Older Millennial Home Buyers: ZIP Codes Trending With Home Buyers Age 35-44

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The Top 100 ZIP Codes For Older Millennial Home Buyers

Older Millennials are making moves.

Home buyers aged 35-44, who have ridden waves of rapid economic growth and sharp economic contraction, are making calculated forays into real estate.

Our study, "Older Millennial Home Buyers: ZIP Codes Trending With Home Buyers Age 35-44", uses data from the FFEIC and [Home Mortgage Disclosure Act (HMDA)](#) to show where older Millennials are buying homes.

Older Millennials merge technological savvy with accumulated financial muscle. Their $437,904 average loan size in 2022 is the highest among all age groups, which reflects the metropolitan hubs and affluent suburbs in which they're buying.

64.47% of home buyers in the 98029 ZIP code of Issaquah, Washington are between 35-44 years old. Pleasanton, California's 94566 is only slightly behind. Household incomes exceed $130,000 in both areas.

Meanwhile, in the cultural nexus of New York, Older Millennials are choosing ZIP codes such as 10506 in Bedford and 10583 in Scarsdale where values teeter near $1.7 million, and Michigan's Troy (48084) and New Jersey's South Plainfield (07080) underline the age group's nationwide impact on the real estate market.

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

Older Millennial Home Buyers: The Top 20 ZIP Codes

#1: Issaquah, Washington 98029

 [Compare mortgage rates in Issaquah](#)

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

98029 spans parts of Issaquah, a picturesque city in [King County, Washington](#), nestled against the southern base of the Sammamish Plateau, overlooking Lake Sammamish. For Older Millennial home buyers, this region presents a harmonious blend of nature's tranquility and modern living. The area is home to the planned community of Issaquah Highlands, known for its eco-friendly homes, walkable neighborhoods, and a vibrant mix of shops, restaurants, and parks. Economically, Issaquah's proximity to Seattle's metropolitan hub ensures diverse job opportunities, while local employers like Costco's corporate headquarters add to the region's economic vibrancy. Recreational enthusiasts appreciate nearby Cougar Mountain Regional Wildland Park, which offers an array of hiking trails and panoramic views. Combining its suburban sophistication, economic access, and the allure of the Pacific Northwest's natural beauty, 98029 stands out as a coveted locale for mature professionals seeking balanced living in the Seattle metro area.

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Age Group: 35-44

2022 Statistics

1-Year Market Share

64.47%

5-Year Market Share

54.76%

Average Loan Amount

$1,764,184

Average Property Value

$2,395,612

Average Household Income

$435,367

Area Median Household Income

$134,600

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

#2: Pleasanton, California 94566

[Compare mortgage rates in Pleasanton](#)

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

94566 traverses a significant portion of Pleasanton in [Alameda County, California](#), a city renowned for its historic downtown, tree-canopied streets, and the serenity of the Tri-Valley region. As individuals in their late-30s and early-40s contemplate their next life chapter, Pleasanton's appeal is multifaceted. Its downtown, marked by a blend of Victorian architecture and modern establishments, offers an array of dining, shopping, and cultural events. The nearby Fairgrounds facilitate annual events, including the Alameda County Fair. Economically, Pleasanton's advantageous positioning near the crossroads of major Bay Area highways facilitates connectivity to tech and corporate hubs, while the city itself hosts several key businesses. The Ruby Hill Winery adds to the area's charm, exemplifying the region's agrarian history and current luxury living. In 94566, the synthesis of heritage, economic potential, and the picturesque setting of valleys and vineyards makes it a compelling choice for Older Millennial home buyers gravitating towards a prosperous suburban experience.

