

#1 in Homes Owned Free and Clear – ALEX Intelligence 2026

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Georgetown leads Williamson County in financial independence

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THE DATA

41.5%

Homes Owned Free and Clear (2024)

Georgetown leads Williamson County with over 4 in 10 homes fully owned without a mortgage.

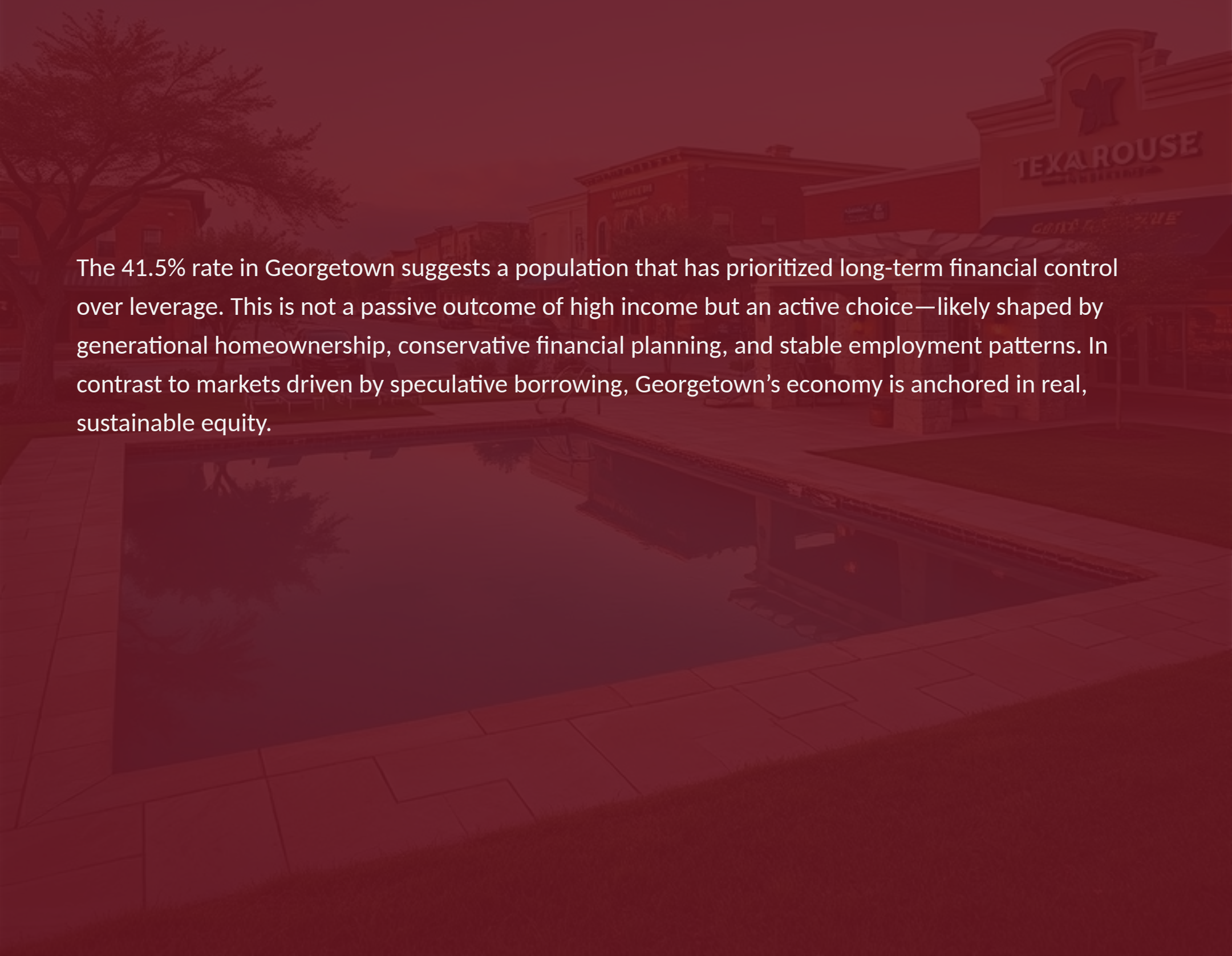
This figure is not merely a reflection of wealth—it is a structural advantage. With nearly half of homes free of debt, Georgetown exhibits a rare form of housing market resilience. This financial independence reduces vulnerability to interest rate fluctuations and economic downturns, creating a stable foundation for long-term property value retention.

01



Debt-Free Ownership as a Strategic Advantage

The 41.5% rate in Georgetown suggests a population that has prioritized long-term financial control over leverage. This is not a passive outcome of high income but an active choice—likely shaped by generational homeownership, conservative financial planning, and stable employment patterns. In contrast to markets driven by speculative borrowing, Georgetown's economy is anchored in real, sustainable equity.





02

Resilience Through Financial Homogeneity

When a majority of homeowners are debt-free, the entire community becomes less sensitive to macroeconomic shocks. Even during periods of rising interest rates or employment volatility, these households maintain spending power and stability. This creates a feedback loop: financial security attracts investment, which reinforces stability, making Georgetown not just a safe haven, but a magnet for long-term residents and capital.

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