

95.0% Owner Occupancy — Elbert County, 2024

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Top U.S. County for Donatable Housing Wealth, 2024

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THE DATA

95.0%

Owner Occupancy Rate (2024)

Elbert County leads the nation among high-value counties in owner-occupied housing, with 95.0% of homes occupied by their owners.

This level of residential stability is not incidental—it reflects deep community roots, long-term asset holding, and low turnover. For philanthropy, this means donors are not transient investors but committed stewards who view property as legacy, not liquidity. The permanence of ownership enables sustained planning for charitable transfers.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-21-philanthropy-philanthropy-owner-share-county-us-wealth>



01

Stability Fuels Strategic Giving

High owner occupancy correlates with lower portfolio churn, allowing donors to accumulate appreciated assets over decades. In Elbert County, this stability enables multi-generational planning: a single property can serve as both a family home and a future charitable remainder trust (CRT) asset. The longer the holding period, the greater the capital gains avoidance and the more predictable the philanthropic impact.



02

The Donor-Home Nexus

In counties like Elbert, the home is not a transactional asset but a moral and emotional anchor. This emotional attachment reduces the likelihood of forced sales and increases the probability of intentional, well-structured gifts—especially via CRTs or conservation easements. The data suggests that where homes are deeply tied to identity, philanthropy becomes less reactive and more strategic.

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George Arnold Alexander III, MPA

Director, ALEX Companies

Associate Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574878-B · Broker License #565194-BB

Broker, ALEX Real Estate · North Carolina License #367733

Independent Broker, ALEX Real Estate · Colorado License #II.100112456

george@alex.realestate · +1 713.918.9951



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