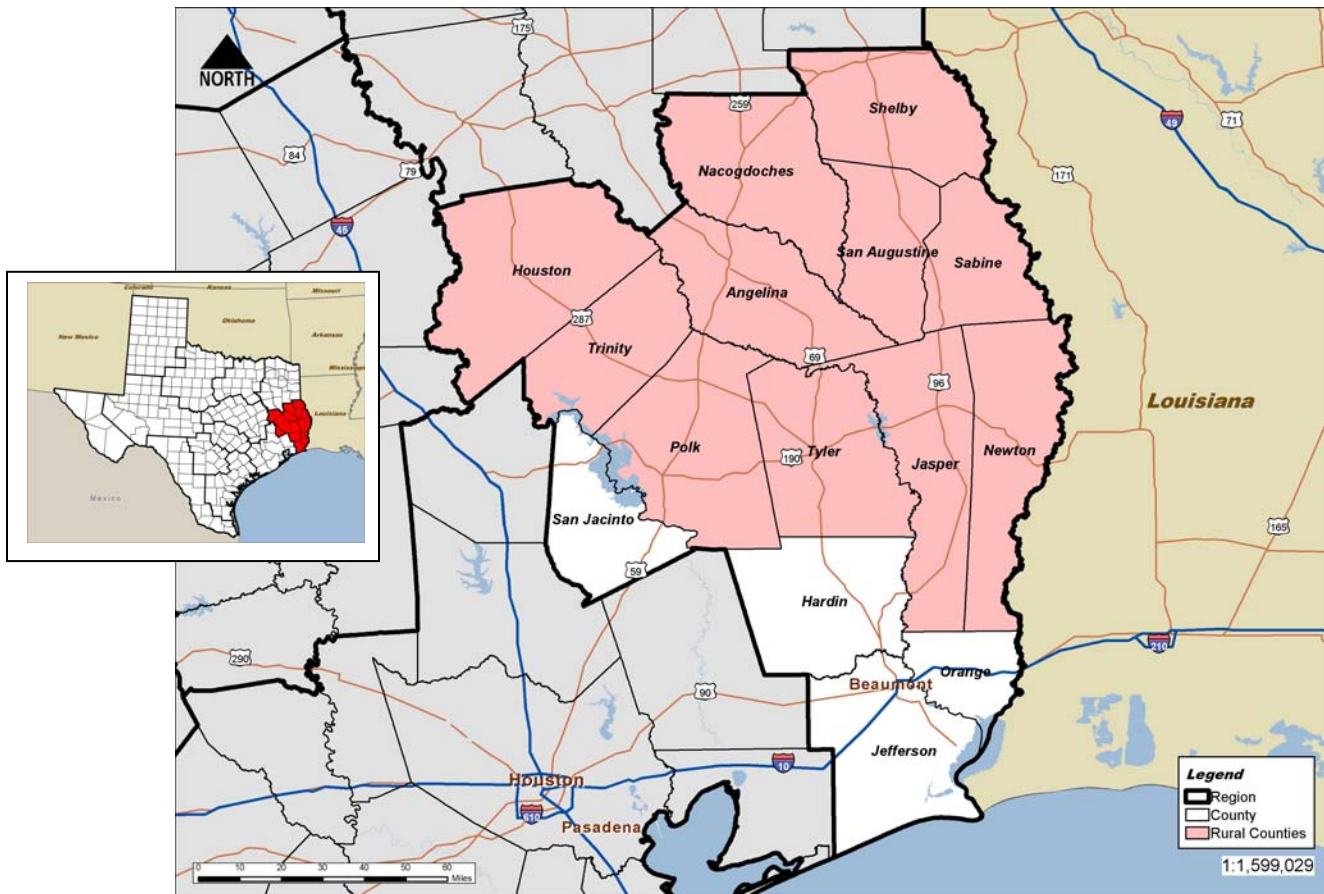


ADDENDUM E - REGION 5 (SOUTHEAST TEXAS)

A. INTRODUCTION

Region 5 is located in the far eastern portion of the state of Texas. This region includes a total of 15 counties, of which 11 were classified as rural and were included in the following analysis. The largest rural county in the region is Angelina, with 86,771 people (2010 Census). The following are relevant facts about the region (note: data applies to rural counties studied in this region and does not include non-rural counties):

- Region Size: 9,756 square miles
- 2010 Population Density: 36 persons per square mile
- 2010 Population: 352,093
- 2010 Households: 107,118
- 2010 Median Household Income: \$42,784



The following table summarizes the rural designated counties that were included and evaluated in this report, as well as the non-rural counties that were excluded from our analysis:

Rural Counties (Studied) Within Region			
Angelina	Nacogdoches	Sabine	Trinity
Houston	Newton	San Augustine	Tyler
Jasper	Polk	Shelby	-
Non-Rural Counties (Excluded) Within Region			
Hardin	Jefferson	Orange	San Jacinto

B. KEY FINDINGS

Hurricanes Dolly and Ike have had a major impact on housing issues in the Southeast Region of Texas according to representatives in the area. Along with the demand for additional affordable multifamily and single-family housing, officials in the area are still focusing on replacing manufactured homes that were destroyed in these storms.

Based on the Bowen National Research rental housing inventory count, there are 5,213 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 96.8% were occupied, with many of the projects maintaining long waiting lists. Based on American Community Survey and U.S. Census data, there are 28,842 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 422 lots/homes. These manufactured home parks had a 95.0% occupancy/usage rate, which is well above the overall state average of 86.1%. Finally, Bowen National Research identified 1,793 for-sale housing units in the region. These 1,793 available homes represent 1.9% of the 95,693 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that 40.2% of the for-sale housing stock is priced below \$100,000, which would generally be affordable to those making approximately \$30,000 or less annually.

There is clear demand for affordable housing, including single-family homes and manufactured homes for families, and housing for seniors, or at least assistance in revitalizing senior housing. Limited financing, lack and costs of infrastructure, and zoning issues were cited as the primary barriers to development.

Additional key regional findings include:

- Total households within the region are projected to increase by 784, a 0.6% increase between 2010 and 2015. Overall, the number of households in rural regions of Texas is projected to increase by 1.5% during this same time, while the overall state increase will be 8.4%. Among householders age 55 and older within the region, it is projected that this age cohort will increase by 7.0%. The overall rural regions of the state will experience an increase in its older adult (age 55+) households base of 8.5%, while the overall state will increase by 17.6% during this same time period.

- Approximately 44.3% of renters in the region are paying over 30% (cost burdened) of their income towards rent compared to 20.6% of owners in the region who are cost burdened. Statewide, these shares are 44.5% for renters and 25.6% for owners. The greatest share of cost burdened renters and the greatest number of cost burdened renter households is in Nacogdoches County. The greatest share of cost burdened homeowners is in Polk County, while the greatest number of cost burdened homeowners is in Angelina County.
- A total of 5.5% of renter households within the region are considered to be living in overcrowded housing (1.0 or more persons per room) compared to 3.0% of owner households. Statewide, these shares are 7.3% for renters and 3.2% for owners. The greatest share of overcrowded renter-occupied housing is in San Augustine County, while the greatest number of overcrowded renter-occupied housing is in Angeline County. The highest share among owner-occupied housing is within Nacogdoches County, while the highest number among owner-occupied housing is within Nacogdoches County.
- Within the region, the share of renter housing units that lack complete plumbing facilities is 0.8% among renter-occupied units and 0.5% among owner-occupied units. Overall, the state average is 0.8% of renter-occupied units and 0.5% of owner-occupied units lack complete plumbing facilities.
- Total employment within the region decreased by 322 employees between 2006 and 2011, representing a 0.2% decrease. The statewide average increase during this same time period is 6.6%.
- The region's largest industry by total employment is within the Retail Trade sector at 13.9%. The largest negative change in employment between 2000 and 2010 was within the Construction industry, losing 5,903 employees; the largest positive change was within the Wholesale Trade sector, increasing by 4,561 jobs.
- Between 2006 and 2011, the region's unemployment rate was at its lowest at 5.0% in 2007 and its highest rate in 2011 at 9.4%, indicating an upward trend in unemployment rates for the region. The state of Texas had unemployment rates ranging from 4.4% to 8.2% during the past six years.
- The overall occupancy rate of surveyed affordable rental-housing units in the region is 96.9%. This is slightly below the statewide average of 97.3% for the rural regions of Texas.
- Of all affordable rental units surveyed in the region, 1,280 (29.7%) were built before 1970; 914 (21.1%) were built since 2000. A total 1,607 units were built between 1970 and 1989, comprising the largest share at 37.3%.

