

Belton — #1 of 7: Renters Over the 50% Rent Threshold

Belton has Texas's highest rent burden

Source: ALEX Intelligence · Published October 19, 2026

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THE DATA

29.5%

Renters Over the 50% Rent Threshold (2024)

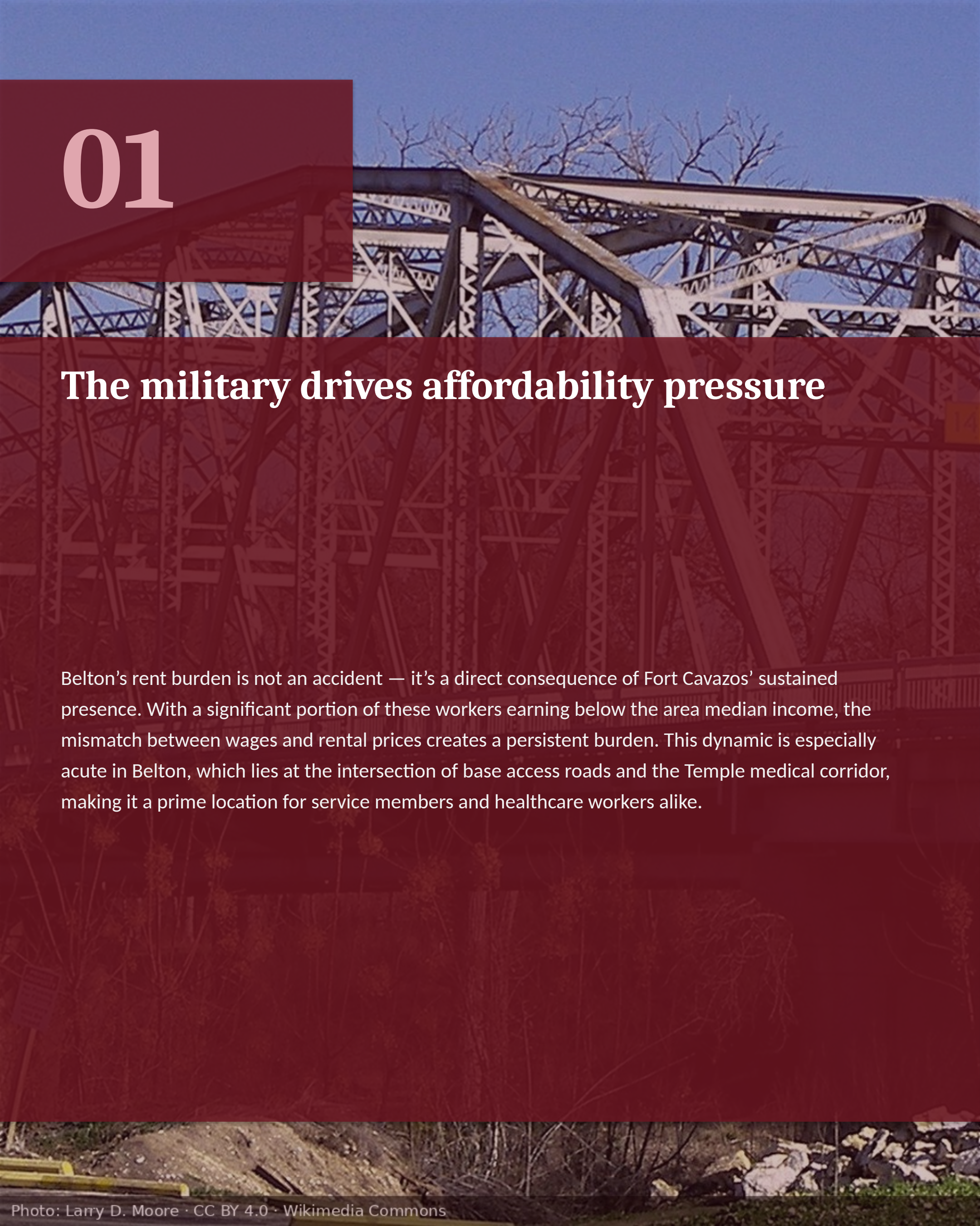
In Belton, nearly three in ten renters spend more than half their income on housing.

This figure marks Belton as the city with the highest share of rent-burdened households in the Killeen-Temple MSA and across Texas. With Fort Cavazos and the Baylor Scott & White medical corridor anchoring local employment, housing demand remains elevated — yet supply constraints and rising construction costs have limited relief. The result is a growing strain on low- and moderate-income renters, particularly those in military and healthcare service roles.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-19-killeen-temple-severe-rent-burden-place-mkt>





01

The military drives affordability pressure

Belton's rent burden is not an accident — it's a direct consequence of Fort Cavazos' sustained presence. With a significant portion of these workers earning below the area median income, the mismatch between wages and rental prices creates a persistent burden. This dynamic is especially acute in Belton, which lies at the intersection of base access roads and the Temple medical corridor, making it a prime location for service members and healthcare workers alike.

02

Affordability gaps reveal hidden inequities

The fact that Belton leads Texas in rent burden — despite being part of a growing, employment-rich MSA — underscores a structural imbalance. While the region benefits from stable, high-demand jobs, housing policy and development have not kept pace. This creates a situation where the workforce that sustains the economy is increasingly priced out of the communities they serve. The long-term risk? A shrinking labor pool in critical sectors like defense and health care, undermining the very engines that drive regional growth.



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