

ZIP 76034 — #1 of 10: Owner Occupancy Rate

**96.7% of homes in ZIP 76034 are
owner-occupied**

The top ZIP for real estate philanthropy in Texas

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THE DATA

96.7%

Owner Occupancy Rate (2024)

ZIP 76034 leads Texas in owner-occupied housing among high-value ZIPs.

This level of owner occupancy—96.7%—means nearly every home is a primary residence, not a rental or secondary property. In the context of philanthropy through real estate, this concentration of long-term, stable ownership creates a uniquely fertile ground for planned giving. When homeowners are deeply rooted in their communities and have significant equity, they are more likely to consider donating appreciated real estate as part of their estate strategy.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-31-philanthropy-philanthropy-owner-share-zcta-tx-wealth>



01

Stability breeds generosity

High owner occupancy correlates with long-term community investment, not just financial. Homeowners in ZIP 76034 are likely to view their property as part of a legacy, not just an asset. This mindset aligns directly with the rise of structured giving vehicles like charitable remainder trusts (CRTs), which allow donors to retain income while transferring ownership. The data suggests that in areas where homeownership is dominant, donors are more inclined to use real estate as a philanthropic tool rather than a liquid asset.

02

The tax advantage of permanence

A 96.7% owner-occupancy rate implies that nearly all properties in ZIP 76034 have been held for decades, meaning many are highly appreciated. The combination of long-term ownership and high equity creates a unique opportunity for tax-efficient giving—where the donor benefits from both financial and moral incentives.



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