

Georgetown — #1 of 7: Homes Owned Free and Clear

Georgetown Leads Texas in Free-and-Clear Homeownership

41.5% of homes owned free and clear, source: ALEX Intelligence 2026

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THE DATA

41.5%

Homes Owned Free and Clear (2024)

Georgetown ranks #1 among Williamson County cities and #1 in Texas on homes owned free and clear.

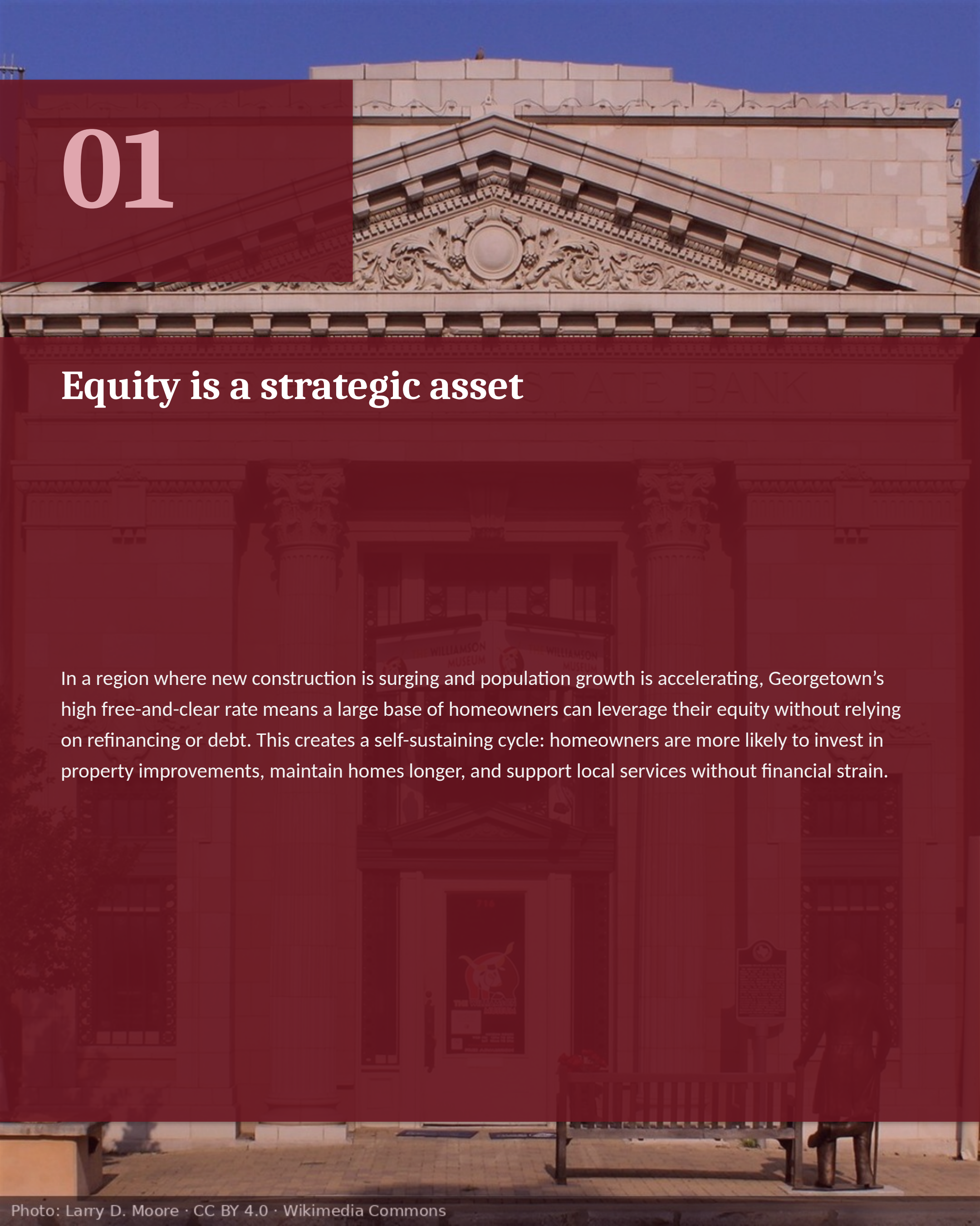
This level of equity ownership is not a coincidence—it reflects decades of stable, long-term residency and conservative home financing behavior. With 41.5% of homes fully paid off, Georgetown stands out as a market where financial resilience is baked into the housing stock.

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

<https://alex-companies.com/data/2026-10-20-georgetown-tx-free-and-clear-place-mkt>



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01

Equity is a strategic asset

In a region where new construction is surging and population growth is accelerating, Georgetown's high free-and-clear rate means a large base of homeowners can leverage their equity without relying on refinancing or debt. This creates a self-sustaining cycle: homeowners are more likely to invest in property improvements, maintain homes longer, and support local services without financial strain.

02

Stability outpaces growth

While nearby communities are experiencing rapid turnover and rising debt loads, Georgetown's homeownership model is fundamentally different. The dominance of free-and-clear homes suggests that new residents are not just buying homes—they are building generational wealth. This stability reduces turnover risk and strengthens community cohesion, making it a rare market where growth does not come at the cost of financial fragility.



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