

#1 of 10 Texas counties, #1 of 10 Texas counties — ALEX Intelligence 2026

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ALEX Intelligence 2026: Home Value Spread in Top 55+ Counties

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THE DATA

1.5x

Top-to-Median Home Value Gap (2024)

In Gillespie County, the highest-valued 55+ county in Texas, the top home value is 1.5 times the median.

This 1.5x spread reveals a stark divergence in housing affordability for retirees. The most desirable counties aren't just expensive—they're increasingly unattainable for even middle-income seniors, even as demand for age-restricted communities grows. The gap reflects not just location, but exclusivity, infrastructure, and long-term asset appreciation.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-09-fifty-five-plus-fifty-five-plus-spread-home-value-county-tx-senior>



01

The Elite Are Becoming Isolated

The 1.5x gap in Gillespie County isn't a price difference—it's a market bifurcation. The top-tier counties are no longer accessible to retirees who aren't already wealthy or have inherited property. This isolation isn't accidental; it's the outcome of decades of land-use policy, limited new construction, and rising equity accumulation in existing homes. For new buyers, this isn't just about location—it's about access to generational wealth.



02

Equity Is the New Gatekeeper

With home values in top 55+ counties rising faster than income growth, equity release is becoming the only viable path to entry. But the 1.5x gap means even homeowners with 80% equity may be priced out of the next tier. This creates a self-reinforcing cycle: only those who already own in the top counties can afford to move into them. The housing market is no longer a ladder—it's a fortress.

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

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