85.9% of Homes Free and Clear — ALEX Intelligence 2026

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The U.S. County Where Owners Carry No Mortgage at All — ALEX Intelligence 2026

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THE DATA

# 85.9%

**Homes Owned Free and Clear (2024)**

Orocovis Municipio leads the nation in full homeownership, with nearly every home carried without a mortgage.

This figure reflects not just financial resilience but a structural independence from traditional credit systems. In rural America, where access to capital is limited and financial institutions are sparse, full ownership is less a luxury and more a necessity for long-term stability. The data reveals a pattern of self-reliance that predates modern financial markets and persists in areas where formal banking infrastructure is weak.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-23-land-land-free-and-clear-county-us-rural

01

# Equity Is the New Infrastructure

In rural America, the absence of mortgage debt is not just a financial metric—it's a form of built-in infrastructure. With no lender to answer to, landowners can repurpose property for conservation, solar, or off-grid living without financial constraints. This autonomy enables long-term stewardship and resilience, especially in regions vulnerable to climate shocks or economic downturns. For investors, this represents a quiet but powerful asset class: land that is already de-risked by ownership structure.

# 02

## The Unseen Tax of Credit Access

The high percentage of free-and-clear homes in places like Orocovis Municipio and Mingo County reveals a deeper reality: credit access is not a universal right. In these areas, the lack of mortgage debt isn't due to high income—it's due to exclusion. When financial institutions withdraw or fail to serve, residents adapt by avoiding debt entirely. This isn't a sign of wealth; it's a sign of structural marginalization. For land investors, this means that the most financially resilient rural markets are often the ones least served by traditional finance.

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