ZIP 76034 — #1 of 10: Owner Occupancy Rate

96.7% owner occupancy in ZIP 76034

Top Texas ZIP for real estate philanthropy potential

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THE DATA

96.7%

Owner Occupancy Rate (2024)

ZIP 76034 leads Texas in owner occupancy among high-value ZIP codes.

This level of owner occupancy—96.7%—indicates deep residential stability and long-term equity accumulation. In philanthropy, such concentration of owner-occupied, high-value homes creates a unique pool of potential donors with significant, non-liquid real estate wealth. These individuals are more likely to consider charitable transfers of appreciated property, especially when tax-efficient structures like CRTs or DAFs are available.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-13-philanthropy-philanthropy-owner-share-zcta-tx-wealth

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Stability breeds generosity

This suggests that real estate philanthropy is not merely transactional; it is deeply personal. The very stability that defines these communities may also define their giving patterns: deliberate, long-term, and place-bound.



02

Wealth retention fuels donor confidence

The NBER working paper on precautionary behavior confirms that risk-aware individuals retain assets longer. In ZIP 76034, this behavior is already embedded in the market structure. Donors here are not just tax-advantaged—they are psychologically primed to give, knowing their assets are secure.

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