

Highest ZIP Code Appreciation Spread in Tennessee — ALEX Intelligence 2026

38.4% Gap in Home Appreciation Across Knoxville

Fastest vs. slowest ZIP code — a divergence unmatched in TN

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THE DATA

38.4%

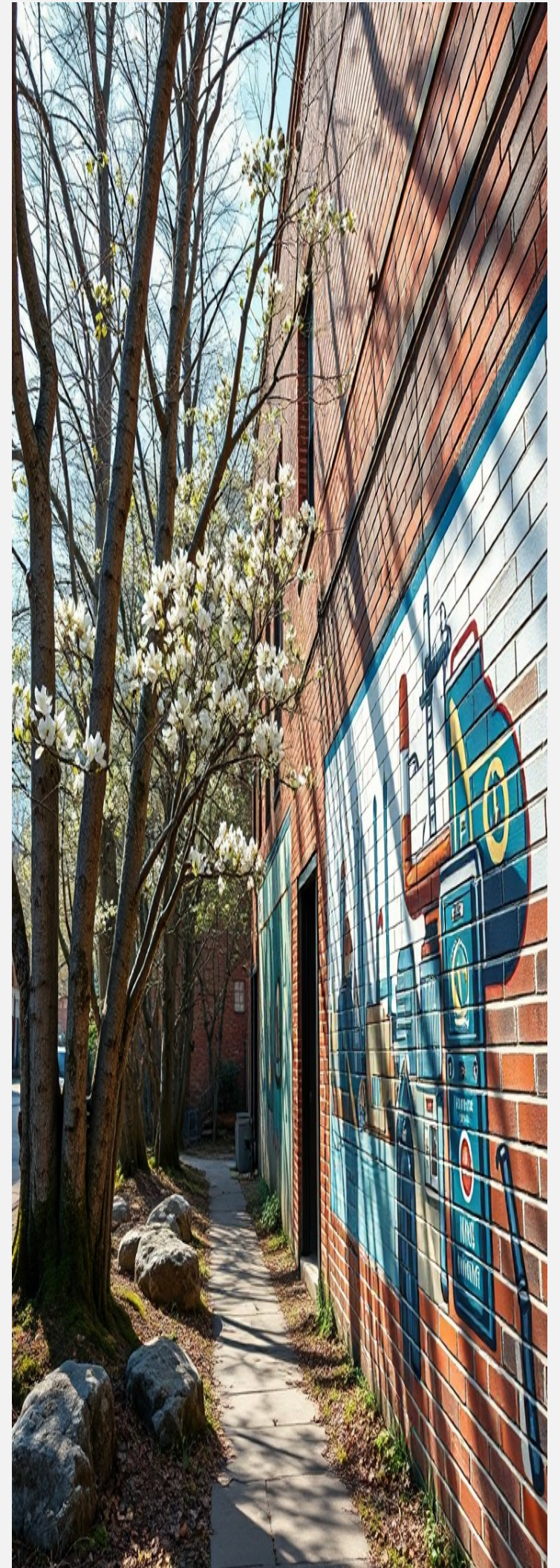
Spread Between the Fastest and Slowest Appreciation (2024)

The gap between ZIP 37754 and ZIP 37737 is the widest in Tennessee's major markets.

This 38.4% divergence isn't a blip — it's a structural shift in Knoxville's real estate landscape. While ZIP 37754 sees rapid appreciation, ZIP 37737 lags behind, indicating a deepening split between high-growth corridors and stagnant zones. This isn't just a price difference — it's a signal of unequal access to economic momentum, infrastructure, and future investment.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019 and 2024 ·
ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-04-knoxville-divergence-home-value-zcta>



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The Market is Fracturing

This divergence is a warning sign: if not addressed, it risks creating entrenched inequality in wealth accumulation and neighborhood vitality. The gap isn't about market cycles — it's about policy, investment, and planning. Without intervention, the slowest ZIPs may never catch up, even as the fastest ones surge.

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Wealth is Becoming Location-Dependent

This creates a new kind of real estate risk: not just market volatility, but location-based inequity. Investors may flock to the high-growth ZIPs, but homeowners in slower ZIPs are locked into stagnation. The result? A market where the same property type in two adjacent areas has wildly different futures — a divergence that no mortgage rate or interest rate can close.

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