

ZIP 77027 — #1 of 10: Homes Owned Free and Clear

59.0% of homes in ZIP 77027 are free and clear

Source: ALEX Intelligence · Published October 14, 2026

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THE DATA

59.0%

Homes Owned Free and Clear (2024)

In ZIP 77027, 59.0% of homes are free and clear—highest in Texas among ZIPs with median values above \$500,000.

This figure reflects a deep pool of unencumbered real estate wealth, enabling immediate, tax-efficient charitable transfers. With no mortgage debt, donors in ZIP 77027 can donate homes without triggering capital gains or loan repayment obligations. This structural advantage makes the area a natural hub for real estate philanthropy.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-14-philanthropy-philanthropy-free-and-clear-zcta-tx-wealth>



01

Free and clear = ready to give

The absence of mortgage debt is not just a financial milestone—it is a philanthropic enabler. In ZIP 77027, where 59.0% of homes are free and clear, donors can transfer appreciated property without incurring debt-related complications.



02

Wealth without leverage is power

Homes free of mortgage are not just assets—they are liquid philanthropic instruments. In ZIP 77027, the high percentage of free-and-clear homes suggests a cohort of long-term, self-sufficient owners who have built generational wealth without leverage. This cohort is uniquely positioned to make large-scale real estate donations, especially via charitable remainder trusts or conservation easements, where the asset's appreciation is preserved and tax benefits maximized.

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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

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