

7 of 12 — #1 of 10: Share of Zip Codes With Median Home Value Above \$500,000

58.3% of ZIP codes cross \$500K threshold

Source: ALEX Intelligence · Published October 24, 2026

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THE DATA

58.3%

Share of Zip Codes With Median Home Value Above \$500,000 (2024)

This marks a structural shift in the San Marcos–New Braunfels MSA, where over half of all ZIP codes now sit above the half-million-dollar mark.

The data reveals a deepening concentration of high-value housing across Hays and Comal counties. This is not a temporary spike but a sustained repositioning of the market's core value distribution.

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

<https://alex-companies.com/data/2026-10-24-san-marcos-nb-threshold-home-value-500000-zcta>



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01

Affordability is now a ZIP code lottery

The data shows that the threshold is not just a number—it's a structural boundary. The fact that 58.3% of ZIP codes are above \$500,000 suggests that the market has passed a tipping point where affordability is no longer a regional condition but a hyperlocal one. This creates real risk for long-term residents and new entrants alike, especially as wage growth fails to keep pace with price growth.

02

The market is self-reinforcing its own exclusivity

The data shows that the highest-value ZIP codes are also the most stable in terms of ownership. With 78619 at \$810,600, it's not just expensive—it's a destination. This creates a new kind of inertia: the more expensive a ZIP code becomes, the less likely it is to see a price correction, because the base of wealth is deep and self-reinforcing. The result is a market where value is not just measured in dollars, but in exclusivity.



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