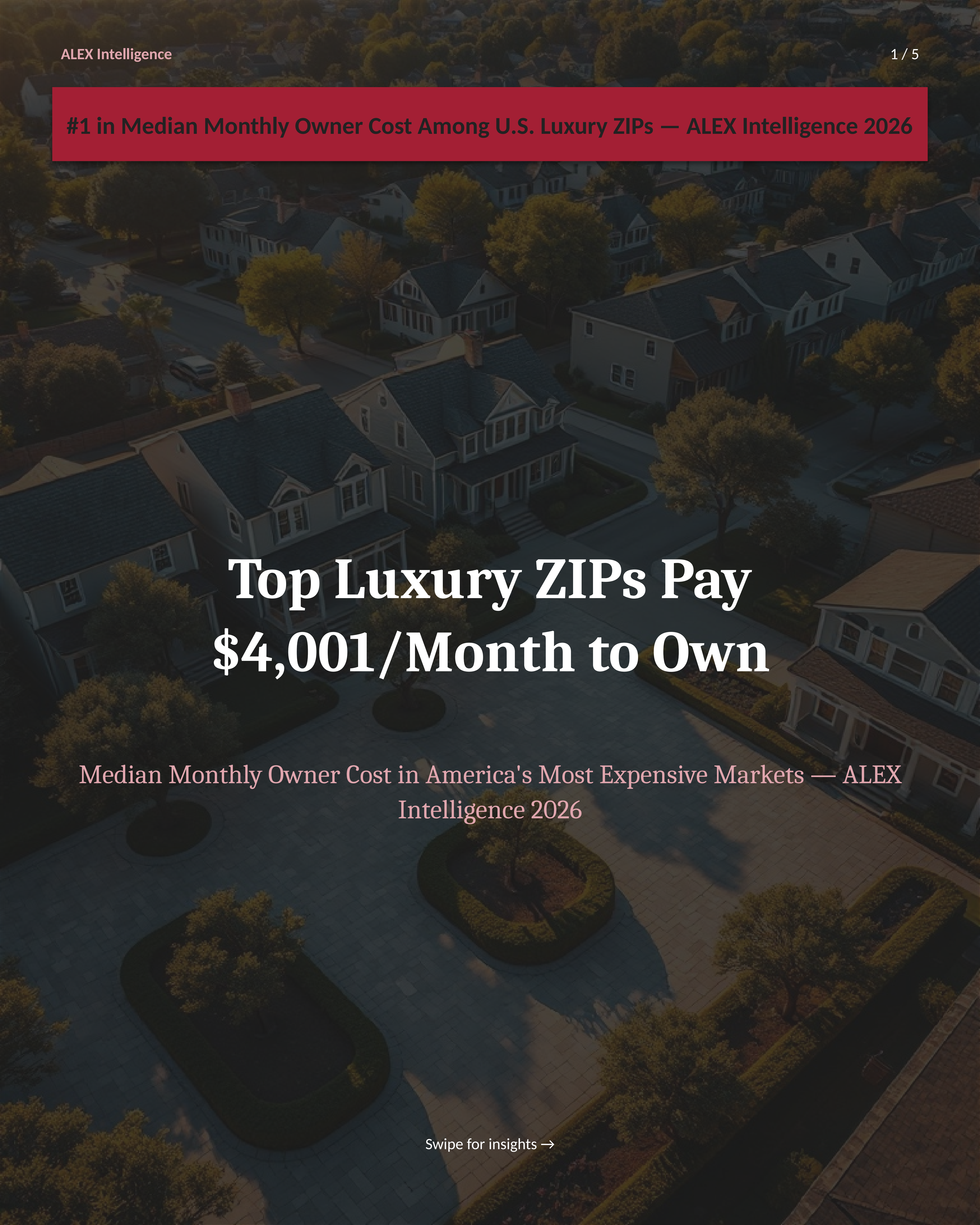

#1 in Median Monthly Owner Cost Among U.S. Luxury ZIPs — ALEX Intelligence 2026

Top Luxury ZIPs Pay $4,001/Month to Own

Median Monthly Owner Cost in America's Most Expensive Markets — ALEX Intelligence 2026

