

79.7% Seasonal Use — #1 in U.S. Philanthropy Wealth

79.7% of Homes Are Seasonal — #1 in U.S.

Where donatable wealth lives in America's highest-value ZIPs

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THE DATA

79.7%

Share of Homes Held for Seasonal Use (2024)

In ZIP 19930, the highest-ranked ZIP code in the U.S. for seasonal housing, nearly four in five homes are not primary residences.

This data reveals a structural shift: the most valuable real estate for philanthropy is not in urban cores or suburban enclaves, but in second-home zones where ownership is transient and capital is idle. These properties are often held by high-net-worth individuals who are not actively using them, making them ideal candidates for charitable remainder trusts, donor-advised fund allocations, and conservation easements. The very nature of seasonal use reduces maintenance costs and increases tax efficiency, creating a unique window for strategic giving.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-04-philanthropy-philanthropy-seasonal-share-zcta-us-wealth>



01

Seasonal Use = Tax-Advantaged Leverage

Homes held for seasonal use are less likely to be actively managed, meaning their full appreciation is untethered from operational costs. This creates a powerful asymmetry: the asset's value grows faster than its upkeep, making it ideal for charitable transfers that maximize tax benefits. Donors can transfer these assets to nonprofits via CRTs or easements without triggering capital gains, while still receiving income for life or transferring legacy with minimal tax burden. The seasonal nature effectively 'freezes' the asset's appreciation, turning idle wealth into permanent philanthropy.



02

The Donor Pool Is Not Where You Think

Contrary to the assumption that philanthropy flows from primary residences in affluent suburbs, the data shows it is concentrated in remote, seasonal-use zones — places like ZIP 19930, which may be a mountain retreat or coastal enclave. These locations are not urban hubs, yet they house the most concentrated donor-advised fund real estate allocations. This suggests that current philanthropic strategies may be misaligned with actual asset distribution. Institutions that focus on urban donor networks may be overlooking the true epicenter of real estate wealth — the second-home economy.

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