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Age Group: 35-44

2022 Statistics

1-Year Market Share

64.39%

5-Year Market Share

55.89%

Average Loan Amount

$1,262,647

Average Property Value

$1,685,357

Average Household Income

$328,612

Area Median Household Income

$142,800

#3: Bedford, New York 10506

[Compare mortgage rates in Bedford](#)

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

   10506 captures the essence of Bedford, an upscale town located in the verdant woodlands of [Westchester County, New York](#). For Older Millennial home buyers in their late-30s and early-40s, Bedford offers a peaceful respite from the urban sprawl, marked by its historic estates, equestrian farms, and conservation areas. The Bedford Village Historic District stands as a testament to the town's rich heritage, with structures dating back to the 18th century, lending a sense of timeless charm. Economically, while Bedford exudes rural elegance, its proximity to New York City — a mere hour's drive or train ride — provides residents access to one of the world's primary economic centers. The Bedford Playhouse, with its arts cinema and community events, and the expansive Mianus River Gorge Preserve, contribute to the town's cultural and natural attractions. For professionals seeking an enclave that seamlessly merges historic charm, natural beauty, and accessibility to urban hubs, 10506 emerges as a premium choice.

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Age Group: 35-44

2022 Statistics

1-Year Market Share

63.24%

5-Year Market Share

54.74%

Average Loan Amount

$1,221,977

Average Property Value

$1,700,581

Average Household Income

$446,093

Area Median Household Income

$99,000

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

#4: Scarsdale, New York 10583

Compare mortgage rates in Scarsdale

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

Nestled in Westchester County, 10583 envelops the sophisticated village of Scarsdale, an epitome of affluent suburban living just north of The City in Westchester County, New York. For individuals in their late-30s and early-40s, Scarsdale stands out as a beacon of tranquility and refinement. The village boasts Tudor-style architecture, particularly in its town center, evoking a sense of historic richness that resonates with its centuries-old roots. Scenic spots like the

Scarsdale Pool Complex and the Greenacres neighborhood add to its allure. The town's public schools consistently rank among the nation's best, making it a prime location for families prioritizing education. Economically, Scarsdale's proximity to Manhattan offers unparalleled access to global business hubs, while the local landscape is populated by a mix of professionals, entrepreneurs, and influential figures. A harmonious blend of cultural heritage, educational excellence, and economic connectivity, 10583 is a compelling choice for Older Millennial home buyers and families keen on a prosperous and balanced lifestyle.

 Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

63.24%

5-Year Market Share

56.75%

Average Loan Amount

$1,595,930

Average Property Value

$2,178,256

Average Household Income

$614,073

Area Median Household Income

$99,000

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

#5: Troy, Michigan 48084

 Compare mortgage rates in Troy

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

 Troy's 48084 is a prime economic node nestled in the northern segment of the city in Oakland County, Michigan. A distinguishing feature is the Somerset Collection, an upscale mall attracting discerning shoppers with its luxury brands and gourmet dining establishments. Troy has long been recognized as a significant business hub in the Detroit Metropolitan Area. This ZIP code, particularly, has a high concentration of office spaces, housing several Fortune 500 companies. With a broad range of professional opportunities in sectors like finance and technology, it's a magnet for individuals in their late-30s and early-40s seeking career advancement and stability. Geographically, 48084 boasts well-organized residential areas interspersed with parks, offering both urban convenience and suburban serenity. Its strategic position near major highways like I-75 also facilitates efficient commutes. All these elements converge to make 48084 an economically robust and livable enclave for Older Millennial home buyers.

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Age Group: 35-44

2022 Statistics

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1-Year Market Share

62.26%

5-Year Market Share

55.52%

Average Loan Amount

$513,788

Average Property Value

$656,818

Average Household Income

$214,594

Area Median Household Income

$102,800

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

#6: New York, New York 11205

[Compare mortgage rates in New York](#)

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

 11205 covers parts of Brooklyn, including the dynamic neighborhoods of Fort Greene, Clinton Hill, and sections of the Brooklyn Navy Yard. This area of [Bronx County, New York](#), steeped in rich history and artistic flair, appeals to Older Millennial home buyers in their late-30s and early-40s, many of whom appreciate the architectural elegance of brownstone homes and the cultural vibrancy offered by institutions like the Brooklyn Academy of Music. Economically, the Brooklyn Navy Yard is a beacon of urban renewal and innovation, housing a blend of tech startups, artisans, and light manufacturers. Clinton Hill and Fort Greene, with their tree-lined streets, provide a neighborhood feel within a sprawling city and are peppered with chic cafes, art galleries, and local boutiques. With its balance of cultural offerings, historic preservation, and economic revitalization, 11205 offers an ideal environment for established professionals seeking an eclectic and economically promising urban experience.

