



A large, leafy tree with a thick trunk and many green leaves dominates the foreground. In the background, there is a park area with a playground featuring slides and climbing equipment. A paved path leads through the grass. The sky is overcast.

CHAPTER

3

HOUSING & NEIGHBORHOODS

Introduction

Housing is a current issue for the City of La Grange, consistently a point of focus among City officials and local community members. Through these conversations, the shortage of adequate and affordable housing has been identified as a concern that impacts the well-being of residents and overall development of the City.

To address this challenge, housing analysis is an integral component of the Comprehensive Plan, aiming to provide a preliminary assessment of the current housing situation and propose an initial set of strategies to meet both existing and future community needs.

While this chapter offers a foundational framework for housing evaluation, it is not exhaustive, and the City is encouraged to undertake more comprehensive studies and analyses in the future to explore additional solutions and refine strategies for addressing its housing challenges effectively.

This chapter includes:

- Housing & Resilience Strategies
- Existing Housing Risk Assessment
- Existing Housing Stock
- Existing and Projected Housing Needs

What We've Heard

Top Three Priorities for Housing:



Comments:



"Housing availability and levels of living is missing. Older smaller homes are not attainable for young professionals on the price points they are asking."

"Affordable housing is an issue. Without housing we cannot have a vibrant community with solid employment that will bring and keep younger families."

"Update city housing codes. Tear down homes that are not safe and are dangerous to live in. There are home in La Grange proper that need to be either torn down or renovated."

"I don't feel prepared for a horrible weather incident because there no safety in mobile homes from tornadoes and no affordable family homes."



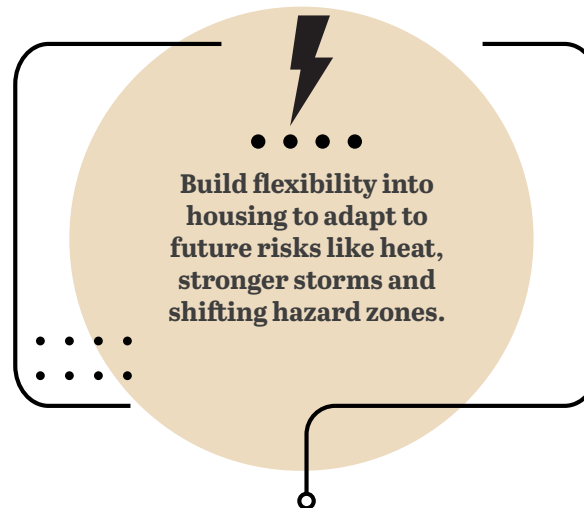
Housing & Resilience Policies

Incorporating housing resilience into growth planning means aligning where and how new homes are built with strategies that reduce risks and strengthen neighborhoods. This approach ensures that future housing is safe, adaptable and sustainable, while also addressing important community needs such as affordability, diversity and livability.

