ZIP 78355 — #1 of 10: Homes Owned Free and Clear

87.6% of homes in ZIP 78355 are free and clear

Source: ALEX Intelligence · Published November 12, 2026

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THE DATA

87.6%

Homes Owned Free and Clear (2024)

ZIP 78355 leads Texas in homes owned free and clear among rural ZIPs with at least 2,500 owner-occupied homes.

This figure represents a structural shift in rural land ownership across Texas, where financial independence is not just a goal but a measurable reality in certain communities. The absence of mortgage debt reflects long-term financial discipline, generational landholding, and a low reliance on credit. It also signals a market where capital is deployed in assets rather than liabilities.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-12-land-land-free-and-clear-zcta-tx-rural

01

Debt-free land is a strategic advantage

In multi-state rural markets, ownership without mortgage burden creates a powerful economic moat. These communities are insulated from interest rate volatility, refinancing risk, and financial distress during downturns. For investors and landowners alike, this model represents a form of financial resilience that is increasingly rare in urban markets and becoming a competitive edge in rural land strategy.



02

Land as a capital anchor, not a lever

The dominance of free-and-clear ownership in ZIP 78355 reflects a cultural and economic preference for asset accumulation over leverage. This contrasts sharply with urban real estate models that rely on mortgage financing to scale. In Texas, Alabama, and Colorado, this model supports long-term land stewardship, enables conservation investment, and attracts capital seeking stable, non-cyclical returns.

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