Georgetown Real Estate: Navigating Higher Rates

Current mortgage trends shape buyer opportunities and seller strategies in Georgetown, TX.

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THE DATA

6.69%

30-Year Fixed Mortgage Rate

The average 30-year fixed mortgage rate as of August 6, 2026, reflects a slight increase from the previous week.

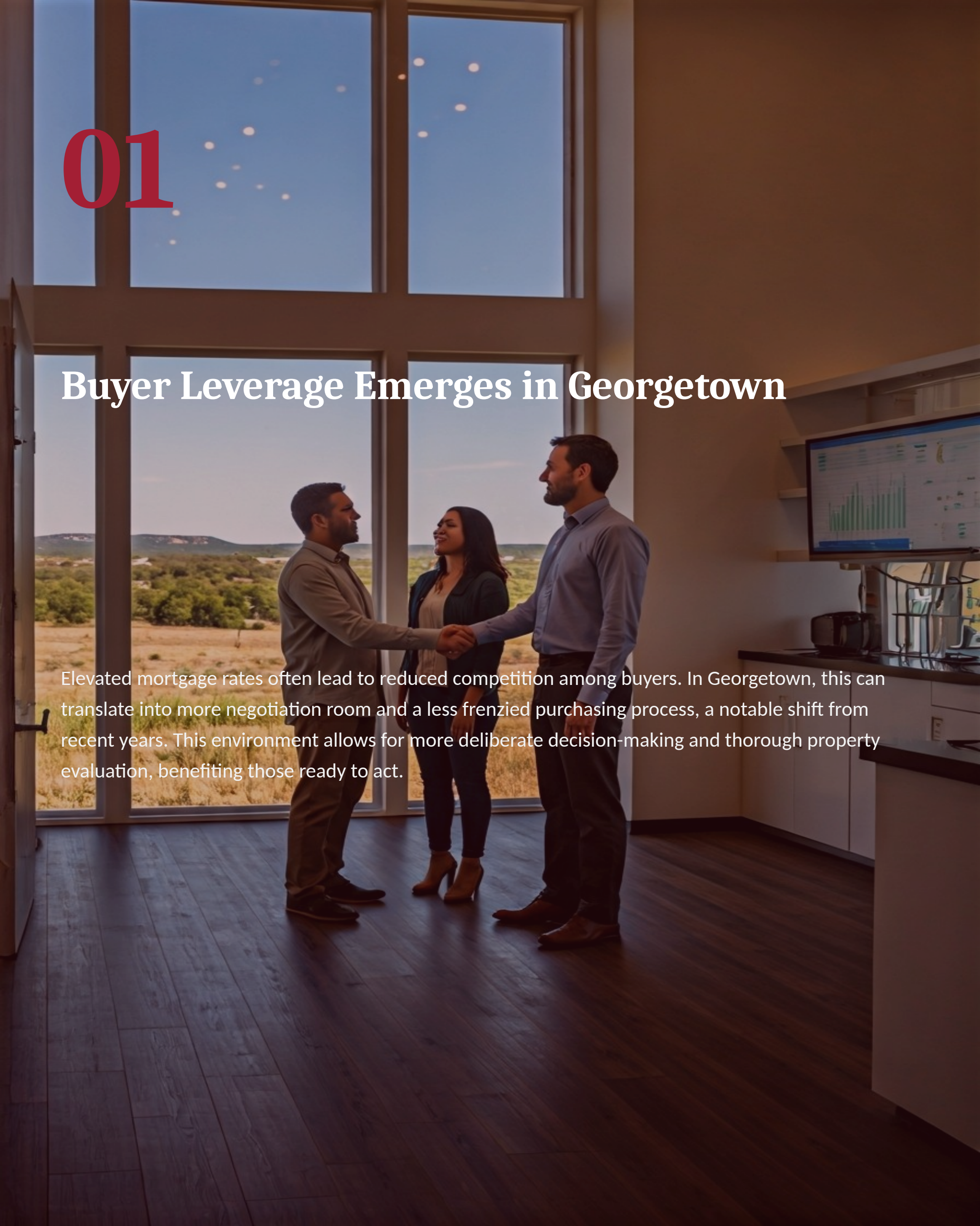
This benchmark rate, reported weekly by Freddie Mac, continues to influence purchasing power and market dynamics nationwide. Understanding its impact is crucial for anyone engaging with the Georgetown housing market today.



Source: Freddie Mac · Published August 07, 2026

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Buyer Leverage Emerges in Georgetown



Elevated mortgage rates often lead to reduced competition among buyers. In Georgetown, this can translate into more negotiation room and a less frenzied purchasing process, a notable shift from recent years. This environment allows for more deliberate decision-making and thorough property evaluation, benefiting those ready to act.



02

Sellers Adapt to Evolving Market Conditions

Georgetown sellers may find homes on the market for longer periods compared to past years. Strategic pricing and property presentation become paramount to attract qualified buyers in this rate-sensitive climate. Understanding current market values and buyer affordability ceilings is key for a successful transaction.

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