

Austin-Round Rock-San Marcos — #2 of 10: Home Value to Income Ratio

Home Value to Income Ratio: 4.6x

Source: ALEX Intelligence · Published October 25, 2026

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THE DATA

4.6x

Home Value to Income Ratio (2024)

Austin-Round Rock-San Marcos ranks #2 of 24 Texas metros on home value to income ratio (metros of 100,000+ residents)

This ratio measures how many years of median household income are needed to purchase a median-priced home. A 4.6x ratio indicates that Austin remains one of the most expensive housing markets in Texas relative to income, despite recent price adjustments in new construction. The figure reflects sustained demand and limited affordability gains.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-25-austin-msa-standing-value-to-income-msa>



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Affordability is a structural feature, not a temporary condition

For buyers, this means that even with price reductions in new builds, entry-level affordability remains under pressure. For developers, it signals that value-driven innovation — not just pricing — is required to attract first-time buyers and maintain long-term project viability.

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High ratios signal resilience, not distress

This distinction is critical: the market isn't overheating — it's operating at full capacity. The real challenge isn't reducing prices, but increasing income and supply in a way that preserves Austin's competitive edge without triggering a liquidity shock.



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