COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

2027 – 2031

A Regional Strategy for Economic Growth and Resilience in Central Texas

Development District of Central Texas

Bell • Coryell • Hamilton • Lampasas • Milam • Mills • San Saba

Prepared by the Central Texas Council of Governments

FINAL DRAFT FOR ADOPTION, OCTOBER 2026

FINAL DRAFT FOR ADOPTION

This final draft of the Development District of Central Texas Comprehensive Economic Development Strategy (CEDS) 2027–2031 follows a 30-day public comment period held from August 11 through September 10, 2026, as required by U.S. Economic Development Administration regulations (13 C.F.R. § 303.6).

Questions about this strategy may be directed to:

David Rodriguez, Regional Economic Development Planner

Central Texas Council of Governments

PO Box 729, Belton, Texas 76513 | David.rodriguez@ctcog.org | 254-770-2383

Acknowledgements

Economic Development Administration (EDA). This Comprehensive Economic Development Strategy was developed with support from the U.S. Economic Development Administration. The Central Texas Council of Governments and the Development District of Central Texas appreciate the EDA's partnership and its commitment to promoting regional economic growth and resilience.

DDCT Board and CEDS Steering Committee. The Board of the Development District of Central Texas guided this strategy from its first workshop to its final form. Board members generated the initial SWOT input, made the framing decisions reflected throughout this plan, and reviewed each major component as it was drafted.

Regional stakeholders. Stakeholder organizations spanning local government, higher education, public education, workforce development, and rural communities reviewed the SWOT analysis item by item and shaped the priorities in this plan. Their participation ensured this CEDS reflects the collective regional perspective rather than any single organization.

CTCOG staff and data partners. CTCOG planning staff prepared this document. Regional data partners, including workforce and labor market data support and veterans data support, strengthened the analytical foundation of the Background Summary.

The following people and organizations contributed to this plan.

Use of AI tools. CTCOG staff used Claude, an AI assistant developed by Anthropic, to help organize data, edit text, and check the document for consistency. Staff reviewed and verified all content and are responsible for it.

DDCT Board. Linda Angel (Vice Chair), Workforce Solutions of Central Texas; Joe Brooks, Mills County; Mellisa Brown, City of Killeen; Dr. Teddy Clevenger, Bartlett ISD (former Chair, who helped launch this CEDS process while serving as Bartlett ISD Superintendent); Scott Edmondson, City of San Saba; Jim Gibson, Rockdale Municipal Development District; Cynthia Hernandez, Belton Economic Development Corporation; Brian O'Connor, Nolanville Economic Development Corporation; Luke Potts, City of Belton; Dean Roome, Bartlett Activities Center; Ginger Watkins, Cameron Industrial Foundation.

CEDS Steering Committee. Charley Ayres, Texas A&M University–Central Texas; Christopher Bailey, Goldthwaite ISD; James Bilberry, City of Nolanville; Sandra Blackwell, Texas A&M University–Central Texas; Michele Carter, Central Texas College; Tammy Cockrum, City of Rogers; Manuel De La Rosa, Village of Salado; Scott Efflandt, Texas A&M University–Central Texas; Julie Escamilla, Temple College; Adrian Flores, City of Bartlett; Ryan Haverlah, City of Copperas Cove; Jeffrey Kirk, Texas A&M University–Central Texas; Zack Kleypas, Thorndale ISD; Robert Lindsey, City of Goldthwaite; Sam Listi, City of Belton; Kelli Merolillo, City of Morgan's Point Resort; David Mitchell, City of Harker Heights; Rebekah Moon, Harker Heights Chamber of Commerce; Stacey Norris, City of Hamilton; Don Owens, University of Mary Hardin-Baylor; Holly Owens, City of Gatesville; Gina Pence, Village of Salado; Ted Smith, Salado ISD; Whitney Theriot, Temple Chamber of Commerce; Fred Welch, Copperas Cove Economic Development Corporation; Deanna Whitson, Village of Salado.

CTCOG staff. Kendra Coufal, Tane'ya Floyd, Anita Janke, Uryan Nelson, David Rodriguez, Callie Tullos, and Ashlynn Ushek.

Table of Contents

Executive Summary 1
Section 1: Introduction and Purpose 3
1.1 Purpose of This Document 3
1.2 Data Sources and Methodology 3
1.3 Who "We" Are in This Plan 4
Section 2: Regional Overview 5
2.1 Geographic Profile 5
2.2 Regional Identity and CEDS Context 5
2.3 Regional Development Capacity: EDCI Assessment 6
Section 3: Demographics and Population 8
3.1 Population Size and Growth 8
3.2 Age Structure 9
3.3 Racial and Ethnic Composition 11
3.4 Veterans Population 11
3.5 Migration Patterns 11
Section 4: Economic Conditions and Indicators 13
4.1 Gross Regional Product 13
4.2 Employment Base 13
4.3 Labor Force Conditions 14
4.4 Industry Structure 15
4.5 Major Employers 16
4.6 Business Characteristics 17
4.7 Differences in Unemployment Across the Population 17
4.8 Income, Poverty, and Health Insurance 17
Section 5: Workforce Development and Education 19
5.1 Educational Attainment 19
5.2 Workforce Underemployment 19
5.3 Occupational Demand 20
5.4 Educational Pipeline 20
Section 6: Housing Market Conditions 22
6.1 Housing Stock and Vacancy 22
6.2 Homeownership and Renter Burden 22
6.3 Median Home Values 23

6.4 Housing and Economic Development Implications 24
Section 7: Infrastructure and Transportation 25
7.1 Transportation Network 25
7.2 Broadband Infrastructure 26
7.3 Water and Wastewater Systems 28
7.4 Energy Infrastructure 29
Section 8: Environment, Natural Hazards, and Resilience 31
8.1 Natural Hazard Risk Profile 31
8.2 Agricultural and Natural Resource Economy 32
8.3 Natural Hazard and Drought Resilience Planning 32
8.4 Environmental Quality and Regulatory Context 32
Section 9: Commercial Real Estate and Development Activity 34
9.1 Office Market 34
9.2 Retail and Dining Sector 34
9.3 Industrial and Logistics 34
9.4 Healthcare Real Estate 35
Section 10: Regional Assets and Economic Development Context 36
10.1 Summary of Regional Strengths and Assets 36
10.2 Summary of Regional Challenges 36
10.3 Strategic Priorities Carried Into the SWOT and Strategic Direction 37
SWOT Analysis 39
Strategic Direction and Action Plan 42
Roles and Capacity 42
Our Vision 42
Goal 1: Strengthen the region's ability to prepare for, withstand, and recover from shocks 42
Goal 2: Grow a stronger, more diverse economy and a better-prepared workforce, urban and rural, through infrastructure and workforce development 44
Goal 3: Further position CTCOG as a regional resource for local jurisdictions 46
Building Toward: Initiatives for Future Capacity 47
Economic Resilience 49
Evaluation Framework 50
Tier 1: Implementation Measures 50
Tier 2: Regional Outcome Indicators 51
Reporting Progress: The Annual Process 51
Data Sources and References 53

Primary Data Sources 53
Secondary and Supporting Sources 53
Technical Notes 54
Acronyms 55

Executive Summary

A note on this plan's approach. Earlier strategies for the district followed a familiar pattern: describe the economy, list strengths and weaknesses, and attach a long list of projects. This CEDS takes a different path. When we began gathering data in early 2026, the numbers pointed again and again to Fort Hood, which remains the region's largest employer and a major reason for its growth. That is an honest starting point, but it is not the whole story, and it is not where this plan places its focus. Several trends now cut across every county at once: pressure on water supply, gaps in broadband, a workforce that needs new skills, rising housing costs, and small communities with limited staff to pursue opportunities. These challenges do not stop at any city limit or county line, and no single organization can solve them. For that reason, this plan is built around what the region can do together: prepare for shocks, invest in the infrastructure and workforce that support private-sector growth, and give smaller communities access to the planning and grant capacity they need. The data that follows explains why these priorities matter, and the action plan explains who is positioned to act on them.

The Development District of Central Texas (DDCT) is the federally designated Economic Development District for Bell, Coryell, Hamilton, Lampasas, Milam, Mills, and San Saba counties, administered by the Central Texas Council of Governments (CTCOG). This Comprehensive Economic Development Strategy (CEDS) sets the region's economic direction for 2027–2031, as required by the U.S. Economic Development Administration (EDA).

The region today. Central Texas is growing. The region's population, estimated at 562,751 in 2025 including military residents, is projected to reach 610,349 by 2030. Fort Hood remains the region's largest employer, and healthcare, logistics, education, and agriculture anchor a broader base of jobs across the seven counties. The region sits on the I-35 corridor between Austin and Waco and has a young and diverse population, a strong network of colleges and universities, and a large veteran population of about 64,000 residents.

The challenge. The region's economy is stable, but it is narrow. Average earnings trail the national average by roughly $15,000 per job, no private-sector industry has yet reached export-base strength, and job growth since 2020 (+5.1%) has lagged the nation (+10.6%). At the same time, the gap between the urban core and the region's rural counties in broadband, water infrastructure, housing quality, and local staffing capacity is wide and, in some measures, widening.

How this plan was built. This CEDS was developed through a full revision process during 2026. It began with a data-driven Background Summary, followed by a SWOT analysis generated at the April 2026 DDCT Board workshop and refined item by item by stakeholder organizations across the region. The DDCT Board then shaped the Strategic Direction through working sessions over the summer, and an Evaluation Framework sets out how progress will be measured and reported. Throughout, the plan holds to a clear principle about CTCOG's role: we convene, plan, and advocate, while the work of building, financing, and operating projects belongs to the local governments, businesses, and institutions best positioned to carry it out.

The vision. *The DDCT works to improve, promote, and support economic growth while maintaining community character and quality of life in Central Texas.*

Three goals carry the plan:

- **Goal 1, Resilience.** Strengthen the region's ability to prepare for, withstand, and recover from shocks through shared emergency protocols, prepared residents and businesses, and hardened critical infrastructure.
- **Goal 2, Economy and workforce.** Grow a stronger, more diverse economy and a better-prepared workforce through investments in broadband, water, sites and housing, readiness for new industry, skills and apprenticeships, workforce mobility, and agriculture.
- **Goal 3, CTCOG as a resource.** Position CTCOG as a hands-on resource for local jurisdictions through a shared-services grant team, training for local officials, regional GIS and data services, and regional leadership development.

An Evaluation Framework tracks both what CTCOG and its partners deliver (implementation measures) and how the regional economy is trending (outcome indicators), reported annually to EDA and the DDCT Board.

This plan was released for a 30-day public review from August 11 through September 10, 2026.

Section 1: Introduction and Purpose

The Development District of Central Texas (DDCT) is a federally designated Economic Development District (EDD) administered by the Central Texas Council of Governments (CTCOG). The DDCT serves a seven-county region in Central Texas encompassing Bell, Coryell, Hamilton, Lampasas, Milam, Mills, and San Saba counties. As an EDD, the DDCT is required to maintain an active Comprehensive Economic Development Strategy (CEDS) under Title I of the Public Works and Economic Development Act of 1965, as amended (42 U.S.C. § 3121 et seq.), and in compliance with U.S. Economic Development Administration (EDA) regulations at 13 C.F.R. Part 303.

1.1 Purpose of This Document

The first half of this document is the Regional Background Summary. It consolidates and updates the analytical foundation for the DDCT's 2027–2031 CEDS, drawing on the most current available federal and local data on demographics, economic conditions, housing, workforce, education, infrastructure, and natural hazards. This analysis served as the primary reference for the April 2, 2026 SWOT Analysis Workshop, where stakeholders and regional partners identified the strengths, weaknesses, opportunities, and threats that guide the five-year plan. The second half of the document builds on that foundation with the SWOT Analysis, the Strategic Direction and Action Plan, and the Evaluation Framework.

1.2 Data Sources and Methodology

This summary prioritizes the most current and regionally specific data available, with the following hierarchy:

Table 1.1: Primary Data Sources and Vintages

Data Element	Vintage	Source
Population, income, poverty, labor force	2024	U.S. Census Bureau, ACS 5-Year Estimates 2024
Employment, wages, industry structure	2024	BLS Quarterly Census of Employment and Wages (QCEW)
Retail trade sales by county	2022	U.S. Census Bureau Economic Census (EC2200BASIC, released Dec. 2024)
Healthcare workforce	2025	HRSA Health Professional Shortage Area Database
Broadband speeds and access index	2022	NTIA National Broadband Map; Argonne National Laboratory IAI
Air service enplanements	2024	Federal Aviation Administration Commercial Enplanement Data
Housing permit activity	2020–2024	U.S. Census Bureau Building Permits Survey
Natural hazard risk	2023	FEMA National Risk Index (NRI)
Regional development capacity	2026	EDA National Economic Resilience Data Explorer (NERDE/EDCI)

Data Element	Vintage	Source
Transportation investment program	2026	KTMPO FY2025–2028 TIP (February 2026 Amendment) and FY2027–2030 TIP
Prior CEDS baseline	2022	DDCT Comprehensive Economic Development Strategy 2022–2026

All monetary figures are in current (nominal) dollars unless otherwise noted.

1.3 Who "We" Are in This Plan

Throughout this plan, "we" refers to the DDCT: its Board, the local governments and organizations represented on it, and the CTCOG staff who support its work. When the plan says what "we ought to" do, it describes a shared direction for the region, not a mandate for any one organization.

CTCOG's own role is to convene partners, plan, share data, provide technical assistance, and help communities pursue and manage grants. CTCOG does not build infrastructure, operate training programs, develop housing, or employ the region's workforce. Those responsibilities belong to the cities, counties, economic development corporations, chambers of commerce, school districts, colleges, utilities, nonprofits, and private employers and investors best positioned to carry them out. The Strategic Direction identifies the types of organizations positioned to lead each action and how CTCOG can support them.

Section 2: Regional Overview

The DDCT region covers approximately 6,559 square miles of Central Texas, between the Dallas-Fort Worth metroplex to the north and the Austin–San Antonio corridor to the south. The region sits along the I-35 corridor and includes the Killeen–Temple Metropolitan Statistical Area (MSA). Its seven counties range from the dense urban and suburban communities of Bell County to the smaller cities and rural areas of Coryell, Hamilton, Lampasas, Milam, Mills, and San Saba counties, creating a diverse mix of community development challenges and opportunities.

2.1 Geographic Profile

Bell County is the region's economic and population center. It includes the cities of Killeen, Temple, Belton, and Harker Heights, major healthcare and logistics employers, and Fort Hood. Coryell County, adjacent to Bell, shares in much of that urban growth through Copperas Cove and Gatesville. Lampasas County is the region's fastest-growing county, with strong commuter ties to the Austin area. Milam County, on the region's eastern edge, is seeing early signs of Austin-area growth. Hamilton, Mills, and San Saba counties are rural, with older populations and economies built on agriculture and small business.

2.2 Regional Identity and CEDS Context

The region's economy rests on a foundation that is both a strength and a vulnerability. Fort Hood is the region's largest employer, and federal employment and spending support healthcare, retail, construction, and service jobs across Bell and Coryell counties. That stability has real value, but it also means much of the region's economic health depends on federal budget and basing decisions made outside the region. Average earnings trail the national average by approximately $15,000 per job, no private-sector industry has yet reached the specialization threshold of an export-base economy, and the gap between the urban core and the region's rural counties is wide and, in some measures, widening.

This CEDS treats these conditions as connected parts of a single challenge: how to build a broader private-sector base, raise job quality and wages, and make sure growth reaches every county, not just the urban core. These are not separate problems. They are different dimensions of the same challenge, and any strategy that addresses only one of them will fall short. The goals in the Strategic Direction respond to this challenge, while this section describes it.

The earnings gap reflects the region's industrial mix. A large share of employment is in retail, food service, and healthcare support roles that tend toward the lower end of the wage distribution, and federal employment follows a compensation structure that differs from private-sector norms. Raising wages through higher-skill job growth and workforce investment is one of the central aims of this plan.

Table 2.1: Region at a Glance

Indicator	Value	Source
Regional population	539,364	ACS 2024
Land area	6,559 square miles	U.S. Census Bureau, county land area
Total employed workers	150,028	BLS QCEW 2024
Total annual wage base	$9.08 billion	BLS QCEW 2024
Average earnings per job	$60,527 (approx. $15,000 below national average of $75,585)	BLS QCEW 2024
Gross Regional Product (est.)	$32.83 billion	Lightcast Q1 2026
Government employment share	21.9% of all jobs	BLS QCEW 2024
Veteran population	64,060 (11.9% of population)	ACS 2024
Strongest private-sector industry (LQ)	Retail Trade, LQ 1.35 (only sector above 1.25 threshold)	BLS QCEW 2024
Export-base private industries (LQ > 2.0)	None	BLS QCEW 2024
Counties with HPSA designation (healthcare shortage)	5 of 7 counties	HRSA 2025
Counties below 25 Mbps broadband threshold	5 of 7 counties	NTIA 2022

2.3 Regional Development Capacity: EDCI Assessment

The EDA's National Economic Resilience Data Explorer (NERDE) publishes the Economic Development Capacity Index (EDCI), a five-dimension composite score measuring each county's capacity to support economic development activity. Each dimension is scored on a 0–1 percentile scale relative to all U.S. counties. The five dimensions are Human Capital (educational attainment, health insurance coverage, workforce skills), Financial (credit access, banking infrastructure, small business lending, fiscal health), Infrastructure (broadband, transportation, utilities, built environment), Industry (diversity and strength of industry base, employment density, wages), and Institutions & Partnerships (colleges, nonprofits, civic organizations, healthcare anchors, intergovernmental collaboration).

Table 2.2: EDCI Regional Score Card, All 7 Counties

County	Human Capital	Financial	Infrastructure	Industry	Institutions & Partnerships
Bell	0.15 Limited	0.39 Limited	0.97 High	0.87 High	0.47 Limited
Coryell	0.13 Limited	0.37 Limited	0.90 Elevated	0.82 High	0.29 Limited
Hamilton	0.30 Moderate	0.55 Moderate	0.75 Elevated	0.33 Moderate	0.90 Elevated

County	Human Capital	Financial	Infrastructure	Industry	Institutions & Partnerships
Lampasas	0.68 Elevated	0.75 Moderate	0.84 Elevated	0.66 Elevated	0.49 Limited
Milam	0.31 Moderate	0.85 Elevated	0.48 Moderate	0.64 Elevated	0.37 Limited
Mills	0.91 High	0.96 Elevated	0.51 Moderate	0.09 Limited	0.97 High
San Saba	0.22 Limited	0.29 Limited	0.16 Limited	0.28 Moderate	0.83 Elevated

Capacity levels: High (≥0.80) • Elevated (0.60–0.79) • Moderate (0.40–0.59) • Limited (<0.40)

Source: EDA National Economic Resilience Data Explorer (NERDE), February 2026. Scores are national percentile rankings.

Four cross-cutting patterns from the EDCI scorecard define the region's collective development challenges and shaped the strategic priorities that emerged from the SWOT analysis.

Infrastructure Divide. Bell and Coryell counties score at or above the 90th percentile for Infrastructure, reflecting major hospital systems, transportation networks, and near-metropolitan broadband connectivity. The remaining five counties score between 0.16 and 0.84, with San Saba at 0.16 showing the region's greatest infrastructure need. This divide is not limited to broadband; it reflects the full range of physical assets that support economic activity, including transportation, utilities, and the built environment.

Human Capital Inversion. The two most populated counties in the region, Bell (0.15) and Coryell (0.13), score in the bottom fifth nationally for Human Capital. Part of this reflects a young and highly mobile population, including many military families, whose education and careers are often interrupted by frequent moves. Mills County (0.91) and Lampasas (0.68) post the region's strongest Human Capital scores despite much smaller populations, a pattern with real implications for workforce development strategy.

Financial Strength in Unexpected Places. Milam (0.85) and Mills (0.96) counties post strong Financial capacity scores relative to their size. Mills County's score reflects deep utility sector revenue and substantial landowner wealth, institutional financial assets that could support small business development and local government investment if channeled through appropriate economic development vehicles.

Institutional Strength as a Rural Asset. Hamilton (0.90), San Saba (0.83), and Mills (0.97) score Elevated-to-High on Institutions & Partnerships, reflecting the role of nonprofits, local healthcare organizations, and civic institutions in anchoring rural communities. This social infrastructure is an underutilized economic development asset that the 2027–2031 CEDS explicitly leverages.

Section 3: Demographics and Population

Understanding how the population is changing in size, growth, age, and composition is foundational to economic planning. The DDCT region has grown steadily since 2020, led in total numbers by Bell and Coryell counties and in growth rate by Lampasas County. The region's rural counties, including Hamilton, Milam, Mills, and San Saba, have grown more slowly and have older populations.

3.1 Population Size and Growth

As of 2024, the DDCT region's estimated population is 539,364, an increase of 7.9% (+39,554 residents) from the ACS 2016–2020 estimate of 499,810. Lampasas County grew fastest (+14.9%), followed by Coryell (+8.8%) and Bell (+7.9%), while San Saba County is the only county in the region to lose population (−5.0%). The 2020 Decennial Census count for the region (518,529) is noted for reference; the comparison above uses ACS five-year estimates for both years so the figures are measured the same way.

562,751

Estimated Regional Population including military residents, 2025 (Lightcast Q1 2026). Projected to reach 610,349 by 2030.

Table 3.1: County Population, 2020–2024

County	2020 Population	2024 Population	Change 2020–2024	Median Age	Veterans
Bell	358,523	386,897	+7.9%	32.3	48,220
Coryell	77,863	84,748	+8.8%	32.8	10,093
Hamilton	7,981	8,406	+5.3%	43.5	588
Lampasas	20,485	23,539	+14.9%	43.8	3,478
Milam	24,567	25,567	+4.1%	41.4	1,209
Mills	4,395	4,511	+2.6%	47.9	228
San Saba	5,996	5,696	−5.0%	40.7	244
Region Total	499,810	539,364	+7.9%	33 (wtd)	64,060

Note: The weighted regional median age of 33 reflects the large, young populations of Bell and Coryell counties. The average median age across the other five counties is 43.5 years. San Saba is the only county with a net population decline.

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024. Population change calculated 2020–2024. Veteran counts: ACS 2024.

Population Trend and Projection

The region has grown by nearly 40,000 residents since 2020. Growth is expected to continue at a modest pace through 2030, driven by in-migration, natural growth, and spillover from the Austin and Waco areas.

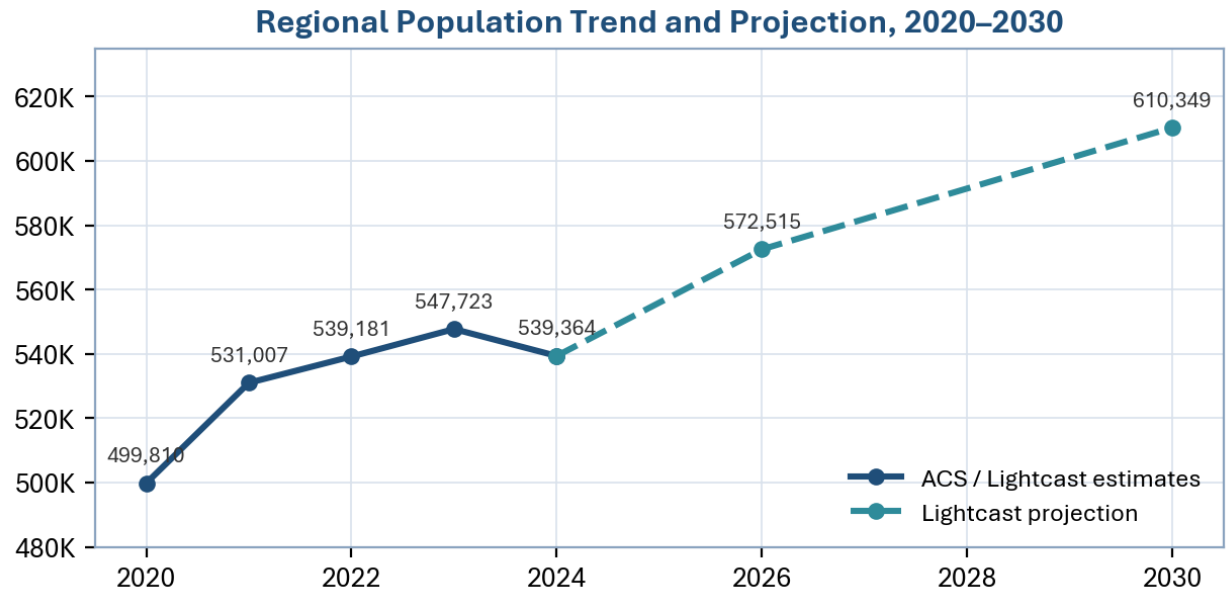

Figure 3.1: Regional population trend and projection, 2020–2030. The 2021–2023 points are Lightcast interim estimates on a different basis than the ACS anchors; see note below.

Table 3.2: Regional Population Trend and Projections, 2020–2030

Year	Population	Annual Change
2020	499,810	n/a
2021	531,007	+6.2%
2022	539,181	+1.5%
2023	547,723	+1.6%
2024 (Current)	539,364	+7.9% (cum. 2020–2024)
2026 (Projected)	572,515	+1.7%
2030 (Projected)	610,349	+6.6% (cum.)

Note: 2021–2023 rows are Lightcast interim estimates and are provided for trend context only. The 2020 and 2024 rows are ACS federal data anchors.

Source: 2020 and 2024 figures: U.S. Census Bureau, ACS 5-Year Estimates 2024. 2021–2023 interim figures and 2026–2030 projections: Lightcast Economy Overview, Q1 2026 demographic modeling.

3.2 Age Structure

The DDCT region is younger than the state and national averages, largely because of the young working-age and military populations in Bell and Coryell counties. Adults ages 18 to 34 make up 26.5% of the regional population. The picture is different in the rural counties. Mills (28.2% age 65 and older), Hamilton (19.7%), San Saba (19.5%), and Milam (16.3%) counties all have older populations than the region as a whole (12.8%), with implications for healthcare demand, workforce availability, and the cost of public services.

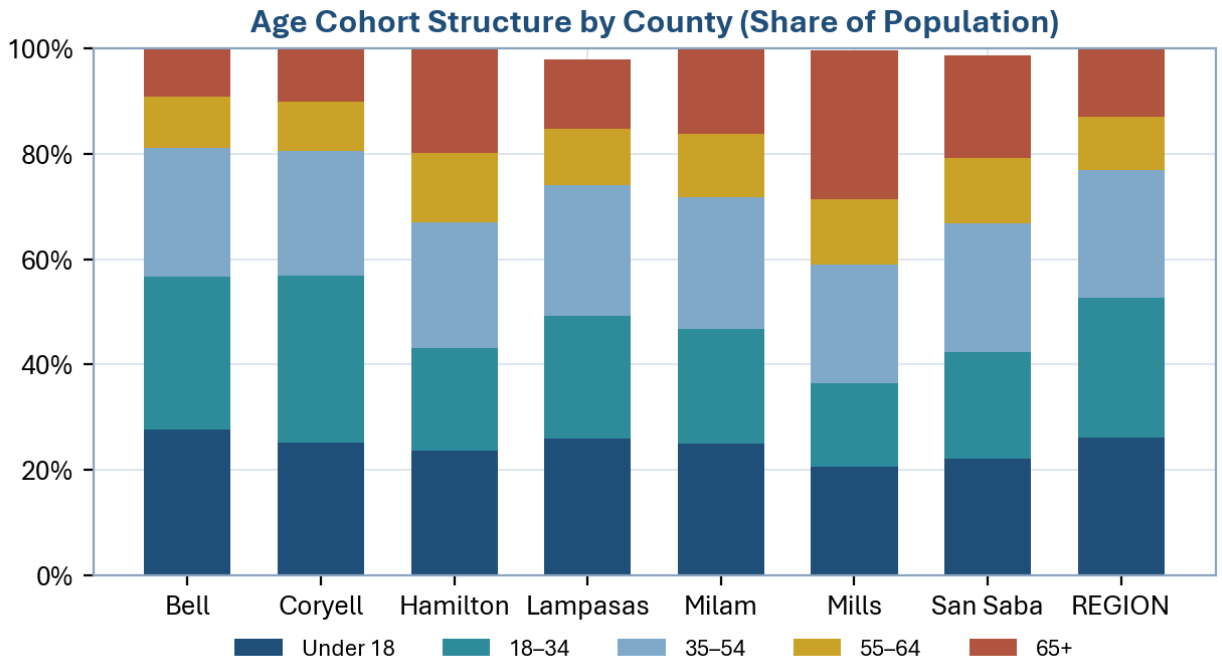

Figure 3.2: Age cohort structure by county, share of population (ACS 2019–2023).

Table 3.3: Age Cohort Structure by County, 2023 ACS

County	Under 18	18–34	35–54	55–64	65+
Bell	70,988 (27.6%)	74,756 (29.1%)	62,977 (24.5%)	24,680 (9.6%)	23,692 (9.2%)
Coryell	19,904 (25.1%)	25,215 (31.8%)	18,729 (23.6%)	7,499 (9.5%)	7,773 (9.8%)
Hamilton	1,997 (23.6%)	1,659 (19.6%)	2,020 (23.8%)	1,114 (13.2%)	1,671 (19.7%) ★
Lampasas	5,831 (25.9%)	5,283 (23.4%)	5,563 (24.7%)	2,440 (10.8%)	2,971 (13.2%)
Milam	6,337 (25.0%)	5,521 (21.8%)	6,329 (25.0%)	3,043 (12.0%)	4,144 (16.3%) ★
Mills	1,028 (20.6%)	792 (15.9%)	1,121 (22.5%)	619 (12.4%)	1,404 (28.2%) ★
San Saba	1,377 (22.1%)	1,267 (20.3%)	1,523 (24.5%)	768 (12.3%)	1,404 (19.5%) ★
REGION	107,462 (26.1%)	114,493 (26.5%)	98,262 (24.3%)	54,163 (10.2%)	67,859 (12.8%)

★ = County where residents age 65 and older make up a notably larger share than the regional average (12.8%)

Source: U.S. Census Bureau ACS 5-Year Estimates 2019–2023, Table B01001

From a workforce planning perspective, Lightcast Q1 2026 provides additional insight into generational cohorts across the full regional population:

- Millennials (ages 25–39): 126,471 regional residents (vs. a national benchmark of 113,483 for a region of comparable size), an above-average share of young adults

- Pre-retirement workers (ages 55+): 130,808 regional residents (vs. a national benchmark of 167,626), meaning fewer workers are approaching retirement age, a relative advantage for workforce retention in the near term

Source: Lightcast Economy Overview, Q1 2026

3.3 Racial and Ethnic Composition

The DDCT region's population is racially and ethnically diverse, though composition varies widely by county. Regionally, non-Hispanic White residents represent 48.2% of the population, while Hispanic or Latino residents (24.5%) and Black or African American residents (18.2%) make up large shares. Bell County has no single majority group, while non-Hispanic White residents make up 82.9% of Hamilton County's population.

Table 3.4: Racial and Ethnic Composition by County, 2023 ACS

County	White (NH)	Hispanic/ Latino	Black/ AA	Asian	Multi-racial	Other
Bell	43.1%	25.8%	21.6%	2.9%	5.4%	1.1%
Coryell	55.2%	20.3%	12.7%	2.0%	8.5%	1.0%
Hamilton	82.9%	13.6%	1.9%	0.1%	1.1%	0.4%
Lampasas	70.2%	20.1%	3.7%	1.1%	4.5%	0.4%
Milam	62.1%	25.6%	9.3%	0.2%	2.7%	0.1%
Mills	76.0%	18.9%	0.6%	0.3%	4.0%	0.2%
San Saba	62.7%	30.2%	2.4%	0.1%	4.1%	0.5%
REGION	48.2%	24.5%	18.2%	2.4%	5.7%	0.9%

Source: U.S. Census Bureau ACS 5-Year Estimates 2019–2023, Table B03002

3.4 Veterans Population

The region is home to an estimated 65,162 veterans (Lightcast Q1 2026), about 12% of residents according to ACS county data. Veterans bring training, leadership experience, and technical skills that are valuable to employers, and many are interested in starting businesses. They also face real transition challenges when leaving military service, including translating military skills to civilian job requirements, closing licensing and credentialing gaps, and deciding where to settle. Helping more veterans build careers and businesses here is one of the region's clearest workforce opportunities.

3.5 Migration Patterns

Migration flows reveal the region's economic linkages and competitive position in attracting and retaining talent. Lightcast 2022 migration data shows the region achieved a net positive migration of +3,624 persons.

Top inbound migration counties: Williamson County, TX (3,631 persons), Travis County, TX (2,194 persons), and McLennan County, TX (949 persons). The Austin metropolitan influence is clear.

Proximity to the Austin technology and professional services economy is drawing residents from Travis and Williamson counties, suggesting that the region attracts workers seeking more affordable housing while commuting to or working remotely for Austin-area employers.

Top outbound migration counties: Williamson County, TX (1,989 persons) and Travis County, TX (1,334 persons). The two-way flow with Williamson and Travis counties shows how closely the DDCT region's economy is tied to the Austin metropolitan area. This connection is both an opportunity to recruit workers and a risk of losing young professionals to higher-wage jobs in Austin.

Source: Lightcast Economy Overview, Q1 2026; migration data based on 2022 county-to-county flows

Section 4: Economic Conditions and Indicators

This section presents the regional economic baseline for the seven-county DDCT region. Employment, wage, and industry data reflect BLS QCEW 2024 unless otherwise noted. Lightcast Q1 2026 is used for total employment estimates, GRP, job posting activity, and business characteristics, which extend beyond the jobs covered by QCEW. The regional economy is shaped by a large government sector, a growing healthcare sector, and a gap between the skills of the workforce and the quality of available jobs. Narrowing that gap, particularly in higher-wage industries that sell goods and services outside the region, is a central challenge for this plan.

4.1 Gross Regional Product

The DDCT region's Gross Regional Product (GRP) is estimated at $32.83 billion (Lightcast Q1 2026). Government, including federal spending and military payroll, is the largest contributor at an estimated $10 billion or more. Utilities have the highest average earnings per worker (about $130,000 per year) but employ relatively few workers. Healthcare and social assistance is among the largest private-sector contributors to GRP.

Regional GRP: $32.83 Billion

(Lightcast Q1 2026). Federal spending makes up a large part of the region's economic base, which brings stability but also exposure to federal budget decisions.

4.2 Employment Base

QCEW-covered employment totals 150,019 workers earning $9.08 billion in annual wages, an average of $60,527 per job, approximately $15,000 below the national QCEW average of $75,585 (BLS QCEW 2024). Lightcast Q1 2026 estimates total regional employment at 214,700 when self-employed workers, military personnel, and workers not covered by unemployment insurance are included. Both figures are valid within their own methods; QCEW is used as the primary source for industry and wage analysis throughout this section.

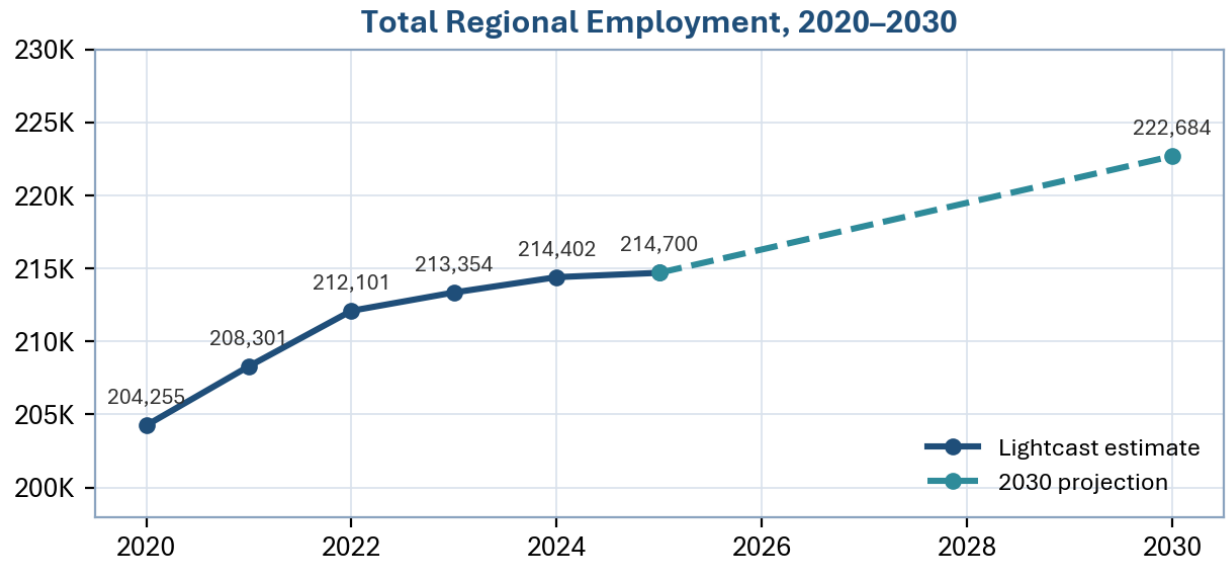

Figure 4.1: Total regional employment, 2020–2030 (Lightcast Q1 2026).

Table 4.1: Regional Employment Trend, 2020–2030

Year	Total Employment	Annual Change
2020	204,255	n/a
2021	208,301	+2.0%
2022	212,101	+1.8%
2023	213,354	+0.6%
2024	214,402	+0.5%
2025 (Current)	214,700	+0.1%
2030 (Projected)	222,684	+3.7% (cum.)

Note: Employment figures reflect Lightcast total employment estimates, which include military, self-employed, and non-UI-covered workers. QCEW-covered employment for 2024 is 150,019. The 2030 projection is based on Lightcast baseline modeling.

Source: Lightcast Economy Overview, Q1 2026

4.3 Labor Force Conditions

Table 4.2: Labor Force Participation Rate and Unemployment Trend

Period	Labor Force Part. Rate	Unemployment Rate
2020	57.86%	6.55%
2022	58.16%	4.24%
2024	58.66%	4.39%
Nov 2025 (Current)	58.71%	4.77%

Source: Lightcast Economy Overview, Q1 2026; BLS LAUS

The regional labor force totaled approximately 225,800 persons as of November 2025, with an unemployment rate of 4.77%, slightly above the national rate at that time. Part of this reflects

service members leaving active duty and entering the civilian labor market, which can create short-term increases in measured unemployment. The labor force participation rate (58.71%) is below the national average, partly because of the region's unusual population structure.

4.4 Industry Structure

Table 4.3: LQ Summary Table, Private Sector Employment

Code	Industry	Employment	Emp. Share %	LQ	Annual Wages ($)
44-45	Retail Trade	20,841	17.80%	1.35	$819.5M
72	Accommodation & Food Services	16,795	14.34%	1.20	$361.6M
23	Construction	9,176	7.84%	1.14	$681.5M
22	Utilities	622	0.53%	1.06	$74.1M
53	Real Estate & Rental/Leasing	2,486	2.12%	1.04	$128.0M
62	Health Care & Social Assistance	22,291	19.04%	1.01	$2,682.0M
81	Other Services (excl. Public Admin.)	4,387	3.75%	0.94	$195.1M
42	Wholesale Trade	5,368	4.58%	0.89	$437.7M
61	Educational Services (Private)	2,228	1.90%	0.70	$122.9M
31-33	Manufacturing	8,770	7.49%	0.69	$570.0M
48-49	Transportation & Warehousing	3,974	3.39%	0.61	$311.8M
54	Professional, Scientific & Tech Services	6,702	5.72%	0.63	$548.2M
52	Finance & Insurance	3,688	3.15%	0.59	$260.3M
56	Admin. Support & Waste Management	4,965	4.24%	0.54	$239.4M
21	Mining, Quarrying & Oil/Gas	378	0.32%	0.65	$24.4M
55	Management of Companies	1,252	1.07%	0.48	$130.8M
71	Arts, Entertainment & Recreation	1,212	1.04%	0.47	$41.0M
51	Information	1,240	1.06%	0.43	$97.6M
11	Agriculture, Forestry & Fishing	627	0.54%	0.50	$29.5M

Note: LQs benchmarked against national private-sector industry shares derived from QCEW 2024 data. Government sector employment is excluded from private-sector LQ calculations; see Tables 4.4 and 4.5 for full government employment analysis. An LQ above 1.25 denotes regional specialization; no private-sector industry in the DDCT region exceeds 2.0, indicating the absence of a strong export-base private economy.

Source: BLS QCEW 2024 NAICS Employment Data.

The size of the government sector gives the region a different economic base than most civilian metro areas of similar size. Among private-sector industries, Management of Companies posts the highest average wage ($104,633 per worker), followed by Utilities ($80,435 per worker, QCEW 2024), though both employ relatively few workers. Accommodation and food services, though large in employment, offers the lowest average wages (about $28,000), contributing to the overall earnings gap.

Table 4.4: Employment by Ownership Type (QCEW 2024)

Ownership Type	Employment	Share of Total	Annual Wages
Private Sector	117,092	78.1%	$6.997B
Local Government	21,728	14.5%	$1.077B
Federal Government	10,433	6.95%	$0.858B
State Government	766	0.51%	$0.049B
TOTAL GOVERNMENT	32,927	21.9%	$1.984B

Source: BLS QCEW 2024

Table 4.5: Federal Employment by Industry (QCEW 2024)

Code	Industry	Federal Emp.	Note
62	Health Care & Social Assistance	5,470	Darnall Army Medical Center, the largest federal employer
92	Public Administration	3,198	Military headquarters, admin, support functions
44-45	Retail Trade (PX/Commissary)	632	Post exchange and commissary operations
48-49	Transportation & Warehousing	626	Military logistics and vehicle operations
71	Arts, Entertainment & Recreation	270	MWR (Morale, Welfare & Recreation) facilities
54	Professional, Scientific & Tech Svcs.	102	Defense contracting and technical services
52	Finance & Insurance	42	Banking services, financial readiness programs
56	Admin. Support & Waste Mgmt.	30	Post administrative support
72	Accommodation & Food Services	28	On-post dining and lodging
61	Educational Services	25	On-post schools / training facilities
51	Information	10	Communications / IT infrastructure
TOTAL	All Federal Employment	10,433	6.95% of Total Regional Employment

Source: BLS QCEW 2024

4.5 Major Employers

Table 4.6: Major Employers in the DDCT Region, Reported Employment

Employer	Reported Employment	Source
Fort Hood (U.S. Army)	34,474 active-duty soldiers; 5,668 civilian employees	Texas Comptroller, 2025
Baylor Scott & White Health (Temple)	8,884	Temple EDC, 2025
Killeen ISD	7,576 (full-time equivalent)	Killeen ISD, 2024–2025
Central Texas Veterans Health Care System	3,500	Temple EDC, 2025
McLane Company	1,700	Temple EDC, 2025
H-E-B Retail Distribution Center	1,700	Temple EDC, 2025

Employer	Reported Employment	Source
BNSF Railway	1,500	Temple EDC, 2025

Sources: Texas Comptroller of Public Accounts, Fort Hood economic impact (2025); Temple Economic Development Corporation, Major Employers (2025); Killeen ISD staffing data, 2024–2025 (as of August 31, 2025). Figures come from different sources and dates and are not directly comparable. Employer counts from Lightcast are reported as "workforce profiles," which count online professional profiles that list an employer; profiles are not employment counts and are not used in this table.

4.6 Business Characteristics

The DDCT region is home to 39,179 business establishments (Lightcast Q1 2026), and 4,275 of them posted job openings in the twelve months before Q1 2026. Most are small: 43.2% of regional businesses have between 1 and 4 employees. The top job-posting employers were Baylor Scott & White Health (2,791 postings), Walmart (624), and McLane Company (497). Because so much of the economy is made up of very small firms, small business technical assistance, access to capital, and business succession planning are especially important in this region.

Source: Lightcast Economy Overview, Q1 2026

4.7 Differences in Unemployment Across the Population

Lightcast Q1 2026 data show that unemployment is not spread evenly across the region's population. Black or African American residents make up 18.2% of the regional population but approximately 46% of unemployed workers. This gap in workforce participation means a large pool of available workers is not yet connected to regional employers. Employers, the regional workforce development board, and colleges and training providers are best positioned to close it by connecting job seekers with training and hiring opportunities. CTCOG can support that work by sharing data and helping partners pursue workforce funding.

Source: Lightcast Economy Overview, Q1 2026; ACS B03002

4.8 Income, Poverty, and Health Insurance

Household income, poverty, and health insurance coverage vary widely across the region (Table 4.7). Median household income ranges from $55,819 in San Saba County to $81,736 in Lampasas County. Poverty rates range from 7.2% in Mills County to 16.5% in Hamilton County, and the share of residents without health insurance ranges from 10.6% in Coryell County to 27.0% in San Saba County. These differences shape the demand for local services and the resources households have to weather an economic shock.

Table 4.7: Median Household Income, Poverty, and Uninsured Rates by County, ACS 2024

County	Median Household Income	Poverty Rate	Uninsured Rate
Bell	$68,865	14.5%	12.9%
Coryell	$71,301	11.2%	10.6%
Hamilton	$58,219	16.5%	13.5%

County	Median Household Income	Poverty Rate	Uninsured Rate
Lampasas	$81,736	9.1%	12.9%
Milam	$66,141	12.9%	15.7%
Mills	$67,620	7.2%	10.8%
San Saba	$55,819	10.7%	27.0%

Source: U.S. Census Bureau, ACS 2024 5-Year Estimates (Tables S1901, S1701, S2701), compiled in the CEDS Background Summary Data Master.

Section 5: Workforce Development and Education

Workforce quality, availability, and alignment with employer demand are central to this plan. The region has a relatively young and diverse labor pool, but the skills of that workforce do not always match the higher-quality jobs available. Military transition, underemployment among degree holders, and unmet demand for healthcare workers are among the defining workforce challenges.

5.1 Educational Attainment

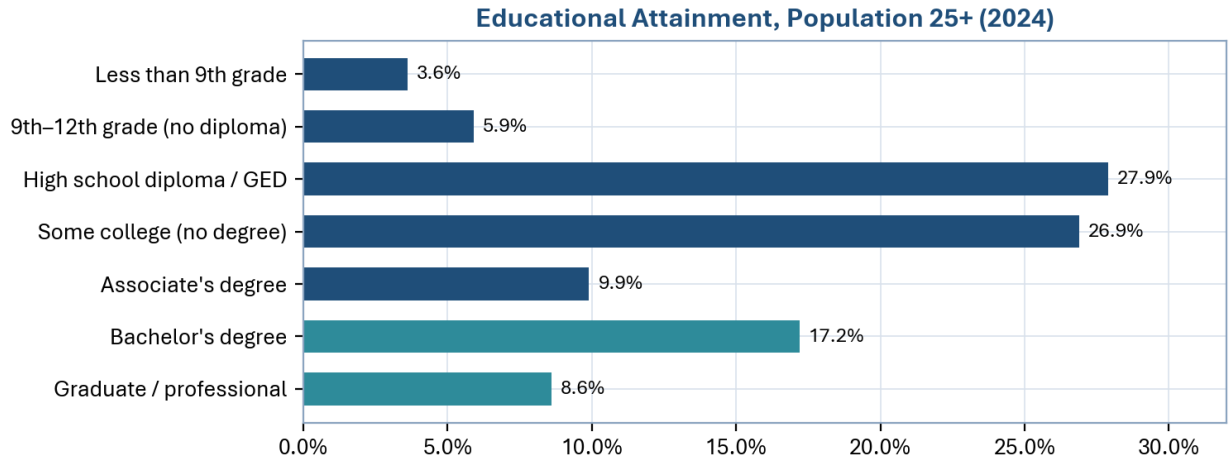

Figure 5.1: Educational attainment, population 25 and over, 2024 (Lightcast Q1 2026).

Table 5.1: Educational Attainment, Regional Population (Ages 25+), 2024

Education Level	% of Population 25+
Less than 9th Grade	3.6%
9th–12th Grade (No Diploma)	5.9%
High School Diploma / GED	27.9%
Some College (No Degree)	26.9%
Associate's Degree	9.9%
Bachelor's Degree	17.2%
Graduate / Professional Degree	8.6%

Note: Lightcast total population figures show 17.2% with bachelor's degrees. ACS S1501 shows 25.7% with a bachelor's degree or higher among adults ages 25 to 64 in the region. The difference reflects different age ranges, and both figures are valid for different analytical purposes.

Source: Lightcast Economy Overview, Q1 2026; U.S. Census Bureau ACS S1501

5.2 Workforce Underemployment

Lightcast Q1 2026 data also point to underemployment. The number of residents holding bachelor's degrees exceeds the number of regional jobs that require one, which suggests that many college-educated workers hold positions below their credential level. Over time, this can lead educated workers to seek better career matches in larger metro areas.

5.3 Occupational Demand

Table 5.2: Largest Occupational Groups, Killeen–Temple MSA, May 2025

Occupation Group	Employment	Annual Mean Wage	Share of All Jobs
Office & Administrative Support	17,290	$45,070	11.5%
Food Preparation & Serving	15,980	$29,170	10.6%
Healthcare Practitioners & Technical	15,130	$136,350	10.0%
Transportation & Material Moving	13,300	$45,050	8.8%
Sales & Related	12,840	$44,700	8.5%
Educational Instruction & Library	12,130	$58,030	8.1%
Management	10,230	$113,440	6.8%
All Occupations	150,580	$62,390	100%

Source: U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics (OEWS), May 2025, Killeen–Temple, TX MSA (Bell, Coryell, and Lampasas counties). OEWS counts wage and salary jobs and excludes self-employed workers and active-duty military. Hamilton, Milam, Mills, and San Saba counties fall outside the MSA and are not included.

Office and administrative support is the region's largest occupational group, followed by food preparation and serving and healthcare practitioners. Healthcare practitioners also earn the highest average wage of the groups shown, and they are the most-posted occupation category in the region: Baylor Scott & White, the region's largest private healthcare employer, posted 2,791 jobs in the last 12 months (Lightcast Q1 2026). This demand points to a healthcare workforce shortage, and the region's colleges, universities, and healthcare employers are best positioned to expand the training pipeline.

5.4 Educational Pipeline

The region's four main colleges and universities conferred 5,476 degrees and certificates in the 2024–2025 academic year (Table 5.3). That total includes 1,319 certificates, 2,497 associate degrees, 1,160 bachelor's degrees, and 500 graduate degrees and certificates. The pipeline is substantial, and aligning it with employer demand in healthcare, skilled trades, and technology is a focus of Goal 2.

Table 5.3: Regional Education Pipeline: Degrees and Certificates Awarded by Institution, 2024–2025

Institution	Awards Conferred, 2024–2025	Share of Regional Total
Central Texas College (CTC)	2,851	52.1%
Temple College	965	17.6%
Texas A&M University–Central Texas (TAMUCT)	866	15.8%
University of Mary Hardin-Baylor (UMHB)	794	14.5%

Institution	Awards Conferred, 2024–2025	Share of Regional Total
TOTAL AWARDS CONFERRED	5,476	100%

Source: U.S. Department of Education, National Center for Education Statistics, IPEDS completions via College Navigator, 2024–2025 academic year (first majors). Counts are awards conferred, not unique graduates, and are institution-wide, so they include students at campuses and in online programs outside the region.

Central Texas College (CTC), a community college with deep ties to the military community, confers about half of the awards in Table 5.3 and plays an important role in credentialing transitioning service members and adult learners. Because CTC also serves students online and at military installations outside Central Texas, part of its total reflects students outside the region. Temple College and the University of Mary Hardin-Baylor are regional anchors for allied health and professional degree programs. Texas A&M University–Central Texas provides four-year and graduate programs that are increasingly important to the region's knowledge economy.

Section 6: Housing Market Conditions

Housing affordability, availability, and quality shape a region's ability to attract and keep workers, help households build wealth, and give employers a labor pool to recruit from. The DDCT housing market varies widely across the seven counties, reflecting differences in urbanization, growth, and rural land use.

Note: Housing data sourced from ACS DP04 (2019–2023 5-year estimates). Lightcast Q1 2026 does not include housing-specific metrics; ACS remains the primary source for this section.

6.1 Housing Stock and Vacancy

The region contains approximately 212,239 housing units, with a regional vacancy rate of 10.5%. That average hides wide differences between counties. Bell and Coryell counties have tight vacancy rates (8.8% and 10.6%) that reflect strong demand. Mills (29.4%), Hamilton (28.1%), and San Saba (26.4%) counties have much higher rates, reflecting population loss, seasonal and second-home use, and older housing that is no longer livable.

Table 6.1: Housing Characteristics by County, 2023 ACS

County	Total Units	Vacancy Rate	Owner Occ.	Renter Occ.	Median Home Value	Median Gross Rent
Bell	151,858	8.8%	56.2%	43.8%	$221,100	$1,168
Coryell	29,180	10.6%	59.4%	40.6%	$177,400	$1,120
Hamilton	4,356	28.1%	77.4%	22.6%	$124,800	$847
Lampasas	9,802	16.9%	80.3%	19.7%	$236,000	$961
Milam	11,581	13.2%	77.4%	22.6%	$168,900	$948
Mills	2,614	29.4%	84.5%	15.5%	$200,200	$713
San Saba	2,848	26.4%	68.9%	31.1%	$161,800	$894
REGION	212,239	10.5%	~62%	~38%	$207,000*	$1,100*

* Region median home value and rent are population-weighted approximations across occupied units.

Source: U.S. Census Bureau ACS 5-Year Estimates 2019–2023, Table DP04

6.2 Homeownership and Renter Burden

Homeownership rates range from 56.2% in Bell County, the lowest in the region, to 84.5% in Mills County. Bell County's lower rate reflects its large renter population, including many younger households and students. The rural counties have high homeownership rates but face different challenges: limited new construction, aging homes, and declining property values in some areas.

Bell County's 43.8% renter rate is economically significant. In a rental market this large, rents respond quickly to shifts in demand, including changes in federal housing allowances for service members, and longtime residents compete for the same units.

Housing costs are a burden for a significant share of households across the region. In Bell and Coryell counties, about 35% of occupied housing units spend 30% or more of household income on housing, compared with 18% to 25% in Hamilton, Lampasas, Milam, Mills, and San Saba counties (ACS 2024 5-Year, Table S2503). In every county, the burden falls most heavily on households earning less than $35,000 a year.

6.3 Median Home Values

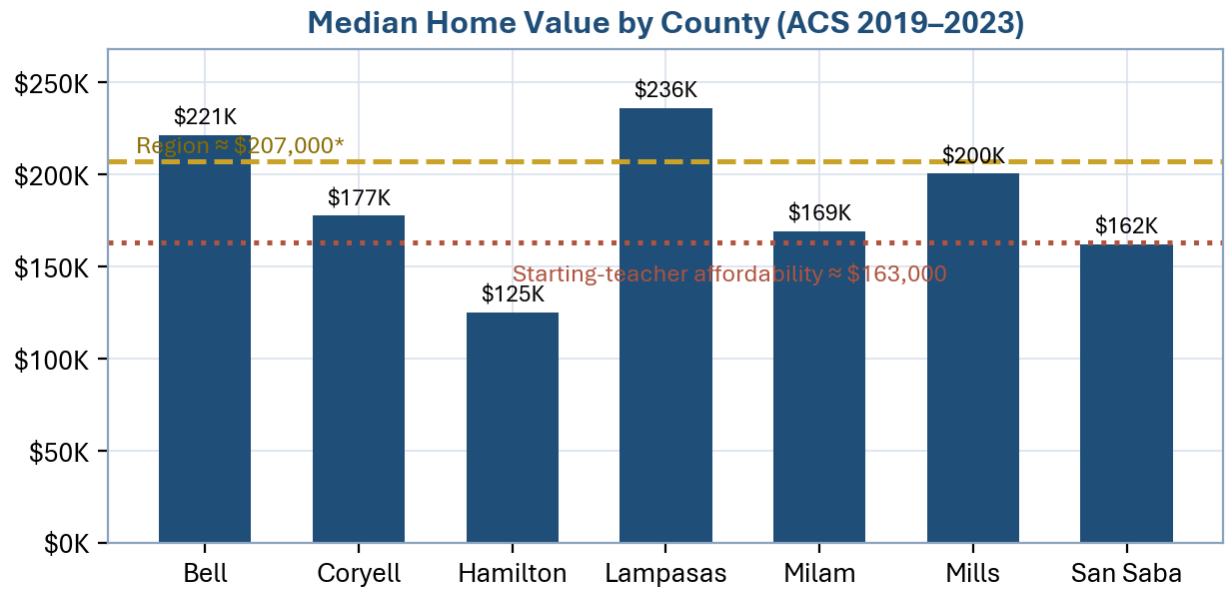

Figure 6.1: Median home value by county (ACS 2019–2023), with the estimated affordability ceiling for a starting Killeen ISD teacher.

Lampasas County has the highest median home value in the region at $236,000, partly reflecting its status as a commuter county attracting Austin-area workers. Bell County ($221,100) and Mills County ($200,200) follow. Hamilton County has the lowest median value at $124,800, reflecting rural remoteness, limited demand, and older housing stock.

Regionally, median home values remain well below Texas metropolitan averages (Austin MSA median: ~$430,000; Dallas-Fort Worth: ~$350,000), positioning the DDCT area as a relatively affordable option for remote workers and retirees. This relative affordability is a competitive asset for workforce attraction and economic development marketing.

However, the region's affordability relative to Austin and Dallas hides a homeownership gap for many of the people who live and work here. Using the standard 28% front-end debt-to-income threshold, a 6.5% 30-year fixed mortgage rate (Freddie Mac/Bankrate, April 2026), a 5% down payment, and typical Texas property taxes and insurance, a Killeen ISD teacher earning the district's 2024–2025 starting salary of $58,000 can afford a home valued at approximately $163,000. That is $58,000 below the Bell County median of $221,100 and within reach of only the lowest-value county medians in the region. A regional retail worker earning the QCEW 2024 average of $38,187 can afford approximately $107,000, below every county's median home value. A food

service worker earning the sector average of $21,518 faces an effective ceiling of approximately $61,000, which puts homeownership out of reach.

This gap has direct economic consequences. Workers who cannot buy homes are less likely to put down roots, which reduces civic involvement, increases turnover, and limits the wealth that local jobs can help households build. The region's cost advantage over major metros is real, but it does not make homeownership reachable for the occupations that make up most of the regional workforce. Narrowing the gap between wages and home values will take both wage growth and an expanded housing supply, and this plan treats housing as part of its workforce strategy (Strategy 2.7).

6.4 Housing and Economic Development Implications

- New residential construction is needed across the region. Bell County issued 12,199 residential permits from 2020 to 2024 (Census Bureau Building Permits Survey), and construction will need to keep pace with population growth. Lampasas County, despite growing 14.9% since 2020, issued only 174 permits over the same period, a supply constraint that will add to housing cost pressure if it continues. Milam County's increase to 98 permits in 2024 alone may signal early growth pressure from the Austin metro area.
- Rural housing rehabilitation programs (USDA Rural Development, CDBG, HOME) can help address aging and substandard homes in the rural counties, particularly Hamilton, Mills, and San Saba
- Affordable housing is a need for the region's workforce as a whole, including teachers, healthcare workers, service workers, and veterans transitioning to civilian life
- Commercial development tied to residential growth (retail, services, light industrial) is an opportunity in the region's growth corridors, especially along I-35 and US 190/I-14
- Walkable, mixed-use development in downtowns and growth corridors can increase housing density and make communities more desirable places to live, work, and shop. Cities and developers are positioned to lead this through zoning, infill, and sidewalk and trail connections, and CTCOG can support it through development code technical assistance (Strategy 2.7)
- Homelessness is also present in the region and affects both workforce stability and demand on local services. Local coalitions and the regional Continuum of Care lead the response; this plan supports their work through data sharing and coordination (Strategy 2.7)

Section 7: Infrastructure and Transportation

Infrastructure, including transportation networks, broadband, water and wastewater systems, and energy supply, is the foundation for economic development. The region's infrastructure reflects its mix of urban and rural places: Bell County approaches metropolitan standards, while the rural counties face persistent service gaps.

7.1 Transportation Network

The I-35 corridor is the region's economic spine, connecting Killeen and Temple to Austin (approximately 65 miles south) and Waco (approximately 35 miles north). Its position along one of Texas's primary freight and commuter corridors, between two of the state's fastest-growing metropolitan areas, is among the region's most durable economic assets. US 190/I-14 provides east-west connectivity from Lampasas through Killeen and Belton and continues east across the region. TX-36 and TX-6 serve as rural arterials connecting the region's rural counties to major corridors.

Transportation planning for the urbanized core of the region is led by the Killeen-Temple Metropolitan Planning Organization (KTMPO), which serves Bell County and portions of Coryell and Lampasas counties. The KTMPO planning area includes the Killeen Urbanized Area (2020 Census population: 265,921) and the Temple-Belton Urbanized Area (2020 Census population: 120,240). KTMPO's current FY2027–2030 Transportation Improvement Program (TIP) programs in federally and state-assisted highway and transit investments within the urban core. The prior FY2025–2028 TIP, amended February 2026, programmed approximately $296 million in highway and infrastructure investments and $41 million in transit investments, a combined commitment of approximately $337 million.

Several major highway projects are in the active investment pipeline. The US 190 Bypass reconstruction, the largest single project in the FY2025–2028 TIP at $127.9 million with a 2026 let date, will reconstruct and widen an aging arterial segment west of Killeen into a four-lane divided roadway with curb and gutter, lighting, sidewalks, and multi-use trails. Loop 121 Phase 2 ($32.5 million, 2028) will widen the corridor from US 190/I-14 to I-35 from two to four lanes and add a shared-use path. Chaparral Road Phase 1A ($32.9 million, 2028) will expand a key Killeen arterial from two to four lanes with a continuous center turn lane, bicycle lanes, and sidewalks. Improvements on SH 9 ($11.8 million, 2025) will add entrance and exit ramps connecting SH 9 to W. Tank Destroyer Boulevard and Old Georgetown Road, improving access for both Fort Hood and the surrounding community. Together, these four projects represent more than $205 million in investment in the urban core.

Killeen-Fort Hood Regional Airport (GRK) is the region's primary commercial airport, with scheduled service to major Texas hubs. Commercial enplanements reached 117,523 in 2024, up from 113,701 in 2023, following a peak of 126,160 in 2022 (FAA CY2024 Commercial Service Enplanement Data). Draughon-Miller Central Texas Regional Airport in Temple serves general aviation and business travel, and smaller municipal airports across the region support agriculture, business, and emergency services.

Freight rail also serves the region, including BNSF Railway, which has long made Temple a rail hub, and Union Pacific lines that cross the eastern part of the region. At-grade crossing improvements are included in the TIP: a $1 million project (2026) will upgrade crossings at Pleasant Hill Road and Jackrabbit Road with signal improvements, street widening, and track leveling, and KTMPO is studying a railroad flyover in Copperas Cove.

Public transit in the urbanized core is provided by Hill Country Transit District (HCTD) through the HOP, which connects Copperas Cove, Killeen, Harker Heights, Belton, and Temple. In 2025, HCTD moved the HOP from a 12-route fixed-route system to an on-demand microtransit model, supported by a $1.1 million TIP investment in technology, fleet planning, and wayfinding. The change offers more scheduling flexibility, but it also raises new questions about reliability and access for riders without smartphones. A January 2026 KTMPO ride-along documented how much residents depend on the HOP, including patients traveling to dialysis and chemotherapy appointments, workers without a personal vehicle, residents with visual impairments, and people rebuilding stability after incarceration. Riders identified schedule reliability as the most pressing issue, and gaps such as the lack of Saturday service limit how well transit can support work schedules. CTCOG coordinates regional public transportation planning through the Central Texas Regional Transportation Advisory Group (CTRTAG) and the Regional Public Transportation Coordination Plan for FY2027–2031.

Road conditions are also a concern outside the KTMPO boundary. TxDOT's Transportation Asset Management system identifies several rural bridges and farm-to-market roads in the region's rural counties as needing rehabilitation. Farm-to-market road quality directly affects agricultural competitiveness and emergency vehicle access in counties such as Hamilton, Milam, Mills, and San Saba. These needs fall outside the KTMPO planning area and are addressed by the TxDOT districts serving the region, working with county governments.

7.2 Broadband Infrastructure

Broadband remains a persistent barrier to economic development across the region's rural areas. Median download speeds in Hamilton, Lampasas, Milam, Mills, and San Saba counties fall far below the FCC's 100 Mbps benchmark (Table 7.1), and the FCC Broadband Map (2023) shows significant unserved and underserved areas where homes and businesses lack broadband fast enough for remote work, precision agriculture, or telehealth.

Broadband infrastructure capacity is one of the most consequential economic development variables for the CTCOG region, given the scale of the urban-rural digital divide across the seven counties.

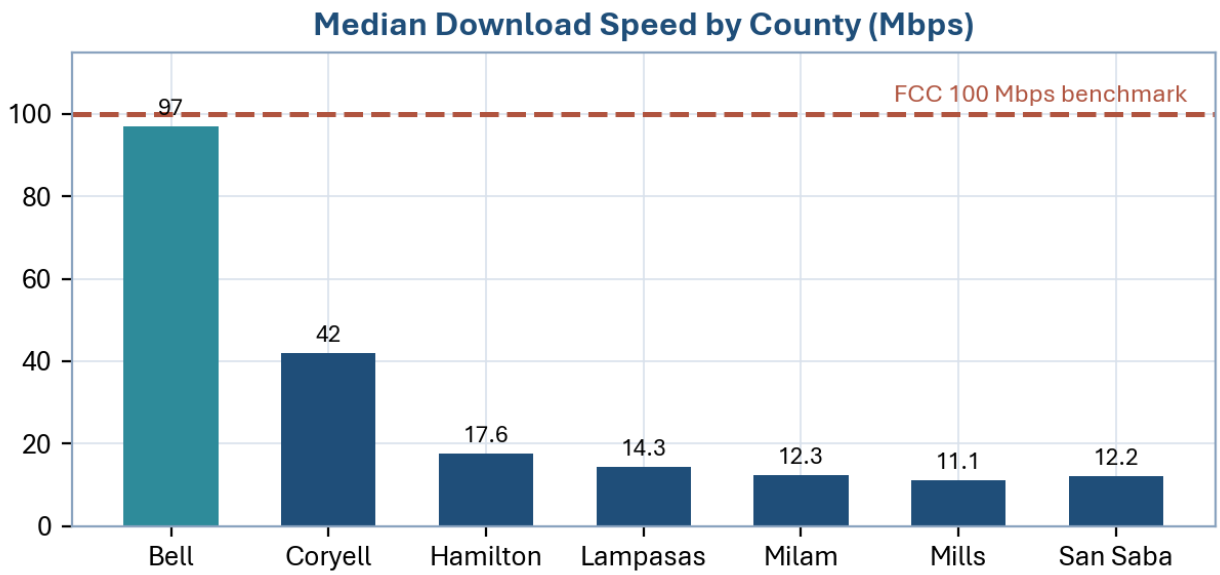

Figure 7.1: Median download speed by county versus the FCC 100 Mbps benchmark (NTIA; NERDE/EDCI 2026).

Table 7.1: Broadband Access and Infrastructure Capacity by County

County	Median Download Speed	FCC 100 Mbps Target	EDCI Infrastructure Score	Connectivity Gap
Bell	97 Mbps	Approaching	0.97 (High)	Minimal
Coryell	~42 Mbps	Partial	0.90 (Elevated)	Moderate in rural areas
Hamilton	17.6 Mbps	Far below	0.75 (Elevated)	Significant
Lampasas	14.3 Mbps	Far below	0.84 (Elevated)	Significant
Milam	12.3 Mbps	Far below	0.48 (Moderate)	Critical
Mills	11.1 Mbps	Far below	0.51 (Moderate)	Critical
San Saba	12.2 Mbps	Far below	0.16 (Limited)	Critical

Sources: NTIA; NERDE/EDCI 2026.

Three active state programs represent significant near-term opportunities to close the broadband gap across the DDCT region. The Texas Regional Broadband Program (TRBP), launched February 2026 through a partnership between the Texas Association of Regional Councils (TARC) and the Texas Broadband Development Office (BDO), provides participating COGs with approximately $107,000 per year for three years, funded by the state's Broadband Infrastructure Fund, to support dedicated broadband staffing, regional digital opportunity planning, asset mapping, stakeholder engagement, and development of a Regional Digital Opportunity Plan tailored to the COG's region. CTCOG is an active participant in TRBP and is commencing the regional broadband planning effort for the seven-county area, positioning the DDCT region to coordinate broadband adoption and infrastructure implementation at the local level.

The Texas Broadband Pole Replacement Program ($75 million from the Broadband Infrastructure Fund) reimburses providers up to $5,000 per pole replaced, lowering the cost of rural last-mile deployment in the region's rural counties, where aging utility infrastructure has slowed provider

investment. The Texas Broadband Workforce Grant ($25 million, announced June 2025) funds tuition-free fiber optic training programs, which builds a skilled deployment workforce and supports this plan's workforce goals at the same time.

Closing the digital divide in the region's rural counties is a high-priority infrastructure goal for this plan.

- Hamilton County: Significant rural broadband gaps; portions served only by fixed wireless or satellite
- Lampasas County: Median download speed of 14.3 Mbps despite the region's fastest population growth
- Mills County: Broadband availability below state average; critical need for anchor institution connectivity
- San Saba County: Mixed coverage; county seat (San Saba) has better service; rural agricultural areas largely underserved
- Milam County: Median download speed of 12.3 Mbps, among the lowest in the region
- Bell and Coryell: Near-metropolitan broadband availability; ongoing gaps in lower-income neighborhoods and rural fringes

7.3 Water and Wastewater Systems

Water supply infrastructure is a long-term economic development constraint for the DDCT region, and access to adequate water is increasingly recognized as a limit on regional growth. The region is served by multiple water utilities drawing from groundwater (the Trinity Aquifer and the Edwards-Trinity Plateau Aquifer) and surface water (Belton Lake on the Leon River and Stillhouse Hollow Lake on the Lampasas River, both in Bell County). Fort Hood operates its own water system, while the off-post population draws on municipal and regional supplies.

In May 2025, Governor Abbott signed SB 1194 into law, creating the Central Texas Water Alliance (CTWA), a regional water authority of 27 member entities including Bell County, Lampasas County, Fort Hood, the Brazos River Authority, the Clearwater Underground Water Conservation District, and Bell County Water Control and Improvement District No. 1. CTWA's mission is to plan, develop, and manage water resources across Central Texas to address supply challenges, support economic development, and ensure long-term sustainability. The alliance is pursuing an agreement with the Brazos River Authority for shared water treatment and pipeline infrastructure to serve Bell, Coryell, and Lampasas counties, with a target of beginning water delivery by 2030. CTWA is the most significant change in regional water governance in decades and a direct response to projected supply shortfalls.

These shortfalls are well documented. The communities served by CTWA face a projected water supply deficit of 30,000 to 45,000 acre-feet per year by 2070, and the City of Temple alone projects a need for 17,103 additional acre-feet by 2070 under current growth scenarios. Aquifer Storage and Recovery (ASR), which stores treated surface water underground for later use, has been recommended by the Texas Water Development Board (TWDB) for the Temple area and is among the strategies CTWA is pursuing. Water needs across the rest of the region are addressed through

two TWDB regional water planning areas: Region G (Brazos), covering Bell, Coryell, Hamilton, Lampasas, and Milam counties, and Region K (Lower Colorado), covering Mills and San Saba counties. Both regional plans identify supply challenges during extended drought as a primary risk.

Several rural water supply corporations in the region's rural counties have aging distribution systems that need capital investment. Rural water system rehabilitation is both a public health priority and an economic development need, because businesses and housing cannot locate where reliable water and wastewater service is not available.

Sources: SB 1194, 89th Texas Legislature (May 2025); Bell County public notice, CTWA creation; TWDB Region G and Region K Water Plans; Killeen Daily Herald / KXXV reporting on CTWA formation and projected shortfalls.

7.4 Energy Infrastructure

The DDCT region is served by multiple electric utilities operating within the ERCOT grid, which manages approximately 90% of Texas's electricity load. Oncor Electric Delivery serves Bell and Coryell counties as the transmission and distribution provider, and electric cooperatives serve much of the region's rural areas. The February 2021 Winter Storm Uri remains the defining energy event for the region: more than 52 gigawatts of ERCOT generating capacity went offline during the storm's prolonged freeze, causing widespread outages and exposing weaknesses in both generation and distribution.

Winter Storm Uri also changed how large energy users in the region plan for resilience. Fort Hood, working with the City of Temple and Dominion Energy, built a microgrid at Robert Gray Army Airfield, funded in part by a $5 million Defense Economic Adjustment Assistance Grant (DEAAG) from the Texas Military Preparedness Commission, that can operate independently of the ERCOT grid for up to 14 days. Projects like this offer lessons for hardening other critical facilities in the region, such as hospitals, water treatment plants, and emergency operations centers.

At the statewide level, wind and solar generation supplied 36% to 45% of ERCOT's electricity demand through mid-2025, and solar capacity is growing faster than any other source on the Texas grid. Texas voters also approved a $10 billion energy package that includes approximately $1.8 billion for backup power at critical facilities, a potential funding source for hospitals, emergency services, and water treatment plants in the region's rural counties.

The region's rural counties also have room for new energy development. Located in ERCOT's central load zone, away from the transmission constraints common in West Texas, these counties offer available land for energy projects of many types, from natural gas and solar to emerging technologies. Energy development could generate lease income for landowners and property tax revenue for counties with a limited private-sector base, and Strategy 2.3 supports communities in planning for large energy users and producers.

Sources: Microgrid Knowledge, Fort Hood microgrid coverage (March 2024); U.S. Energy Information Administration, ERCOT Generation Data 2025; Texas Military Preparedness Commission, DEAAG Program; EIA Today in Energy, ERCOT Solar and Wind (2025).

Section 8: Environment, Natural Hazards, and Resilience

Economic resilience is the capacity of the regional economy to withstand and recover from shocks, whether economic, natural, or infrastructure-related, and it is a required element of every CEDS. The DDCT region faces several overlapping natural hazards, with drought and wildfire posing the most persistent long-term threats to the rural and agricultural economy.

8.1 Natural Hazard Risk Profile

FEMA's National Risk Index (NRI) provides a county-level assessment of composite natural hazard risk, considering both the likelihood of hazard events and community resilience capacity. Across the DDCT region, the primary hazard concerns are:

- Drought: Affects all seven counties and is the most persistent economic risk to agriculture, water supply, and rural livelihoods.
- Wildfire: Elevated risk in Hamilton, Mills, San Saba, and Lampasas counties due to vegetation type (cedar/juniper encroachment), low precipitation, and limited firefighting resources
- Tornadoes/Severe Storms: Bell and Coryell counties face above-average tornado risk consistent with their position in the regional Tornado Alley corridor. The Killeen-Temple metro area has experienced significant tornado events.
- Extreme Heat: An increasing threat across all counties; particularly acute in combination with drought conditions and for outdoor workers in agriculture and construction sectors
- Flash Flooding: A localized but acute risk in low-lying areas, particularly in Lampasas and Bell counties along creek and river corridors

Table 8.1: FEMA National Risk Index by County (Summary)

County	Composite Risk	Top 3 Hazards	NRI Score (approx.)	Community Resilience
Bell	Relatively Low	Hurricane (1), Tornado (2), Drought (3)	2.78	Medium
Coryell	Relatively Low	Tornado (1), Drought (2), Wildfire (3)	2.65	Medium
Hamilton	Medium	Drought (1), Wildfire (2), Tornado (3)	3.12	Relatively Low
Lampasas	Medium	Drought (1), Wildfire (2), Flash Flood (3)	3.08	Relatively Low
Milam	Relatively Low	Tornado (1), Hurricane (2), Drought (3)	2.54	Medium
Mills	Medium	Drought (1), Wildfire (2), Extreme Heat (3)	3.45	Relatively Low
San Saba	Medium	Drought (1), Wildfire (2), Extreme Heat (3)	3.31	Relatively Low

NRI scores and hazard rankings are approximate and based on FEMA NRI methodology. Hurricane rankings for inland counties (Bell, Milam) reflect Expected Annual Loss calculations that weight Bell County's large population and asset base, a methodological artifact of FEMA's framework. In practical terms, tornadoes, drought, and flash flooding are the most significant hazards for the DDCT region. Hurricane risk reflects potential exposure to inland flooding and wind from tropical systems making landfall on the Texas Gulf Coast.

Source: FEMA National Risk Index (NRI), v2.0 (2023); CTCOG Hazard Mitigation Plan

8.2 Agricultural and Natural Resource Economy

The region's rural counties retain significant agricultural activity, including cattle ranching, hay production, and pecan orchards. Agriculture is a relatively small share of regional GRP, but it is economically and culturally foundational to these communities. Repeated drought has stressed agricultural operators, particularly smaller family operations, leading to herd reductions during dry periods and lower agricultural tax revenue for county governments.

The Hill Country and Edwards Plateau landscapes in the western part of the region also support groundwater recharge, hunting and outdoor recreation, and heritage and agritourism, all of which carry economic value for rural communities.

8.3 Natural Hazard and Drought Resilience Planning

The region's resilience strategy aligns with local hazard mitigation plans, the CTCOG Regional Hazard Mitigation Plan, and the Texas State Hazard Mitigation Plan. Key priorities include:

- Water supply diversification and conservation to reduce drought vulnerability for municipal and agricultural users
- Wildfire mitigation through vegetation management, particularly cedar removal and prescribed burning in the rural counties
- Energy resilience investments following the lessons of Winter Storm Uri, including backup generation for critical facilities and vulnerable populations
- Infrastructure hardening along flood-prone transportation corridors (farm-to-market roads, bridges)
- Agricultural resilience support through technical assistance, crop insurance access, and drought-tolerant practice adoption
- Nature-based flood mitigation, such as preserving floodplains and natural drainage, consistent with Texas Water Development Board flood planning guidance

8.4 Environmental Quality and Regulatory Context

Air quality in the Bell and Coryell area is influenced by local sources such as vehicle emissions and by regional ozone transport from the Dallas-Fort Worth area. The region remains in attainment with federal air quality standards, which is an economic development asset because it reduces the regulatory burden on new industrial development.

Water quality in the region's rivers and reservoirs (Little River, Leon River, Lampasas River) is affected by agricultural runoff, particularly in areas with concentrated animal feeding operations (CAFOs) in the Milam County agricultural corridor. Texas Commission on Environmental Quality

(TCEQ) nonpoint source programs provide some mitigation funding.

Section 9: Commercial Real Estate and Development Activity

Commercial real estate conditions in the DDCT region reflect broader economic structure, regional growth patterns, and infrastructure capacity. Development activity is heavily concentrated in Bell County (Killeen–Temple–Belton), which functions as the region's primary economic center. In contrast, rural counties exhibit limited commercial development, typically characterized by small-scale retail, service uses, and agricultural support businesses.

Recent trends, consistent with national patterns, include continued retail restructuring, sustained healthcare-driven development, and growing demand for industrial and logistics space along the I-35 corridor. These trends are shaped by population growth and the region's proximity to major metropolitan economies.

9.1 Office Market

The regional office market is modest by metropolitan standards. Major office users include healthcare systems (Baylor Scott & White, Ascension Seton, McLane Children's), government agencies, financial services, and professional services firms. The downtown Killeen and Temple urban cores have older office stock with mixed vacancy: Temple's downtown has benefited from revitalization investment, while Killeen's downtown office market has faced persistent challenges.

Remote work since 2020 has reduced demand for downtown office space but increased demand for suburban flex and professional space near residential areas. Medical office demand has grown along with the healthcare sector, and professional office development has continued in Harker Heights, Copperas Cove, and southwest Killeen.

9.2 Retail and Dining Sector

Retail in the region is anchored by major national chains, and Killeen's US 190/I-14 and Fort Hood Street corridor has historically been the regional retail hub. A large, young population provides a steady base of retail demand. However, the retail sector has faced headwinds from e-commerce, the closure of major anchor stores (consistent with national trends), and changing consumer spending patterns.

Restaurant activity has been strong, particularly in the Temple and Belton areas, reflecting population growth and demand from residents and visitors. Temple's medical district has generated significant food service demand as a secondary effect of healthcare employment growth.

9.3 Industrial and Logistics

The I-35 corridor is the primary driver of industrial and logistics real estate demand. The region's proximity to major logistics nodes in Austin (approximately 65 miles south) and the Dallas-Fort Worth metroplex (approximately 150 miles north) makes it attractive for midpoint distribution and

last-mile logistics serving the Austin market. McLane Company, headquartered in Temple, is the region's largest private-sector logistics employer and anchors a growing logistics cluster.

Available industrial land and lower land costs than Austin and Waco give the region an advantage in attracting logistics, light manufacturing, and agribusiness processing. Industrial site readiness, including site preparation and infrastructure extension, is addressed in Strategy 2.2.

9.4 Healthcare Real Estate

Healthcare is the most active commercial real estate development category in the DDCT region. The presence of two major competing health systems (Baylor Scott & White and Ascension Seton) in the Temple area has driven ongoing hospital expansion, medical office development, and ancillary healthcare services. McLane Children's Medical Center represents a major regional healthcare capital investment.

Healthcare real estate demand is expected to keep growing as the regional population grows and ages, particularly given the older populations of the rural counties.

Section 10: Regional Assets and Economic Development Context

This section synthesizes the key regional assets and structural challenges identified in the preceding analysis. These themes were tested and refined through the April 2, 2026 SWOT Analysis Workshop and the stakeholder review process, and they carry directly into the SWOT Analysis and Strategic Direction that follow.

10.1 Summary of Regional Strengths and Assets

- Major Employers and Institutions: Fort Hood, Baylor Scott & White Health, McLane Company, and the region's school districts, colleges, and universities provide a stable base of employment
- Growing and Young Population: Regional population of 562,751 (2025), projected to reach 610,349 by 2030, with an above-average share of residents ages 25 to 39
- Strategic Location: Position on the I-35 corridor between Austin and Waco provides logistics advantages and access to major Texas markets
- Healthcare Cluster: Baylor Scott & White's regional flagship hospital system, McLane Children's Medical Center, and a growing healthcare workforce form one of the region's strongest private-sector clusters
- Below-Average Crime Rates: Violent crime 13.6% below the national average and property crime 19.8% below, a measurable quality-of-life advantage for attracting workers
- Educational Infrastructure: Central Texas College, Temple College, Texas A&M University–Central Texas, and the University of Mary Hardin-Baylor conferred 5,476 degrees and certificates in 2024–2025, a pipeline that runs from short-term certificates to doctoral degrees
- Veteran Population: About 65,000 veterans bring skills, leadership experience, and entrepreneurial potential, supported by federal procurement preferences and SBA programs for veteran-owned businesses
- Cost of Living Advantage: Significantly lower cost of living than Austin/Dallas/Houston creates workforce affordability advantage and business operating cost competitiveness
- Diverse Population: A racially and ethnically diverse population, with no single group forming a majority regionwide

10.2 Summary of Regional Challenges

- Dependence on Federal Employment: Heavy reliance on federal and military employment leaves the region exposed to federal budget and basing decisions, including Base Realignment and Closure (BRAC); a broader private-sector base would reduce that risk
- Earnings Gap: Average earnings of $60,527 per job, approximately $15,000 below the national QCEW average of $75,585

- Uneven Unemployment: Black residents make up 18% of the population but about 46% of unemployed workers, a large pool of available workers not yet connected to regional employers
- Population Aging: In Mills, Hamilton, San Saba, and Milam counties, residents 65 and older make up 16% to 28% of the population, adding to rural workforce gaps, healthcare demand, and fiscal strain
- Rural Broadband Gaps: Rural counties lack adequate broadband infrastructure, limiting remote work opportunities, precision agriculture, and telehealth access
- Job Growth Lag: +5.1% job growth since 2020 vs. +10.6% nationally; private-sector job creation has not made up for limited growth in government employment
- Rural Housing Conditions: Vacancy rates of 26% to 29% in Hamilton, Mills, and San Saba counties reflect aging and substandard housing rather than available supply
- Healthcare Workforce Shortage: Healthcare practitioners are the #1 posted occupation; critical pipeline gap between educational output and employer demand
- Educational Attainment Gap: About 26% of adults 25 and older hold a bachelor's degree or higher (17.2% bachelor's and 8.6% graduate or professional, Lightcast), and underemployment of degree holders points to a shortage of higher-skill jobs

10.3 Strategic Priorities Carried Into the SWOT and Strategic Direction

Based on this background analysis, the following strategic priority areas were presented to the DDCT Board as starting points for deliberation at the April 2, 2026 SWOT Analysis Workshop. They informed, but did not predetermine, the SWOT Analysis and the Strategic Direction and Action Plan presented later in this document.

- Economic Diversification: Grow private-sector industries such as healthcare, logistics, advanced manufacturing, and defense-related technology to broaden the region's economic base
- Workforce Quality and Earnings Growth: Increase average earnings through high-skill job creation, apprenticeship programs, and workforce-to-industry alignment initiatives
- Workforce Participation: Connect more residents, including groups with higher unemployment, to training, job readiness programs, and employers
- Rural Vitality: Develop targeted strategies for the region's rural counties, including broadband expansion, rural healthcare access, agricultural resilience, and remote work attraction
- Infrastructure Investment: Prioritize shovel-ready industrial sites, broadband expansion, water supply resilience, and energy infrastructure hardening
- Entrepreneurship and Small Business Growth: Leverage the veteran entrepreneur population and micro-business majority to build a diversified, locally-rooted business ecosystem

SWOT Analysis

As part of the 2026 CEDS revision, the region's Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis was reviewed and updated to reflect current conditions. The update began with two sources: items generated at the April 2, 2026 DDCT Board workshop and items carried forward from the 2022 CEDS. Stakeholder organizations spanning local government, higher education, public education, workforce development, and rural communities reviewed every item and recorded a decision to keep, modify, or remove it, along with written comments and proposed additions.

Rather than counting votes alone, staff applied a consistent weighting method that considered how often an opinion recurred, the strength and similarity of comments across respondents, and each item's current regional relevance. Where stakeholders disagreed, the analysis favored the majority of those who expressed an opinion and gave greater weight to recurring themes than to isolated remarks. The result is a SWOT that represents the collective regional perspective rather than any single organization, consistent with U.S. Economic Development Administration (EDA) CEDS guidance.

The final SWOT, including changes made in response to discussion with the DDCT Board, is presented on the following pages.

▲ STRENGTHS

Internal • Positive

Fort Hood, the Regional Anchor
Stable federal employment and steady demand across healthcare, retail, construction, and services.

Education & Workforce Training
A network of TAMUCT, Central Texas College, Temple College, and UMHB offering stackable credentials.

Military Talent Pipeline
Transitioning service members, veterans, and military spouses entering the civilian workforce.

Strong Major Employers
McLane Company, Baylor Scott & White Health, and the Olin E. Teague Veterans' Medical Center are among the largest employers by county.

Healthcare Anchor
A regional healthcare system that anchors the economy.

Growing Technology Sector
An expanding information-technology and cybersecurity base.

Expanding Grid Capacity
Electric-grid capacity has grown since 2020.

Water & Natural Resources
Abundant natural resources and a strong regional aquifer with storage potential.

Regional Water Planning
Central Texas Water Alliance infrastructure supports long-term water planning.

Strong Transportation Network
Well-invested corridors along I-35, US-190, I-14, and SH-183.

Central, Commutable Location
A Texas Triangle position near major metropolitan areas — strong for talent, logistics, and distribution.

Room to Grow
Available land, power, water, and a low cost of living.

Population & Job Growth
Continued growth with unemployment below 4%.

Quality of Life & Housing
High quality of life with a range of housing options.

Diverse, Historic Communities
A diverse population with historic downtowns, parks, recreation, and tourism.

Strong Local Governments
Capable local governments with cross-county mutual aid and emergency-management coordination.

Regional Air Service
Killeen–Fort Hood Regional Airport (GRK) connects the region.

Agricultural Strength
Strong agricultural production with room to grow.

Defense Advocacy
The Heart of Texas Defense Alliance (HOTDA) advocates for Fort Hood and helps navigate BRAC.

▼ WEAKNESSES

Internal • Negative

Rural Broadband Gaps
Limited high-speed broadband in rural areas.

Aging Water & Wastewater
Limited water and wastewater capacity and aging utility systems.

Rural Water Providers Strained
Rural water supply corporations lack the capacity and finances to fully serve their areas.

Limited Rail-Served Sites
A shortage of rail-served space for distribution facilities.

Rural Staffing Shortages
Rural communities lack adequate staff for day-to-day operations.

Grant Capacity Gaps
Funding goes unclaimed for lack of local grant-writing and administration capacity.

Grant Match Barriers
Difficulty meeting matching requirements and up-front or lockout costs.

Inconsistent GIS & Addressing
GIS and addressing systems vary across the region.

Limited Coordination
Limited communication and coordination across communities.

Outdated Emergency Equipment
Volunteer departments rely on hand-me-down gear amid rising costs.

Incomplete Interoperability
Emergency-communications interoperability is improving but not yet complete.

Wages Below Self-Sufficiency
Many jobs do not pay a self-sustaining wage.

Educational Disparities
Gaps in educational outcomes, especially across rural counties.

Few Advanced-Degree Workers
Limited availability of talent with graduate-level education.

Early Childhood Education Access
Limited access to early childhood education limits workforce participation.

Youth Opportunity Gaps
Limited affordable programs, activities, and awareness of opportunities for youth.

Limited Tech Jobs
Few technology-sector job opportunities.

Thin Entrepreneurial Support
A limited startup and entrepreneurial ecosystem.

Rural Healthcare Access
A lack of urgent rural healthcare.

Limited Public Transit
Limited reliable, affordable public transportation.

Retail & Grocery Gaps
Limited grocery and retail options in small communities.

★ OPPORTUNITIES

External • Positive

Expanded Water Capacity
Central Texas Water Alliance expansion could add regional water supply.

Education Partnerships
Grow college, university, and school-district partnerships for dual credit and workforce pipelines.

Healthcare Workforce Partnerships
Partner with healthcare employers on training and retention.

Short-Term Upskilling
Offer short-term training to upskill workers for current jobs.

Demand-Aligned Training
Align training to emerging industry demand.

Rural Capacity Support
Bridge rural gaps through CTCOG grant services, shared services, and engineering-partnership coordination.

Talent & Remote Workers
Attract skilled talent and remote workers.

Stronger Disaster Resilience
Strengthen disaster planning, coordination, and resilience.

Digital Infrastructure
Advance broadband readiness and smart-traffic solutions.

New & Emerging Industries
Attract new industries, including large-load users and data centers, with clear rules, safety standards, and community benefit.

Advanced Manufacturing
Grow advanced manufacturing along the I-35 corridor.

New Energy Resources
Explore new and emerging energy, including advanced and modular nuclear, to meet rising demand.

Soldier-to-Civilian Skills
Channel transitioning-soldier skills into civilian jobs through Fort Hood's Transformation and Training Command (T2COM) and the Phantom Experimentation Laboratory (PhantomX).

Value-Added Agriculture
Grow sustainable and value-added agriculture.

Business Retention & Expansion
Invest in keeping and growing existing businesses.

Housing & Mixed-Use
Expand housing options, including mixed-use zoning for denser, walkable, people-centered development.

Conservation & Quality of Life
Advance environmental conservation tied to quality of life.

Consistent Development Codes
Encourage more consistent development codes across the CTCOG region.

Regional Passenger Rail
Explore passenger rail connecting Central Texas to neighboring metros.

✕ THREATS

External • Negative

Policy & Grant Uncertainty
Inconsistent policy continuity and uncertain grant availability.

Government Disconnect
Gaps between local and state government, and between local governments.

State Legislative Limits
Constraints on debt, annexation, and revenue.

Local Budget Constraints
Tight budgets limit infrastructure and business attraction.

Unmanaged Growth & Land Use
Growth outpaces planning; Farm-to-Market roads and farmland are strained; and unserviced county developments later burden city budgets when services must be extended to areas never designed for efficient delivery.

Severe Weather & Flooding
Rising weather and flood risk strains small-town emergency response.

Resource Constraints
Pressures on water, transit, and agriculture.

Water-Contract Competition
Competition and possible inequity in regional water contracts.

Metro Competition
Larger metropolitan areas compete for talent and investment.

School Funding Limits
Limited public school funding.

Federal Policy Shifts
Restrictive or changing federal policies.

Over-Reliance on Fort Hood
A comparatively narrow, federally dependent economic base makes diversification a regional priority.

BRAC Risk
A low-probability, high-impact risk the region monitors and prepares for through the Heart of Texas Defense Alliance.

Strategic Direction and Action Plan

This section answers two questions: where the region wants to go, and how it will get there. Everything below grows from the strengths, weaknesses, opportunities, and threats identified with the DDCT Board, the CEDS Steering Committee, and regional partners. The aim is a short list of clear, achievable actions that reflect what the DDCT and its partners can realistically do.

Roles and Capacity

This plan is a shared strategy, and no single organization can carry it out alone. CTCOG's role is to convene partners, plan, share data, provide technical assistance, and help communities pursue and manage grants. The work of building infrastructure, financing projects, training workers, developing housing, and creating jobs belongs to the organizations best positioned to do it: cities and counties, economic development corporations, chambers of commerce, school districts, colleges and universities, utilities, nonprofits, and private employers and investors.

In the tables that follow, the Lead & Key Partners column names the types of organizations positioned to act, and the actions describe how CTCOG can support them. Where an action depends on staff or funding that CTCOG does not have today, it appears under Building Toward: Initiatives for Future Capacity.

Alignment with federal priorities. The goals of this plan align with the investment priorities Congress set for EDA in the Economic Development Reauthorization Act of 2024: critical infrastructure, workforce, innovation and entrepreneurship, economic recovery resilience, and manufacturing, along with an emphasis on small, rural, and under-resourced communities. Goal 1 supports economic recovery and resilience; Goal 2 supports critical infrastructure, workforce, manufacturing, and innovation; and Goal 3 builds capacity in the region's smallest and least-resourced communities.

Our Vision

> *Improve, promote, and support economic growth while maintaining community character and quality of life in Central Texas.*

Goal 1: Strengthen the region's ability to prepare for, withstand, and recover from shocks

The region faces several kinds of risk at once: changes in federal spending and basing decisions, severe weather, drought and wildfire in the rural counties, and strain on emergency communications. Small towns often cannot plan for these alone. CTCOG can help communities prepare together by building shared plans and common templates and by strengthening the connections that let one town help another when a disaster hits.

#	Objective & Actions	Lead & Key Partners	Funding	Performance Measure
1.1	**Improve and formalize emergency operations and communication protocols across jurisdictions.** – Develop and maintain jurisdiction-specific protocols, with CTCOG templates (including Severe Weather Response Plans) – Host the Small Town Summit and coordinate ongoing emergency planning meetings – Prepare municipalities to operate in remote or mobile form during emergencies – Resume periodic multi-scenario drills, including regional tabletop exercises with TDEM – Educate jurisdictions on leveraging Defense Support to Civil Authorities and the National Guard	Cities and counties; state and federal emergency management agencies; National Guard; CTCOG (coordination and templates)	CTCOG hazard mitigation & emergency planning grants (current); State Homeland Security Program	Jurisdictions with adopted protocols; Small Town Summit held annually
1.2	**Educate and prepare residents and businesses to sustain themselves during disasters.** – Assist businesses in developing continuity plans and accessing recovery resources – Develop and disseminate household emergency preparedness materials – Conduct targeted outreach to residents of mobile and manufactured homes	Chambers of commerce; EDCs; small business development centers; cities and counties; CTCOG (materials and outreach)	SBA programs; CTCOG technical-assistance grants (current)	Businesses with continuity plans; households reached
1.3	**Prepare and harden critical infrastructure for emergencies.** – Evaluate the cyber preparedness of CTCOG's seven-county 911 system – Help jurisdictions pursue and administer grants for backup generators at warming and cooling centers – Deliver regional emergency alerts through CodeRed – Educate jurisdictions on cyberattack resources	Cities and counties; utilities and service providers; 911 districts; CTCOG (assessment and grant support)	911 funds; State Homeland Security Program; Texas PACE; SERI	911 cyber assessment completed; CodeRed enrollment; backup-power installs supported

Goal 2: Grow a stronger, more diverse economy and a better-prepared workforce, urban and rural, through infrastructure and workforce development

The region's economy is stable but narrow. It leans heavily on government employment, average wages trail the national average by about $15,000, and no private industry yet stands out as an export leader. This goal builds the foundations of private-sector growth: reliable broadband and water, sites and housing ready for growth, responsible new industry, a skilled and mobile workforce, and a strong agricultural base.

#	Objective & Actions	Lead & Key Partners	Funding	Performance Measure
2.1	**Close the broadband gap.** – Through the Texas Regional Broadband Program, survey providers and communities on speeds, costs, downtime, and redundancy – Build a Regional Digital Opportunity Plan to guide local EDCs and coordinate broadband projects – Support broadband and cellular hardening, including battery backup and redundancy	Internet service providers; cities, counties, and EDCs; state broadband office; CTCOG (Texas Regional Broadband Program lead)	Texas Regional Broadband Program (current); BEAD; Broadband Infrastructure Fund	Broadband survey completed; Regional Digital Opportunity Plan adopted; projects coordinated
2.2	**Secure water and core infrastructure for growth.** – Coordinate with the Central Texas Water Alliance on long-term supply planning (projected shortfall of 30,000–45,000 acre-feet) – Track aging dam capacity (Belton is at about 75 of its rated 100 years) and support planning responses – Support site inventory and readiness for industrial and distribution development	Water authorities and supply corporations; cities and counties; EDCs; CTCOG (coordination and site inventory)	Texas Water Development Board; USDA Rural Development; CDBG	Regional water planning advanced; development-ready sites identified
2.3	**Prepare for new and emerging industries responsibly.** – Help communities plan for new and emerging industries, including large-load users such as data centers and advanced manufacturing, with model approaches to clear regulations, safety standards, and water and energy stewardship – Connect local businesses to advanced-manufacturing supply chains along the I-35 corridor – Support innovation zones and research hubs, building on Texas A&M University–Central Texas *Ties to the region's rising energy demand and the resilience lessons of Winter Storm Uri.*	Cities and counties; EDCs; utilities; universities; private investors; CTCOG (model approaches and data)	EDA Economic Development & Planning grants (current); utility partnerships	Communities adopting model standards or readiness plans; supply-chain connections made

#	Objective & Actions	Lead & Key Partners	Funding	Performance Measure
2.4	**Build and keep a skilled workforce.** – Expand education and apprenticeship partnerships (Texas A&M University–Central Texas, Central Texas College, Temple College, University of Mary Hardin-Baylor, and school districts) – Support early childhood education as a workforce enabler – Move transitioning service members and veterans into local jobs and business ownership	Colleges and universities; school districts; employers; the regional workforce development board; veteran service organizations; CTCOG (convening and data)	Texas Workforce Commission (Skills Development); DOD Office of Local Defense Community Cooperation; SBA	Apprenticeship & dual-credit pathways; graduates in high-demand fields; veterans placed or in business
2.5	**Connect workers to jobs.** – Through the Killeen-Temple Metropolitan Planning Organization, support Hill Country Transit District as it revises and expands microtransit so rural and suburban workers can reach jobs – Improve roadways important to workforce access and emergency services	KTMPO; transit providers; TxDOT; cities and counties; CTCOG (regional transit coordination)	KTMPO transportation & transit grants (current); federal transit formula funds	Microtransit zones expanded; ridership to job centers
2.6	**Strengthen agriculture as an economic and food-supply asset.** – Recognize agriculture as a core regional industry and food-security asset – Explore value-added agriculture and agricultural workforce needs with partners	Agricultural producers and organizations; state and federal agriculture agencies; CTCOG (convening)	Texas Department of Agriculture; USDA Rural Development	Agricultural partnerships convened; value-added opportunities identified
2.7	**Support housing that helps the workforce live and stay in the region.** – Complete a regional housing needs assessment covering supply, permits, and affordability by occupation for all seven counties – Offer technical assistance to cities and counties updating zoning and subdivision rules to allow a wider range of housing types – Link water and sewer planning (Strategy 2.2) to land suitable for new housing – Help rural communities pursue housing repair and rehabilitation funding through the shared-services grant team (Strategy 3.1)	Cities and counties; home builders and developers; housing authorities; nonprofits; private investors; CTCOG (assessment, technical assistance, and grant support)	EDA planning funds (to be explored); TxCDBG; USDA Rural Development; TDHCA HOME	Housing needs assessment completed; communities updating housing codes; housing repair funding secured

#	Objective & Actions	Lead & Key Partners	Funding	Performance Measure
	– Share data and coordinate with local homelessness coalitions and the regional Continuum of Care			

Goal 3: Further position CTCOG as a regional resource for local jurisdictions

The region's smaller cities and counties often lack the staff and expertise to pursue grants, plan for growth, or keep up with changing rules. This is where CTCOG can contribute most directly, through hands-on support that small communities could not afford on their own.

#	Objective & Actions	Lead & Key Partners	Funding	Performance Measure
3.1	**Provide a shared-services grant team that fills rural staffing gaps.** – Build a standing shared-services team that helps rural communities identify, write, and manage grants they cannot staff for on their own, easing the grant fatigue small towns face – Offer the team on a cost-share basis so it can sustain itself over time – Share economic data and host information forums that local EDCs can use	CTCOG (lead); rural cities and counties; EDCs	CTCOG planning grant (current); state technical-assistance grants (current); member cost-share	Rural jurisdictions served; grant dollars secured; shared-services team established
3.2	**Train and equip local officials.** – Continue the Newly Elected Officials class and municipal-imperatives cheat sheet – Confirm whether the class can provide the certificate that satisfies Texas public-information training requirements	CTCOG (lead); cities and counties	CTCOG planning grant (current); staff capacity	Officials trained; certification confirmed
3.3	**Grow regional GIS and data services.** – Build staff GIS capacity through training – Offer housing, retail, and parcel/address studies to communities – Help harmonize GIS and addressing systems across the region *Growth here depends on dedicated GIS staff capacity.*	CTCOG (lead); cities and counties; appraisal districts	KTMPO GIS grants (current); to be identified for dedicated GIS staff	GIS services launched; community studies delivered
3.4	**Support regional leadership and**	Leadership	Partner	Leadership

#	Objective & Actions	Lead & Key Partners	Funding	Performance Measure
	access. – Support Leadership Central Texas to develop regional leaders – Continue remote and hybrid meetings so rural communities can take part	Central Texas; chambers of commerce; regional partners; CTCOG (support)	contributions; staff capacity	program participation; rural meeting attendance

Building Toward: Initiatives for Future Capacity

Some things the region wants are worth naming now, even before it has the capacity to do them.

The initiatives below are forward commitments. They are kept separate from the action plan so that the plan reflects what CTCOG and its partners can deliver today while pointing to where we aim to grow. Each depends on future staff capacity or funding, and each will be revisited in the Annual Performance Report.

Restart the Circuit Rider Initiative: proactive, in-person check-ins with smaller and rural communities (911 effectiveness, appraisal-district relationships, ordinances, and day-to-day technical needs), to relaunch when staff capacity allows.
Regional economic leakage study: an analysis of where residents and businesses spend money outside the region, to guide business recruitment and retention, completed as an appendix to this plan or as a standalone report once funding is identified.
Regional industrial and business park inventory: a map of existing industrial, commercial, and business parks and available sites across all seven counties, to support site readiness under Strategy 2.2.
Action timeframes: near-, mid-, and long-term timeframes for each action in the Strategic Direction, to be set with the DDCT Board in the first Annual Performance Report.

Economic Resilience

EDA requires every CEDS to address economic resilience, meaning the region's ability to anticipate, withstand, and recover from economic shocks. In this CEDS, resilience is not a separate chapter added at the end; it is built into the plan's foundation.

Resilience runs through this plan in three places. First, Goal 1 of the Strategic Direction and Action Plan is dedicated to resilience: formalizing emergency operations across jurisdictions (1.1), preparing residents and businesses to sustain themselves during disasters (1.2), and hardening critical infrastructure (1.3). Second, Section 8 of the Background Summary establishes the region's natural hazard baseline, including drought, wildfire, tornadoes, extreme heat, and flash flooding, using FEMA's National Risk Index, and Section 7 documents the energy lessons of Winter Storm Uri. Third, the region's largest structural vulnerability, its dependence on federal employment and spending, is addressed through the diversification strategies of Goal 2, which build the private-sector base, infrastructure, and workforce the region would need to absorb a federal shock.

Together these elements serve both of the roles EDA identifies for resilience in a CEDS: steady-state initiatives that make the region more durable over time (diversification, broadband and water infrastructure, workforce development), and responsive initiatives that establish the region's capacity to act when a shock arrives (emergency protocols, continuity planning, regional coordination through CTCOG).

Evaluation Framework

This framework tracks two things: whether CTCOG carried out the plan, and whether the regional economy is moving in the right direction.

The framework measures progress in two ways. Implementation measures show whether CTCOG and its partners delivered the actions committed to in this plan; these are largely within our control and are how we hold ourselves accountable. Regional outcome indicators show whether the wider economy is improving. Those indicators are shaped by many forces beyond any one organization, including the national economy, federal spending decisions, and private investment, so they are read as shared trends rather than as CTCOG's report card.

Following EDA's guidance, the framework looks beyond job counts to broader prosperity, including income, wages, and economic diversity, because lasting prosperity comes from building wealth and resilience, not headcount alone.

Tier 1: Implementation Measures

These measures answer a simple question: did we do what we said we would?

Goal	What We Track (Did We Do the Work?)	Starting Point
Goal 1: Resilience	Jurisdictions with adopted emergency protocols and a mutual-aid checklist Small Town Summit held each year Businesses with continuity plans; households reached with preparedness materials 911 cyber-preparedness assessment completed and gaps addressed CodeRed enrollment growth; backup-power installations supported	Most baselines set in Year 1; 911 assessment in progress; Small Town Summit recurring.
Goal 2: Economy & Workforce	Broadband survey completed and Regional Digital Opportunity Plan adopted; broadband projects coordinated Regional water planning advanced; development-ready sites identified Communities adopting model standards for new and emerging industry Apprenticeship and dual-credit pathways; graduates in high-demand fields; veterans placed or starting businesses Microtransit zones expanded; ridership to job centers Agricultural partnerships convened; value-added opportunities identified Housing needs assessment completed; communities updating housing codes	Broadband work underway through the Texas Regional Broadband Program; microtransit live in five cities; other baselines set in Year 1.
Goal 3: CTCOG as a Resource	Communities served by the shared-services team; grant dollars secured for members Local officials trained; public-information certification confirmed GIS services launched; community studies delivered	GIS capacity building now; other baselines set in Year 1.

Goal	What We Track (Did We Do the Work?)	Starting Point
	Leadership Central Texas participation; rural meeting attendance	

Tier 2: Regional Outcome Indicators

These indicators answer the bigger question: is the regional economy getting stronger?

These are regional trends, tracked from public federal data and benchmarked against Texas and the nation. They are influenced by forces outside CTCOG's control, so they show the region's direction rather than the results of any single action.

Indicator	Recent Baseline	Texas / U.S. Benchmark	Direction We Want	Source
Average wage per job	~$60,500	~$75,600 (U.S.)	Narrow the gap	BLS QCEW
Median household income	$55,819 to $81,736 by county (ACS 2024)	Texas	Rise	ACS
Per capita income	Set in Year 1*	U.S.	Rise	BEA / ACS
Total employment	~214,700	n/a	Grow	Lightcast / QCEW
Industry diversity	Moderate concentration	Lower = more diverse	Diversify	BLS QCEW
Bachelor's degree or higher	Below state in urban core	~33% (Texas)	Rise	ACS
Labor force participation	58.71% (Nov 2025)	Texas / U.S.	Rise	BLS LAUS / ACS
Rural broadband at 100/20 Mbps	5 of 7 counties far below	100/20 target	More counties meet target	FCC
Primary-care access	5 of 7 counties HPSA-designated	Fewer designations	Reduce shortage	HRSA
Reliance on government employment	~22% of jobs	n/a	Reduce over time	BLS QCEW
Rural population trend	Region +7.9%; San Saba declining	n/a	Stabilize rural counties	Census / ACS
Housing cost burden	18% to 35% of households, by county (ACS 2024)	n/a	Fall	ACS

* Baseline to be pulled as a single regional figure in the first Annual Performance Report.

Reporting Progress: The Annual Process

A plan is only useful if someone checks on it, so CTCOG will review progress every year.

Each year, CTCOG prepares the CEDS Annual Performance Report for EDA, describing what moved forward, what did not, and what was learned. Every five years, CTCOG fully updates the CEDS. CTCOG staff track the measures and report progress to the DDCT Board, which reviews the results

and asks the two questions this framework is built to answer: How are we doing, and what can we do better?

When reading the results, the two tiers carry different weight. The implementation measures are our accountability: work committed to in this plan and within our ability to deliver. The regional indicators are shared context, important to watch but moved by forces far larger than any one organization.

Data Sources and References

All data cited in this document was current as of the date of analysis (March 2026), and this section should be read together with the source notes that accompany each table and figure. Users of this document should verify that cited data remains current.

Primary Data Sources

- Lightcast Economy Overview, 7-County DDCT Region, Q1 2026. Austin, TX: Lightcast. (Primary source for employment, earnings, industry, business characteristics, workforce demand, migration, and population estimates and projections)
- U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019–2023 and 2024 vintages. Tables DP04 (housing), B03002 (race and ethnicity by county), B01001 (age and sex by county), S1501 (educational attainment), S1901 (income), S1701 (poverty), S2701 (health insurance), and S2503 (housing costs). census.gov/data
- U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS), December 2025. Washington, DC: BLS. bls.gov/lau
- U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), Q3 2025. bls.gov/cew
- FEMA National Risk Index (NRI), Version 2.0, 2023. Washington, DC: Federal Emergency Management Agency. hazards.fema.gov/nri
- Development District of Central Texas (DDCT), Comprehensive Economic Development Strategy 2022–2026. Belton, TX: CTCOG/DDCT.

Secondary and Supporting Sources

- Texas Comptroller of Public Accounts, Texas Economic Data. comptroller.texas.gov
- Texas Department of Transportation (TxDOT), District 9 (Waco) Transportation Asset Management. txdot.gov
- Texas Water Development Board (TWDB), Region G and Region K Water Plans. twdb.texas.gov
- Texas Commission on Environmental Quality (TCEQ), Water Quality Reports. tceq.texas.gov
- Texas Broadband Development Office (TBDO), Texas Broadband Plan. broadband.texas.gov
- Killeen-Temple Metropolitan Planning Organization (KTMPO), FY2025–2028 and FY2027–2030 Transportation Improvement Programs.
- U.S. Department of Defense, Base Economic Impact reports, Fort Hood.
- U.S. Small Business Administration (SBA), Central Texas SBDC data.

Technical Notes

This document prioritizes Lightcast Q1 2026 data over ACS estimates where both sources report on the same indicator. Population totals in this document (562,751 regional total, 2025) reflect

Lightcast estimates and differ from ACS five-year estimates for the same counties due to differing methodology, reference years, and inclusion of military personnel. Both figures are valid within their respective methodological frameworks. The same convention applies to the veteran population: the Lightcast estimate (65,162) is used as the regional headline figure, while the ACS county-level counts in Table 3.1 (totaling 64,060) reflect the civilian survey base.

Where source discrepancies exist, they are noted in the text. County-level population figures shown in Table 3.1 are from ACS five-year estimates and reflect the civilian population base; the Lightcast 2025 regional total also includes military residents.

Document prepared by CTCOG/DDCT planning staff. CTCOG staff used Claude, an AI assistant developed by Anthropic, to help organize data, draft and edit text, and check consistency; staff reviewed and verified all content and are responsible for it. For questions about data sources or methodology, contact the CTCOG Planning and Regional Services Division.

Acronyms

Acronym	Meaning
ACS	American Community Survey (U.S. Census Bureau)
ASR	Aquifer Storage and Recovery
BAH	Basic Allowance for Housing
BDO	Texas Broadband Development Office
BEAD	Broadband Equity, Access, and Deployment program
BLS	U.S. Bureau of Labor Statistics
BRAC	Base Realignment and Closure
CDBG	Community Development Block Grant
CEDS	Comprehensive Economic Development Strategy
CoC	Continuum of Care
COG	Council of Governments
CTC	Central Texas College
CTCOG	Central Texas Council of Governments
CTRTAG	Central Texas Regional Transportation Advisory Group
CTWA	Central Texas Water Alliance
DDCT	Development District of Central Texas
DEAAG	Defense Economic Adjustment Assistance Grant
DOD	U.S. Department of Defense
EDA	U.S. Economic Development Administration
EDC	Economic Development Corporation
EDCI	Economic Development Capacity Index
EDD	Economic Development District
EDRA	Economic Development Reauthorization Act of 2024
EMS	Emergency Medical Services
ERCOT	Electric Reliability Council of Texas
FAA	Federal Aviation Administration
FCC	Federal Communications Commission
FEMA	Federal Emergency Management Agency
GIS	Geographic Information System
GRK	Killeen-Fort Hood Regional Airport
GRP	Gross Regional Product
HCTD	Hill Country Transit District

Acronym	Meaning
HPSA	Health Professional Shortage Area
HRSA	Health Resources and Services Administration
KTMPO	Killeen-Temple Metropolitan Planning Organization
LAUS	Local Area Unemployment Statistics
LFPR	Labor Force Participation Rate
LQ	Location Quotient
MSA	Metropolitan Statistical Area
NAICS	North American Industry Classification System
NERDE	National Economic Resilience Data Explorer
NRI	National Risk Index
NTIA	National Telecommunications and Information Administration
QCEW	Quarterly Census of Employment and Wages
RPTCP	Regional Public Transportation Coordination Plan
SBA	U.S. Small Business Administration
SBDC	Small Business Development Center
TAMUCT	Texas A&M University–Central Texas
TARC	Texas Association of Regional Councils
TCEQ	Texas Commission on Environmental Quality
TDHCA	Texas Department of Housing and Community Affairs
TDEM	Texas Division of Emergency Management
TIP	Transportation Improvement Program
TRBP	Texas Regional Broadband Program
TWDB	Texas Water Development Board
TxDOT	Texas Department of Transportation
UMHB	University of Mary Hardin-Baylor
USDA	U.S. Department of Agriculture