- The lowest gross rent among rental units surveyed in the region is \$284; highest gross rent is \$1,144. This is a wide range and indicates a wide variety of rental housing alternatives offered in the region.
- The estimated number of manufactured homes within the region is 28,842 units with approximately 22.6% renter-occupied and 77.4% owner-occupied. There were a total of 422 manufactured home lots surveyed with 21 available, representing an overall occupancy/usage rate of 95.0%. This is well above the state average (86.1%) occupancy rate for manufactured homes.
- Rental rates of manufactured homes surveyed range between \$365 and \$675/month. The rates fall within the rental rates of the affordable apartments surveyed in the region.
- A total of 1,793 for-sale housing units were identified within the region that were listed as available for purchase. Less than one-half (40.2%) of the units were priced below \$100,000. The average listed price of homes under \$100,000 is \$67,061, representing a moderate base of affordable for-sale product that is available to low-income households. It should be noted, however, that much of this supply is older (pre-1960) and likely lower quality product that requires repairs or renovations.
- The total affordable housing gap for the entire region was 10,216 rental units and 4,106 for-sale units. This does not mean that the entire region can support 10,216 new rental units and 4,106 new for-sale units. Instead, these numbers are primarily representative of the number of households in the region that are living in cost burdened, overcrowded or substandard housing. Since not all households living in such conditions are willing or able to move if new product is built, only a portion of the units cited above could be supported. Typically, only about 10% of the housing gap within a county can be supported at an individual site. Housing gaps for individual counties are included at the end of this addendum. The largest renter-occupied housing gap is in Nacogdoches County and the largest owner-occupied housing gap is in Angelina County.

C. DEMOGRAPHICS ANALYSIS

1. POPULATION TRENDS

		Year			
		1990	2000	2010	2015
Angelina County	Population	69,883	80,128	86,771	87,752
	Population Change	-	10,245	6,643	981
	Percent Change	-	14.7%	8.3%	1.1%
Houston County	Population	21,389	23,201	23,732	23,435
	Population Change	-	1,812	531	-297
	Percent Change	-	8.5%	2.3%	-1.3%
Jasper County	Population	31,101	35,603	35,710	35,255
	Population Change	-	4,502	107	-455
	Percent Change	-	14.5%	0.3%	-1.3%
Nacogdoches County	Population	54,752	59,202	64,524	65,991
	Population Change	-	4,450	5,322	1,467
	Percent Change	-	8.1%	9.0%	2.3%
Newton County	Population	13,569	15,072	14,445	14,042
	Population Change	-	1,503	-627	-403
	Percent Change	-	11.1%	-4.2%	-2.8%
Polk County	Population	30,686	41,132	45,413	45,841
	Population Change	-	10,446	4,281	428
	Percent Change	-	34.0%	10.4%	0.9%
Sabine County	Population	9,586	10,469	10,834	10,760
	Population Change	-	883	365	-74
	Percent Change	-	9.2%	3.5%	-0.7%
San Augustine County	Population	7,999	8,946	8,865	8,663
	Population Change	-	947	-81	-202
	Percent Change	-	11.8%	-0.9%	-2.3%
Shelby County	Population	22,034	25,223	25,448	26,004
	Population Change	-	3,189	225	556
	Percent Change	-	14.5%	0.9%	2.2%
Trinity County	Population	11,438	13,771	14,585	14,403
	Population Change	-	2,333	814	-182
	Percent Change	-	20.4%	5.9%	-1.2%
Tyler County	Population	16,645	20,870	21,766	21,524
	Population Change	-	4,225	896	-242
	Percent Change	-	25.4%	4.3%	-1.1%
Sum of Rural Region	Population	289,082	333,617	352,093	353,670
	Population Change	-	44,535	18,476	1,577
	Percent Change	-	15.4%	5.5%	0.4%
Urban Areas	Population	377,592	407,331	415,129	413,991
	Population Change	-	29,739	7,798	-1,138
	Percent Change	-	7.9%	1.9%	-0.3%
State of Texas	Population	16,986,510	20,851,820	25,145,561	27,291,474
	Population Change	-	3,865,310	4,293,741	2,145,913
	Percent Change	-	22.8%	20.6%	8.5%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population bases by age are summarized as follows:

		Population by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Angelina County	2000	29,913 37.3%	11,040 13.8%	11,843 14.8%	10,107 12.6%	7,125 8.9%	5,352 6.7%	4,748 5.9%
	2010	30,873 35.6%	11,742 13.5%	11,461 13.2%	11,778 13.6%	9,713 11.2%	5,949 6.9%	5,255 6.1%
	2015	31,124 35.5%	11,486 13.1%	11,351 12.9%	10,900 12.4%	10,509 12.0%	7,057 8.0%	5,326 6.1%
Houston County	2000	6,969 30.0%	2,639 11.4%	3,776 16.3%	3,237 14.0%	2,410 10.4%	2,096 9.0%	2,074 8.9%
	2010	6,618 27.9%	2,789 11.8%	3,377 14.2%	3,443 14.5%	3,133 13.2%	2,201 9.3%	2,171 9.1%
	2015	6,411 27.4%	2,780 11.9%	3,256 13.9%	3,077 13.1%	3,262 13.9%	2,518 10.7%	2,132 9.1%
Jasper County	2000	12,272 34.5%	4,330 12.2%	5,201 14.6%	4,618 13.0%	3,720 10.4%	3,089 8.7%	2,373 6.7%
	2010	11,668 32.7%	4,110 11.5%	4,439 12.4%	5,148 14.4%	4,672 13.1%	3,087 8.6%	2,585 7.2%
	2015	11,512 32.7%	3,977 11.3%	4,032 11.4%	4,685 13.3%	4,969 14.1%	3,518 10.0%	2,562 7.3%
Nacogdoches County	2000	26,052 44.0%	7,247 12.2%	7,379 12.5%	6,863 11.6%	4,494 7.6%	3,743 6.3%	3,424 5.8%
	2010	26,987 41.8%	7,852 12.2%	7,026 10.9%	7,851 12.2%	6,722 10.4%	4,090 6.3%	3,996 6.2%
	2015	27,413 41.5%	7,456 11.3%	7,373 11.2%	7,298 11.1%	7,306 11.1%	5,101 7.7%	4,044 6.1%
Newton County	2000	5,295 35.1%	1,836 12.2%	2,175 14.4%	2,072 13.7%	1,560 10.4%	1,270 8.4%	864 5.7%
	2010	4,679 32.4%	1,752 12.1%	1,782 12.3%	1,981 13.7%	1,995 13.8%	1,267 8.8%	989 6.8%
	2015	4,506 32.1%	1,663 11.8%	1,640 11.7%	1,753 12.5%	1,994 14.2%	1,506 10.7%	979 7.0%
Polk County	2000	12,780 31.1%	5,251 12.8%	5,774 14.0%	5,080 12.4%	4,861 11.8%	4,330 10.5%	3,056 7.4%
	2010	13,254 29.2%	5,668 12.5%	5,168 11.4%	6,160 13.6%	6,305 13.9%	5,029 11.1%	3,829 8.4%
	2015	13,090 28.6%	5,730 12.5%	5,053 11.0%	5,386 11.7%	6,707 14.6%	5,811 12.7%	4,062 8.9%
Sabine County	2000	2,799 26.7%	936 8.9%	1,277 12.2%	1,248 11.9%	1,599 15.3%	1,495 14.3%	1,115 10.7%
	2010	2,698 24.9%	923 8.5%	995 9.2%	1,399 12.9%	1,675 15.5%	1,795 16.6%	1,348 12.4%
	2015	2,591 24.1%	945 8.8%	911 8.5%	1,175 10.9%	1,636 15.2%	2,001 18.6%	1,501 13.9%
San Augustine County	2000	2,734 30.6%	925 10.3%	1,130 12.6%	1,146 12.8%	1,098 12.3%	1,014 11.3%	899 10.0%
	2010	2,544 28.7%	865 9.8%	985 11.1%	1,209 13.6%	1,239 14.0%	1,010 11.4%	1,013 11.4%
	2015	2,456 28.3%	842 9.7%	914 10.5%	1,076 12.4%	1,254 14.5%	1,109 12.8%	1,013 11.7%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Population by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Shelby County	2000	8,929 35.4%	3,048 12.1%	3,454 13.7%	3,092 12.3%	2,519 10.0%	2,156 8.5%	2,025 8.0%
	2010	8,615 33.9%	2,908 11.4%	3,168 12.4%	3,459 13.6%	3,153 12.4%	2,101 8.3%	2,044 8.0%
	2015	8,809 33.9%	2,804 10.8%	3,158 12.1%	3,250 12.5%	3,487 13.4%	2,462 9.5%	2,035 7.8%
Trinity County	2000	4,113 29.9%	1,358 9.9%	1,714 12.4%	1,719 12.5%	1,836 13.3%	1,755 12.7%	1,276 9.3%
	2010	4,069 27.9%	1,399 9.6%	1,469 10.1%	1,902 13.0%	2,170 14.9%	1,972 13.5%	1,604 11.0%
	2015	3,946 27.4%	1,367 9.5%	1,370 9.5%	1,676 11.6%	2,181 15.1%	2,175 15.1%	1,689 11.7%
Tyler County	2000	6,516 31.2%	2,703 13.0%	2,965 14.2%	2,559 12.3%	2,405 11.5%	2,115 10.1%	1,607 7.7%
	2010	6,520 30.0%	2,869 13.2%	2,678 12.3%	2,900 13.3%	2,777 12.8%	2,145 9.9%	1,876 8.6%
	2015	6,503 30.2%	2,716 12.6%	2,614 12.1%	2,641 12.3%	2,903 13.5%	2,303 10.7%	1,844 8.6%
Sum of Rural Region	2000	118,372 35.5%	41,313 12.4%	46,688 14.0%	41,741 12.5%	33,627 10.1%	28,415 8.5%	23,461 7.0%
	2010	118,525 33.7%	42,877 12.2%	42,548 12.1%	47,230 13.4%	43,554 12.4%	30,646 8.7%	26,710 7.6%
	2015	118,361 33.5%	41,766 11.8%	41,672 11.8%	42,917 12.1%	46,208 13.1%	35,561 10.1%	27,187 7.7%
Urban Areas	2000	145,908 35.8%	52,910 13.0%	64,022 15.7%	53,918 13.2%	36,120 8.9%	29,797 7.3%	24,656 6.1%
	2010	137,471 33.1%	56,429 13.6%	53,106 12.8%	60,440 14.6%	49,886 12.0%	30,096 7.2%	27,704 6.7%
	2015	135,038 32.6%	55,325 13.4%	52,580 12.7%	52,877 12.8%	54,870 13.3%	36,087 8.7%	27,211 6.6%
State of Texas	2000	8,085,640 38.8%	3,162,083 15.2%	3,322,238 15.9%	2,611,137 12.5%	1,598,190 7.7%	1,142,608 5.5%	929,924 4.5%
	2010	9,368,816 37.3%	3,653,545 14.5%	3,417,561 13.6%	3,485,240 13.9%	2,617,205 10.4%	1,431,667 5.7%	1,171,525 4.7%
	2015	10,067,025 36.9%	4,026,446 14.8%	3,562,076 13.1%	3,432,406 12.6%	3,052,202 11.2%	1,897,495 7.0%	1,253,824 4.6%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population density for 1990, 2000, 2010 and 2015 are summarized as follows:

