ZIP 77005 — #1 of 10: Share of Homes Valued $2M or More

ZIP 77005 leads Texas in $2M+ homes

21.6% of homes exceed $2M — ALEX Intelligence 2026

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THE DATA

21.6%

Share of Homes Valued $2M or More (2024)

ZIP 77005 has the highest concentration of $2M+ homes among Texas ZIP codes with at least 2,500 residents and 1,200 owner-occupied homes.

This level of high-value housing is not accidental—it reflects decades of strategic land use, institutional investment, and the clustering of capital-intensive industries. The concentration of wealth in ZIP 77005 creates a rare opportunity for real estate-based philanthropy at scale.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-25-philanthropy-philanthropy-two-million-share-zcta-tx-wealth

01

Wealth concentration fuels tax-efficient giving

The 21.6% share of $2M+ homes in ZIP 77005 means a deep pool of appreciated real estate is available for charitable transfer. Donors in this ZIP can maximize tax benefits by donating homes that have appreciated significantly, avoiding capital gains while supporting conservation, education, or community development.

This is not just about generosity—it’s about optimizing the tax structure of wealth. With the IRS intensifying scrutiny on valuation, donors in high-concentration areas like ZIP 77005 are increasingly turning to third-party due diligence, a trend that aligns with growing regulatory demands.



02

The rise of AI in due diligence for real estate gifts

Pilot programs at institutions like Stanford and NYU are testing AI-driven risk assessment to validate fair market value, reducing exposure to IRS challenges. This shift signals a new era where philanthropy is not only about intent but also about data integrity—where technology ensures that the act of giving is both noble and defensible.

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