

#1 of 5 Texas ZIPs, \$4,001 Median Owner Cost — ALEX Intelligence 2026

#1 of 5 Texas ZIPs, \$4,001

Median Monthly Owner Cost in Top Luxury ZIPs — ALEX Intelligence 2026

Swipe for insights →

THE DATA

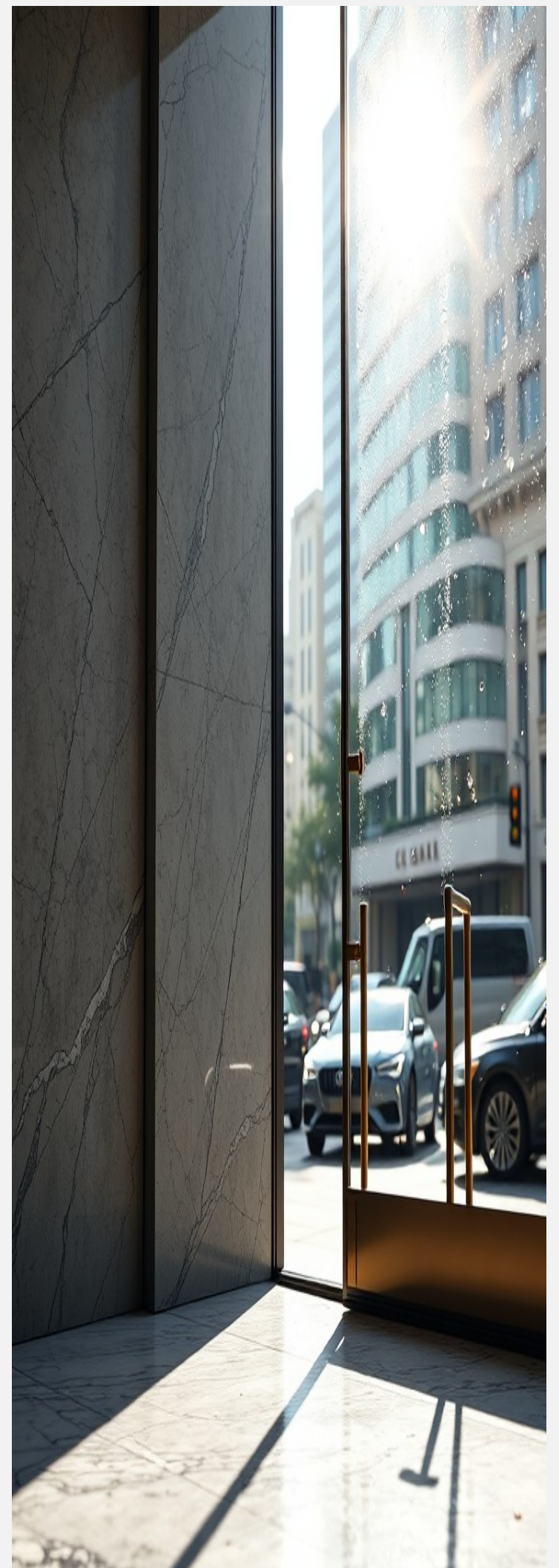
\$4,001

Median Monthly Owner Cost (2024)

This is the cost to own in ZIP 75205, the highest among Texas luxury ZIPs with \$750K+ homes and 1,200+ owner-occupied units.

The top five ZIPs in Texas for luxury home values share the same median monthly owner cost: \$4,001. This is not a price signal but a structural one — it reflects the financial weight of ownership in high-value, high-density urban cores. These ZIPs are not outliers; they are the new standard for elite residential affordability in Texas.

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



01

Owner Cost Is the New Value Benchmark

Luxury real estate is no longer defined by price alone. The \$4,001 median owner cost in ZIP 75205 signals a shift: wealth is not just about buying high, but about sustaining high. This cost includes taxes, insurance, maintenance, and utilities — all of which are systematically higher in elite urban ZIPs due to infrastructure density and regulatory complexity.

This is not a rent gap. It's a cost of admission. The \$4,001 figure is not a ceiling — it's a floor for the next tier of luxury. Markets where owner cost remains below this threshold are likely underinvested or mispriced.



02

The Wealth Premium Is in Ownership, Not Just Purchase

The fact that five ZIPs across Texas converge on the same \$4,001 owner cost suggests a systemic premium for sustainability, not just acquisition. This aligns with FEDS Note #2 (2026-10-09), which shows that U.S. capital outflows have risen 28% since 2023, with private capital increasingly favoring long-term, non-liquid assets.

Luxury real estate is no longer a speculative asset — it's a capital preservation vehicle. The \$4,001 cost is not a burden; it's a filter. Only those with deep, diversified wealth can sustain it. This is the new gatekeeping mechanism in the luxury market.

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

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



ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy

