#6 in Median Monthly Owner Cost — Williamson County 2024

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Georgetown ranks 6th in Williamson County on owner cost — a strategic affordability edge

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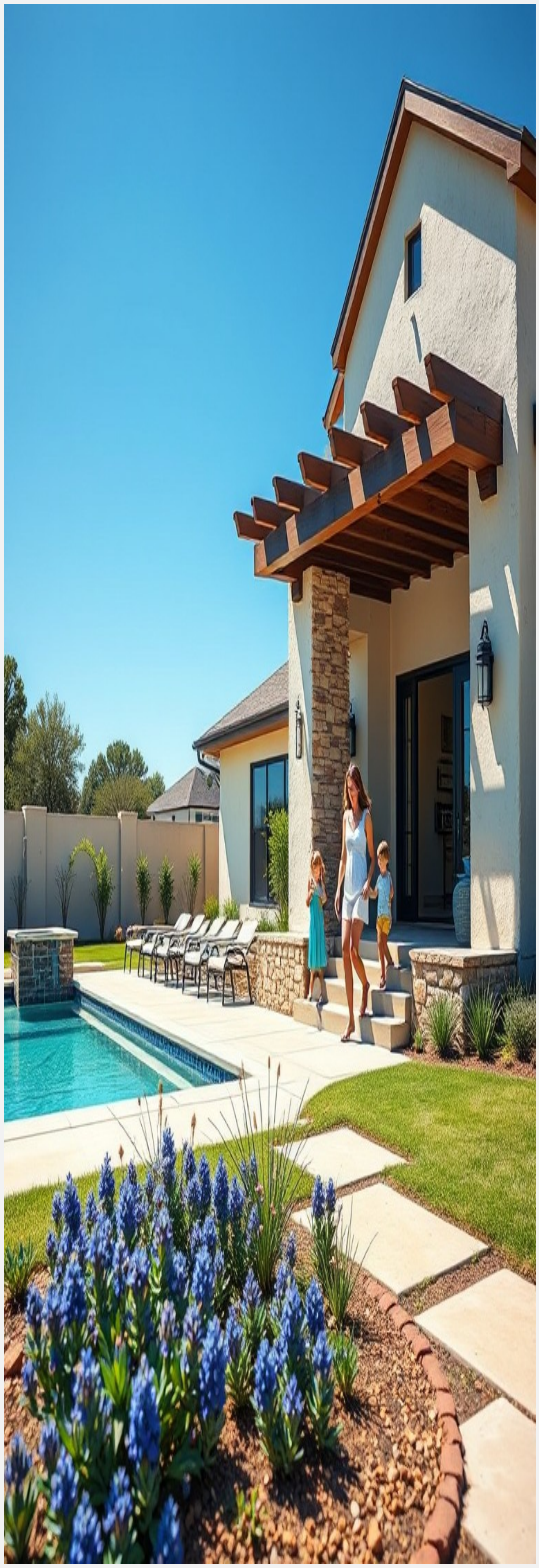
THE DATA

$1,718

Median Monthly Owner Cost (2024)

Georgetown’s median monthly owner cost is $1,718, placing it sixth among Williamson County cities.

This figure reflects the combined cost of mortgage, property taxes, insurance, and utilities for homeowners. At $1,718, Georgetown is significantly more affordable than neighboring communities like Santa Rita Ranch ($2,856) and Liberty Hill ($2,372), yet still offers access to high-quality infrastructure and services. The ranking suggests a unique balance between cost and quality of life that supports sustainable housing demand.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-28-georgetown-tx-owner-cost-place-mkt

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Affordability as a strategic moat

Georgetown’s #6 ranking in median monthly owner cost is not just a number — it’s a defensive advantage. In a market where rising interest rates pressure buyers, this position shields the city from rapid price erosion. Unlike higher-cost peers that rely on investor speculation, Georgetown’s affordability attracts long-term residents seeking stability, reducing turnover and supporting stronger community cohesion. This is not a temporary trend; it’s a structural advantage rooted in land use and tax policy.

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The cost of staying competitive

Georgetown’s relatively low owner cost does not signal weakness — it reflects a mature market with controlled development. While nearby communities like Hutto and Brushy Creek are rising in cost due to aggressive new construction, Georgetown’s slower pace preserves affordability. This suggests a deliberate policy of sustainable growth, avoiding the boom-bust cycles seen in more speculative markets. As national mortgage rates remain elevated, this restraint becomes a competitive differentiator for buyers seeking predictability.

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