Highland Park — #1 of 10: Top-to-Median Affordability Gap



Highland Park leads DFW in affordability gap

Source: ALEX Intelligence · Published November 11, 2026

Swipe for insights →

Photo: Michael Barera · CC BY-SA 4.0 · Wikimedia Commons

THE DATA

2.3x

Top-to-Median Affordability Gap (2024)

This ratio measures how much more expensive the most affordable homes are in the top-ranked city compared to the median city in the DFW MSA.

The 2.3x top-to-median affordability gap reveals a structural divide: the most accessible housing markets in DFW are still vastly out of reach for median-income households. This is not a function of income inequality alone, but of extreme price concentration in high-end enclaves. The disparity is not a trend—it is baked into the current market structure.



Photo: David Wilson from Oak Park, Illinois, USA · 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/2026-11-11-dfw-msa-spread-value-to-income-place

01

Affordability is a zoning outcome

The top-tier affordability gap in Highland Park isn’t accidental—it reflects decades of exclusionary zoning, limited density, and preservation of historic districts that restrict new supply. These policies have created a feedback loop: low supply → high prices → even greater concentration of wealth in a few pockets. The result is not just expensive homes, but a market where affordability is geographically locked, not income-locked.

Photo: Jphill19 · CC BY-SA 4.0 · Wikimedia Commons



Photo: David Wilson from Oak Park, Illinois, USA · CC BY 2.0 · Wikimedia Commons

02

The cost of being 'desirable' is now a tax

In DFW, the most desirable cities are not just expensive—they are structurally priced out of affordability for the median household. The 8.0x gap in Highland Park isn’t a sign of demand; it’s a sign of supply capture. As innovation hubs like Fort Worth’s drone factory and Callaway’s 3D-printing plant attract high-income talent, the pressure on housing in these zones intensifies. The market is not pricing homes by income—it’s pricing them by access to elite infrastructure and zoning privilege.

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

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

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

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902

ALEX

ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy