

Top ZIP for Million-Dollar Homes — ALEX Intelligence 2026

92.8% of Homes in ZIP 22039 Are \$1M+

Top ZIP for Philanthropy-Ready Real Estate — ALEX Intelligence, 2026

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THE DATA

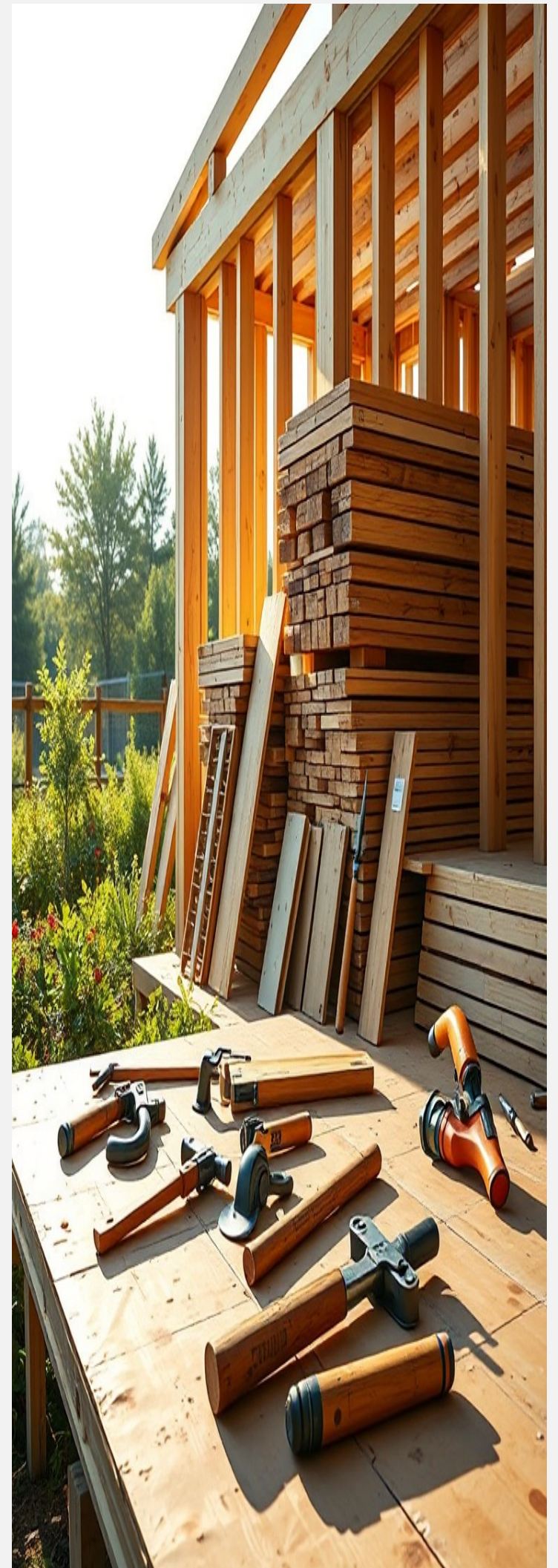
92.8%

Share of Homes Valued \$1M or More (2024)

This is the highest share of million-dollar homes among all U.S. ZIP codes with a median home value of \$500,000 or more.

ZIP 22039, located in Virginia's Northern Neck region, is not just affluent—it is structurally primed for real estate philanthropy. With 92.8% of homes valued at \$1 million or more, it represents a concentration of donor-advised fund (DAF) and charitable remainder trust (CRT) assets that are both liquid and tax-efficient to transfer. This density means a single donation of appreciated property can have outsized impact without requiring large-scale portfolio repositioning.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-03-philanthropy-philanthropy-million-share-zcta-us-wealth>



01

Wealth Concentration Enables Strategic Giving

The sheer density of \$1M+ homes in ZIP 22039 suggests a donor base where philanthropy is not incidental but institutionalized. These homeowners are likely already engaged in CRTs, conservation easements, or DAFs—structures that allow them to donate appreciated real estate while avoiding capital gains and receiving full fair market value deductions. This concentration reduces transaction friction: legal, valuation, and donor coordination costs are lower when multiple high-net-worth individuals operate within the same geographic and financial ecosystem.



02

Donor Clusters Outperform Markets

Unlike broad market indicators, ZIP 22039's 92.8% figure reflects a self-reinforcing donor ecosystem. When real estate philanthropy is clustered, it creates a feedback loop: more donors attract more legal and tax advisors, which increases donor confidence and lowers perceived risk. The infrastructure for charitable transfer is not just present; it's institutionalized.

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