

#1 of 11 Hill Country cities, #1 of 11 Texas cities — ALEX Intelligence 2026

#1 in Hill Country, #1 in Texas

Median monthly owner cost ranked by ALEX Intelligence, 2026

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THE DATA

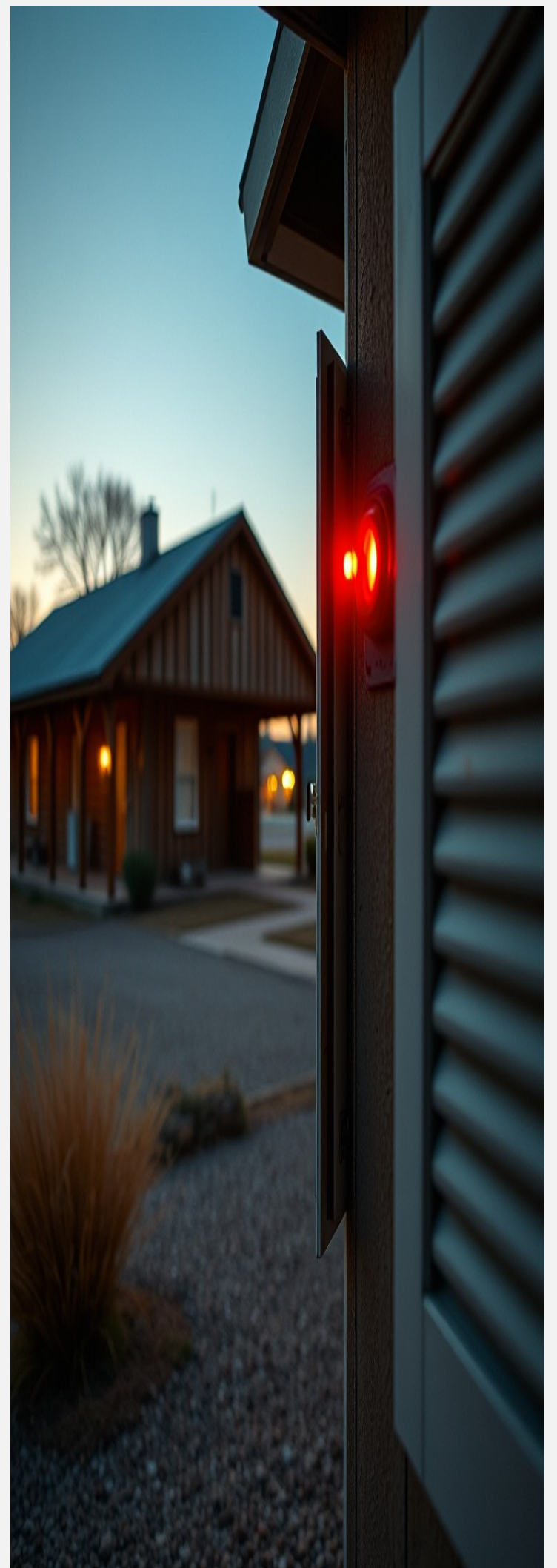
\$1,948

Median Monthly Owner Cost (2024)

Boerne leads the Texas Hill Country in owner cost, reflecting premium lifestyle infrastructure and demand.

This figure captures the full cost of homeownership—mortgage, taxes, insurance, utilities, and maintenance—within Boerne's unique mix of rural character and urban amenities. The \$1,948 median is not merely a number; it signals the price of access to high-quality schools, low crime, and a tightly managed, community-driven development model. It is the cost of belonging to a place where civic life, environmental stewardship, and long-term value preservation are institutionalized.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-09-hill-country-tx-owner-cost-place-mkt>



01

Affordability is a privilege, not a flaw

This is not a market where affordability is a goal; it's a market where affordability is a byproduct of deliberate, long-term planning. The real estate economy here is not about turnover—it's about tenure. As the Federal Reserve notes, regional spending behavior in rural Texas shows higher savings rates and lower consumption volatility—exactly the profile of Boerne's residents.

02

Owner cost reflects civic capital

The data suggests a counterintuitive truth: the most expensive city to live in is also the most sustainable. Unlike markets where high cost drives out residents, Boerne's high owner cost is sustained by a self-reinforcing cycle of investment, safety, and cultural continuity. This is not a bubble—it's a system. The Federal Reserve's analysis of consumer behavior in rural Texas confirms this: people in high-owner-cost areas are more likely to stay, save, and invest locally.



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