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Age Group: 35-44

2022 Statistics

1-Year Market Share

62.00%

5-Year Market Share

45.10%

Average Loan Amount

$802,742

Average Property Value

$1,073,710

Average Household Income

$263,419

Area Median Household Income

$99,000

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

#7: South Plainfield, New Jersey 07080

 [Compare mortgage rates in South Plainfield](#)

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

 Situated in [Middlesex County, New Jersey](#), the 07080 area encompasses the borough of South Plainfield, a community that skillfully merges suburban serenity with economic vibrancy. For individuals in their late-30s and early-40s, South Plainfield provides a desirable environment defined by its tree-lined streets, well-maintained parks, and recreational areas. Notably, Spring Lake Park, spanning over 30 acres, serves as a focal point for community gatherings, leisurely strolls, and seasonal events. The borough's historic district, with homes dating back to the 18th century, offers a window into the region's storied past, while modern commercial establishments reflect its forward momentum. Economically, South Plainfield's strategic location near key transportation corridors, such as I-287, ensures easy connectivity to larger urban centers in New Jersey and New York. This ease of access, combined with a host of local businesses, positions 07080 as a locale conducive for Older Millennial home buyers seeking a balance between work

engagements and quality of life. For those aspiring for a harmonized blend of historic charm, contemporary amenities, and economic potential, South Plainfield stands out as an optimal choice.

  Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

59.68%

5-Year Market Share

61.82%

Average Loan Amount

$427,973

Average Property Value

$501,216

Average Household Income

$159,595

Area Median Household Income

$128,300

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

#8: San Ramon, California 94582

 Compare mortgage rates in San Ramon

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

94582 covers a significant portion of San Ramon, nestled within California's picturesque Tri-Valley region. For individuals in their late-30s and early-40s, this Contra Costa County, California ZIP code emerges as a beacon of well-planned living against the serene backdrop of rolling hills and the prominent Mount Diablo. One of the notable facets of 94582 is the master-planned community of Windemere, characterized by its contemporary homes, expansive parks, and top-tier schools, creating a setting ideal for families prioritizing education and community. San Ramon is not just about residential finesse; it's also an economic powerhouse. The Bishop Ranch business park, situated within this ZIP code, serves as a base for numerous Fortune 500 companies, startups, and regional businesses. This dynamic juxtaposition of a thriving business ecosystem amidst suburban calm makes 94582 unique. Proximity to the Bay Area's core cities, coupled with local amenities like the San Ramon City Center—a hub for shopping, dining, and entertainment—fortifies its appeal. For Older Millennial home buyers aiming for a locale that balances economic opportunities, family-oriented living, and natural beauty, 94582 stands out as an exemplary choice.

 Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

59.09%

5-Year Market Share

50.19%

Average Loan Amount

$1,686,282

Average Property Value

$2,243,205

Average Household Income

$446,895

Area Median Household Income

$142,800

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

#9: San Jose, California 95118

 Compare mortgage rates in San Jose

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

Encompassing parts of the southern San Jose region, 95118 offers a unique blend of suburban appeal amidst the tech-driven dynamism of Silicon Valley. For individuals in their late-30s and early-40s, this ZIP code in Santa Clara County, California presents a blend of mature neighborhoods, recreational amenities, and economic promise. Characterized by tree-canopied streets and well-maintained homes, 95118 is emblematic of the established, family-friendly areas of San Jose. Almaden Lake Park, a gem within this locality, offers residents an oasis for relaxation, fishing, and picnicking, serving as a green retreat in the midst of urban living. Economically, its position within San Jose — the heart of Silicon Valley — means Older Millennial home buyers have access to some of the world's most influential tech companies and startups. Moreover, the commercial corridors along Almaden Expressway and Blossom Hill Road ensure that shopping, dining, and essential services are always within easy reach. For professionals who value a neighborhood with a strong sense of community, accessibility to tech hubs, and local recreational amenities, 95118 emerges as a preferred choice in the broader San Jose area.

Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

59.02%

5-Year Market Share

51.01%

Average Loan Amount

$1,497,222

Average Property Value

$2,035,000

Average Household Income

$371,222

Area Median Household Income

$166,600

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

#10: Blackhawk, California 94506

[Compare mortgage rates in Blackhawk](#)

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

   The ZIP code 94506 wraps around the eastern portion of Danville and extends into the luxury enclave of Blackhawk, both situated in the lush San Ramon Valley and [Contra Costa County, California](#). For individuals in their late-30s and early-40s, Danville, with its rich historical context and a reputation for refined living, makes a compelling case. Downtown Danville, marked by its preserved Old West character, is dotted with upscale boutiques, gourmet restaurants, and a range of cultural institutions, providing a balance of leisure and enrichment. Further east, Blackhawk elevates the area's prestige with its sprawling estates, the renowned Blackhawk Country Club, and the Blackhawk Museum, which showcases both automotive marvels and diverse cultural artifacts. Economically, Danville benefits from its proximity to the Bay Area's

tech and corporate hubs, while also hosting a bevy of local businesses that add to its economic vitality. For Older Millennial home buyers eyeing a harmonious blend of suburban tranquility, historical depth, and economic convenience, 94506 stands as an embodiment of upscale Bay Area living.

  Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

58.00%

5-Year Market Share

49.61%

Average Loan Amount

$1,416,379

Average Property Value

$1,938,103

Average Household Income

$379,103

Area Median Household Income

$142,800

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

#11: Sammamish, Washington 98074

 Compare mortgage rates in Sammamish

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

   98074 captures the essence of Sammamish, a city perched on the eastern shores of Lake Sammamish in Washington State. For individuals in their late-30s and early-40s, this area presents a desirable blend of scenic beauty, community cohesion, and urban proximity. Sammamish is characterized by its verdant landscapes, punctuated by water bodies and well-curated parks such as Pine Lake Park, a favorite among locals for its recreational offerings. Economically, Sammamish in [King County, Washington,](King County, Washington) benefits from its proximity to tech hubs in Redmond and Bellevue, with giants like Microsoft and others a short commute away. This convenience makes 98074 particularly appealing to tech professionals seeking respite from city bustle without sacrificing career momentum. Moreover, the local schools here have garnered acclaim for their excellence, making the region a sought-after choice for families. In essence, 98074 resonates with Older Millennial home buyers seeking a life that offers both the tranquility of nature and the dynamism of nearby urban centers, representing a holistic Pacific Northwest experience.

   Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

57.83%

5-Year Market Share

53.89%

Average Loan Amount

$1,236,250

Average Property Value

$1,608,542

Average Household Income

$289,638

Area Median Household Income

$134,600

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

#12: Fremont, California 94539

 Compare mortgage rates in Fremont

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

94539 is located in southern Fremont, encapsulating the Mission San Jose district and parts of the Warm Springs region. This area is highly sought after by Older Millennial home buyers in their late-30s and early-40s, often drawn by the promise of excellent schools, expansive green spaces, and the balance of suburban tranquility within proximity to Silicon Valley. Historically significant, Mission San Jose anchors the district with its preserved Spanish mission, providing a unique cultural backdrop. Economically, the proximity to major tech hubs, including the Tesla factory and numerous Silicon Valley enterprises, makes 94539 a strategic locale for professionals eyeing both tech and non-tech sectors. The Mission Peak Regional Preserve offers nature enthusiasts hiking trails with panoramic Bay Area views. Combining a rich tapestry of history, economic potential, and natural beauty, 94539 is an enticing enclave for mature professionals navigating their peak career years.

