

Census Tract 9.02

TX · TRAVIS COUNTY

VERUS SCORE	GRADE	RISK POSTURE	5-YR FORECAST	VERDICT
59 / 100	C- C- abs	Elevated	+37.0% AT MODEL CEILING	PASS

EXECUTIVE SUMMARY

Census Tract 9.02 in Travis County, TX carries a Verus-AI score of 59, a grade of C-, and an Elevated risk designation. The current median home value stands at \$682,054, and the five-year forecast reaches \$934,473 — a 37% cumulative gain. That forecast sits at the model's +6.5% annual ceiling, a cap shared by every tract whose trend runs past it, and should be read as a bound rather than a tract-specific estimate. The cohort classification is Gentrifying Urban, a label consistent with the demographic and price profile described below.

The two strongest positive drivers are education density — with 65.49% of residents holding a bachelor's degree or higher — and strong price momentum, reflected in a value trajectory that ran from \$199,700 in 2014 to \$682,054 in 2024. Population growth of 10.31% year-over-year and a labor force participation rate of 82.28% reinforce the demand-side picture. The principal offset is a year-over-year median household income decline, which has widened an already stretched value-to-income multiple of 8.5x. At that ratio, affordability compression is the clearest threat to sustained appreciation; any further income deterioration or demand softening could erode the buyer pool that has driven the tract's decade-long ascent. Market metrics were not available for this tract.

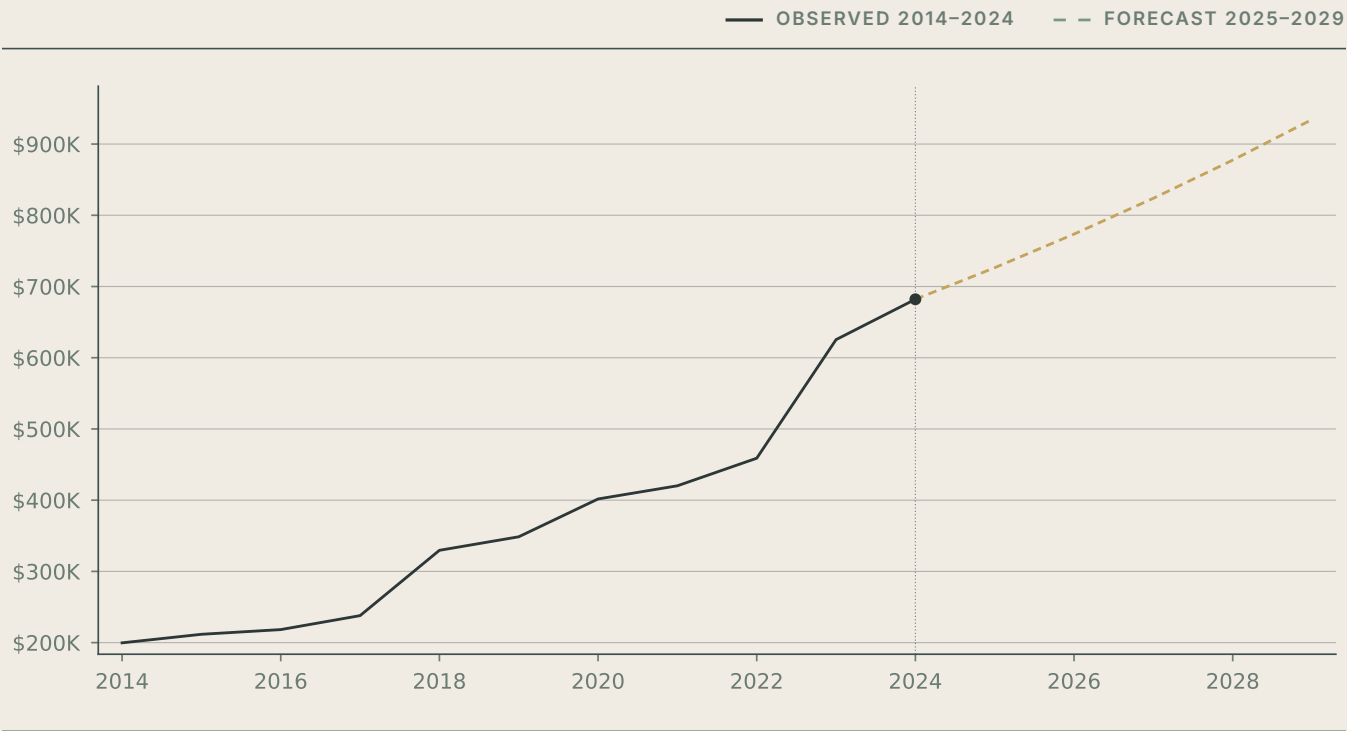
INVESTMENT THESIS

READ ACROSS THREE OPERATOR ARCHETYPES

CASH-FLOW INVESTOR	APPRECIATION INVESTOR	FLIPPER
At a current median value of \$682,054 and an owner-occupancy rate of 27.74%, the tract skews heavily toward renters — a structural condition that supports rental demand. Market metrics are not available in the input, so cap rate and rent-to-price dynamics cannot be quantified here. At this price point, yield compression is a realistic concern, and cash-flow investors should underwrite carefully before assuming positive carry.	The value history from \$199,700 in 2014 to \$682,054 in 2024 reflects sustained upward movement across the full window. Education density and price momentum are flagged as major positive drivers, while population grew 10.31% year-over-year. The five-year 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. The Elevated risk grade warrants proportionate position sizing.	No market metrics are available for this tract — days on market, list-to-sale ratio, and months of inventory are all absent from the input. Without those signals, liquidity cannot be assessed. The median value of \$682,054 implies a high absolute price point, which typically compresses flip margins and narrows the buyer pool. On the available evidence, this tract appears poorly suited to short-horizon flipping strategies.

