ZIP 75205 — #1 of 10: Median Monthly Owner Cost

ZIP 75205 leads Texas in owner cost

Source: ALEX Intelligence · Published November 16, 2026

Swipe for insights →

THE DATA

$4,001

Median Monthly Owner Cost (2024)

ZIP 75205 has the highest median monthly owner cost among Texas ZIPs with $500K+ homes and 1,200+ owner-occupied units.

This $4,001 figure reflects the true cost of ownership in the state's most valuable real estate. It is not a proxy for income or value, but the actual monthly burden of housing for owners. The fact that this cost is highest in the same ZIPs with the greatest concentration of donatable housing wealth suggests a unique alignment: the most financially committed owners are also the most strategically positioned for real estate philanthropy.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-16-philanthropy-philanthropy-owner-cost-zcta-tx-wealth

01

Cost correlates with giving potential

The $4,001 median monthly owner cost in ZIP 75205 is not a barrier—it’s a signal. High ownership costs in wealthy, stable communities indicate long-term equity accumulation, which donors can unlock through charitable transfers without selling. This makes such areas ideal for donor-advised funds and charitable remainder trusts, where appreciated assets are transferred at zero capital gains tax.



02

Wealth concentration enables conservation

When owner costs are high, the value of the home is also high—often exceeding $1M. This allows donors to use conservation easements to preserve land while receiving full tax benefits. The data from ALEX Intelligence shows that these ZIPs are not just wealthy; they are structurally primed for large-scale, tax-efficient giving, especially in conservation-oriented models.

George Arnold Alexander III, MPA

Partner, ALEX Companies
Associate Broker, Alexander Tiffany Southwest, LLC
Licensed Broker in TX, CO, NC, AL

george@alex.realestate · +1 713.918.9951



ALEX

ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy