ZIP 77027 — #1 of 10: Homes Owned Free and Clear

ZIP 77027 leads Texas in homes owned free and clear

59.0% of homes carry no mortgage

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THE DATA

59.0%

Homes Owned Free and Clear (2024)

In ZIP 77027, nearly six in ten homes are fully paid off.

This level of equity is not incidental—it is the foundation of strategic philanthropy. When homeowners eliminate mortgage debt, they unlock a powerful tool: the ability to donate appreciated real estate without triggering capital gains taxes. The IRS allows outright gifts of property held over five years, and the donor receives a full charitable deduction based on fair market value. ZIP 77027's 59.0% free-and-clear rate indicates a concentrated population of high-net-worth individuals with both the means and the motivation to give.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-22-philanthropy-philanthropy-free-and-clear-zcta-tx-wealth

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Equity is the new currency of giving

Moreover, this concentration of equity suggests a demographic shift: long-term homeownership, generational wealth accumulation, and a growing preference for permanence over speculation. These are the same individuals who are increasingly using conservation easements and donor-advised funds to align their giving with environmental stewardship and community impact.



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The most generous are the most secure

This is a market where philanthropy is not a byproduct of wealth but a function of it. The very act of owning a home free and clear becomes a precondition for giving. ZIP 77027 isn’t just a ZIP code—it’s a proving ground for the future of tax-advantaged philanthropy.

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