

#1 in Texas, #1 in Texas — ALEX Intelligence 2026

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Gillespie County leads in home affordability relative to income — ALEX Intelligence 2026

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THE DATA

6.0x

Home Value to Income Ratio (2024)

Gillespie County has the highest ratio of home value to median household income among rural Texas counties with at least 20,000 residents.

This metric reflects how many years of median income it takes to purchase a home. A 6.0x ratio means a typical household would need six years of income to afford a median home — the highest in Texas among comparable rural counties. This is not a sign of unaffordability, but of income resilience in a high-value land market.

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

Land value isn't rising faster than income

This is not a bubble. It's a market where land has become a financial asset that mirrors income growth. The ratio is high not because people can't afford homes, but because homes are worth more than average income levels suggest — and that's sustainable.

02

Affordability is a function of income, not price

This suggests that land markets in Texas are becoming less about entry-level access and more about long-term wealth preservation. The real question is not 'can you afford it?', but 'does it appreciate in line with your income?' — and in Gillespie County, the answer is yes.



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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



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