Santa Rita Ranch — #1 of 6: Median Monthly Owner Cost

Santa Rita Ranch has highest owner cost in Williamson County

Based on 2024 ACS data, ranked #1 within the Austin metro and Texas

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THE DATA

$2,856

Median Monthly Owner Cost (2024)

Santa Rita Ranch leads Williamson County in total monthly ownership cost.

This figure reflects the true cost of homeownership beyond listing price — including taxes, insurance, and mortgage. The fact that Santa Rita Ranch sits at the top of the list despite not being the most expensive in listing price suggests that infrastructure, tax burden, or property type (e.g. larger homes, higher maintenance) drive cost more than price alone.



Photo: Greg Houston · 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/2026-11-04-williamson-owner-cost-place-mkt

01

Affordability is not about price alone

Santa Rita Ranch’s top ranking in owner cost — not listing price — reveals that affordability is a function of long-term financial burden, not entry point. This signals a shift: buyers are no longer just chasing low prices, but evaluating total cost of ownership. The market is maturing beyond speculative entry to sustained, financially responsible ownership.

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02

Higher cost correlates with stability

The cities at the top of the owner cost ranking — Santa Rita Ranch, Liberty Hill, Hutto — also show strong governance, infrastructure investment, and population growth. This suggests that elevated owner costs are not a flaw but a signal of long-term value: higher taxes fund better schools, roads, and public services, reinforcing community resilience and property stability.

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Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

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diane@alex.realestate · +1 713.591.9902

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