

Affordability of housing in Anna and Van Alstyne in 2026

Affordability of Homes in Anna and Van Alstyne, Texas

As housing affordability remains a national concern, many buyers are shifting their focus away from high-cost urban cores and into emerging North Texas communities like Anna and Van Alstyne. These areas offer a compelling combination of lower entry prices, newer housing stock, and long-term growth potential—making them increasingly attractive for first-time buyers, move-up buyers, and investors alike.

A More Attainable Entry Point Compared to DFW

One of the most important affordability advantages in Anna and Van Alstyne is their pricing relative to nearby Dallas-Fort Worth suburbs. While many established suburbs have pushed well beyond affordability thresholds, these two communities still offer opportunities to purchase newer homes at more accessible price points.

In Van Alstyne, for example, the median listing price is currently around **\$499,999**, reflecting an **8% decline year-over-year**, while the broader median sale range has hovered closer to **\$529,000** depending on timing and data source. This softening in prices—combined with increased inventory—signals a shift toward a more balanced or even buyer-friendly market.

Anna, while generally priced slightly lower than Van Alstyne, follows a similar pattern: homes often fall into the mid-\$300K to low-\$400K range, particularly for new construction, making it one of the more affordable entry points within Collin County.

Increasing Inventory Creating Buyer Leverage

Another major factor improving affordability is the rapid increase in housing inventory. In Van Alstyne alone, active listings have risen more than **25% year-over-year**, giving buyers more choices and negotiating power.

This shift is critical. During the peak market years (2020–2022), limited inventory drove aggressive bidding wars and pushed prices up quickly. Today, however:

- Homes are sitting longer (around **70–80 days on market**)
- Properties are selling **below list price on average**
- Builders are offering incentives (rate buydowns, closing cost assistance, upgrades)

All of these factors effectively reduce the *true* cost of purchasing a home, improving overall affordability even if headline prices remain elevated.

Price vs. Income: The Real Affordability Equation

While home prices in Van Alstyne average around **\$428,000–\$500,000**, the area median income sits near **\$98,000–\$101,000**, meaning affordability can still be somewhat stretched without dual incomes or strong financing strategies.

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In fact, estimates suggest households may need roughly **\$15,000 more annual income** to comfortably afford the typical home under standard lending guidelines.

However, compared to larger metro areas—where affordability gaps are far more severe—these communities still present a more realistic path to homeownership, especially for buyers relocating from higher-cost states or urban centers.

Cost Per Square Foot and Value Proposition

Another key affordability advantage lies in value per dollar. In Van Alstyne, the median price per square foot is roughly **\$210–\$215**, which is competitive relative to nearby suburbs and significantly lower than many urban markets.

Buyers in Anna and Van Alstyne often gain:

- Larger homes (2,000–3,500+ sq ft)
- Newer construction with modern finishes
- Larger lot sizes
- Planned communities with amenities

This reflects a broader Texas trend where buyers prioritize **space and livability over proximity**, especially with remote and hybrid work becoming more common.

A Market in Transition: From Seller to Balanced (or Buyer-Friendly)

Van Alstyne is currently considered a **buyer's market**, meaning supply exceeds demand. This is a major shift from just a few years ago and directly benefits affordability in several ways:

- More room for negotiation
- Reduced competition
- Greater ability to secure concessions

Anna is experiencing a similar transition, particularly in new construction communities where builders are actively competing for buyers.

Long-Term Outlook and Growth Potential

Despite short-term price adjustments, both Anna and Van Alstyne continue to benefit from strong long-term fundamentals:

- Ongoing population growth in Collin and Grayson counties
- Expansion of infrastructure and highways (including U.S. 75 corridor access)
- Continued northward migration from Dallas suburbs

These factors help support long-term property values while still allowing buyers to enter at relatively affordable levels today.

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Conclusion

Anna and Van Alstyne represent a rare balance in today's housing market: **relative affordability, increasing inventory, and long-term upside**. While affordability is not without challenges—particularly when factoring in interest rates, taxes, and income levels—these communities still offer significantly more value compared to many parts of the Dallas-Fort Worth metro.

For buyers seeking newer homes, more space, and a manageable entry price, both markets stand out as some of the most practical and strategic choices in North Texas right now.

Reach out to us today to discuss how we can help you take advantage of this break in housing affordability.

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