

#3 of 51 Texas rural counties, \$300K threshold crossed

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5.9% of rural Texas counties now exceed \$300K median home value

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THE DATA

5.9%

Share of Rural Counties Above a \$300,000 Median (2024)

This marks a structural shift in rural land affordability across Texas.

Only 5.9% of rural Texas counties—those with at least 20,000 residents and under 50,000 total population—now have median home values above \$300,000. This threshold is no longer confined to the most elite enclaves; it is spreading into secondary-tier rural markets. The data reveals a bifurcation: the top tier remains insulated from price volatility, while the middle tier is experiencing rapid appreciation driven by capital inflows and infrastructure expansion.

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



01

Affordability is shifting, not disappearing

The 5.9% figure is not a sign of market collapse—it's a signal of deepening capital concentration. The counties leading this shift—Kendall, Gillespie, and Llano—are not experiencing speculative bubbles; they are benefiting from structural advantages: water rights, renewable energy siting, and agtech infrastructure. This is not a nationwide trend, but a Texas-specific recalibration of rural value, where land is no longer judged by proximity to cities, but by its resilience and asset yield.

02

The new rural capital frontier

The top three counties are not just high-value—they are high-liquidity. Their rise correlates with federal energy policy shifts and the growing role of informal financial networks in land acquisition, as shown in recent Fed research. In Texas, family loans and pooled asset strategies are increasingly enabling non-traditional buyers to enter the market. This suggests that the next wave of rural land value growth will not be driven by banks, but by decentralized capital networks—making access to land more democratic, yet more exclusive in practice.



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