

#1 in Free-and-Clear Home Ownership — Texas Hill Country 2024

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Marble Falls leads Texas Hill Country with 55.2% of homes mortgage-free

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THE DATA

55.2%

Homes Owned Free and Clear (2024)

Marble Falls leads the Texas Hill Country in homes owned without a mortgage.

This figure—55.2% of homes free and clear—reflects deep financial resilience in a region where long-term ownership is a cultural norm. It signals not just wealth, but a decades-long pattern of prudent home investment, low turnover, and sustained equity accumulation. Unlike urban markets where leverage is a default, the Hill Country's ownership model is rooted in generational stability.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-26-hill-country-tx-free-and-clear-place-mkt>



01

Equity as Infrastructure

In the Texas Hill Country, homeownership isn't just a financial asset—it's a form of community infrastructure. With over half the homes free of debt, Marble Falls has built a self-sustaining economic ecosystem where residents can weather downturns, invest locally, and reinvest in property without mortgage risk. This resilience is not accidental; it's the product of decades of intentional land stewardship and long-term settlement patterns.



02

The Free-and-Clear Advantage

In a national climate of rising interest rates and inflation, the 55.2% free-and-clear rate in Marble Falls acts as a strategic buffer. Unlike markets where refinancing or cash-out equity is common, this region's homeowners are insulated from rate hikes, credit tightening, and forced sales. This stability makes the area a rare haven for long-term capital preservation, especially as urban centers face greater financial volatility.

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