San Antonio-New Braunfels — #5 of 10: Median Monthly Owner Cost

Median Monthly Owner Cost: $1,408

A key indicator of market resilience and accessibility

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THE DATA

$1,408

Median Monthly Owner Cost (2024)

San Antonio-New Braunfels ranks #5 of 24 Texas metros on median monthly owner cost (metros of 100,000+ residents)

This figure—$1,408—reflects a housing market where affordability remains a defining feature within Texas's high-growth metros. It signals that despite rising prices, homeownership costs are still anchored below the state's top-tier markets. This stability supports continued household formation and long-term investment confidence.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-10-sa-msa-standing-owner-cost-msa



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Affordability fuels sustained demand

San Antonio’s position at #5 in Texas on owner costs, while not the lowest, reflects a unique balance between affordability and growth. Unlike markets where affordability has eroded, San Antonio maintains access for middle-income households, driving consistent demand across multiple income tiers. This underpins steady transaction volume and limits the risk of a demand collapse from rate hikes.

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Price growth without cost explosion

Instead, it reflects real demand, constrained supply, and a stable cost base. This suggests the market is not overheating, but rather maturing in a sustainable way.

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