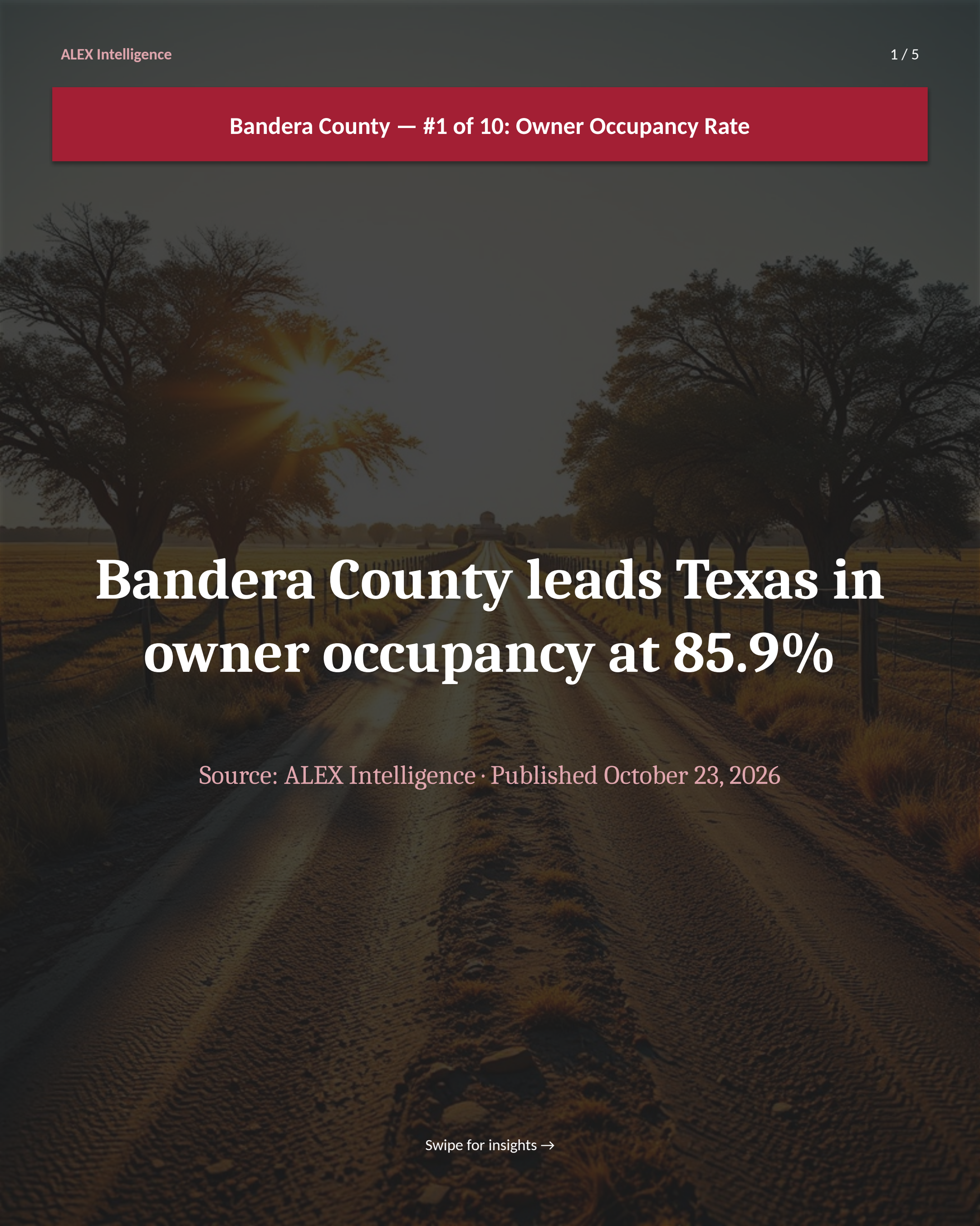


Bandera County — #1 of 10: Owner Occupancy Rate



Bandera County leads Texas in owner occupancy at 85.9%

Source: ALEX Intelligence · Published October 23, 2026

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THE DATA

85.9%

Owner Occupancy Rate (2024)

Bandera County's rate is the highest among rural Texas counties with at least 20,000 residents.

This level of owner occupancy reflects deep-rooted community stability, long-term land tenure, and a preference for self-sustaining rural lifestyles. It signals a shift from transient land use to enduring stewardship, particularly in areas with limited urban sprawl.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-23-land-land-owner-share-county-tx-rural>



01

Ownership as resilience.

The 85.9% owner occupancy rate in Bander County is not just a statistic—it's a structural indicator of economic and social resilience. High ownership correlates with lower vacancy, stronger local investment, and greater resistance to speculative cycles. This suggests rural land in Texas is increasingly viewed not as a financial asset alone, but as a foundational element of community identity and long-term security.

02

The rural ladder in action

When owner occupancy exceeds 80%, it often signals a mature, self-reliant land market. In Texas, this trend aligns with the TRERC model of rural land as a strategic entry point for homeownership. The data from Bandera and surrounding counties suggests that land is no longer a passive investment, but a first step in building generational wealth—particularly in regions where urban housing is unaffordable.



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