

Gillespie County — #1 of 10: Home Value to Income Ratio

Gillespie County leads Texas in land affordability

Home Value to Income Ratio: 6.0x

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THE DATA

6.0x

Home Value to Income Ratio (2024)

Gillespie County has the highest ratio among rural Texas counties with over 20,000 residents.

This metric reflects how many years of median household income it takes to purchase a home. A ratio of 6.0x means a home costs six times the average annual income in the county. While high, this figure signals strong underlying demand and limited supply in desirable rural land markets. The data comes from the U.S. Census Bureau's American Community Survey 5-Year Estimates, 2024, which provides the most current, reliable income and housing value benchmarks for non-urban areas.

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



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01

Affordability is a myth in high-value rural zones

The 6.0x ratio in Gillespie County reveals that affordability is not defined by low prices, but by perceived value. In this market, higher home prices are not a barrier—they are a signal of resilience. The land is not cheap, but it is worth the premium. This reflects a shift: buyers are not fleeing urban centers to save money, but to secure long-term value in land that is both productive and desirable for off-grid living. This is not a price bubble—it is a pricing consensus built on sustainability, location, and access to natural resources.

02

The 6.0x ratio reflects strategic capital deployment

Investors are not overpaying—they are betting on land as a future-proof asset. The 6.0x ratio in Gillespie County is not a sign of overvaluation, but of confidence. It reflects a market where buyers are using income data not to assess affordability, but to measure return potential. This is especially true in rural Texas, where land is not just a home, but a long-term capital vehicle. The data confirms that land is no longer a passive asset—it is a dynamic, appraised, and strategically deployed component of modern wealth preservation.



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