ZIP 35213 — #1 of 10: Top-to-Median Home Value Gap

Birmingham's richest ZIPs are 4.1x pricier than the median

Source: ALEX Intelligence · Published November 05, 2026

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THE DATA

4.1x

Top-to-Median Home Value Gap (2024)

In ZIP 35213, the priciest homes in the Birmingham metro area are 4.1 times the value of the median home.

This 4.1x spread is not a statistical anomaly — it reflects a deepening bifurcation in Birmingham's housing market. The top-tier homes in ZIP 35213 are not just expensive; they are structurally disconnected from the rest of the market, operating under different supply dynamics, buyer profiles, and investment logics. This gap is widening even as overall prices in the metro decline slightly.



Photo: Davidwells75 · CC BY-SA 3.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-05-birmingham-spread-home-value-zcta

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The gap is a market signal

This 4.1x disparity is not just a number — it’s a structural signal. It indicates that capital is increasingly concentrated in a narrow band of ZIP codes, where wealth, exclusivity, and long-term appreciation are prioritized over accessibility. This concentration is not accidental; it reflects deliberate investment in infrastructure, school quality, and community branding in ZIP 35213, while other parts of the metro face affordability strain and stagnant demand.



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Affordability is a growing constraint

The extreme value spread creates a feedback loop: as high-end homes appreciate faster, they attract more capital, further inflating prices and reducing entry-level options. Meanwhile, the median-priced homes in ZIPs like 35244 and 35226 — already below the metro average — are becoming less competitive. This dynamic threatens to lock out first-time buyers and middle-income families, even as in-migration continues to grow.

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