		Year			
		1990	2000	2010	2015
Angelina County	Population	69,883	80,128	86,771	87,752
	Area in Square Miles	864.46	864.46	864.46	864.46
	Density	80.8	92.7	100.4	101.5
Houston County	Population	21,389	23,201	23,732	23,435
	Area in Square Miles	1,236.82	1,236.82	1,236.82	1,236.82
	Density	17.3	18.8	19.2	18.9
Jasper County	Population	31,101	35,603	35,710	35,255
	Area in Square Miles	969.63	969.63	969.63	969.63
	Density	32.1	36.7	36.8	36.4
Nacogdoches County	Population	54,752	59,202	64,524	65,991
	Area in Square Miles	981.34	981.34	981.34	981.34
	Density	55.8	60.3	65.8	67.2
Newton County	Population	13,569	15,072	14,445	14,042
	Area in Square Miles	939.51	939.51	939.51	939.51
	Density	14.4	16.0	15.4	14.9
Polk County	Population	30,686	41,132	45,413	45,841
	Area in Square Miles	1,109.83	1,109.83	1,109.83	1,109.83
	Density	27.6	37.1	40.9	41.3
Sabine County	Population	9,586	10,469	10,834	10,760
	Area in Square Miles	576.62	576.62	576.62	576.62
	Density	16.6	18.2	18.8	18.7
San Augustine County	Population	7,999	8,946	8,865	8,663
	Area in Square Miles	592.22	592.22	592.22	592.22
	Density	13.5	15.1	15.0	14.6
Shelby County	Population	22,034	25,223	25,448	26,004
	Area in Square Miles	834.54	834.54	834.54	834.54
	Density	26.4	30.2	30.5	31.2
Trinity County	Population	11,438	13,771	14,585	14,403
	Area in Square Miles	714.01	714.01	714.01	714.01
	Density	16.0	19.3	20.4	20.2
Tyler County	Population	16,645	20,870	21,766	21,524
	Area in Square Miles	935.72	935.72	935.72	935.72
	Density	17.8	22.3	23.3	23.0
Sum of Rural Region	Population	289,082	333,617	352,093	353,670
	Area in Square Miles	9,754.70	9,754.70	9,754.70	9,754.70
	Density	29.6	34.2	36.1	36.3
Urban Areas	Population	377,592	407,331	415,129	413,991
	Area in Square Miles	2,305	2,305	2,305	2,305
	Density	163.8	176.7	180.1	179.6
State of Texas	Population	16,986,510	20,851,820	25,145,561	27,291,474
	Area in Square Miles	261,797.12	261,797.12	261,797.12	261,797.12
	Density	64.9	79.6	96.0	104.2