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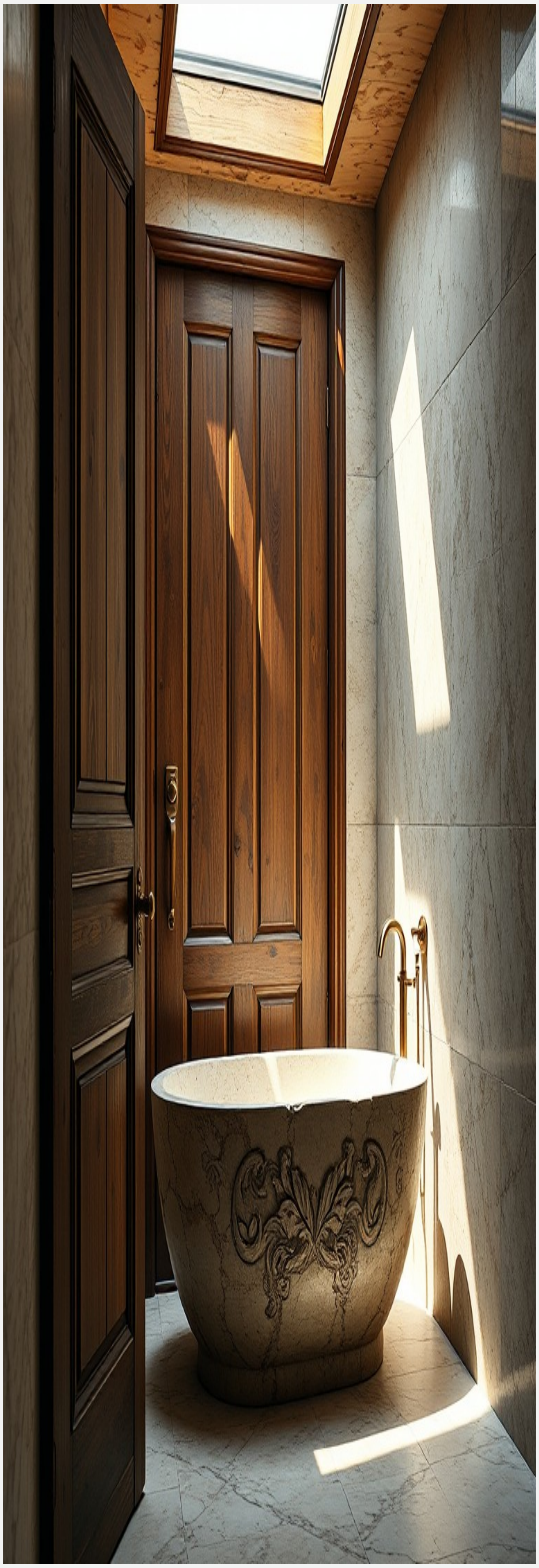
THE DATA

$4,001

Median Monthly Owner Cost (2024)

The median monthly cost to own a home in the nation’s top luxury ZIP codes.

This figure represents the average total monthly outlay — including mortgage, taxes, insurance, and utilities — for homeowners in ZIP codes where median home values exceed $750,000. Notably, ten ZIPs across the country all share this exact cost, suggesting a structural floor in luxury ownership affordability. The data reveals that even in the most exclusive markets, the financial burden of ownership is not infinitely variable.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-26-luxe-luxe-owner-cost-zcta-us-luxury

01

Affordability Is a Design Feature

The fact that ten distinct ZIP codes across the U.S. converge on the same median monthly cost of $4,001 suggests that luxury ownership is not just about price, but about engineered affordability. These markets have stabilized around a sustainable financial threshold — one that balances exclusivity with long-term tenure. This implies that developers and planners are no longer chasing the highest possible price, but instead optimizing for owner retention through predictable, manageable costs. The luxury market is evolving from a speculative asset class into a durable, lifestyle-driven one.

02

The Cost of Exclusivity Is a Ceiling

The uniformity of $4,001 across ten ZIPs — from coastal New England to the Northeast corridor — indicates a hard ceiling in the luxury market's affordability architecture. This convergence suggests that beyond a certain point, further price increases are not sustainable, even in high-demand areas. The market has self-regulated: owners are not willing to pay more for marginal exclusivity, and developers are no longer able to extract premium value without maintaining a stable ownership cost. This is not a sign of stagnation, but of maturity — the luxury market has reached a point where financial predictability is a core value proposition.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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