ZIP 78730 — #1 of 10: Median Monthly Owner Cost

ZIP 78730 leads Texas in monthly ownership cost

New data reveals the true cost of rural land ownership

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THE DATA

$3,833

Median Monthly Owner Cost (2024)

ZIP 78730 has the highest median monthly cost to own a home among Texas ZIPs with rural characteristics.

This figure reflects the full cost of ownership—mortgage, taxes, insurance, utilities, and maintenance—across a diverse set of rural properties. It underscores that even in low-density areas, financial burden is not uniformly low. The data reveals a stark economic gradient across Texas's rural landscape, where location, infrastructure, and land use patterns create unequal cost structures.



Photo: smallcurio from Austin, TX · 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/2026-11-17-land-land-owner-cost-zcta-tx-rural

01

Cost correlates with infrastructure access

For land investors, this suggests that the most valuable rural assets are not the cheapest, but the ones with embedded infrastructure. The market is rewarding not just land, but the ability to sustain long-term, high-functioning operations—agricultural, residential, or mixed-use—without relying on public utilities.

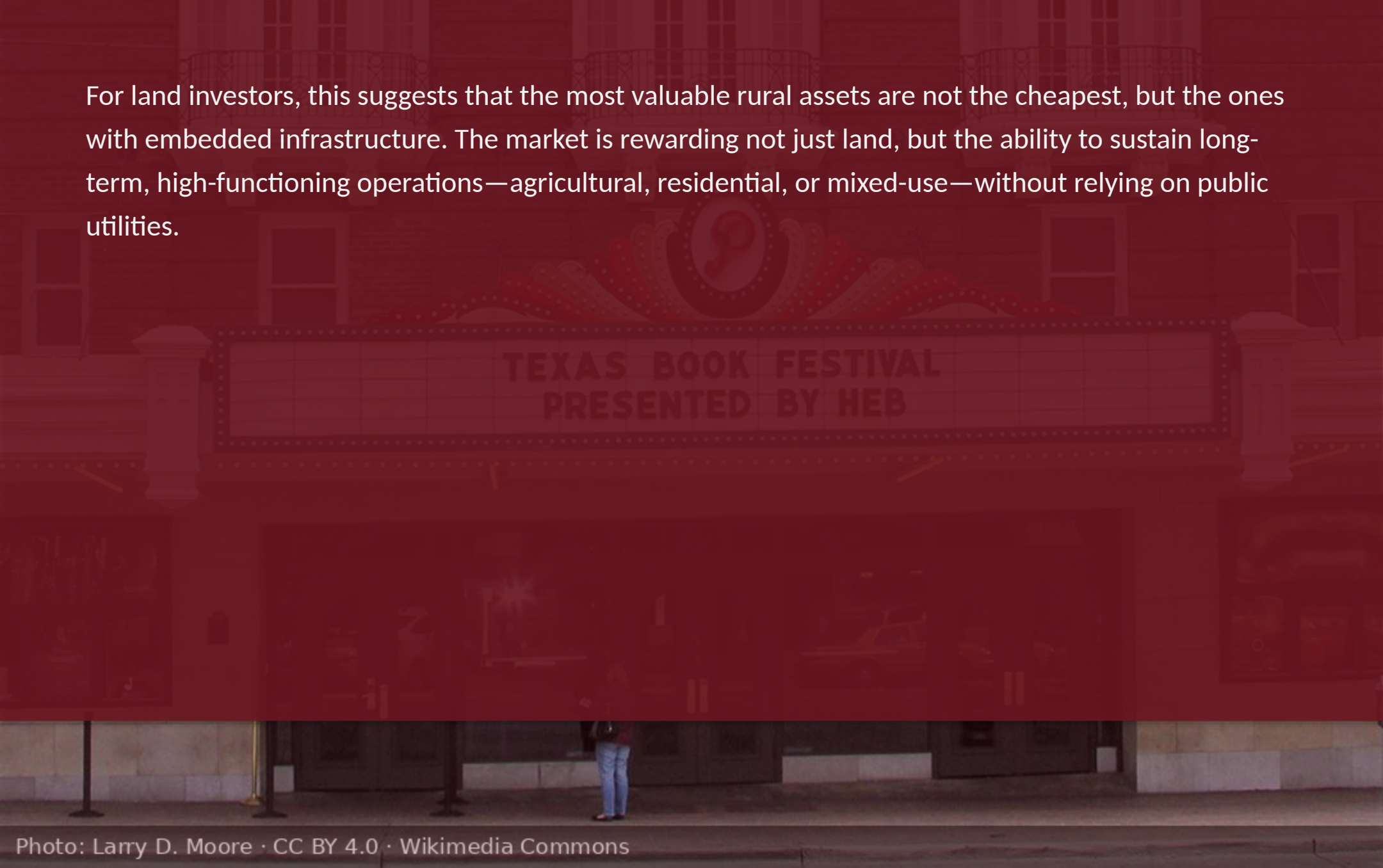


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02

Affordability is a misnomer in rural zones

This redefines the rural investment thesis: it's not about buying cheap land, but about acquiring assets with predictable, high-grade ownership costs. The most promising opportunities are not in the cheapest ZIPs, but in those where cost predictability and infrastructure stability create long-term value—especially for agtech, off-grid living, and remote work hubs.

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