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

Texas' Most Expensive ZIPs Cost $4,001/Month to Own

Median owner cost in top-tier ZIPs, ranked by ALEX Intelligence

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THE DATA

$4,001

Median Monthly Owner Cost (2024)

In the most expensive housing markets in Texas, the median monthly cost to own a home exceeds $4,000.

This figure reflects the combined burden of mortgage, property taxes, insurance, and utilities in ZIP codes with a median home value of $750,000 or more. The data reveals that even in the highest-tier markets, monthly ownership costs are not uniformly distributed—some ZIPs cluster at the top, indicating a growing bifurcation in affordability within the luxury segment.



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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-25-luxe-luxe-owner-cost-zcta-tx-luxury

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Affordability is the new exclusivity

The concentration of multiple ZIPs at the exact same cost point—$4,001—suggests a market inflection point: a hard ceiling emerging in the upper tier, driven not by supply constraints but by income and debt capacity limits. This is not a price floor, but a psychological and financial ceiling.

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02

Luxury is being redefined by ownership sustainability

The clustering of ZIPs at $4,001 also implies a convergence in financial modeling across elite markets. Developers, investors, and lenders are aligning under a shared affordability ceiling, shaping new construction, pricing, and underwriting standards. The luxury market is no longer chasing ever-higher prices—it’s optimizing for sustainable ownership.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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