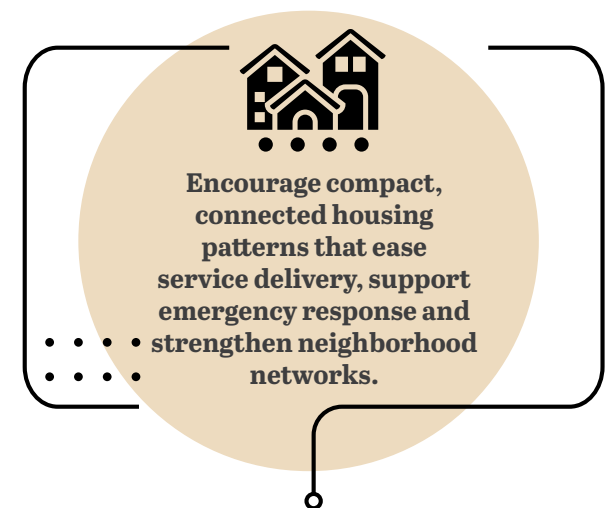
Locate Housing in Safer Areas



Design Housing for Future Risks



Promote Connected and Durable Housing Patterns



Build Resilient Homes and Neighborhoods



Leverage Natural Buffers to Protect Homes



Existing Housing Risk Assessment

Map 5 highlights where existing housing is most vulnerable to flooding by showing the homes located within or near the FEMA 100-year floodplain. These at-risk areas, shown in orange, reveal how development has historically extended into zones that experience recurring or severe flooding during major storm events, particularly along the Colorado River. As the dominant waterway in the region, the Colorado River plays a significant role in shaping local flood conditions; during periods of sustained rainfall or watershed-wide storms, the river can rise rapidly and expand well beyond its banks. Evaluating these patterns is an important part of understanding community exposure and identifying where residents may face elevated risks. This analysis also helps guide future decisions about housing investment, mitigation strategies and long-term growth so that development can occur in safer, more resilient areas of the City.

Building within or near the floodplain presents several challenges that directly influence community resilience. Homes in these areas face a greater likelihood of structural damage, as floodwaters from the Colorado River and its tributaries can compromise or deteriorate the home. These physical risks also contribute to heightened safety concerns, particularly during periods of rapidly rising water that may limit evacuation options or slow emergency response. In addition to these safety issues, households located in flood-prone areas often experience financial strain through higher insurance costs or necessary repairs. Beyond individual impacts, flooding disrupts neighborhood infrastructure by damaging roads, utilities and drainage systems, which can isolate parts of the community and increase overall recovery costs.

Major flood events, such as Hurricane Harvey in 2017, underscore the importance of understanding and addressing floodplain-related housing risks. Harvey brought unprecedented rainfall to many Texas communities, overwhelming drainage systems and causing the Colorado River to reach exceptionally high levels. Flooding extended far beyond typical boundaries, and neighborhoods situated within or adjacent to the floodplain experienced significant impacts, including widespread property damage and resident displacement. These impacts highlight the need to evaluate existing housing conditions, understand where vulnerabilities are concentrated and incorporate resilience measures into long-term planning efforts.

The patterns illustrated on the map provide insight into how the City can approach housing policy and development moving forward. Steering new residential growth outside the FEMA floodplain supports safer and more sustainable land-use patterns, reducing long-term risk exposure for future households. For existing neighborhoods already located within the floodplain, promoting resilient construction practices, elevating homes where feasible and pursuing mitigation funding can improve safety and stability over time. Policies that support equitable recovery, including targeted assistance programs for affected residents, help protect the community's most vulnerable households from being disproportionately impacted by flood-related challenges. Integrating housing, land-use and stormwater planning allows the City to take a coordinated approach that strengthens overall community resilience.



Existing Housing Stock

The existing stock of housing in La Grange is primarily comprised of single-family detached housing, followed by multi-family housing with 20 or more units and triplex or fourplex housing types. The community has expressed a need for more housing options at different scales and price points such as townhomes, apartments and smaller single-family homes to meet the needs of both current and future residents. While targeting this development, it is also important to encourage higher-quality single-family housing for those who want more space and amenities.

As noted in the demographic analysis, the largest age cohort in La Grange consists of residents between 65 and 69 years of age, reflecting a community with a strong presence of older adults and retirees. At the same time, nearly half of the population is under the age of 45, indicating ongoing needs for housing that is accessible to young households and families entering the community. This age distribution points to a dual challenge: ensuring that housing remains affordable and diverse for younger households, while also offering options that support aging in place and meet the preferences of older residents.

In response to these needs, future housing efforts in La Grange should focus on diversifying the housing supply by integrating more missing-middle housing options such as townhomes, duplexes and small-scale multi-family developments. These housing types can provide attainable options for first-time buyers, workforce families and seniors who may be looking to downsize. At the same time, maintaining opportunities for higher-quality single-family housing allows the City to appeal to households seeking larger homes, thereby balancing growth across multiple demographic segments.



Townhomes

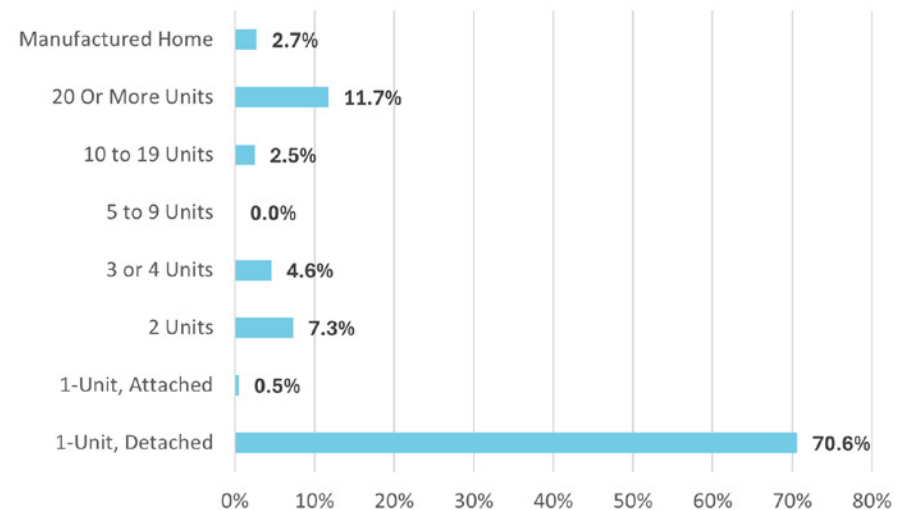


Duplexes



Small Scale Single Family

Figure 16. Housing Typology



Source: 2018-2023 ACS 5-Year Estimates

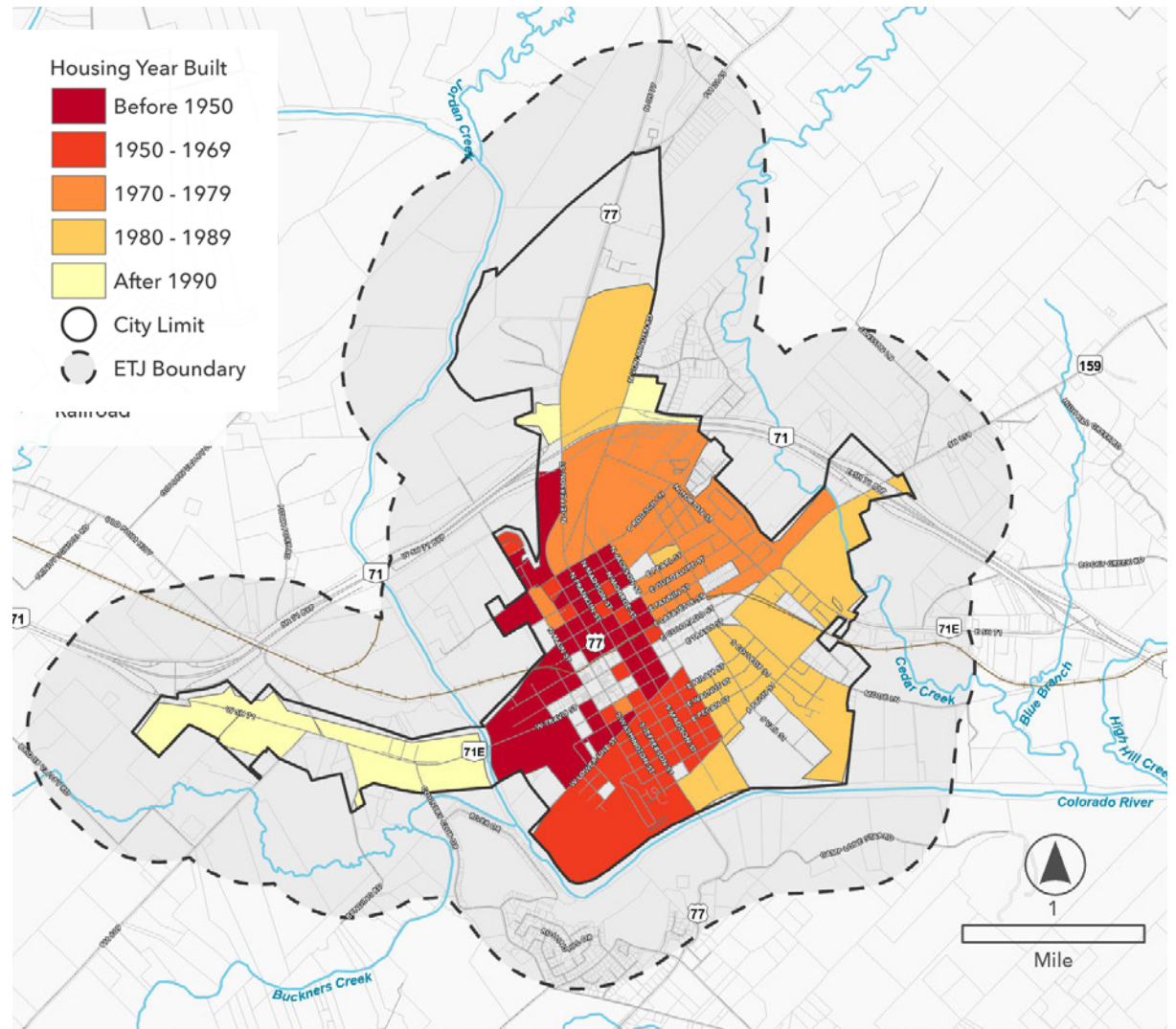
Age of Housing

As housing ages, it requires extra maintenance and care to ensure its continued viability as a place of residence. Currently, it is estimated that 67% of La Grange's housing stock was developed in 1979 or earlier (2023 ACS 5-Year Estimate).

To identify areas within the City with a higher concentration of older homes that have or will see increased need for preservation, rehabilitation or maintenance, an analysis of the age of housing at the Census Block level was conducted. Map 6 illustrates the percentage of when structures were built within the City limits. The majority of the older structures are concentrated in and around downtown, with a significant portion of the southern and northern parts of the City also consisting of homes built in 1979 or earlier.

Neighborhoods in which 50-75% of the structures were built in 1979 or earlier and which meet DHS standards should be identified for potential historic preservation incentives. Homes built in 1979 will be eligible for the historic register by the end of the decade. These homes are likely to need repairs or contain hazards such as obsolete wiring, deteriorating pipes, inefficient windows and insulation, asbestos and lead paint.

While this assessment provides a general overview of housing age in La Grange's various neighborhoods, it does not identify the current condition of historic or older homes within those areas. Further analysis should be conducted to identify maintenance needs and implement preservation strategies.



Map 6. Year Structure Built

Housing Affordability

In the last ten years, Texas has grappled with growing housing affordability issues. Rising mortgage rates, steep increases in home prices and a limited supply of housing have all played a role, with the impacts felt more acutely in the fast growing region of Central Texas.

In La Grange, the median household income is \$57,212, while the median home value stands at \$320,000. Over the past decade, taking into account inflation, home values have climbed by 134.5%, compared to a 4% rise in household income. This underscores the growing affordability issues the City is facing as incomes do not keep pace with housing cost increases.

