ZIP 78756 — #1 of 10: Home Value to Income Ratio

ZIP 78756 leads Texas in home affordability stress

Where homes cost 8.8x annual income

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THE DATA

8.8x

Home Value to Income Ratio (2024)

ZIP 78756 has the highest home value to income ratio among rural Texas ZIP codes with at least 2,500 residents and 1,200 owner-occupied homes.

This ratio measures how many years of median household income it would take to purchase a home in the area. An 8.8x ratio indicates that, on average, a household in ZIP 78756 would need to work 8.8 years without saving to afford a home. This is not a national benchmark — it is a state-specific ranking based on the latest U.S. Census data.



Photo: Tim Patterson from Austin, TX, United States · CC BY 2.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-10-land-land-value-to-income-zcta-tx-rural

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Affordability is a proxy for scarcity

For multi-state land investors, this signals that traditional affordability metrics are obsolete. Value is now determined by access to infrastructure, connectivity, and regulatory stability — not just land size.

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Refinancing is locked, not failing

For land investors, this means the market is increasingly cash-driven. The most effective strategy is not to wait for a rate cut, but to deploy capital now — before the next wave of refinancing becomes possible, and demand surges again.

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

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