

14 of 77 — #1 of 10: Share of Zip Codes With Median Home Value Above \$500,000

18.2% of Charlotte ZIPs Cross \$500K Threshold

Source: ALEX Intelligence · Published October 25, 2026

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THE DATA

18.2%

Share of Zip Codes With Median Home Value Above \$500,000 (2024)

This marks a structural shift in Charlotte's housing landscape, with nearly one in five ZIP codes now in the elite price tier.

The data reveals that 14 of 77 ZIP codes in the Charlotte metro—spanning Mecklenburg, Cabarrus, Gaston, Iredell, Lincoln, Rowan, and Union counties—now have median home values exceeding \$500,000. This is not a trickle-up effect but a concentrated elevation in core urban and high-demand suburban zones. The trend reflects deepening market bifurcation, where affordability is no longer a regional issue but a ZIP-code-level phenomenon.

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

<https://alex-companies.com/data/2026-10-25-charlotte-threshold-home-value-500000-zcta>

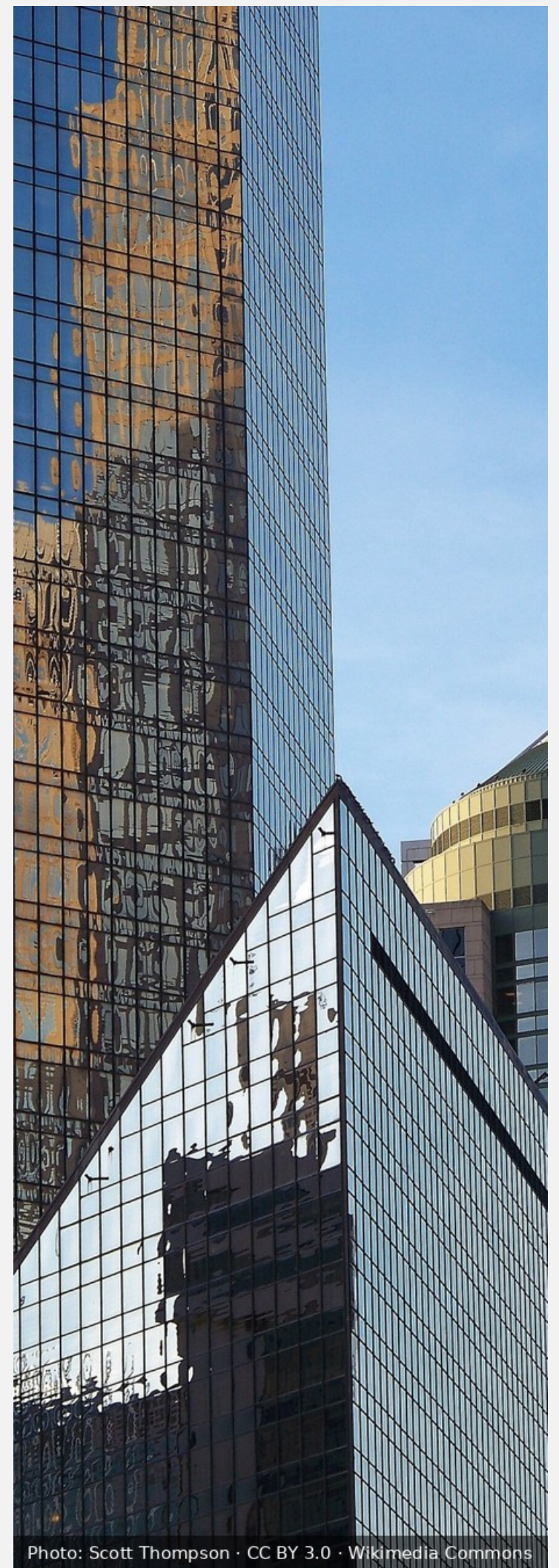


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01

Elite Clusters Are Driving Market Evolution

This isn't a bubble—it's a reconfiguration. The \$500K threshold is now a de facto marker of market maturity, signaling that Charlotte has moved beyond the early-stage growth phase into a phase of entrenched exclusivity. The question is no longer 'Can I afford Charlotte?' but 'Which part of Charlotte can I afford?'

02

Affordability Is Now a ZIP-Code-Level Crisis

Without targeted policies, this could lead to a two-tiered system where only those with deep capital or generational wealth can access stable housing. The market is not just expensive—it's stratified.



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