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

2. HOUSEHOLD TRENDS

Household trends are summarized as follows:

		Year			
		1990	2000	2010	2015
Angelina County	Households	25,004	28,684	31,090	31,532
	Household Change	-	3,680	2,406	442
	Percent Change	-	14.7%	8.4%	1.4%
Houston County	Households	7,797	8,266	8,656	8,544
	Household Change	-	469	390	-112
	Percent Change	-	6.0%	4.7%	-1.3%
Jasper County	Households	11,427	13,450	13,770	13,629
	Household Change	-	2,023	320	-141
	Percent Change	-	17.7%	2.4%	-1.0%
Nacogdoches County	Households	20,124	22,006	23,861	24,442
	Household Change	-	1,882	1,855	581
	Percent Change	-	9.4%	8.4%	2.4%
Newton County	Households	4,910	5,583	5,476	5,338
	Household Change	-	673	-107	-138
	Percent Change	-	13.7%	-1.9%	-2.5%
Polk County	Households	11,855	15,119	16,503	16,687
	Household Change	-	3,264	1,384	184
	Percent Change	-	27.5%	9.2%	1.1%
Sabine County	Households	3,985	4,485	4,738	4,712
	Household Change	-	500	253	-26
	Percent Change	-	12.5%	5.6%	-0.6%
San Augustine County	Households	3,073	3,575	3,625	3,549
	Household Change	-	502	50	-76
	Percent Change	-	16.3%	1.4%	-2.1%
Shelby County	Households	8,476	9,595	9,648	9,845
	Household Change	-	1,119	53	197
	Percent Change	-	13.2%	0.6%	2.0%
Trinity County	Households	4,644	5,720	6,142	6,071
	Household Change	-	1,076	422	-71
	Percent Change	-	23.2%	7.4%	-1.2%
Tyler County	Households	6,459	7,775	8,007	7,922
	Household Change	-	1,316	232	-85
	Percent Change	-	20.4%	3.0%	-1.1%
Sum of Rural Region	Households	107,754	124,258	131,516	132,271
	Household Change	-	16,504	7,258	755
	Percent Change	-	15.3%	5.8%	0.6%
Urban Areas	Households	140,482	150,974	155,030	155,117
	Household Change	-	10,492	4,056	87
	Percent Change	-	7.5%	2.7%	0.1%
State of Texas	Households	6,070,937	7,393,354	8,922,933	9,673,279
	Household Change	-	1,322,417	1,529,579	750,346
	Percent Change	-	21.8%	20.7%	8.4%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The household bases by age are summarized as follows:

		Households by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Angelina County	2000	1,604 5.6%	5,051 17.6%	6,274 21.9%	5,141 17.9%	4,168 14.5%	3,473 12.1%	2,973 10.4%
	2010	1,606 5.2%	5,209 16.8%	5,599 18.0%	6,201 19.9%	5,417 17.4%	3,670 11.8%	3,389 10.9%
	2015	1,518 4.8%	5,165 16.4%	5,556 17.6%	5,707 18.1%	5,811 18.4%	4,332 13.7%	3,444 10.9%
Houston County	2000	314 3.8%	913 11.0%	1,418 17.2%	1,485 18.0%	1,384 16.7%	1,419 17.2%	1,333 16.1%
	2010	294 3.4%	1,015 11.7%	1,219 14.1%	1,540 17.8%	1,744 20.2%	1,408 16.3%	1,434 16.6%
	2015	247 2.9%	1,057 12.4%	1,143 13.4%	1,324 15.5%	1,806 21.1%	1,587 18.6%	1,378 16.1%
Jasper County	2000	587 4.4%	1,881 14.0%	2,717 20.2%	2,393 17.8%	2,160 16.1%	1,979 14.7%	1,733 12.9%
	2010	567 4.1%	1,804 13.1%	2,262 16.4%	2,725 19.8%	2,689 19.5%	1,996 14.5%	1,728 12.5%
	2015	544 4.0%	1,796 13.2%	2,015 14.8%	2,475 18.2%	2,825 20.7%	2,250 16.5%	1,723 12.6%
Nacogdoches County	2000	3,329 15.1%	3,522 16.0%	4,150 18.9%	3,929 17.9%	2,657 12.1%	2,402 10.9%	2,017 9.2%
	2010	3,421 14.3%	3,766 15.8%	3,630 15.2%	4,309 18.1%	3,804 15.9%	2,516 10.5%	2,416 10.1%
	2015	3,412 14.0%	3,600 14.7%	3,772 15.4%	3,970 16.2%	4,096 16.8%	3,137 12.8%	2,454 10.0%
Newton County	2000	150 2.7%	834 14.9%	1,036 18.6%	1,162 20.8%	963 17.2%	872 15.6%	566 10.1%
	2010	180 3.3%	697 12.7%	856 15.6%	1,063 19.4%	1,201 21.9%	814 14.9%	666 12.2%
	2015	163 3.1%	687 12.9%	775 14.5%	930 17.4%	1,176 22.0%	954 17.9%	653 12.2%
Polk County	2000	586 3.9%	1,835 12.1%	2,731 18.1%	2,594 17.2%	2,736 18.1%	2,712 17.9%	1,925 12.7%
	2010	578 3.5%	1,944 11.8%	2,249 13.6%	2,988 18.1%	3,308 20.0%	3,044 18.4%	2,392 14.5%
	2015	528 3.2%	2,005 12.0%	2,185 13.1%	2,571 15.4%	3,456 20.7%	3,442 20.6%	2,499 15.0%
Sabine County	2000	120 2.7%	413 9.2%	632 14.1%	702 15.7%	892 19.9%	948 21.1%	778 17.3%
	2010	117 2.5%	406 8.6%	519 11.0%	744 15.7%	918 19.4%	1,147 24.2%	888 18.7%
	2015	102 2.2%	417 8.8%	466 9.9%	621 13.2%	895 19.0%	1,236 26.2%	975 20.7%
San Augustine County	2000	82 2.3%	415 11.6%	614 17.2%	556 15.6%	675 18.9%	676 18.9%	557 15.6%
	2010	113 3.1%	390 10.8%	510 14.1%	636 17.5%	723 19.9%	631 17.4%	622 17.2%
	2015	107 3.0%	390 11.0%	474 13.4%	559 15.8%	719 20.3%	686 19.3%	613 17.3%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Households by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Shelby County	2000	507 5.3%	1,329 13.9%	1,939 20.2%	1,572 16.4%	1,458 15.2%	1,373 14.3%	1,417 14.8%
	2010	448 4.6%	1,318 13.7%	1,587 16.5%	1,826 18.9%	1,791 18.6%	1,342 13.9%	1,335 13.8%
	2015	432 4.4%	1,277 13.0%	1,571 16.0%	1,713 17.4%	1,969 20.0%	1,559 15.8%	1,324 13.4%
Trinity County	2000	202 3.5%	632 11.0%	976 17.1%	927 16.2%	995 17.4%	1,153 20.2%	835 14.6%
	2010	208 3.4%	600 9.8%	787 12.8%	1,042 17.0%	1,210 19.7%	1,235 20.1%	1,060 17.3%
	2015	186 3.1%	601 9.9%	731 12.0%	902 14.9%	1,205 19.8%	1,352 22.3%	1,094 18.0%
Tyler County	2000	328 4.2%	986 12.7%	1,291 16.6%	1,334 17.2%	1,412 18.2%	1,408 18.1%	1,016 13.1%
	2010	273 3.4%	1,031 12.9%	1,184 14.8%	1,461 18.2%	1,537 19.2%	1,334 16.7%	1,188 14.8%
	2015	270 3.4%	980 12.4%	1,148 14.5%	1,331 16.8%	1,594 20.1%	1,425 18.0%	1,174 14.8%
Sum of Rural Region	2000	7,809 6.3%	17,811 14.3%	23,778 19.1%	21,795 17.5%	19,500 15.7%	18,415 14.8%	15,150 12.2%
	2010	7,805 5.9%	18,180 13.8%	20,402 15.5%	24,535 18.7%	24,342 18.5%	19,137 14.6%	17,118 13.0%
	2015	7,509 5.7%	17,975 13.6%	19,836 15.0%	22,103 16.7%	25,552 19.3%	21,960 16.6%	17,331 13.1%
Urban Areas	2000	7,675 5.1%	23,047 15.3%	33,336 22.1%	29,616 19.6%	20,840 13.8%	19,837 13.1%	16,623 11.0%
	2010	7,065 4.6%	23,907 15.4%	26,105 16.8%	32,361 20.9%	28,312 18.3%	18,916 12.2%	18,362 11.8%
	2015	6,465 4.2%	23,722 15.3%	25,479 16.4%	27,989 18.0%	30,845 19.9%	22,602 14.6%	18,021 11.6%
State of Texas	2000	477,063 6.5%	1,430,025 19.3%	1,800,482 24.4%	1,455,189 19.7%	924,316 12.5%	718,080 9.7%	588,199 8.0%
	2010	535,328 6.0%	1,626,238 18.2%	1,777,887 19.9%	1,914,271 21.5%	1,485,204 16.6%	862,658 9.7%	721,347 8.1%
	2015	542,204 5.6%	1,818,970 18.8%	1,834,258 19.0%	1,869,304 19.3%	1,710,141 17.7%	1,127,683 11.7%	770,719 8.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The renter household sizes by tenure within the each county, based on the 2000 Census, 2010 estimates, and projected to 2015, were distributed as follows:

