

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

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ALEX Intelligence 2026: Divergence in rural land appreciation is accelerating

THE DATA

37.0%

Spread Between the Fastest and Slowest Appreciation (2024)

The gap between the top and bottom performers in Texas rural home values over five years is now 37.0%.

This divergence reflects growing structural differences in local economic resilience, capital access, and land use dynamics. Counties like Hopkins and Fannin saw double-digit appreciation, while others lagged due to limited infrastructure investment and demographic stagnation. The spread is not random—it reveals a bifurcated rural economy.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019 and 2024 · ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-09-land-land-divergence-home-value-county-tx-rural>



01

Divergence is a signal of structural strength

The 37.0% spread is not a market flaw—it's a feature of capital efficiency. The fastest-growing counties are those where land value growth is driven by durable, self-financing demand: agricultural productivity, natural resource extraction, and local capital retention. These markets are less vulnerable to national credit cycles because they operate on informal networks and higher household MPCs, as shown in recent Federal Reserve data.



02

Policy sensitivity varies by region

Texas and Colorado are more sensitive to Fed rate hikes than the Southeast, where local capital retention reduces reliance on national credit. This implies that rural markets in Texas are not just reacting to interest rates—they are adapting through embedded financial resilience. The divergence in appreciation rates is not just a price phenomenon; it's a measure of how well local systems absorb external shocks.

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