

Bulverde — #1 of 6: Homes Owned Free and Clear

Bulverde leads Texas in homes free and clear

Source: ALEX Intelligence · Published October 19, 2026

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THE DATA

48.9%

Homes Owned Free and Clear (2024)

In Bulverde, nearly half of all homes are owned without a mortgage.

This figure — 48.9% — reflects deep financial resilience in a market often seen as a commuter corridor. It suggests that homeownership in Bulverde is not just widespread, but also structurally secure. This level of mortgage-free ownership is rare even in Texas, where housing markets are typically driven by financing leverage.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-19-san-marcos-nb-free-and-clear-place-mkt>

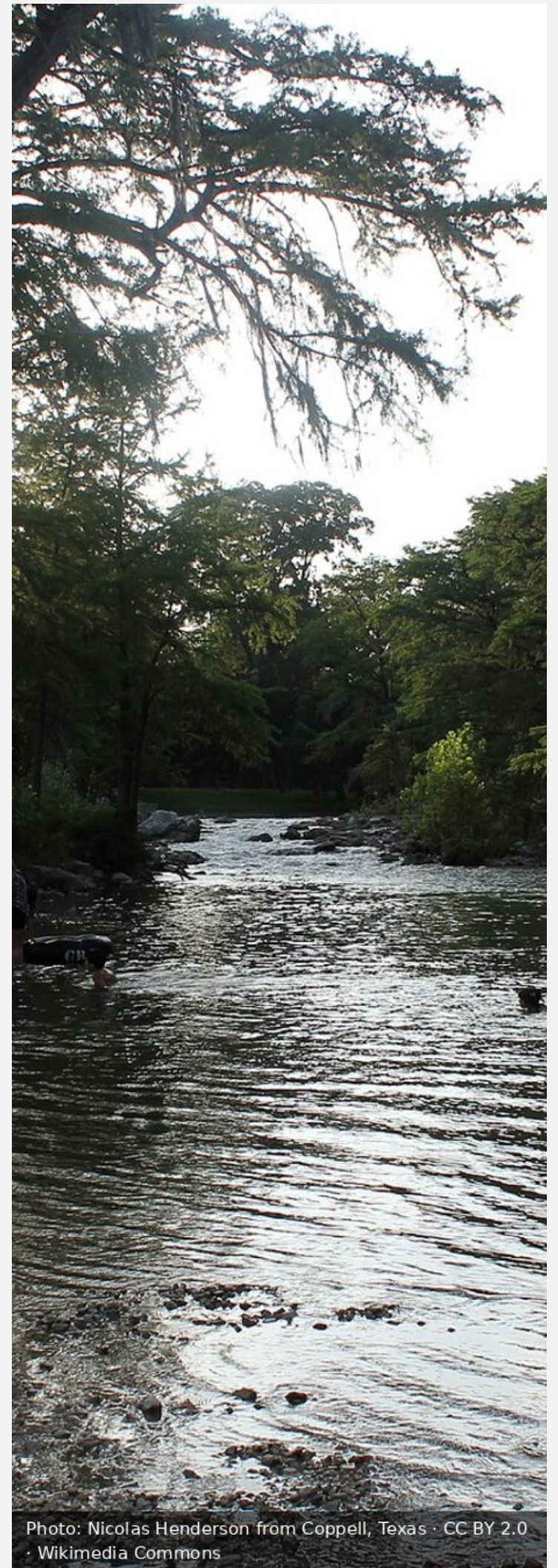


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01

Ownership as a strategic advantage

This financial insulation makes Bulverde less vulnerable to interest rate fluctuations and economic downturns, positioning it as a long-term value anchor within the San Marcos–New Braunfels MSA.

02

A quiet revolution in equity

This is not just a demographic trend; it's a structural feature of the local economy. As younger generations enter the market, the legacy of this equity base could shape future development patterns, favoring sustainable, community-driven growth over speculative real estate cycles.

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