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Age Group: 35-44

2022 Statistics

1-Year Market Share

57.38%

5-Year Market Share

56.68%

Average Loan Amount

$1,615,286

Average Property Value

$2,204,143

Average Household Income

$422,294

Area Median Household Income

$142,800

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

#13: Moraga, California 94575

[Compare mortgage rates in Moraga](#)

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

94575 is synonymous with Moraga, an enclave nestled in the Lamorinda area of California. For those in their late-30s and early-40s, Moraga presents a captivating mix of serene living and educational distinction. Characterized by its rolling hills, winding creeks, and a tight-knit community vibe, it's a haven for those seeking a quieter pace. The town's centerpiece, the Moraga Commons Park, frequently hosts community events and offers vast green spaces for relaxation. Economically, Moraga enjoys stability and prosperity, with its residents often engaged in professional and managerial roles in the broader Bay Area. A significant highlight of 94575 is Saint Mary's College, a renowned institution that not only elevates the town's academic profile but also contributes to its cultural richness. In essence, Moraga and the 94575 ZIP code offer an idyllic blend of peaceful living, community engagement, and academic excellence, making it an appealing choice for Older Millennial home buyers and families.

 Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

57.38%

5-Year Market Share

51.62%

Average Loan Amount

$1,566,429

Average Property Value

$2,238,429

Average Household Income

$404,294

Area Median Household Income

$142,800

#14: San Miguel, California 94596

 Compare mortgage rates in San Miguel

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

   94596 encompasses a dynamic portion of Walnut Creek, a city celebrated for its harmonious melding of urban vibrancy and suburban comfort. For Older Millennial home buyers in their late-30s and early-40s, this area is especially captivating given its rich blend of commercial, recreational, and residential offerings. Downtown Walnut Creek, which falls within this ZIP code, is a bustling epicenter of shopping, fine dining, and arts, anchored by establishments like the Broadway Plaza and the Lesher Center for the Arts. The Iron Horse Regional Trail winds its way through, offering residents a slice of nature amidst urban surroundings. Economically, Walnut Creek benefits from its strategic position in the East Bay, serving as a hub for both local businesses and those commuting to larger cities like San Francisco. The region's schools and community programs further its allure for families. In totality, 94596 stands as a representation of Walnut Creek's essence, offering a sophisticated lifestyle marked by convenience, culture, and community.

   Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

57.14%

5-Year Market Share

44.81%

Average Loan Amount

$1,387,188

Average Property Value

$1,870,625

Average Household Income

$385,839

Area Median Household Income

$142,800

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

#15: Glendale, California 91203

[Compare mortgage rates in Glendale](#)

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

91203 encompasses a segment of Glendale, in [Los Angeles County, California](#) - a dynamic

city positioned north of downtown Los Angeles. For professionals in their late-30s and early-40s, this ZIP code is particularly alluring, marked by its convergence of urban flair and community-driven atmosphere. The area boasts a fusion of architectural styles, from historic Spanish Revival to modern complexes, reflecting Glendale's rich tapestry of growth and culture. The Central Avenue corridor is a commercial spine, dotted with a medley of eateries, shops, and essential services. Economically, Glendale's reputation as a media and entertainment hub, with companies like Disney's Grand Central Creative Campus in proximity, makes 91203 a strategic locale for Older Millennial home buyers in related industries. Moreover, the area's accessibility, facilitated by major thoroughfares and public transit, simplifies commutes to Los Angeles and beyond. All told, 91203 encapsulates Glendale's urban charm, where the pulse of city life meets neighborhood warmth, rendering it a strategic and desirable address.

  Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

56.60%

5-Year Market Share

35.50%

Average Loan Amount

$938,667

Average Property Value

$1,258,333

Average Household Income

$285,300

Area Median Household Income

$91,100

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

#16: Tuckahoe, New York 10708

 [Compare mortgage rates in Tuckahoe](#)

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

  10708 envelops the village of Bronxville, located within the town of Eastchester in [Westchester County, New York](#). For individuals in their late-30s and early-40s, Bronxville presents an appealing synthesis of suburban tranquility, historic architecture, and metropolitan accessibility. The village's Tudor-style downtown, compact yet bustling, boasts a range of upscale boutiques, eateries, and cultural venues, epitomizing Bronxville's distinctive character. Economically, Bronxville's affluent profile is underscored by its high real estate values and the presence of successful professionals, many of whom appreciate the relatively short commute to Manhattan via the Metro-North Railroad. The village is also home to the esteemed Sarah Lawrence College, adding an academic and cultural dimension to the locality. Combining the benefits of its strategic location, architectural charm, and close-knit community, 10708 emerges as a sought-after ZIP code for Older Millennial home buyers desiring a harmonized experience of village life within arm's reach of New York City's dynamism.

 [Read More…](#)

Age Group: 35-44

2022 Statistics

1-Year Market Share

56.60%

5-Year Market Share

57.92%

Average Loan Amount

$2,015,000

Average Property Value

$2,676,333

Average Household Income

$818,778

Area Median Household Income

$99,000

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

#17: Pelham, New York 10803

 Compare mortgage rates in Pelham

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

   10803 covers Pelham, the oldest town in Westchester County, lying just north of New York City's Bronx borough. For those in their late-30s and early-40s, Pelham offers an inviting balance of historic charm, community vibrancy, and metropolitan convenience. Pelham's architecture is a testament to its rich history, with many homes reflecting colonial, Tudor, and Victorian influences. The town's closeness to Manhattan—less than a half-hour train ride via the Metro-North Railroad—makes it a prime location for Older Millennial home buyers who prioritize ease of commute without sacrificing the appeal of suburban living. Economically, Pelham's local businesses, from unique boutiques to diverse eateries along Fifth Avenue, contribute to its robust community atmosphere. The presence of cultural venues, such as The Picture House, only heightens its allure. Overall, 10803 epitomizes the blend of a close-knit community enriched by cultural and historical assets, while enjoying the benefits of its proximity to one of the world's leading cities.

 Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

56.45%

5-Year Market Share

50.54%

Average Loan Amount

$725,000

Average Property Value

$968,714

Average Household Income

$348,706

Area Median Household Income

$99,000

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

#18: Woodridge, Illinois 60517

 Compare mortgage rates in Woodridge

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

  60517 covers the village of Woodridge, situated southwest of Chicago in Cook County, Illinois. For individuals in their late-30s and early-40s, Woodridge offers a harmonious blend of suburban life enriched by natural beauty and modern amenities. The village boasts an array of parks and open spaces, with the Cypress Cove Family Aquatic Park being a standout attraction for families. The Seven Bridges complex adds to the area's appeal, offering a mix of shopping, dining, and entertainment options. Economically, Woodridge benefits from its strategic location,

providing easy access to major highways and transportation routes, making it a preferred choice for professionals commuting to Chicago or other neighboring towns. In essence, 60517 encapsulates Woodridge's suburban charm, marked by recreational offerings, convenient amenities, and a strong sense of community, making it an enticing option for Older Millennial home buyers seeking a balance of urban proximity and serene living.

 Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

56.25%

5-Year Market Share

43.88%

Average Loan Amount

$500,833

Average Property Value

$622,500

Average Household Income

$206,943

Area Median Household Income

$105,700

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

#19: Charlotte, North Carolina 28277

 Compare mortgage rates in Charlotte

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

   28277 encompasses the Ballantyne and southern parts of Charlotte in Mecklenburg County, North Carolina, standing as one of the city's most affluent and rapidly developing areas. For those in their late-30s and early-40s, this ZIP code beckons with a fusion of business opportunities and suburban amenities. Ballantyne Corporate Park, a 535-acre business center, hosts numerous Fortune 500 companies, making the locale a magnet for professionals. The area also has upscale shopping centers, including Ballantyne Village and StoneCrest at Piper Glen, which offer a curated mix of boutiques, dining establishments, and entertainment venues. From a residential perspective, 28277 offers a range of housing options, from luxury apartments to sprawling estates, catering to diverse lifestyles. Its proximity to top-rated schools and recreational spaces, such as the Ballantyne Country Club, elevates its appeal for families. Overall, 28277 represents Charlotte's synthesis of economic dynamism and suburban comfort, making it a sought-after destination for Older Millennial home buyers and their families.

   Read More…

Age Group: 35-44

2022 Statistics

1-Year Market Share

55.88%

5-Year Market Share

43.36%

Average Loan Amount

$495,000

Average Property Value

$609,474

Average Household Income

$160,973

Area Median Household Income

$91,700

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

#20: Oakland, California 94516

 Compare mortgage rates in Oakland

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

94516 is designated for Canyon, a unique, tucked-away community in the hills of [Contra Costa County, California](). For individuals in their late-30s and early-40s, Canyon offers an unparalleled retreat into nature while remaining close to urban hubs like Oakland and San Francisco. This enclave is characterized by its dense redwood forests, winding roads, and homes that blend seamlessly into the rugged landscape. Its small size and remote feel make it a haven for Older Millennial home buyers who prioritize privacy and a deep connection to the natural world. Economically, while Canyon itself is primarily residential, its proximity to larger cities allows residents to access diverse career opportunities without straying far from their woodland retreat. The renowned Joaquin Moraga Intermediate School nearby bolsters the region's appeal to families. Essentially, 94516 is for those who seek an almost treehouse-like living experience, balancing the serenity of a secluded forest with the conveniences of nearby urban centers.

  [Read More…]()

