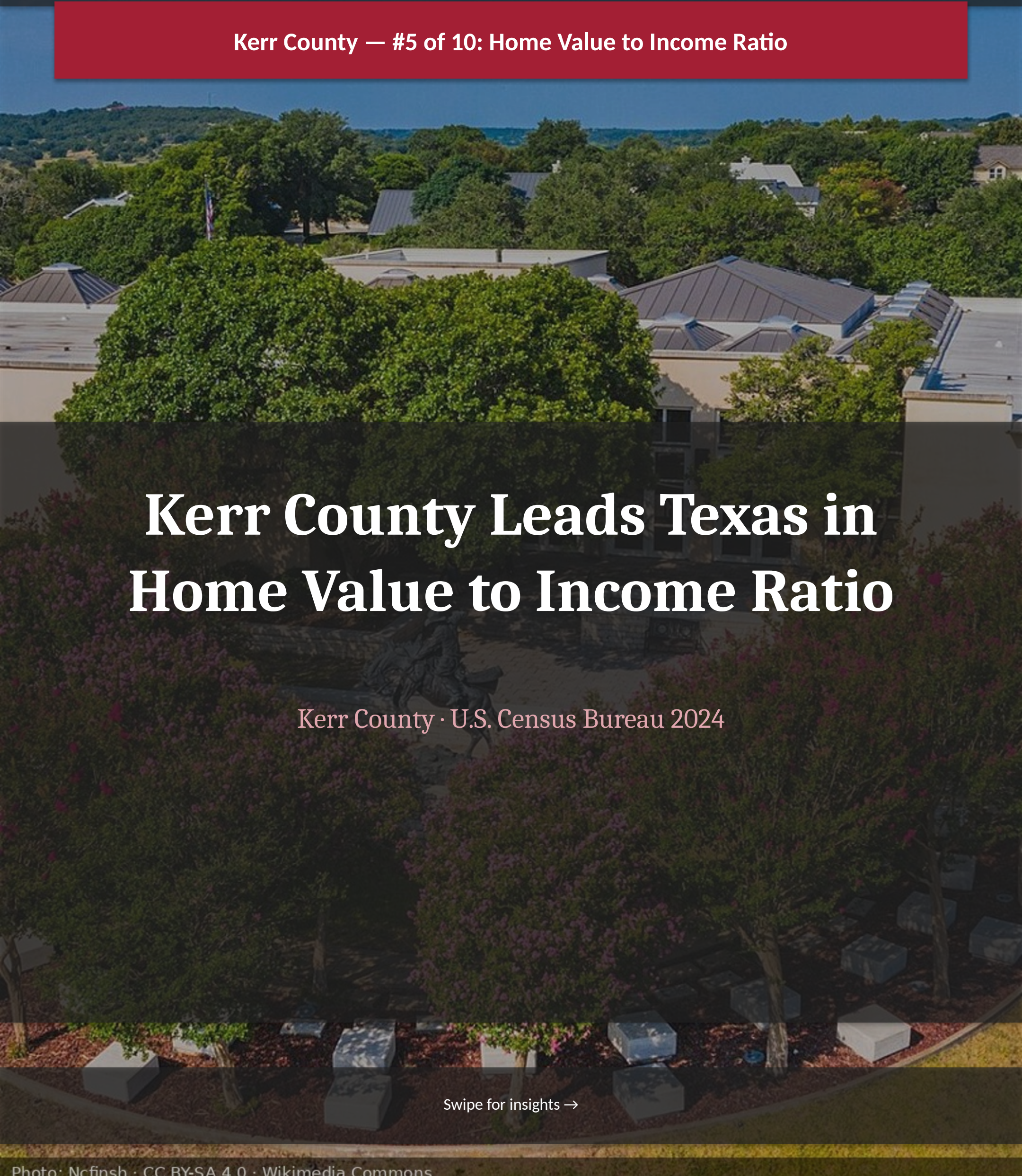
Kerr County — #5 of 10: Home Value to Income Ratio



Kerr County Leads Texas in Home Value to Income Ratio

Kerr County · U.S. Census Bureau 2024

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THE DATA

4.6x

Home Value to Income Ratio (2024)

Kerr County ranks #5 among Texas counties with 20,000+ residents in home value relative to income.

This ratio measures how many years of median household income are required to purchase a home in the county. A 4.6x ratio indicates that homes in Kerr County are moderately priced relative to income compared to other Texas counties, reflecting a balanced market where housing remains accessible despite rising values.



Photo: Larry D. Moore · CC BY 4.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-05-hill-country-tx-standing-value-to-income-county

01

Affordability Anchors Growth

Kerr County’s 4.6x home value to income ratio is a rare strength in the Texas Hill Country, where rising property values often outpace income growth. This balance attracts long-term residents and remote workers seeking stability without overpaying. The data suggests that Kerr County is not just affordable—it is strategically positioned to sustain growth without overheating.

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02

Civic Culture Fuels Market Resilience

The strong civic engagement seen in Kerr County—evidenced by events like the Veterans Appreciation Breakfast and active local governance—correlates with a resilient real estate market. Communities with high civic participation tend to prioritize infrastructure, public safety, and long-term planning, all of which support stable housing values. This cultural foundation may be a hidden driver of Kerr County's favorable affordability metrics.

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