MEDIAN HOME VALUE · 2014-2029

OBSERVED VALUES (SOLID) AND VERUS-AI POINT FORECAST (DASHED)



FORECAST DETAIL

YEAR	POINT
2025	\$726,388
2026	\$773,603
2027	\$823,887
2028	\$877,440
2029	\$934,473

5-YR CAGR +6.5% · CUMULATIVE +37.0%
POINT FORECAST, NOT A RANGE — THE MODEL DOES NOT PRODUCE A STATISTICAL CONFIDENCE INTERVAL.
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	\$199,700	—
2015	\$211,700	▲ +6.0%
2016	\$218,300	▲ +3.1%
2017	\$237,900	▲ +9.0%
2018	\$329,600	▲ +38.5%
2019	\$348,600	▲ +5.8%
2020	\$401,700	▲ +15.2%
2021	\$420,200	▲ +4.6%
2022	\$458,900	▲ +9.2%
2023	\$625,400	▲ +36.3%
2024	\$682,054	▲ +9.1%

SAMPLING NOTE · ACS 2024 5-YEAR ESTIMATE

Census measures this tract's median value from a survey sample, not a census of sales: \$754,900 ± \$261,033 at 90% confidence. That band is 3.8× the typical year-over-year move in this tract's value history, so single-year changes — including flat and slightly negative years — sit inside the sampling error and cannot be read as market direction. Read the multi-year trend.

DEMOGRAPHIC SNAPSHOT

POPULATION	7,103 ▲ +10.3% YOY · ~7,179 2025 EST (PEP)
MEDIAN HH INCOME	\$80,692 ▼ -12.7% YOY
VALUE-TO-INCOME	8.5× U.S. MEDIAN ~5×
MEDIAN AGE	35.2
OWNER OCCUPIED	27.7% ► 0.0 PP YOY
UNEMPLOYMENT RATE	0.1%
LABOR FORCE PARTICIPATION	82.3%
AGE COHORTS	<18 12.0% 18-34 36.9% 35-54 33.1% 55+ 18.0%

MARKET CONDITIONS

5-YR FORECAST Δ	+37.0%
2029 POINT FORECAST	\$934,473

EDUCATIONAL ATTAINMENT

ADULTS 25+ · ACS 5-YEAR		
HIGH SCHOOL+		84.2%
BACHELOR'S+		65.5%
GRADUATE+		15.3%

SCHOOL DISTRICT

NCES CCD 2022-2023		
DISTRICT	Austin ISD	UNIFIED
SCHOOLS	124	
ENROLLMENT	73,384	
STUDENT / TEACHER	16.6	

DEMOGRAPHIC NARRATIVE

Census Tract 9.02 in Travis County had an ACS-measured population of 7,103, with a median household income of \$80,692 and a notably credentialed resident base: 84.19% hold at least a high school diploma, 65.49% hold a bachelor's degree or higher, and 15.3% hold a graduate or professional degree. The median age is 35.2, and the dominant age cohort is the 18-to-34 group at 36.87% of residents. Owner-occupancy stands at just 27.74%, signaling a tract that functions primarily as a rental market.

Year-over-year demographic signals are mixed. Population expanded 10.31% in the most recent period, and the share of residents with a bachelor's degree or higher rose 4.76% — both consistent with continued in-migration of educated households. Median household income, however, declined on a year-over-year basis, a pattern that warrants monitoring even if single-year income estimates carry their own measurement noise. Owner-occupancy was flat at 0.0% change. The tract is served by Austin ISD, a unified district enrolling roughly 73,384 students across 124 schools.

The demographic profile supports durable rental demand. A labor force participation rate of 82.28% and an unemployment rate of 0.1% indicate a highly engaged workforce, and the concentration of younger, degree-holding renters is consistent with sustained occupancy pressure in a market where owner-occupancy remains structurally low.

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	0.80	▲ 82.0%
Mission Bay, San Francisco CA	06075060700	2010	0.50	▲ 55.0%
Wynwood, Miami FL	12086003200	2013	0.47	▲ 64.0%

COMPARABLE TRACTS

TOP THREE SAME-COUNTY TRACTS BY SIMILARITY PROFILE

LOCATION	FIPS	VERUS SCORE	DISTANCE (MI)
Tract 8.04 – Travis, TX	48453000804	59	–
Tract 9.01 – Travis, TX	48453000901	59	–
Tract 15.03 – Travis, TX	48453001503	59	–

FORECAST DRIVERS

TOP THREE DRIVERS SHAPING THE 2025–2029 OUTLOOK

- ▼

INCOME DECLINE

· MODERATE NEGATIVE

A meaningful year-over-year income contraction introduces a moderate drag on purchasing power and near-term affordability within the tract.
- ▲

EDUCATION DENSITY

· MAJOR POSITIVE

A highly educated resident base, at 65.49% holding a bachelor's degree or higher, is a major positive signal for sustained demand and price support.
- YOUNG RENTER DEMOGRAPHICS

· MODERATE NEUTRAL

A predominantly renter, younger-skewing population creates a moderately neutral dynamic, balancing future ownership conversion potential against current low owner-occupancy rates.

Verus-AI Tract Report · Issued October 21, 2026 · FIPS 48453000902. Forecasts are model outputs based on tract-level demographic, employment, and market data; actual outcomes will differ. This is a point forecast, not a statistical range, and does 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. This product uses the Census Bureau Data API but is not endorsed or certified by the Census Bureau.