

Census Tract 13.08

TX · TRAVIS COUNTY

VERUS SCORE	GRADE	RISK POSTURE	5-YR FORECAST	VERDICT
65 / 100	C+ C+ abs	Moderate	+37.0% AT MODEL CEILING	PASS

EXECUTIVE SUMMARY

Census Tract 13.08 in Travis County, TX earns a Verus-AI score of 65, a grade of C+, and a Moderate risk designation — a PASS verdict that reflects genuine upside tempered by near-term demographic headwinds. The current median value stands at \$663,296. The five-year forecast sits at the model's +6.5% annual ceiling, a cap shared by every tract whose trend runs past it, implying a 2029 value of approximately \$909K and a cumulative gain of 37.0%. Investors should treat that figure as the model's growth bound rather than a tract-specific estimate.

The two dominant positive drivers are education density — 68.75% of residents hold a bachelor's degree or higher — and sustained price momentum: median values have risen from \$270,500 in 2014 to \$663,296 in 2024, a decade-long compounding that survived the 2023 plateau. Labor-force participation of 83.82% and an unemployment rate of 1.18% reinforce the demand-side picture. Offsetting those strengths, median household income contracted 3.48% year-over-year and population edged lower over the same period, suggesting some household-formation softness. A value-to-income multiple of 5.6x means affordability is already stretched; any further income erosion or sustained population loss would compress the buyer pool and could invalidate the appreciation thesis before the 2029 horizon.

INVESTMENT THESIS

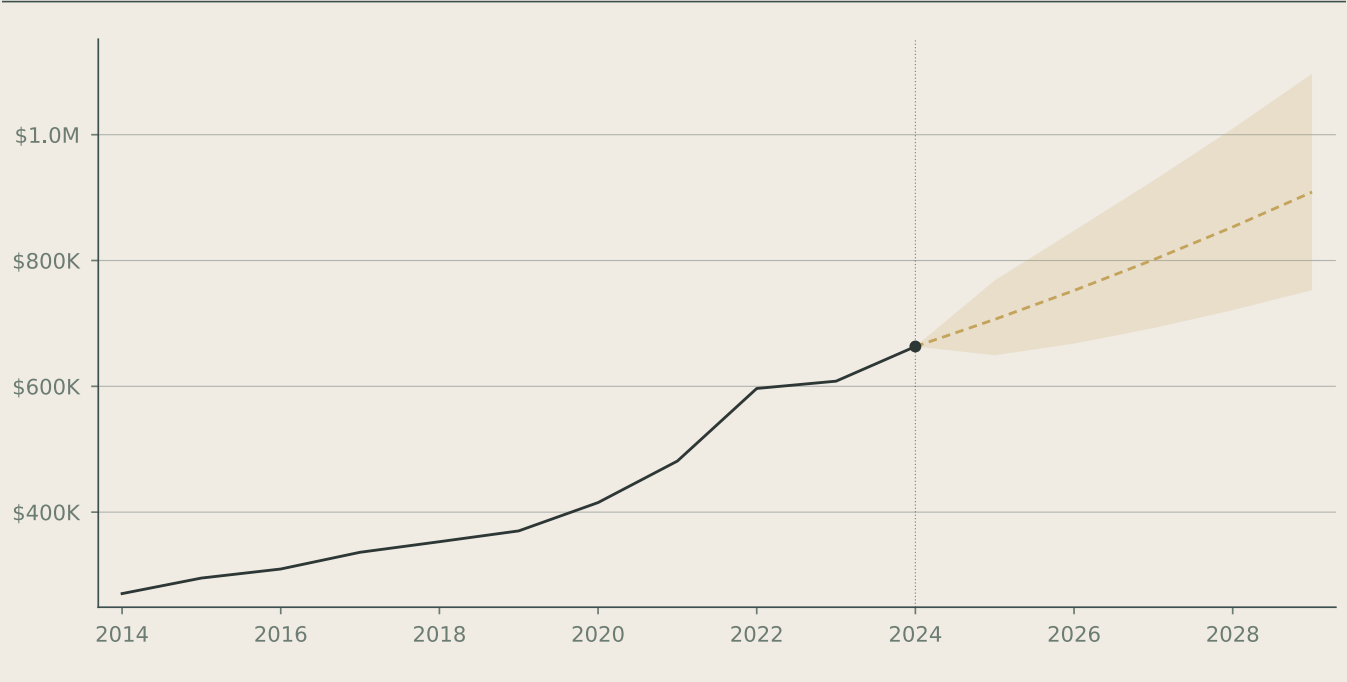
READ ACROSS THREE OPERATOR ARCHETYPES

CASH-FLOW INVESTOR	APPRECIATION INVESTOR	FLIPPER
At a current median value of \$663K and an owner-occupancy rate of 34%, the tract skews heavily toward renters, which supports rental demand structurally. Market metrics are not provided, so cap rate and rent-to-price dynamics cannot be quantified here. The high price point suggests yield compression is a real risk; cash-flow investors should underwrite conservatively and verify local rent levels independently before committing.	The historical trajectory from \$270,500 in 2014 to \$663K in 2024 reflects sustained appreciation across multiple cycles. The Verus-AI forecast sits at the model's 6.5% annual ceiling — a cap shared by every tract whose trend runs past it, not a tract-specific estimate. Education density and price momentum are flagged as major positive drivers, while income decline and population contraction apply moderate headwinds. The forecast confidence band widens materially by 2029, warranting proportionate hedging.	Market metrics are absent from this input, leaving days-on-market, list-to-sale ratio, and months of inventory unquantifiable. The \$663K median price point implies thin margins for short-horizon strategies, and the moderate income decline noted in the drivers suggests buyer-pool depth may be narrowing. Without liquidity data, execution risk cannot be assessed with precision; the tract appears poorly suited to flipping relative to lower-priced, higher-turnover alternatives.

MEDIAN HOME VALUE · 2014-2029

OBSERVED VALUES (SOLID) AND VERUS-AI POINT FORECAST WITH 80% CONFIDENCE BAND (DASHED)

— OBSERVED 2014-2024 - - - FORECAST 2025-2029 (80% BAND)



FORECAST DETAIL

YEAR	POINT	LO (80%)	HI (80%)
2025	\$706,410	\$649,395	\$768,431
2026	\$752,327	\$667,913	\$847,410
2027	\$801,228	\$692,553	\$926,956
2028	\$853,308	\$721,124	\$1,009,722
2029	\$908,773	\$752,890	\$1,096,931

5-YR CAGR +6.5% · CUMULATIVE +37.0%
80% BAND DERIVED FROM IN-SAMPLE LOG-RESIDUAL $\Sigma = 0.066$, SCALED BY $\sqrt{(\text{HORIZON})}$.
GROWTH IS CAPPED AT +6.5% A YEAR AND THIS TRACT IS AT THE CAP, SO ITS FIVE-YEAR FORECAST IS THAT CEILING — A BOUND EVERY CAPPED TRACT SHARES — NOT A TRACT-SPECIFIC ESTIMATE.

HISTORICAL (OBSERVED)

YEAR	MEDIAN VALUE	YOY
2014	\$270,500	—
2015	\$295,200	▲ +9.1%
2016	\$309,600	▲ +4.9%
2017	\$336,200	▲ +8.6%
2018	\$353,000	▲ +5.0%
2019	\$370,200	▲ +4.9%
2020	\$415,200	▲ +12.2%
2021	\$481,200	▲ +15.9%
2022	\$596,600	▲ +24.0%
2023	\$608,200	▲ +1.9%
2024	\$663,296	▲ +9.1%

DEMOGRAPHIC SNAPSHOT

POPULATION	3,077 ▼ -1.9% YOY · ~3,110 2025 EST (PEP)
MEDIAN HH INCOME	\$118,055 ▼ -3.5% YOY
VALUE-TO-INCOME	5.6× U.S. MEDIAN ~5×
MEDIAN AGE	32.4
OWNER OCCUPIED	34.0% ► 0.0 PP YOY
UNEMPLOYMENT RATE	1.2%
LABOR FORCE PARTICIPATION	83.8%
AGE COHORTS	<18 8.4% 18-34 47.2% 35-54 30.7% 55+ 13.7%

MARKET CONDITIONS

5-YR FORECAST Δ	+37.0%
2029 POINT FORECAST	\$908,773

EDUCATIONAL ATTAINMENT

ADULTS 25+ · ACS 5-YEAR

HIGH SCHOOL+		95.8%
BACHELOR'S+		68.8%
GRADUATE+		22.6%

DEMOGRAPHIC NARRATIVE

Census Tract 13.08 in Travis County, TX registered an ACS-measured population of 3,077, with a median household income of \$118,055. Educational attainment is notably concentrated at the upper end: 95.84% of residents hold at least a high school credential, 68.75% hold a bachelor's degree or higher, and 22.57% hold a graduate or professional degree. The tract skews young, with a median age of 34.05 and the 18-to-34 cohort representing 47.22% of residents — the dominant age segment by a wide margin. Owner-occupancy stands at 34.05%, indicating a predominantly renter-occupied housing stock. The unemployment rate of 1.18% and labor force participation rate of 83.82% are both materially divergent from national norms, suggesting an unusually tight and engaged local labor market.

On a year-over-year basis, the demographic picture shows some softening. Population edged down 1.85% and median household income declined 3.48% — moves that, taken alone, warrant caution, though single-year ACS estimates carry meaningful noise. Owner-occupancy was flat. The one clear positive is education attainment, which rose 5.11%, consistent with continued in-migration of credentialed renters.

For the investment thesis, the demographic mix points firmly toward rental demand. A 47.22% share of 18-to-34 residents, combined with a 34.05% owner-occupancy rate and strong labor force engagement, supports sustained occupancy in rental product. The income softness bears monitoring but does not yet undercut the demand profile.

HISTORICAL ANALOGS

TRACTS THAT EXHIBITED SIMILAR EARLY CONDITIONS, WITH REALIZED 5-YEAR APPRECIATION

LOCATION	FIPS	ANCHOR YEAR	SIMILARITY	REALIZED 5-YR Δ
Williamsburg, Brooklyn NY	36047055100	2009	0.76	▲ 82.0%
Mission Bay, San Francisco CA	06075060700	2010	0.71	▲ 55.0%
Wynwood, Miami FL	12086003200	2013	0.42	▲ 64.0%

COMPARABLE TRACTS

TOP THREE SAME-COUNTY TRACTS BY SIMILARITY PROFILE

LOCATION	FIPS	VERUS SCORE	DISTANCE (MI)
Tract 19.10 – Travis, TX	48453001910	65	–
Tract 19.19 – Travis, TX	48453001919	65	–
Tract 19.22 – Travis, TX	48453001922	65	–

FORECAST DRIVERS

TOP THREE DRIVERS SHAPING THE 2025–2029 OUTLOOK

- ▼

INCOME DECLINE

· MODERATE NEGATIVE

A year-over-year contraction in household income is a meaningful drag on near-term purchasing power and affordability headroom.
- ▲

EDUCATION DENSITY

· MAJOR POSITIVE

A highly educated resident base is a major positive signal, historically correlating with sustained demand and neighborhood reinvestment over time.
- YOUNG RENTER DEMOGRAPHICS

· MODERATE NEUTRAL

A predominantly young, renter-heavy population exerts neutral pressure, supporting rental demand while moderating owner-occupancy-driven price appreciation.

Verus-AI Tract Report · Issued September 22, 2026 · FIPS 48453001308. Forecasts are model outputs based on tract-level demographic, employment, and market data; actual outcomes will differ. 80% confidence intervals reflect model uncertainty only and do not capture macro shocks, policy changes, or idiosyncratic events. Historical analogs are pattern matches against prior tracts and are not predictions. Not investment advice. © Verus-AI. Distribution permitted with attribution.