

39.3% Spread in Home Appreciation — ALEX Intelligence 2026

Charlotte's Housing Gap: 39.3%

Fastest vs. slowest ZIP appreciation — a new benchmark in divergence

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THE DATA

39.3%

Spread Between the Fastest and Slowest Appreciation (2024)

This 39.3% gap represents the widest divergence in home value growth across Charlotte's ZIP codes in the last five years.

The disparity between ZIP 28016 and ZIP 28037 reflects a market increasingly segmented by access to capital, infrastructure, and neighborhood investment.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019 and 2024 ·
ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-05-charlotte-divergence-home-value-zcta>



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Appreciation is not growth — it's stratification

This pattern mirrors historical urban divides, where infrastructure gaps have long determined long-term equity. Today's market is not just appreciating—it's polarizing.

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

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