ZIP 77401 — #1 of 10: Share of Homes Valued $1M or More

ZIP 77401 leads Texas in $1M+ homes

72.7% of homes valued at $1M+, source: ALEX Intelligence

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THE DATA

72.7%

Share of Homes Valued $1M or More (2024)

ZIP 77401 has the highest concentration of homes valued at $1 million or more among Texas ZIP codes with at least 2,500 residents and 1,200 owner-occupied homes.

This figure represents not just affluence, but a unique concentration of wealth that can be leveraged for high-impact philanthropy. The sheer scale of appreciated real estate in ZIP 77401 makes it a prime candidate for charitable remainder trusts, conservation easements, and donor-advised fund real estate donations.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-07-philanthropy-philanthropy-million-share-zcta-tx-wealth

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Wealth concentration enables strategic giving

The 72.7% threshold in ZIP 77401 reflects a rare market where a majority of homes are not just valuable, but appreciating rapidly. This creates a unique opportunity for donors to transfer wealth via real estate without triggering capital gains tax, allowing for larger net contributions to charities and foundations.



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Donor behavior follows asset concentration

When 72.7% of homes are $1M+, the financial infrastructure for philanthropy shifts. Donors in such areas are more likely to engage with sophisticated tools like bargain sales and charitable remainder trusts, knowing that their appreciated assets can be deployed with maximum tax efficiency.

This concentration also signals a market where institutions—universities, cultural foundations, and conservation groups—can attract large-scale real estate gifts, especially when aligned with mission-driven land use or long-term stewardship.

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