

Mountain Brook — #1 of 10: Median Monthly Owner Cost

Mountain Brook leads Alabama in owner cost

Source: ALEX Intelligence · Published October 31, 2026

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THE DATA

\$2,768

Median Monthly Owner Cost (2024)

Mountain Brook has the highest median monthly owner cost in Alabama.

This figure reflects the combined burden of mortgage, property taxes, insurance, and utilities for typical homeowners. It underscores how deeply location determines affordability, even within a single metro area.

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

<https://alex-companies.com/data/2026-10-31-birmingham-owner-cost-place-mkt>



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01

Cost leads to exclusion

Mountain Brook's \$2,768 median owner cost isn't just high—it's a gatekeeper. With the next tier at \$2,647, the premium is steep enough to deter all but the most financially secure households. This isn't just a price point; it's a demographic filter. As in-migration to Birmingham grows, this city is becoming a de facto enclave for wealth, limiting access to the next generation of professionals, entrepreneurs, and families seeking roots in the city's core.

02

Affordability is a spatial illusion

The data reveals that affordability in Birmingham is not a statewide issue but a hyper-local one. But the presence of a city like Mountain Brook at the top distorts the average. For every \$1,000 in cost, there's a different market. This spatial stratification suggests that policy, infrastructure, and investment will increasingly follow the money—where the cost is highest, not where the need is greatest.



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