

ZIP 76092 — #1 of 10: Owner Occupancy Rate

ZIP 76092 Leads Texas in Luxury Owner Occupancy

Source: ALEX Intelligence · Published October 16, 2026

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THE DATA

94.6%

Owner Occupancy Rate (2024)

ZIP 76092 in Texas leads all seven-figure ZIP codes in owner occupancy among those with at least 2,500 residents and 1,200 owner-occupied homes.

This figure reflects a market where wealth is not just held, but actively inhabited—suggesting long-term commitment, lower turnover, and a stable, high-net-worth residential base. The concentration of ownership in a single ZIP code signals a deep-rooted, self-sustaining luxury ecosystem.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-16-luxe-luxe-owner-share-zcta-tx-luxury-deep>



01

Ownership as a Wealth Preservation Strategy

This behavior is consistent with broader economic patterns seen in high-income, low-turnover communities, where homeownership correlates with intergenerational wealth transfer and reduced exposure to rental market volatility.

02

The Hidden Price of Stability

This dynamic may explain why luxury markets in Texas continue to appreciate rapidly despite elevated interest rates —demand is not just for homes, but for permanence in a constrained system.



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