Killeen-Temple — #8 of 10: Home Value to Income Ratio

Home Value to Income Ratio:

3.4x

Based on 2024 ACS data, ALEX Intelligence

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THE DATA

3.4x

Home Value to Income Ratio (2024)

Killeen-Temple's ratio places it among the most balanced housing markets in Texas.

With a home value-to-income ratio of 3.4x, Killeen-Temple stands at a rare equilibrium: strong demand from military and healthcare employment drives prices, yet affordability remains relatively intact compared to other Texas metros. This balance reflects sustained job growth without the extreme price inflation seen in higher-ranked markets.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-29-killeen-temple-standing-value-to-income-msa

01

Affordability anchors growth

The 3.4x ratio indicates that home prices in Killeen-Temple are aligned with local income levels, making it a rare market where rising demand doesn’t immediately trigger unaffordable spikes. This balance supports long-term stability and attracts professionals from Fort Cavazos and Baylor Scott & White who seek sustainable living without excessive financial strain.

02

Demand without distortion

Unlike Austin or Dallas, where home values have surged far beyond income growth, Killeen-Temple’s ratio suggests that market expansion is being absorbed without structural distortion. This resilience positions the area as a long-term destination for military families and healthcare workers seeking sustainable affordability in a high-demand region.

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