

87.4% Owner Occupancy Rate — #1 in U.S. Micropolitan Areas

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Holland leads the nation in owner-occupied micropolitan areas

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THE DATA

87.4%

Owner Occupancy Rate (2024)

Holland, the top-ranked micropolitan area, maintains the highest owner-occupancy rate in the nation.

This level of owner occupancy reflects deep-rooted community stability and long-term investment in place. In rural and small-town America, such high rates signal a market less susceptible to speculative flipping and more anchored in enduring local stewardship. It suggests that land and housing values are being shaped not by short-term capital flows but by sustained personal and family commitment.

01

Ownership Drives Stability

This insight challenges the assumption that rural land is inherently speculative. Instead, it reveals a counterintuitive truth: the most stable rural markets are often those where people live in the homes they own, not rent or flip.

02

Ownership as a Hedge

Thus, the ownership premium in micropolitan areas is not just cultural—it's economic. It represents a self-reinforcing system where stability attracts investment, and investment reinforces stability, creating a durable foundation for land value growth even amid national uncertainty.



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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



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