

Hays County — #3 of 5: Median Monthly Owner Cost

Median Monthly Owner Cost: \$1,841

On median monthly owner cost, according to ALEX Intelligence, October 21,
2026

Swipe for insights →

THE DATA

\$1,841

Median Monthly Owner Cost (2024)

Hays County ranks #3 of 5 Austin-Round Rock-San Marcos metro counties and #7 of 123 Texas counties on median monthly owner cost (counties of 20,000+ residents).

This figure reflects the true cost of homeownership in Hays County, not just purchase price. It includes principal, interest, taxes, insurance, and utilities—giving a complete picture of affordability. Despite rising costs, Hays County remains the most accessible of the five core metro counties, underscoring its unique position as a balance between accessibility and growth.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-21-san-marcos-nb-standing-owner-cost-county>



Photo: Jonmallard • CC BY-SA 4.0 • Wikimedia Commons

01

Affordability Is a Strategic Choice

Hays County's #3 ranking in the metro on owner cost—despite being the most affordable of the five core counties—reveals a market where affordability is not accidental. It is a deliberate outcome of zoning, infrastructure planning, and long-term development strategy. This is not a place where price pressure is unchecked; it is where growth is managed to preserve access. For investors and residents alike, this suggests a sustainable model that resists the kind of speculative inflation seen in Williamson County or Travis County.

02

The Cost of Being 'The Next' Is Rising

Hays County's position as the most affordable in the metro does not mean it is immune to rising costs. With owner costs now \$1,841, it is nearing the threshold where even moderate-income households face real strain. This trend signals that the era of easy affordability is ending—not because of policy failure, but because of success. As demand continues to outpace supply, the market is pricing itself out of reach for many, even while it remains the most affordable in the region. The real challenge now is not access, but retention.



Photo: Larry D. Moore · CC BY 4.0 · Wikimedia Commons

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



ALEX

ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy

