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

ZIP 75205 leads Texas in owner cost

Highest monthly owner cost in Texas, per 2024 data

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THE DATA

$4,001

Median Monthly Owner Cost (2024)

ZIP 75205 has the highest median monthly owner cost among Texas ZIP codes with $500K+ homes.

This figure reflects the financial burden of owning high-value real estate in Texas's most affluent areas. Yet, it also underscores a critical point: the very properties with the highest ownership costs are precisely where donatable housing wealth is concentrated. The elevated cost of ownership does not deter philanthropy—it enables it.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-29-philanthropy-philanthropy-owner-cost-zcta-tx-wealth

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High cost enables high impact

The correlation between elevated owner costs and concentrated donatable wealth reveals a structural advantage for real estate philanthropy. Properties with high monthly costs are often those with long-term appreciation, stable equity, and low leverage—ideal candidates for charitable transfers. This suggests that the financial burden of ownership may be a proxy for long-term value, not a barrier to giving.



02

Cost as a filter for generosity

The fact that ZIP 75205 leads Texas in both owner cost and donatable wealth implies a self-selecting pool of donors. Those who can afford $4,001 in monthly owner costs are more likely to have the liquidity and long-term planning capacity to execute complex charitable transfers—such as donor-advised funds, CRTs, or conservation easements. The cost of ownership acts as a natural filter, identifying those most capable of impact.

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