

Dallas-Fort Worth-Arlington — #2 of 10: Median Monthly Owner Cost

Median Monthly Owner Cost:
\$1,790

Median monthly cost: \$1,790. Source: ALEX Intelligence, 2026

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THE DATA

\$1,790

Median Monthly Owner Cost (2024)

Dallas-Fort Worth-Arlington ranks #2 of 24 Texas metros on median monthly owner cost.

This figure reflects a market where affordability is under intense pressure, even as demand remains robust. The \$1,790 median cost includes mortgage, property taxes, insurance, and utilities — a threshold that increasingly excludes first-time buyers and middle-income households. Despite rising interest rates, buyer activity has not collapsed, indicating a deep structural shift in housing demand.

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

<https://alex-companies.com/data/2026-10-27-dfw-msa-standing-owner-cost-msa>



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01

Affordability is a structural constraint

The fact that DFW ranks second in Texas for median monthly owner cost — just behind Austin — reveals a market where growth is not just driven by population influx, but by sustained demand at the higher end. This suggests that housing supply has not kept pace with income growth, especially in the entry-level and mid-tier segments. The result is a compression of affordability that favors established homeowners and investors, not new buyers.

02

Market resilience masks underlying strain

While transaction volumes remain record-breaking — as reported by the Dallas Business Journal — the underlying affordability metric tells a different story. High sales volume does not equate to broad-based access. Instead, it reflects a market where wealthier buyers are absorbing inventory, while lower-income households are being priced out. This creates a paradox: strong demand and high activity, but limited opportunity for new homeownership across the income spectrum.



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