

#1 Best Place to Live in Texas — ALEX Intelligence 2026

# Harker Heights Leads Texas in Owner Cost

Median Monthly Owner Cost: \$1,656 — ALEX Intelligence, 2026

Swipe for insights →

## THE DATA

# \$1,656

### Median Monthly Owner Cost (2024)

Harker Heights ranks #1 among cities in the Killeen-Temple MSA for owner cost, despite strong demand from Fort Cavazos and Baylor Scott & White.

This figure reflects a structural advantage: Harker Heights offers the highest cost of ownership in the region, not due to luxury, but because of sustained investment in infrastructure, public services, and quality of life. The cost is not a barrier but a signal of market maturity and resilience. It suggests that residents are willing to pay a premium for stability, security, and access to employment hubs.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation  
<https://alex-companies.com/data/2026-09-27-killeen-temple-owner-cost-place-mkt>



# 01

## Affordability Is a Strategic Advantage

This contrasts with speculative markets where affordability is temporary. In Harker Heights, cost is a proxy for durability. The city is not a flashpoint of growth—it's a destination for those who see long-term tenure as a strategic choice.

# 02

## The Cost of Stability Is Measurable

For buyers, this means that higher monthly costs are not a burden but a hedge. They are paying for predictability, not volatility. The data suggests that in Killeen-Temple, the highest cost of ownership correlates not with overvaluation, but with the lowest risk of devaluation. The city that leads in cost is also leading in long-term sustainability.



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

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

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

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902



ALEX Intelligence  
*deep intelligence*

ALEX Real Estate  
*genius real estate*

ALEX Advisory  
*uncontested strategy*

ALEX Cares  
*purposeful philanthropy*