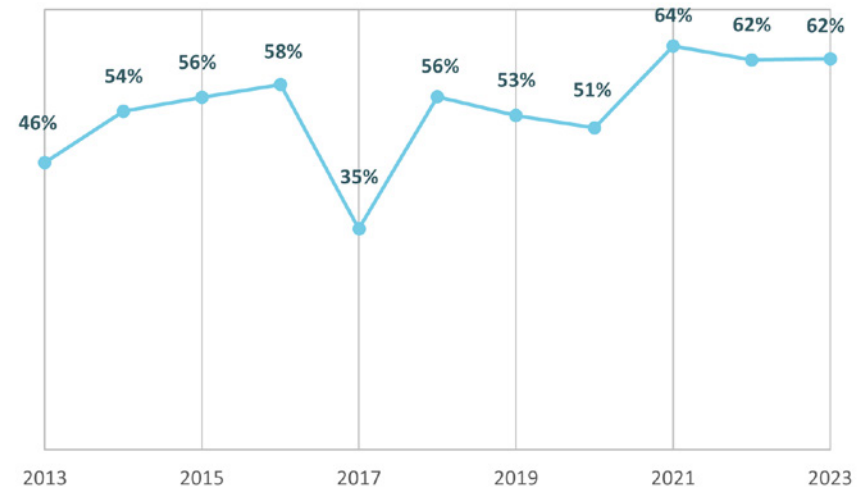
Housing Cost-Burden

Households that put more than 30% of their income toward housing costs, things like rent or mortgage payments, utilities and property taxes, are considered cost-burdened. Figures 17 and 18 highlight how the share of cost-burdened households has shifted between 2013 and 2023 for both renters and homeowners with mortgages.

Over the past decade, the share of cost-burdened rental households has risen, reaching a high of 64% in 2021. The latest figures show that about 62% of renters are still paying more than they can reasonably afford for housing, underscoring that affordability remains a serious challenge for renters in the City.

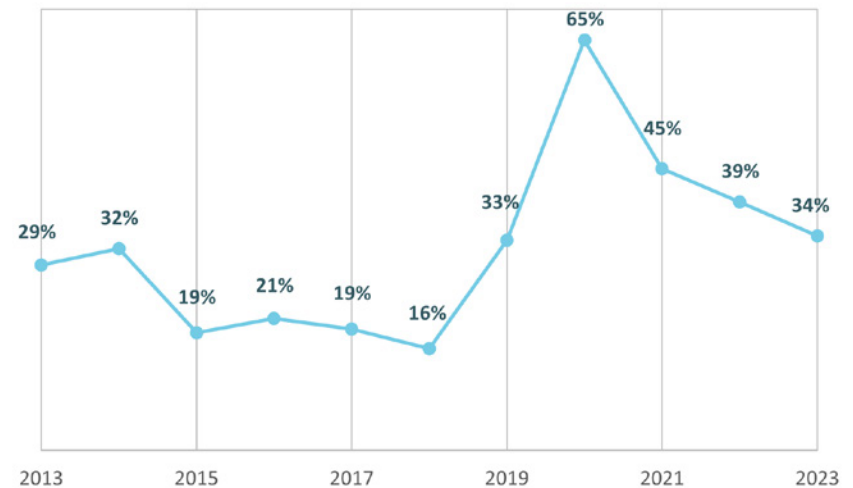
For homeowners with mortgages, the proportion of cost-burdened households has stayed fairly steady for a number of years before a significant increase during the COVID-19 pandemic. Since then, the percentage has eased slightly, but only at a slow pace. Most recently, 34% of households with mortgages in La Grange are considered cost-burdened, compared to 31% in the state of Texas. While overall cost burden has shifted over time, the greater picture makes clear that housing affordability continues to be a significant challenge for both renters and homeowners alike in La Grange.

Figure 17. Cost Burdened Occupied Units Paying Rent



Source: 2013-2023 ACS 5-Year Estimates

Figure 18. Cost Burdened Occupied Units With a Mortgage



Source: 2013-2023 ACS 5-Year Estimates

Existing and Projected Housing Needs

Encouraging Housing Diversity

Small-Lot Detached Housing

Allowing small-lot detached housing options can help promote infill development, especially in the older areas of La Grange, and provide more housing options.

Additionally, allowing small-lot detached homes can provide affordable options for young families and professionals. Updating the zoning regulations, as needed, can enable detached housing on smaller lots while maintaining balance with larger or estate-size lots, particularly in areas outside of the core of the City, where utility access is challenging.

Missing Middle Housing

Another way to meet La Grange's housing needs while reducing reliance on greenfield development for new growth can include allowing appropriate Missing Middle Housing types, including small single family residential, duplexes and small-scale multi-unit buildings that complement single family neighborhoods. These housing types help provide more affordable housing options for people in different phases of the housing cycle, including young families, young professionals, empty-nesters and the elderly. Each of these housing types can vary in price point and model. There can be a mixture of affordable and premium price points for each housing type, which can be available either for rent or for sale.

