Can Williamson County Afford Its Own Growth?

Rising rates and prices challenge buyers, but strong demand fuels continued expansion.

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THE DATA

3.2%

Affordability Index Decline

The Texas Housing Affordability Index saw a notable decline in Q2 2026.

This statewide trend impacts local markets like Williamson County, where rising home prices coupled with higher interest rates are testing buyer purchasing power. Understanding this shift is crucial for both buyers and sellers.

Source: Dallas Federal Reserve Economic Data · Published July 08, 2026 [BREAKING]

01

Interest Rates Reshape Buyer Strategies

Higher mortgage rates are prompting buyers in Williamson County and Georgetown to re-evaluate budgets and property types. While some may pause, others are adapting by seeking different financing options or adjusting their desired home features to fit new financial realities.

02

Growth Momentum Outweighs Affordability Concerns

Despite affordability headwinds, Williamson County's population growth and economic development continue to drive housing demand. The appeal of communities like Georgetown, just 30 minutes from Austin, ensures a robust market, albeit with evolving dynamics for buyers and sellers.

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