

ZIP 77027 — #1 of 10: Homes Owned Free and Clear

ZIP 77027 leads Texas in homes owned free and clear

59.0% of homes carry no mortgage — source: ALEX Intelligence 2026

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THE DATA

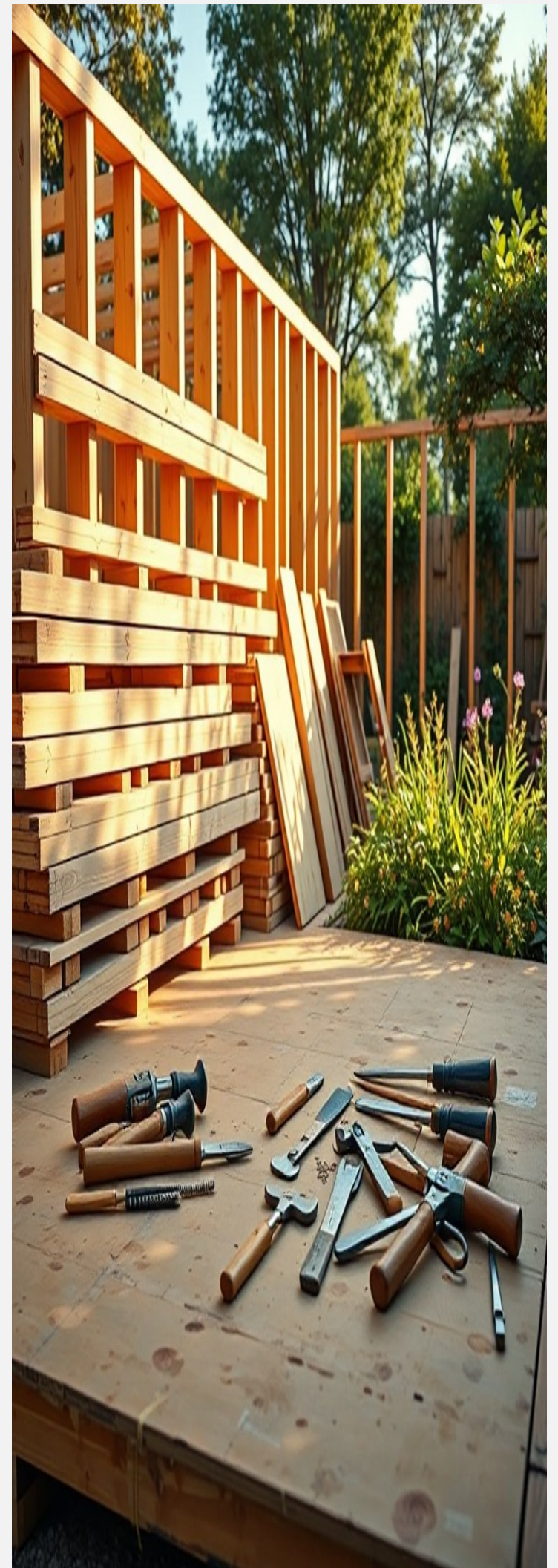
59.0%

Homes Owned Free and Clear (2024)

In ZIP 77027, more than half of owner-occupied homes are free of mortgage debt.

This is not just financial stability—it is a foundational condition for large-scale, tax-advantaged real estate philanthropy. When a home is fully paid, it becomes a liquid asset with zero financing drag, ideal for donation via donor-advised fund or charitable remainder trust.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-27-philanthropy-philanthropy-free-and-clear-zcta-tx-wealth>



01

Free and clear = free to give

The higher the percentage of free-and-clear homes, the greater the latent pool of philanthropic capital in a community. ZIP 77027's position at the top of Texas is not a statistical outlier—it is a structural indicator of where philanthropy can scale without financial friction.



02

Wealth without leverage is philanthropy-ready

This dynamic creates a feedback loop: as more homes are donated through DAFs and CRTs, the tax benefits attract more donors, increasing the pool of available assets. The result is a self-reinforcing philanthropy ecosystem—one that is not dependent on new construction or market appreciation, but on the existing, unencumbered housing stock.

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