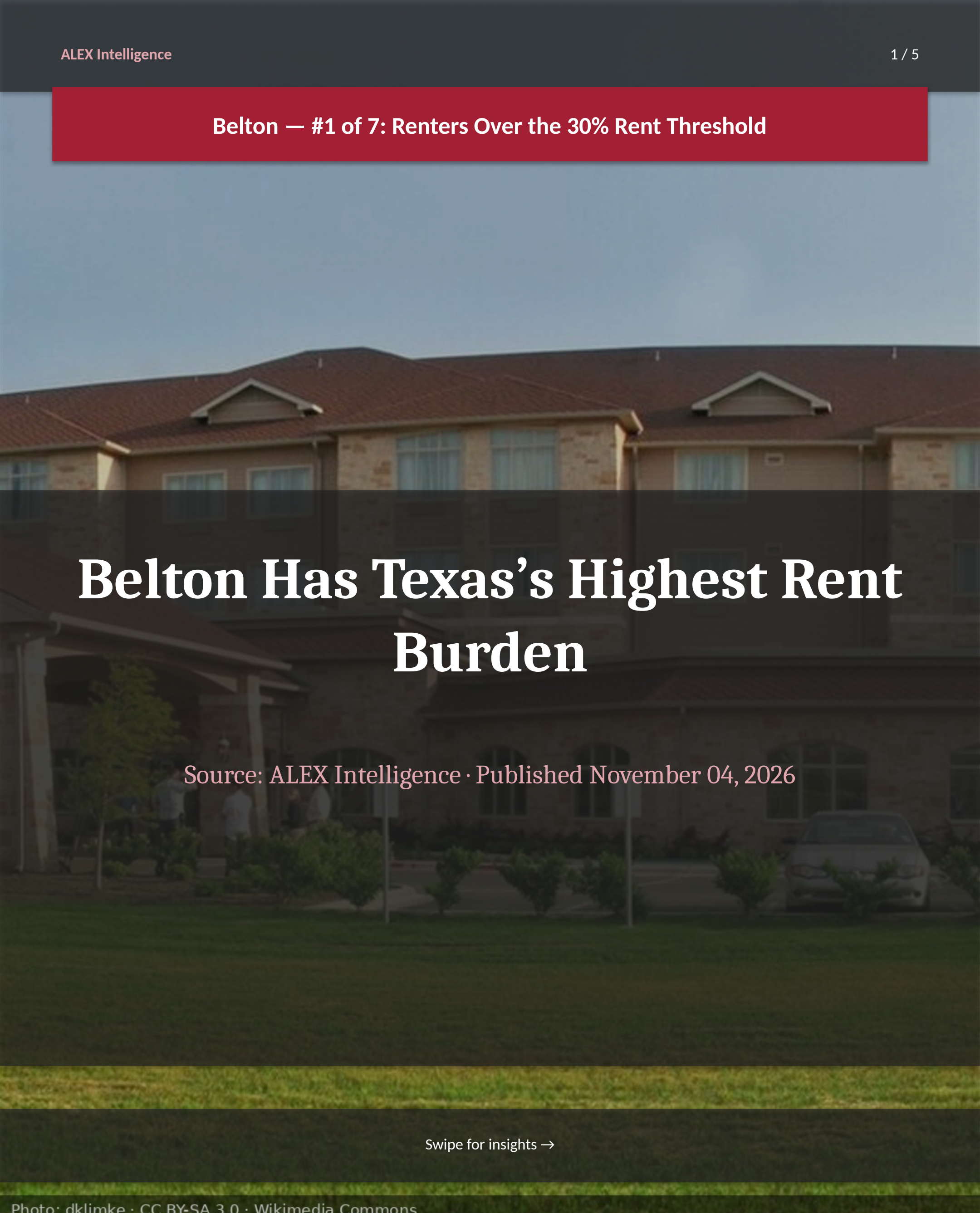
Belton — #1 of 7: Renters Over the 30% Rent Threshold



Belton Has Texas's Highest Rent Burden

Source: ALEX Intelligence · Published November 04, 2026

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THE DATA

60.8%

Renters Over the 30% Rent Threshold (2024)

Belton tops the Killeen-Temple MSA in rent burden, with over six in ten renters spending more than 30% of income on rent.

This figure reflects a structural affordability crisis, not just a temporary spike. The concentration of renters in high-cost housing units—particularly in newly built multifamily developments—suggests that rising construction costs are being passed directly to tenants. With Fort Cavazos driving military housing demand, and medical expansion in Temple increasing service-sector employment, affordability is under pressure despite strong job growth.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-04-killeen-temple-rent-burden-place-mkt

01

Affordability Is a Migration Filter

The military and medical employment engines are attracting workers who can absorb high rents, but they are also crowding out local residents. Without targeted affordability programs, this trend risks creating a housing market that serves only the highest earners, undermining the region’s long-term economic diversity.

02

The Rent Burden Is a Productivity Tax

A high rent burden correlates with lower labor mobility and reduced worker satisfaction. Workers may accept lower wages or longer commutes to afford housing, undermining the very labor force growth the region is trying to attract. This creates a paradox: strong job growth is driving demand, but that demand is being absorbed by rising rents, not wage increases.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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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