Owner-occupation is now the dominant tenure type in the US. Two thirds of households in the US are owner-occupiers; they either own their homes outright or are paying a mortgage. Megalopolis is only slightly above the national mean, but there are dramatic differences within the region. The most obvious pattern is the relatively low figure in the main urban centers such as DC, Baltimore, New York and Boston. In these areas private renting is an important tenure type so that the percent owner-occupied tends to fall; down to 40.5% in DC, 50% in Baltimore City, 20% in New York City, and 33% in Suffolk County, MA. In these inner city areas there are poorer households unable to afford owner occupation as well as households preferring renting accommodating. The inner suburban areas, such as Essex County, NJ (45%) and Prince George's County MD (61%) also have owner occupation less than the national mean.

Higher levels of owner-occupation are found in the suburban areas, such as Nassau County on Long Island, with 80%, where residential development was dominated by the construction of single family, owner occupied houses, and the more rural areas such as Cumberland County, PA (73%).