New Developments

New residential development under consideration in La Grange has the potential to affect the local housing market by introducing additional supply and competition with existing housing stock. Newer housing developments generally include homes with sizes ranging from approximately 2,100 to 3,300 square feet with modern amenities. New homes that do not require updates may place pressure on pricing for older homes, while differences in age, condition, and required investment can influence buyer decisions.

Aging in Place

Encouraging housing diversity can help the community's older residents age in place. Missing middle housing offer more affordable options compared to single family homes that can be crucial for seniors on fixed incomes.

Aging in place can be supported through City-led or community organization-led initiatives that include housing retrofits or other modifications that allow residents to stay in their houses for a longer period of time. Property owners and developers can make various modifications to existing homes, such as installing ramps and wider doorways to accommodate aging-in-place needs. Additionally, they can include aging-in-place friendly elements in new housing developments, such as single-level living spaces, non-slip flooring and smart home technologies that enhance safety and accessibility for elderly residents.

Figure 19. Projected Housing Units

Housing Units			
Year	Low Growth 1.5% CAGR	Medium Growth 2.0% CAGR	High Growth 2.5% CAGR
2020	2,126	2,126	2,126
2030	2,466	2,592	2,721
2040	2,862	3,159	3,482
2050	3,321	3,849	4,457
2060	3,857	4,694	5,706
	+1,731	+2,568	+3,580

Source: 2020 Decennial Census

Access and Convenience/Neighborhood Completeness/Health and Wellness

A community's quality of life depends on access to everyday goods, services, and amenities. Convenient proximity to schools, healthcare, retail, recreation, and employment contributes to physical health, social connection, and economic vitality. Map 7 highlights the distribution of major business and service types, including retail, professional, educational, healthcare and hospitality uses, across the City. The map illustrates a 0.25-mile buffer around each business cluster, showing how well the community's existing development pattern supports neighborhood completeness and accessibility.

The map illustrates accessibility to major businesses and service categories, with each point representing a business type and the shaded blue areas showing a 0.25-mile radius around it. This visualization emphasizes the City's strengths in centralized access to goods and services while identifying opportunities for improvement in peripheral areas. Expanding the City's network of sidewalks, bike paths and local-serving retail nodes can promote balanced growth and provide access from neighborhoods to daily essentials that support overall health and wellness.

Retail and Trade

Retail and trade establishments form the backbone of neighborhood convenience. As shown on the map, retail activity is concentrated along major corridors, particularly within the downtown core and along highway access points. These areas provide essential goods and services such as groceries, pharmacies and everyday shopping destinations within a short walking or driving distance. Future development should continue reinforcing these corridors while encouraging mixed-use nodes in underserved areas to reduce travel distances for residents.

Education, Health and Social Services

Facilities in this category include schools, clinics, and social service providers. These locations serve as anchors for community wellness and daily activity. The concentration of education and healthcare facilities near residential areas supports equitable access to essential services. Future planning efforts should promote safe, connected routes to these institutions, emphasizing walkability and accessibility within the 0.25-mile service areas.

Professional and Personal Services

Professional offices, banks, salons and similar small-scale services are distributed throughout the City, primarily near retail corridors. These uses provide employment opportunities and day-to-day convenience for residents. Encouraging additional professional services in mixed-use districts will help strengthen the City's local economic base and reduce vehicle dependence for basic errands.

Hospitality and Entertainment

Restaurants, entertainment venues and lodging options are primarily concentrated along the City's main commercial corridors. These businesses enhance community vitality and serve as important destinations for both residents and visitors. Expanding hospitality and entertainment offerings in downtown and mixed-use centers will support local tourism and extend activity into evening hours.

Public and Institutional Facilities

The public and institutional facilities distributed across the City of La Grange play an important role in supporting community services, civic functions, and overall quality of life. These facilities include government buildings, schools, public safety services, libraries, parks, and other community-serving institutions that provide essential services to residents and visitors. The location, condition, and capacity of these facilities influence how effectively the City can meet current needs and plan for future demands. Ongoing coordination among public agencies and institutions helps ensure that facilities continue to serve the community efficiently and align with long-term planning goals.