Age Group: 35-44

2022 Statistics

1-Year Market Share

55.70%

5-Year Market Share

49.22%

Average Loan Amount

$1,729,773

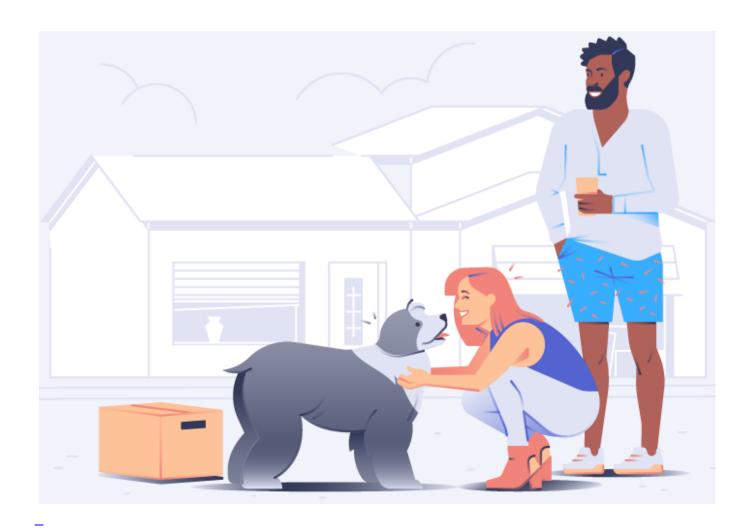Average Property Value

$2,258,864

Average Household Income

$517,295

Area Median Household Income

$142,800

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. Tenafly, New Jersey 07670

55.32%

22. Rye Brook, New York 10577

54.84%

23. View Park-Windsor Hills, California 90056

54.69%

24. Bothell, Washington 98012

54.62%

25. Mamaroneck, New York 10580

54.41%

26. Belle Mead, New Jersey 08502

54.12%

27. Old Westbury, New York 11753

54.00%

28. Brushy Creek, Texas 78681

54.24%

29. San Rafael, California 94903

53.85%

30. Moraga, California 94575

53.70%

31. Applewood, Colorado 80215

53.33%

32. Lexington, Massachusetts 02420

53.23%

33. Lafayette, Indiana 47904

53.23%

34. South, New York 10590

52.94%

35. Alameda, California 94502

52.81%

36. Wellesley, Massachusetts 02457

52.73%

37. Livermore, California 94551

52.70%

38. Ellicott City, Maryland 21042

53.00%

39. San Jose, California 95124

56.86%

40. Paoli, Pennsylvania 19301

52.38%

41. Scarsdale, New York 10583

52.38%

42. Dallas, Texas 75225

52.31%

43. Folsom, California 95630

52.31%

44. Shenandoah, Texas 77381

52.31%

45. Pleasanton, California 94568

55.74%

46. Bridgeport, Connecticut 06611

52.00%

47. Brookmont, Maryland 20812

52.00%

48. Orinda, California 94563

51.95%

49. Altadena, California 91001

51.79%

50. Westwood, New Jersey 07675

51.79%

51. Pleasanton, California 94566

56.67%

52. Swarthmore, Pennsylvania 19081

51.72%

53. Houston, Texas 77079

51.72%

54. Nashville, Tennessee 37206

51.67%

55. Richmond Heights, Missouri 63124

51.56%

56. San Ramon, California 94583

51.52%

57. Hillsboro, Oregon 97006

51.39%

58. Kendall Park, New Jersey 08824

51.39%

59. Short Hills, New Jersey 07039

51.35%

60. Demarest, New Jersey 07627

51.32%

61. Chappaqua, New York 10514

52.78%

62. Buffalo Grove, Illinois 60069

50.91%

63. Summit, New Jersey 07901

50.88%

64. Needham, Massachusetts 02492

50.79%

65. McKinney, Texas 75035

50.78%

66. Franklin, Michigan 48025

50.77%

67. Syosset, New York 11791

50.72%

68. Tuckahoe, New York 10709

50.67%

69. Thornwood, New York 10594

50.63%

70. La Cañada Flintridge, California 91214

50.00%

71. Hayward, California 94546

50.00%

72. Alpharetta, Georgia 30005

50.00%

73. White Plains, New York 10605

50.00%

74. Cos Cob, Connecticut 06807

50.00%

75. Norwalk, Connecticut 06850

50.00%

76. Crofton, Maryland 21114

50.00%

77. Acton, Massachusetts 01720

50.00%

78. Closter, New Jersey 07624

50.00%

79. Oakland, California 94610

50.94%

80. Piney Point Village, Texas 77024

50.00%

81. Redwood City, California 94061

50.00%

82. Cumming, Georgia 30040

49.88%

83. Mamaroneck, New York 10543

49.43%

84. San Ramon, California 94582

49.38%

85. Cumming, Georgia 30041

49.34%

86. Coral Springs, Florida 33065

49.33%

87. Glen Rock, New Jersey 07452

50.46%

88. Chadds, Pennsylvania 19317

49.21%

89. Verona, New Jersey 07044

49.21%

90. Holladay, Utah 84124

49.21%

91. Chicago, Illinois 60641

49.06%

92. Alamo, California 94526

49.06%

93. Roslyn Heights, New York 11507

49.02%

94. South Plainfield, New Jersey 08820

52.24%

95. San Diego, California 92129

48.94%

96. Mountain Lakes, New Jersey 07046

48.91%

97. Burke, Virginia 22152

48.89%

98. Short Hills, New Jersey 07078

54.95%

99. Bellaire, Texas 77401

48.81%

100. Ridgewood, New Jersey 07450

48.78%

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

- Please include highlights from the study only. Do not copy images or tables.
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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 – [FFEIC](#)

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