

#1 in Homes Owned Free and Clear in Williamson County

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Georgetown leads Williamson County in financial independence

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THE DATA

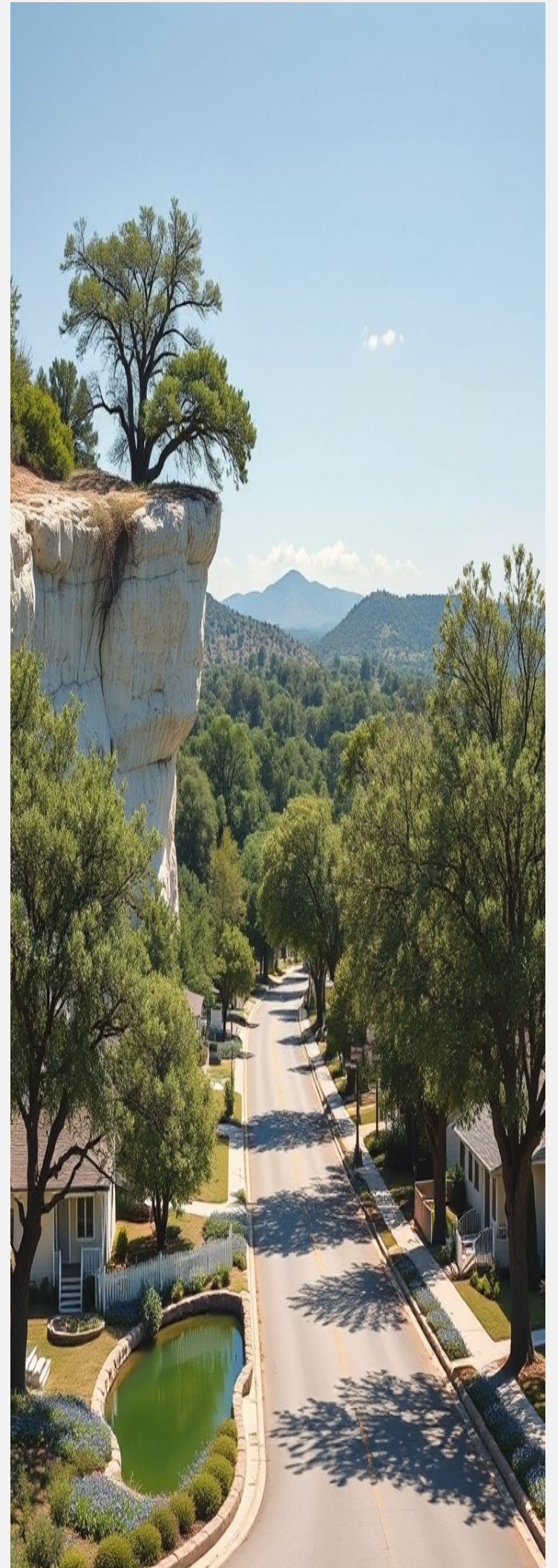
41.5%

Homes Owned Free and Clear (2024)

Georgetown holds the highest share of homes owned free and clear among Williamson County cities.

This figure reflects a deeply entrenched culture of long-term ownership and financial discipline. Unlike markets driven by speculative investment or rapid turnover, Georgetown's homeownership model emphasizes stability and equity accumulation. The high percentage suggests a population that has prioritized debt reduction and sustained asset growth over time.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-21-georgetown-tx-free-and-clear-place-mkt>



01

Financial Resilience as Market Foundation

Georgetown's 41.5% free-and-clear rate is not just a statistic—it's a structural advantage. This level of equity ownership reduces default risk, strengthens community credit stability, and provides a buffer during economic downturns. It signals that the city's housing market is not reliant on refinancing or mortgage leverage, making it inherently more resilient to interest rate volatility or broader financial shocks.

02

The Hidden Cost of Stability

While financial independence is a strength, it may also signal limited market dynamism. High equity levels correlate with lower turnover and reduced demand for new construction, as residents are less likely to sell. This could constrain future growth in home sales volume and limit opportunities for first-time buyers to enter the market. The trade-off between stability and liquidity is a critical tension shaping Georgetown's long-term real estate trajectory.



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