

ZIP 78705 — #1 of 10: Home Value to Income Ratio

ZIP 78705: 20.0x Home Value to Income Ratio

Source: ALEX Intelligence · Published October 13, 2026

Swipe for insights →

THE DATA

20.0x

Home Value to Income Ratio (2024)

ZIP 78705 has the highest home value to income ratio in Texas among ZIPs with \$500K+ median home values.

This ratio means the typical home in ZIP 78705 costs 20 times the median household income. At such levels, housing is effectively unaffordable for all but the top earners. Yet this same dynamic creates a unique pool of donatable wealth—homes so expensive that their appreciation is not just financial, but symbolic of generational surplus. For philanthropy, this is not a crisis; it is a structural opportunity.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-13-philanthropy-philanthropy-value-to-income-zcta-tx-wealth>



01

Affordability as a Philanthropy Engine

The data shows that ZIP 78705 leads Texas in this ratio—making it the most concentrated zone of potential philanthropy in the state. The higher the ratio, the greater the tax-advantaged real estate donation potential, especially when appreciation is long-term and substantial.



02

Wealth Entrenchment, Not Exit

The rise of AI-powered valuation tools now allows donors to assess fair market value of these assets in minutes, reducing audit risk and accelerating the process. As a result, the most unaffordable homes are becoming the most powerful engines of charitable giving—not through sale, but through legacy.

MIT, Nvidia, Google & IBM-Trained. Cross Domain-Expert: Quantum, AI, Ethics, Sovereignty, Intelligence, Philanthropy.
Solepoint Planning. VUI AI Cloud Architect. AI Certifications Development. Quant/AI Instructor. Castor Venture Club Member.
Associate Broker.

George Arnold Alexander III, MPA

Director, ALEX Companies

Associate Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574878-B · Broker License #565194-BB

Broker, ALEX Real Estate · North Carolina License #367733

Independent Broker, ALEX Real Estate · Colorado License #II.100112456

george@alex.realestate · +1 713.918.9951



ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy

