Georgetown — #1 of 7: Home Value to Income Ratio

Georgetown leads Texas in home value to income ratio

Ranked #1 among all Texas cities in 2024

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THE DATA

4.5x

Home Value to Income Ratio (2024)

Georgetown’s 4.5x ratio is the highest in Texas, indicating strong affordability relative to local income levels.

This ratio measures how many years of median household income are required to purchase a home. A 4.5x ratio suggests that homes in Georgetown remain within reach for local earners, even as values rise. The city’s relatively low cost burden compared to surrounding areas reflects a unique balance of income growth and housing supply. This dynamic supports long-term stability and broad-based homeownership opportunity.



Photo: Another Believer · CC BY-SA 4.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-08-georgetown-tx-value-to-income-place-mkt

01

Affordability as a strategic advantage

Georgetown’s 4.5x ratio is not a sign of overvaluation but of disciplined market alignment. Unlike markets where home prices outpace income, Georgetown’s housing system absorbs wage growth without distorting access. This suggests that new construction is keeping pace with demand, and that local policies are enabling sustainable development. For investors and builders, this signals a durable market where value appreciation is supported by real purchasing power, not speculation.

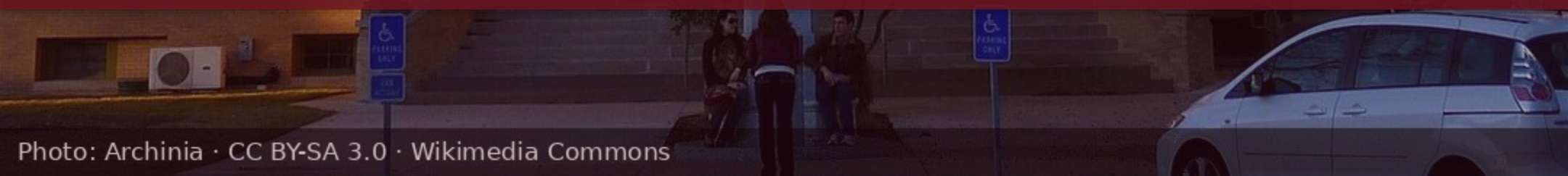


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02

Income growth is outpacing value inflation

The fact that Georgetown leads Texas in this ratio implies that income growth has been stronger than home price growth in recent years. This is not a national trend—most U.S. metros report rising ratios—but it reflects a local equilibrium where job creation, particularly in healthcare and tech, has driven wages faster than housing inflation. This creates a virtuous cycle: higher income attracts more residents, who in turn support further development, all without triggering affordability crises.

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