

Georgetown — #1 of 10: Homes Owned Free and Clear

Georgetown Leads SC in Free-and-Clear Homes

58.3% own homes mortgage-free — highest in state

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THE DATA

58.3%

Homes Owned Free and Clear (2024)

Georgetown, SC leads all cities in the Grand Strand in mortgage-free ownership.

This figure reflects a deep-rooted financial resilience, not a recent trend. With 58.3% of homes free of mortgage debt, Georgetown stands out as a bastion of long-term financial stability within the Grand Strand. This is not merely a sign of wealth but of sustained ownership, low turnover, and a population that has built equity over decades.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-15-grand-strand-free-and-clear-place-mkt>



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01

Equity as a Shield

The stability of mortgage-free ownership reduces the risk of foreclosure cascades and supports sustained rental demand, even during downturns. This dynamic is especially potent in a tourism-driven economy where long-term residents anchor the housing market against seasonal swings.

02

Wealth Retention, Not Just Accumulation

This behavior reflects a deeper cultural and economic pattern: a preference for permanence over turnover. As a result, the housing market is less susceptible to speculative bubbles and more resilient to macroeconomic shocks, making it a unique case study in sustainable coastal development.



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Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902



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