

Fredericksburg — #1 of 8: Top-to-Median Affordability Gap

Fredericksburg leads Texas Hill Country in affordability gap

Fredericksburg has the highest Top-to-Median Affordability Gap, 7.1x

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THE DATA

1.5x

Top-to-Median Affordability Gap (2024)

Fredericksburg's affordability gap is 1.5x the median across the Texas Hill Country.

This figure reflects the disparity between the most affordable homes and the median-priced property. In Fredericksburg, the median home price is so high relative to local income that only a small fraction of residents can afford to buy. The gap is not just a number—it's a structural barrier to homeownership that grows wider with each new listing.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-24-hill-country-tx-spread-value-to-income-place>



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Affordability is not a statewide issue

This variation undermines one-size-fits-all policy proposals. A statewide affordability initiative may help in Boerne but do little in Fredericksburg, where the gap is already extreme. Local solutions must be rooted in local data, not generalized narratives.

02

The market rewards those who can afford the extremes

As a result, the real estate market in Fredericksburg is increasingly serving only high-income buyers, investors, and second-home owners. This limits upward mobility and reinforces economic segregation. The city's growth is no longer about building homes for locals—it's about accommodating those who can pay a premium, regardless of where they live.



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