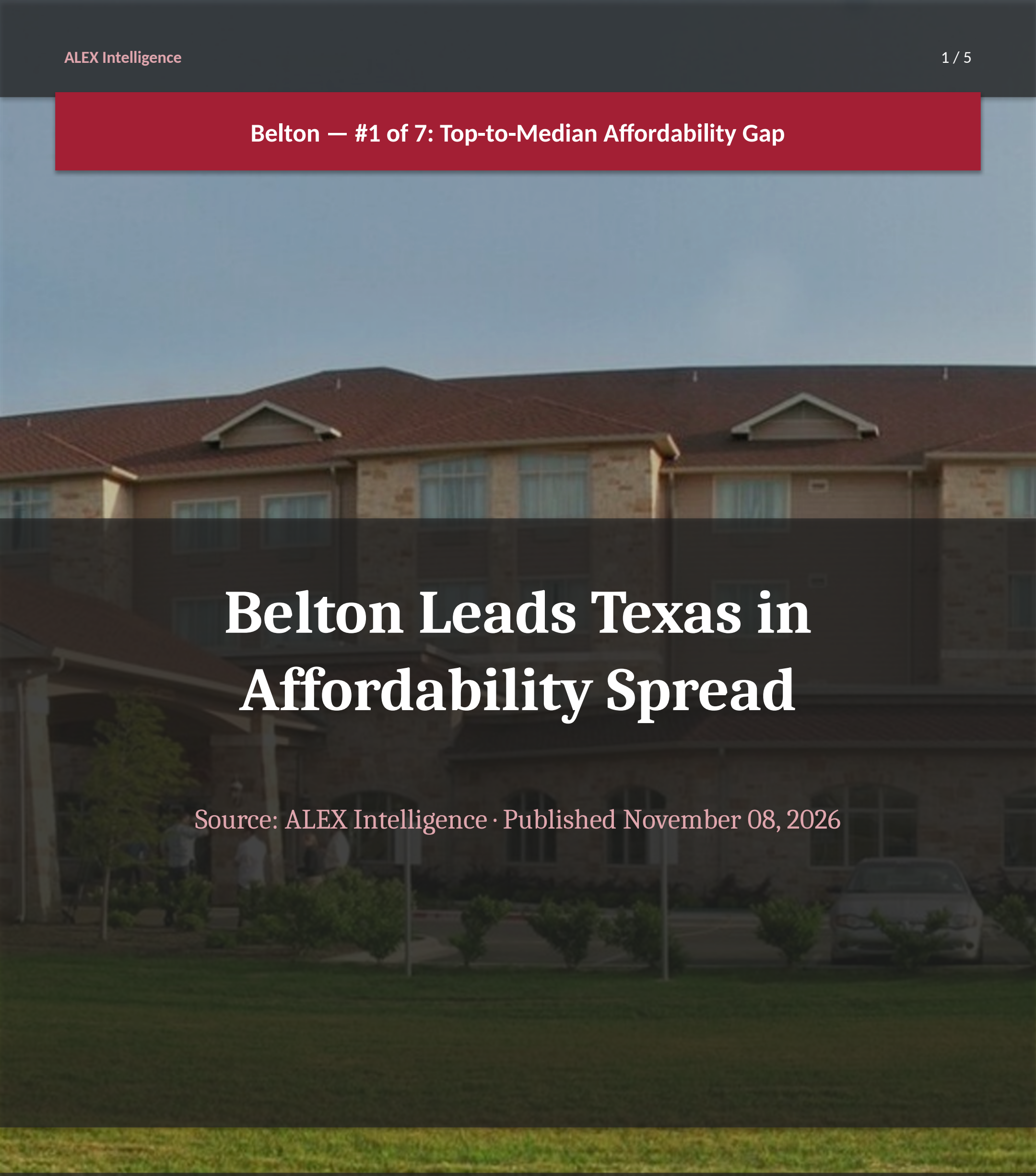
Belton — #1 of 7: Top-to-Median Affordability Gap



Belton Leads Texas in Affordability Spread

Source: ALEX Intelligence · Published November 08, 2026

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THE DATA

1.2x

Top-to-Median Affordability Gap (2024)

This is the ratio between the most affordable city and the median city in the Killeen-Temple MSA.

The 1.2x gap reflects how unevenly affordability is distributed across the region. While Belton leads Texas in this measure, it signals a growing divide: homes in the top tier are significantly more expensive relative to median prices than in any other city in the state. This suggests a bifurcated market where high-end homes are increasingly isolated from broader affordability trends.

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

01

Affordability is not uniform

The data reveals that affordability is not a regional average but a hyper-local condition. Belton’s 4.4x top-to-median gap indicates that while some homes remain within reach, the upper end is pricing itself out of reach for most residents. This suggests a two-tiered housing market where investment-grade properties dominate in select areas, while broader affordability remains constrained.

02

Market polarization is accelerating

The fact that Belton leads Texas in this metric — despite being in a metro with strong employment growth from Fort Cavazos and the Baylor Scott & White medical corridor — indicates that growth is not evenly distributed. High-income residents and investors are driving demand in specific zones, while middle-income households face increasing pressure. This polarization may lead to long-term social and economic fragmentation if not addressed by targeted policy or development strategies.

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