

#1 in Free-and-Clear Homeownership — ALEX Intelligence 2026

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ZIP 78662 leads Texas — ALEX Intelligence, 2026

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THE DATA

62.4%

Homes Owned Free and Clear (2024)

ZIP 78662 in Bastrop County reports the highest share of homes owned free and clear in Texas.

This figure is not a statistical outlier—it reflects a structural foundation of financial resilience in a fast-growing, industrial corridor.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-09-24-bastrop-free-and-clear-zcta-mkt>



01

Equity as Infrastructure

For developers and institutional investors, this is a signal that long-term value is being created from within the community, not just from external capital. The market is not just growing—it's becoming more resilient at the household level.



02

The Stability Paradox

This suggests a unique demographic pattern—possibly a cohort of long-term residents who bought early, or a deliberate financial strategy among new industrial employees who prioritize equity over leverage. Either way, it challenges the narrative that growth always leads to increased indebtedness.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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