

ZIP 78662 — #1 of 6: Home Value to Income Ratio

ZIP 78662 leads Texas in affordability

Best-value ZIP by home price vs. income, source: ALEX Intelligence 2026

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THE DATA

2.6x

Home Value to Income Ratio (2024)

ZIP 78662 has the lowest home value to income ratio among all ZIP codes in Bastrop County.

This ratio indicates that, on average, a home in ZIP 78662 costs 2.6 times the median household income. For a county experiencing rapid industrial and residential growth, this is a rare equilibrium between rising wages and housing costs. The data reflects a market where income growth is keeping pace with home prices, a sign of sustainable development rather than speculative inflation.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-12-bastrop-value-to-income-zcta-mkt-asc>

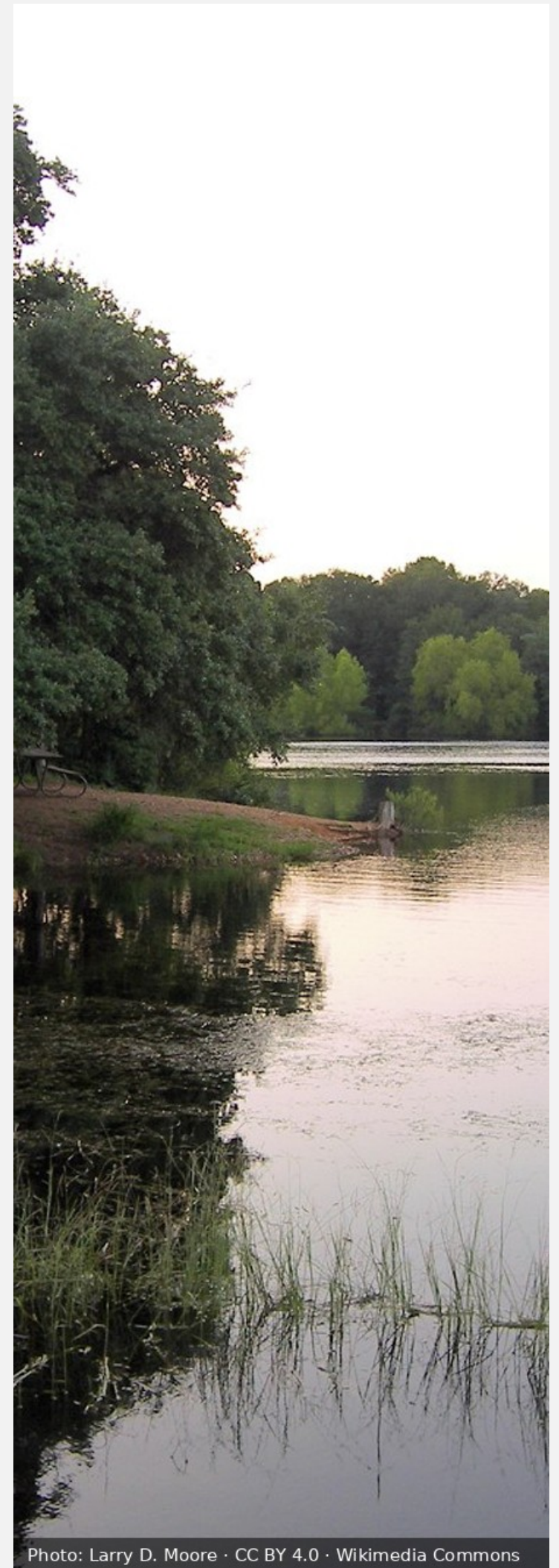


Photo: Larry D. Moore · CC BY 4.0 · Wikimedia Commons

The background of the slide is a photograph of a building with a red roof and solar panels. A large red rectangular overlay covers the top and middle portions of the image. The number '01' is written in white on the top left of this red overlay. The title 'Affordability drives talent retention' is written in white on the middle of the red overlay. The text paragraph is also in white on the red overlay. The bottom of the slide shows a green lawn.

01

Affordability drives talent retention

The presence of a high-value, low-ratio ZIP code suggests that Bastrop County is successfully aligning housing affordability with high-income employment, creating a virtuous cycle where growth attracts talent and talent sustains growth.

02

The cost of being first to build

For developers and investors, this isn't just about location—it's about sequencing. The market is rewarding those who built at the right moment, before income growth outpaced housing supply. The future may favor those who can anticipate this lag.



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