

Aldine — #1 of 10: Homes Owned Free and Clear

Aldine leads Houston in mortgage-free ownership

85.5% of homes free and clear — top in Texas

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THE DATA

85.5%

Homes Owned Free and Clear (2024)

Aldine leads the Houston MSA in mortgage-free homeownership, according to the latest ALEX Intelligence data.

Aldine's 85.5% rate is not just a local outlier — it's the highest in Texas among the cities surveyed. The data underscores how long-term ownership, generational wealth, and stable employment patterns have allowed homeowners to pay off mortgages without refinancing or relying on credit.

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

<https://alex-companies.com/data/2026-10-23-houston-msa-free-and-clear-place-mkt>



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01

Wealth is not inherited — it's earned over time

Aldine's 85.5% mortgage-free rate isn't due to new construction or speculative flips. It reflects decades of steady homeownership, often passed down through families. This pattern suggests that financial stability in Houston MSA is increasingly tied to long-term residency and consistent income, not just high salaries or new development. In a market where affordability is declining, such neighborhoods may be the true anchor of economic equity.

02

Free and clear ≠ stagnant — it's a signal of future investment

High free-and-clear rates do not imply low mobility or low demand. In Aldine, this financial independence enables residents to reinvest in home improvements, education, and small businesses — all of which drive local economic activity. As housing costs rise elsewhere, Aldine's model may become a blueprint for sustainable urban development: not through rapid turnover, but through deep community roots and financial discipline.



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