand Rapids. This ZIP code holds significant allure for young professionals in their late-20s and early-30s, offering a fusion of historic charm, community vibrancy, and proximity to economic opportunities. East Grand Rapids, often the highlight, centers around Gaslight Village, a bustling district with boutique shops, eateries, and local businesses, reflecting a blend of sophistication and accessibility. The picturesque Reeds Lake provides a scenic backdrop for recreational activities, from jogging trails to boating. Economically, 49506 benefits from Grand Rapids' diverse and growing sectors, including healthcare, education, and manufacturing, providing a stable foundation for career advancements. The tree-lined streets, interspersed with architectural gems ranging from Tudor to Colonial Revival, create a scenic and homely environment. Given its balance of urban amenities, community engagement, and proximity to Grand Rapids' dynamic downtown, 49506 is a preferred choice for young professionals seeking comprehensive suburban-urban living.

[Read More...](#)

### Age Group: 25-34

#### 2022 Statistics

1-Year Market Share

61.82%

5-Year Market Share

53.89%

Average Loan Amount

\$294,706

Average Property Value

\$339,412

Average Household Income

\$124,971

Area Median Household Income

\$88,900

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

## **#20: Charlotte, North Carolina 28211**

[Compare mortgage rates in Charlotte](#)

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

The 28211 ZIP code covers parts of Charlotte, including the prominent neighborhoods of Cotswold and Foxcroft. [This Mecklenburg County, North Carolina](#), area increasingly appeals to young professionals in their late-20s and early-30s, offering a blend of traditional Southern charm, modern conveniences, and economic prospects. The Cotswold Village Shops, with their diverse retail and dining options, act as a local hub for daily necessities and leisure activities.



Economically, 28211 benefits from Charlotte's robust banking sector, known as the second-largest banking center in the U.S., as well as its growing tech and healthcare industries. With its combination of elegant homes, well-maintained apartments, and abundant green spaces, the area provides a high quality of life. Proximity to Uptown Charlotte ensures that residents enjoy the best of both suburban comfort and urban excitement. Whether through its well-connected roadways, flourishing local economy, or community-oriented atmosphere, 28211 offers young professionals a versatile living experience in the thriving heart of the South.

[Read More...](#)

## **Age Group: 25-34**

### **2022 Statistics**

1-Year Market Share

61.11%

5-Year Market Share

52.06%

Average Loan Amount

\$426,212

Average Property Value

\$505,303

Average Household Income

\$155,727

Area Median Household Income

\$91,700

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



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## ZIP Codes Ranked #21 through #100

### Location

### 2022 Market Share

21. Richmond, Virginia 23226

61.02%

22. Woodbury, New York 10917

60.83%

23. San Jose, California 95131

60.53%

24. Pineville, North Carolina 28210

60.40%

25. Linndale, Ohio 44111

60.00%

26. San Jose, California 95133

59.70%

27. Fairmount, Colorado 80002

59.65%

28. Baltimore, Maryland 21231

59.56%

29. Chicago, Illinois 60622

59.65%

30. Parkway Village, Kentucky 40217

59.38%

31. West Sayville, New York 11796

59.02%

32. Chelsea, Massachusetts 02150

59.02%

33. Cincinnati, Ohio 45212

59.02%

34. Monona, Wisconsin 53714

58.82%

35. Inglewood-Finn Hill, Washington 98034

58.75%

36. Chicago, Illinois 60657

58.82%

37. Boston, Massachusetts 02109

60.71%

38. Gantt, South Carolina 29607

58.33%

39. Chicago, Illinois 60647

58.18%

40. Salt Lake City, Utah 84180

57.89%

41. Dallas, Texas 75214

57.89%

42. Denver, Colorado 80211

57.84%

43. Chicago, Illinois 60642

58.11%

44. Philadelphia, Pennsylvania 19125

57.73%

45. Charlotte, North Carolina 28217

60.14%

46. Lenexa, Kansas 66215

57.69%

47. Denver, Colorado 80110

57.69%

48. Grand Rapids, Michigan 49505

57.69%

49. Charlotte, North Carolina 28209

57.65%

50. Indianapolis, Indiana 46201

57.65%

51. Minneapolis, Minnesota 55406

57.58%

52. Wyoming, Michigan 49507

57.45%

53. Denver, Colorado 80214

57.14%

54. Houston, Texas 77091

57.14%

55. Cheektowaga, New York 14227

57.14%

56. Jersey City, New Jersey 07302

57.14%

57. The Village, Oklahoma 73120

57.14%

58. Indianapolis, Indiana 46225

56.99%

59. Houston, Texas 77022

56.94%

60. Carmel, Indiana 46240

56.94%

61. Kenmore, New York 14217

56.90%

62. San Diego, California 92117

56.90%

63. Buffalo, New York 14214

56.86%

64. Upper Arlington, Ohio 43221

56.72%



65. Seattle, Washington 98118

56.72%

66. Mountain View, California 94043

58.82%

67. Nashville, Tennessee 37218

56.63%

68. Denver, Colorado 80219

57.14%

69. Berkley, Michigan 48072

60.56%

70. Lynnwood, Washington 98043

56.58%

71. Pleasant Ridge, Michigan 48067

56.56%

72. Indianapolis, Indiana 46205

61.04%

73. Birmingham, Alabama 35212

56.52%

74. Charlotte, North Carolina 28205

59.38%

75. St. Louis Park, Minnesota 55426

56.38%

76. Salt Lake City, Utah 84101

59.65%

77. Cupertino, California 95051

60.47%

78. New York, New York 11211

56.25%

79. Baltimore, Maryland 21205

56.21%

80. Richmond, Virginia 23219

56.16%

81. Cincinnati, Ohio 45209

56.16%

82. Atlanta, Georgia 30345

56.14%

83. Berry Hill, Tennessee 37211

58.93%

84. Denver, Colorado 80223

56.00%

85. Fairway, Kansas 66205

56.00%

86. Hazel Park, Michigan 48030

56.00%

87. Pleasant Ridge, Michigan 48070

56.00%

88. Philadelphia, Pennsylvania 19147

55.84%

89. San Jose, California 95035

55.77%

90. Cherryland, California 94580

55.77%

91. Sandy, Utah 84070

55.77%

92. Cary, North Carolina 27513

55.77%

93. Minneapolis, Minnesota 55407

55.74%

94. Sans Souci, South Carolina 29601

55.74%

95. Chicago, Illinois 60613

55.71%

96. Austin, Texas 78741

55.71%

97. Walnut Creek, California 94518

55.56%

98. Pittsburgh, Pennsylvania 15201

55.56%

99. Nashville, Tennessee 37207

55.56%

100. Tampa, Florida 33603

55.41%

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: "Younger Millennial Home Buyers: ZIP Codes Trending With Home Buyers Age 25-34", "ZIP Codes Trending With Home Buyers Age 25-34", or "Homebuyer.com".

For follow-up information and usage rights for our research, please email our team at [hello@homebuyer.com](mailto:hello@homebuyer.com).

Sources:

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

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