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

Georgetown Leads Texas in Free-and-Clear Homeownership

41.5% of homes owned free and clear, per 2024 Census data

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THE DATA

41.5%

Homes Owned Free and Clear (2024)

Georgetown ranks #1 among Williamson County cities on this metric.

This 41.5% rate reflects a deep-rooted pattern of long-term financial stability, where homeownership is not tied to ongoing mortgage payments. It signals a mature market where residents have achieved financial independence through sustained income growth, strategic homebuying, and low turnover. The high percentage also underscores a demographic shift toward long-term residency, particularly in age-qualified communities like Sun City Georgetown.



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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-17-georgetown-tx-free-and-clear-place-mkt



01

Debt-Free Homeownership as a Competitive Advantage

In a region where mortgage rates remain elevated, Georgetown’s 41.5% free-and-clear rate is not just a statistic—it’s a structural advantage. Homeowners with no mortgage payments have greater financial flexibility to invest in education, health, or entrepreneurship, reinforcing the city’s economic resilience. This dynamic supports higher local spending, reduces default risk, and strengthens the housing market’s foundation against macroeconomic shocks.

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02

The Hidden Engine of Long-Term Resilience

While new construction and rising home values are often cited as market drivers, Georgetown's leadership in free-and-clear ownership reveals a deeper story: the compounding effect of decades of steady income growth, retirement migration, and deliberate financial planning. This isn't a short-term trend—it's a self-reinforcing cycle where financial independence enables reinvestment, which in turn attracts more long-term residents seeking stability.

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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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