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## 5 Affordable Cities You Should Consider Moving to in 2026

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For those looking to buy a home or relocate in 2026, finding affordable housing remains a challenge in many major cities. However, several lesser-known cities across the country still offer reasonably priced homes with strong potential for growth. With the housing market expected to slow down slightly in 2025, these affordable locations provide a chance for buyers to avoid high costs while still enjoying a good quality of life and access to nearby urban centers.

Realtor.com's midyear housing forecast predicts home sales in 2025 will dip to around 4 million units, slightly below 2024's 4.06 million, the slowest pace since 1996. Home price growth is also expected to ease, slowing to 2.5% from 4.5% last year. Several smaller cities present smart opportunities for buyers unwilling to wait for prices to drop.

**York, Pennsylvania**, stands out as an affordable option positioned conveniently between Baltimore and Philadelphia. According to Redfin data, with a median home price of \$177,500 as of June 2025, York offers far lower prices than its larger neighbors. Real estate advisor Leon Fisher of Zook Cabins highlights York's investment in downtown infrastructure and a 10-year property tax abatement program called Local Economic Revitalization Tax Assistance (LERTA) as key incentives attracting new homeowners.

Another Pennsylvania city worth noting is **Greensburg**, located about 40 minutes from Pittsburgh. Here, the median home price is roughly \$240,000, significantly cheaper than in Pittsburgh itself. Fisher points out that Greensburg offers state-backed assistance for down payments and local programs supporting renters moving into homeownership. The city benefits from a strong local economy that includes hospitals, Seton Hill University, manufacturing, and a thriving arts community, making it an appealing choice for first-time buyers and families.

In **Wheeling, West Virginia**, offers one of the lowest entry points for homebuyers in the region, with a median price of around \$165,000. Incentives like a 20% state tax credit for restoring historic properties, federal grants, and community support through the Wheeling Heritage program encourage investment. Fisher describes Wheeling as a city with real potential, especially as remote work trends allow more people to relocate. Its proximity to Pittsburgh and Columbus further enhances its appeal.

Over in **Colorado's Kit Carson** presents a quieter, affordable alternative to the state's pricier mountain towns. Realtor Andrew Fortune notes that while prices have doubled in the last five years, the median home price remains around \$210,000, well below the national average. The town maintains a small population and a strong community feel, where neighbors still gather around places like the local post office.

Finally, **Ocala, Florida**, is gaining traction as a city that combines affordability with economic growth. Its median home price of \$284,000 is far less than that of many coastal Florida markets. Ryan McCallister, founder of F5 Mortgage, credits Ocala's equestrian culture and the \$800 million World Equestrian Center for driving the local economy. The

upcoming opening of The Shoppes Off 80th in 2026 is expected to further increase demand, making Ocala a wise choice for buyers seeking value and growth.

These five cities, York, Greensburg, Wheeling, Kit Carson, and Ocala, offer homebuyers a chance to find affordable housing without sacrificing quality of life or future growth potential.