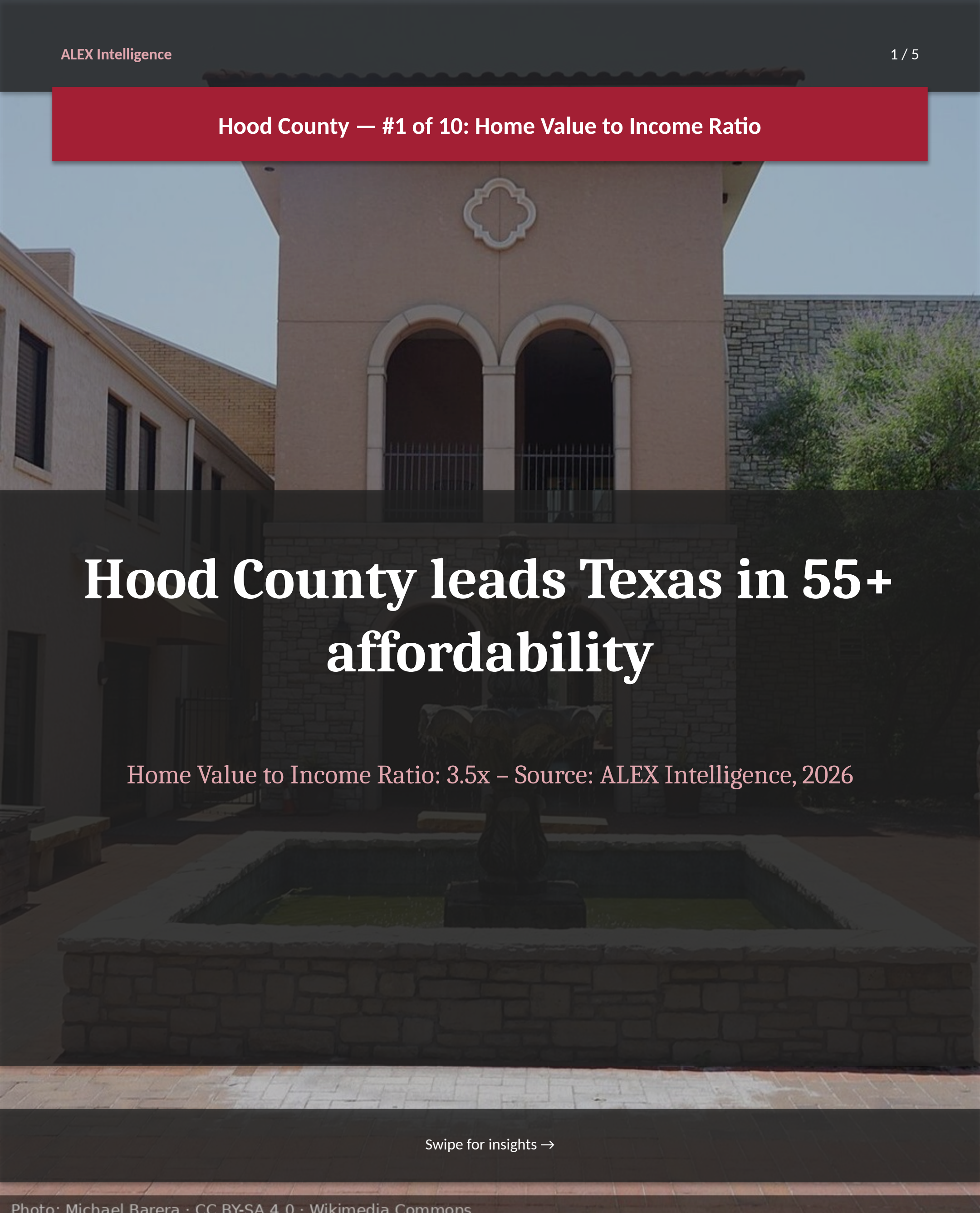
Hood County — #1 of 10: Home Value to Income Ratio



Hood County leads Texas in 55+ affordability

Home Value to Income Ratio: 3.5x – Source: ALEX Intelligence, 2026

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THE DATA

3.5x

Home Value to Income Ratio (2024)

Hood County has the lowest ratio among Texas counties with high 65+ populations, indicating superior affordability for retirees.

This ratio measures how many years of median income it takes to buy a home. A lower ratio means better value. Hood County's 3.5x is the best in Texas among the 254 counties with at least 20,000 residents and high 65+ shares.



Photo: Slegby · CC BY-SA 4.0 · Wikimedia Commons

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

https://alex-companies.com/data/2026-11-03-fifty-five-plus-fifty-five-plus-value-to-income-county-tx-senior-asc

01

Affordability drives migration patterns

The 3.5x ratio in Hood County suggests that retirees are not just choosing low prices, but sustainable long-term value. This is not a market of bargain basements, but of strategic relocation where income and housing costs align. The pattern reflects a shift from coastal or high-cost hubs to interior Texas, where income retention is stronger relative to housing cost increases.

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02

Low ratios signal market resilience

A home value-to-income ratio under 4.0x is typically associated with stable, sustainable markets. Hood County's 3.5x suggests a housing market that is neither overvalued nor stagnant. It is responsive to income growth and not dependent on speculative inflation. For 55+ buyers, this means lower financial risk and greater long-term predictability in cost of living.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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