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, 59.0% of homes are owned free and clear, the highest rate among Texas ZIP codes with a median home value of $500,000 or more.

This level of mortgage-free ownership is not just a sign of financial stability—it reflects a concentrated base of long-term, high-wealth residents who have accumulated substantial real estate equity over decades. The absence of mortgage debt makes these homes prime candidates for charitable real estate transfers, particularly through donor-advised funds and charitable remainder trusts.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-09-philanthropy-philanthropy-free-and-clear-zcta-tx-wealth

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Free-and-clear homes enable tax-smart giving

With 59.0% of homes free of mortgage, the community is primed for large-scale, tax-advantaged real estate giving—particularly through bargain sales and CRTs, which are now preferred mechanisms for high-net-worth donors seeking both tax relief and long-term impact.



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Equity concentration fuels sustainable giving

When combined with AI-driven due diligence tools that verify conservation easement eligibility and zoning compliance, such communities become ideal hubs for strategic philanthropy. The infrastructure of equity and ownership enables donors to give with confidence, knowing their assets are both tax-efficient and mission-aligned.

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