

#1 Median Home Value in America's Oldest ZIP Codes — ALEX Intelligence 2026

The Oldest ZIP Codes Are Also the Most Valuable

Top 10 65+ ZIPs with \$2M+ median home values — ALEX Intelligence, 2026

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THE DATA

\$2,000,001

Median Home Value (2024)

This is the median home value in ZIP 34102, the most senior ZIP code in America.

The fact that the top 10 ZIP codes with the highest 65+ population share all have median home values of \$2 million or more reveals a structural convergence of age, tenure, and equity. These are not merely retirement destinations — they are financial assets built over decades of appreciation in communities where ownership is entrenched and turnover is low.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-09-28-fifty-five-plus-fifty-five-plus-home-value-zcta-us-senior-zip>



01

Age Concentration Drives Equity Lock-In

The 65+ population is not just living in these ZIPs — it is owning them. With median home values exceeding \$2 million, these communities represent the culmination of decades of appreciation, where long-term residents have accumulated wealth through property. This creates a self-reinforcing cycle: higher equity enables greater financial independence, which in turn reduces the incentive to sell or relocate, preserving the demographic and market structure.



02

The Value of Age-Verification is Hidden in Plain Sight

These ZIPs are not just old — they are legally age-restricted, with compliance to the Housing for Older Persons Act (HOPA) likely ensuring long-term stability. The fact that such high equity is concentrated in these verified communities suggests that age-verification is not just a regulatory checkbox, but a market signal of quality, consistency, and long-term value preservation. It is a hidden premium built into the asset.

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

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