

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

Lampasas Leads Texas in Free-and-Clear Homes

52.3% of homes owned free and clear — source: ALEX Intelligence, October 21, 2026

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THE DATA

52.3%

Homes Owned Free and Clear (2024)

Lampasas leads the Killeen-Temple MSA and Texas in homeownership without a mortgage.

This figure — 52.3% — reflects a deep-rooted financial resilience in Lampasas, where a significant portion of homeowners have built equity over time, often through long-term residency and steady employment. With Fort Cavazos driving military housing demand and the Baylor Scott & White medical corridor anchoring healthcare jobs, Lampasas stands out as a place where economic stability translates directly into ownership security.

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

<https://alex-companies.com/data/2026-10-21-killeen-temple-free-and-clear-place-mkt>



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Ownership Without Debt Is a Strategic Advantage

For investors and developers, this suggests that Lampasas is not just a growth market — it is a market with inherent structural strength. The base of equity-rich homeowners can absorb market fluctuations better than markets reliant on financed ownership, making Lampasas a safer bet for long-term real estate value retention.

02

The Military-Housing Nexus Fuels Equity Accumulation

This is not a coincidence. It's a structural outcome of employment stability and disciplined financial behavior. As more military and healthcare workers settle in the area, the free-and-clear trend is likely to persist, reinforcing Lampasas's status as a bastion of financial resilience within the Killeen-Temple MSA.



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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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