

Top Owner-Occupied Counties for Philanthropy — ALEX Intelligence 2026

95.0% Owner Occupancy — #1 for Philanthropy

Elbert County leads the nation in owner-occupied housing wealth

THE DATA

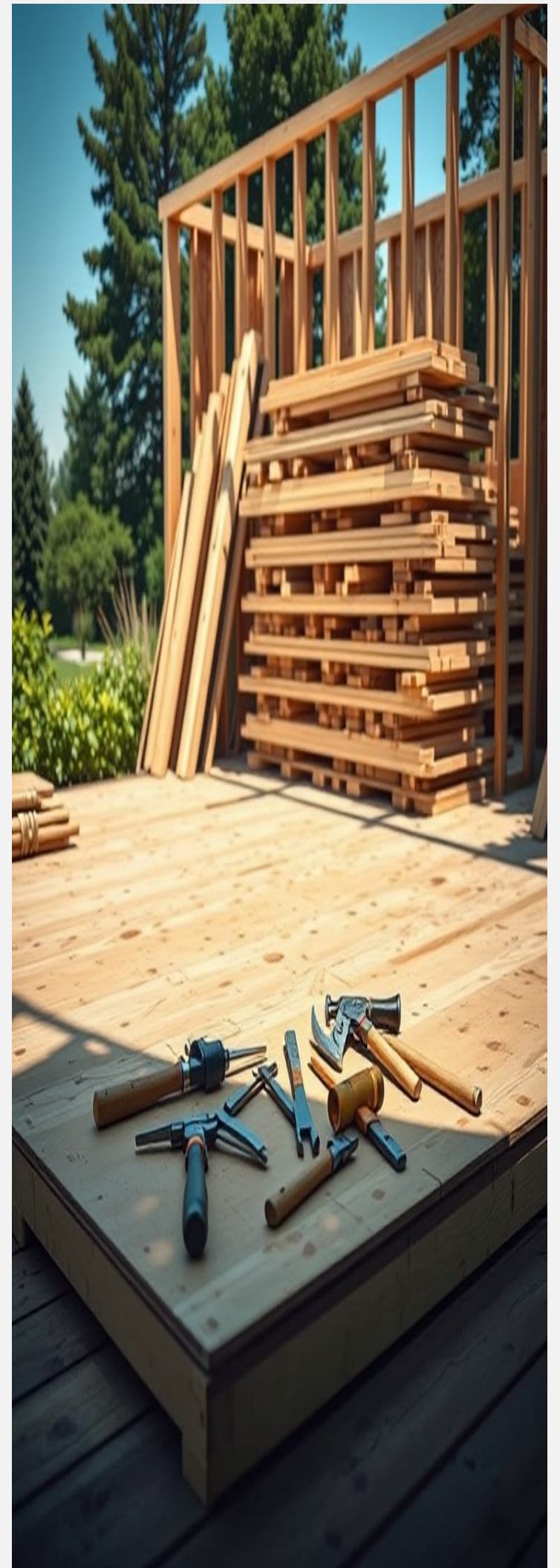
95.0%

Owner Occupancy Rate (2024)

Elbert County, Colorado, leads the U.S. in owner-occupied housing among high-value counties.

This level of owner occupancy indicates deep community roots and long-term asset stability. For philanthropy, it signals a rare concentration of real estate that is both appreciating and held by individuals who may be open to charitable transfer. The absence of speculative or rental-driven turnover enhances predictability for donor-advised funds and charitable remainder trusts.

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 as a Philanthropic Catalyst

High owner occupancy correlates not with wealth alone, but with permanence — a psychological and structural foundation for giving. In counties like Elbert County, where residents have lived in their homes for decades, the cultural norm of community stewardship is stronger. This makes them more likely to consider charitable real estate gifts, especially when paired with tax-efficient vehicles like CRTs. The low turnover rate also reduces market noise, enabling more deliberate, values-driven decisions.

A photograph of a raised garden bed with young plants, a green watering can, and a blue hose.

02

The Debt-Free Donor Advantage

Among the top 10 counties, 82.1% of homes are owner-occupied in Dukes County — a pattern repeated in Elbert County. High occupancy is often accompanied by low leverage. When a donor owns a home free and clear, the tax benefit of donating appreciated property is maximized. This creates a unique opportunity for philanthropy: the donor avoids capital gains tax while receiving a full deduction for the asset's fair market value, a mechanism that only works when the asset is debt-free and long-held.

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