Bastrop County — #2 of 5: Homes Owned Free and Clear

Bastrop Leads Austin Metro in Free-and-Clear Homeownership

Source: ALEX Intelligence · Published November 05, 2026

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THE DATA

47.4%

Homes Owned Free and Clear (2024)

Bastrop County ranks #2 in the Austin-Round Rock-San Marcos metro and #88 in Texas for homes owned free and clear.

This level of equity ownership is a rare marker of financial resilience in a rapidly growing Texas county. With 47.4% of homes free of mortgage debt, Bastrop stands apart from the Austin metro's high leverage trends. The figure reflects decades of strategic homebuying, long-term residency, and strong local economic stability — not just recent price gains.



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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-05-bastrop-standing-free-and-clear-county

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Equity as Infrastructure

In Bastrop, homeownership isn’t just a financial act — it’s a foundational economic asset. With nearly half of homes fully owned, the county has built a self-reinforcing wealth engine. This equity base enables residents to fund home improvements, start small businesses, and absorb economic shocks without debt pressure. It’s not just stability; it’s capital that fuels reinvestment in local services and infrastructure.

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The Silent Growth Engine

While Austin’s growth is driven by remote work and tech migration, Bastrop’s rise is rooted in home equity accumulation. The county’s 47.4% free-and-clear rate suggests a population that prioritizes long-term asset building over speculative flipping. This creates a more stable, less volatile market — ideal for industrial tenants, employers, and public planners who rely on predictable community dynamics. In a region of rapid change, this stability is the real differentiator.

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