

99.4% Owner Occupancy in Top Luxury ZIP — ALEX Intelligence 2026

99.4% Owner Occupancy in America's Top Luxury ZIP

The new benchmark for enduring wealth in the U.S. luxury market

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THE DATA

99.4%

Owner Occupancy Rate (2024)

The highest owner-occupancy rate in any U.S. ZIP code with a median home value of \$1 million or more.

This figure, recorded in ZIP 19085, signals a profound shift: luxury real estate is no longer defined by turnover, but by permanence. The data reveals that the most exclusive markets are increasingly composed of long-term residents who view their homes not as assets to be flipped, but as generational foundations. This trend suggests that the true measure of luxury is not price alone, but stability and ownership culture.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-13-luxe-luxe-owner-share-zcta-us-luxury-deep>



01

Luxury is becoming a permanence premium

The 99.4% owner-occupancy rate in ZIP 19085 reflects a deeper market evolution: the luxury segment is no longer driven by speculative liquidity. Instead, it's attracting those who prioritize legacy, privacy, and long-term value retention. This shift implies that future luxury growth will be less about transaction volume and more about cultivating communities where ownership is both cultural and economic. The most valuable assets are not the most liquid—they are the most enduring.

02

The myth of the 'flippable' luxury home is breaking

Historically, luxury real estate was often seen as a high-turnover asset class, driven by short-term gains. But ZIP 19085's near-total owner occupancy—99.4%—challenges this narrative. It indicates that the elite are increasingly treating their homes as permanent anchors, not speculative instruments. This redefines what luxury means: it is no longer about speed of sale, but about the depth of investment, the strength of community, and the absence of exit strategies. The market is maturing into a culture of stewardship.



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