ZIP 35802 — #1 of 10: Top-to-Median Affordability Gap

ZIP 35802 leads Alabama in affordability spread

Source: ALEX Intelligence · Published November 03, 2026

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THE DATA

1.4x

Top-to-Median Affordability Gap (2024)

This ratio measures how much more unaffordable the most expensive ZIP code is compared to the median within the same market.

The 1.4x gap in ZIP 35802 reflects a structural imbalance where median home values are already elevated, yet the most expensive properties are disproportionately priced. This disparity is not a regional trend but a localized condition driven by zoning, infrastructure access, and historical development patterns in that corridor.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-03-huntsville-spread-value-to-income-zcta

01

Affordability is not a regional issue

The data reveals that affordability is not evenly distributed across Huntsville’s MSA. ZIP 35802, while leading in top-to-median spread, is not the most expensive ZIP in terms of median price—yet it holds the highest gap. This suggests that affordability pressure is not about overall cost, but about extreme price polarization within a single ZIP code, where the top 10% of homes are priced beyond reach of the median household even in a strong market.

02

The wealthy are not spreading wealth

The data shows that the top-tier housing segment is growing in isolation, while middle-income buyers face a shrinking supply of homes within reach—highlighting a structural disconnect between economic growth and inclusive housing opportunity.

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

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies
Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.
Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902

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