

#1 of 21 ZIPs, #1 of 21 ZIPs — ALEX Intelligence 2026

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Killeen-Temple's rental threshold is rising — but slowly, and unevenly

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THE DATA

4.8%

Share of Zip Codes With Median Gross Rent Above \$1,500 (2024)

This measure reflects the proportion of ZIP codes in Bell, Coryell, and Lampasas counties where median gross rent exceeds \$1,500.

Only 4.8% of ZIP codes in the Killeen-Temple MSA now rent above \$1,500 median gross, signaling that affordability remains a defining feature of the market. Yet within this low threshold, a stark hierarchy is emerging: ZIP 76549 leads with \$1,517, followed closely by 76502 at \$1,480. This clustering suggests that premium housing is not spreading evenly, but concentrated in specific zones tied to military proximity and infrastructure access.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-07-killeen-temple-threshold-gross-rent-1500-zcta>



01

Affordability is not uniform — it's hierarchical

The data reveals that affordability in Killeen-Temple is not a flat condition, but a layered structure. ZIP 76549, the highest-ranked, is likely near Fort Cavazos or major employment hubs like the Baylor Scott & White medical corridor, where military and healthcare professionals command higher incomes. The fact that only one ZIP exceeds \$1,500 by more than \$100 underscores that premium rental demand is highly localized — not a broad market shift, but a strategic concentration of high-income residents in specific micro-locations.

02

The military footprint drives rental stratification

The top-tier ZIP codes align with military infrastructure and service access. ZIP 76549, the highest-rent ZIP, is likely within or adjacent to Fort Cavazos, where service members and civilian contractors are concentrated. This suggests that the base isn't just a job engine — it's a housing demand driver that creates localized rent inflation. Meanwhile, other ZIPs remain firmly in the \$1,100–\$1,300 range, indicating that most residents still operate within a lower-income bracket. This is not a market-wide shift, but a micro-inequality shaped by institutional proximity.



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