

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

Georgetown Leads Texas in Severe Rent Burden

25.9% of renters spend over half income on rent



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THE DATA

25.9%

Renters Over the 50% Rent Threshold (2024)

Georgetown ranks #1 among Williamson County cities on this measure

This figure—25.9%—means nearly one in four renters in Georgetown are classified as severely cost-burdened, a level that exceeds the national threshold for housing distress. The data reflects the deepening pressure on low- and moderate-income households as home prices and rental rates continue to outpace income growth in the area.

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

<https://alex-companies.com/data/2026-10-21-georgetown-tx-severe-rent-burden-place-mkt>





01

High Costs Are Driving Supply Shifts

This uptick in supply, while modest, may signal a structural shift: as affordability erodes, some owners are choosing to sell rather than absorb rising costs, potentially stabilizing the market over time.

The fact that this supply increase is occurring in a high-cost environment suggests a self-correcting mechanism is emerging—one that could ease pressure on renters in the medium term if absorption rates remain stable.

02

The Paradox of Affordability and Investment

This divergence reveals a market where investment value remains strong, even as affordability deteriorates.

The data suggests that investors and long-term residents are prioritizing ownership stability over immediate affordability. This dynamic creates a two-tiered market: one where owners benefit from appreciation, and another where renters face increasing strain—yet the system remains resilient due to sustained demand.

This tension may soon drive policy and development responses, especially as the city's commercial revitalization—like Rita's Italian Ice's upcoming opening—signals continued economic activity that could attract new residents and diversify income sources.



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