		Persons Per Renter Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Angelina County	2000	2,504 31.6%	1,803 22.8%	1,440 18.2%	1,211 15.3%	961 12.1%	7,919 100.0%
	2010	3,436 35.2%	2,076 21.3%	1,664 17.1%	1,444 14.8%	1,128 11.6%	9,748 100.0%
	2015	3,294 36.4%	1,841 20.3%	1,540 17.0%	1,332 14.7%	1,040 11.5%	9,047 100.0%
Houston County	2000	694 35.1%	512 25.9%	306 15.5%	187 9.5%	275 13.9%	1,975 100.0%
	2010	907 38.7%	579 24.7%	337 14.4%	199 8.5%	321 13.7%	2,342 100.0%
	2015	844 39.3%	521 24.3%	294 13.7%	182 8.5%	307 14.3%	2,147 100.0%
Jasper County	2000	775 29.8%	693 26.6%	412 15.8%	387 14.9%	335 12.9%	2,602 100.0%
	2010	950 32.2%	733 24.8%	493 16.7%	389 13.2%	387 13.1%	2,951 100.0%
	2015	917 32.9%	678 24.3%	481 17.2%	348 12.5%	366 13.1%	2,789 100.0%
Nacogdoches County	2000	3,082 36.4%	2,543 30.1%	1,430 16.9%	716 8.5%	686 8.1%	8,458 100.0%
	2010	3,978 40.2%	2,727 27.6%	1,557 15.7%	846 8.5%	788 8.0%	9,895 100.0%
	2015	3,973 41.0%	2,535 26.2%	1,510 15.6%	866 8.9%	804 8.3%	9,688 100.0%
Newton County	2000	308 35.6%	217 25.1%	132 15.3%	101 11.7%	107 12.4%	865 100.0%
	2010	350 39.3%	211 23.7%	128 14.4%	94 10.6%	107 12.0%	890 100.0%
	2015	363 40.4%	200 22.3%	133 14.8%	91 10.1%	110 12.2%	898 100.0%
Polk County	2000	929 33.6%	695 25.1%	513 18.6%	306 11.1%	322 11.6%	2,765 100.0%
	2010	1,247 36.7%	788 23.2%	571 16.8%	410 12.1%	385 11.3%	3,402 100.0%
	2015	1,233 38.2%	695 21.6%	522 16.2%	395 12.2%	380 11.8%	3,225 100.0%
Sabine County	2000	219 35.4%	201 32.5%	67 10.8%	69 11.1%	62 10.0%	619 100.0%
	2010	262 36.2%	221 30.5%	85 11.7%	83 11.5%	72 9.9%	724 100.0%
	2015	264 37.3%	203 28.7%	84 11.9%	87 12.3%	68 9.6%	707 100.0%
San Augustine County	2000	292 44.0%	141 21.2%	81 12.2%	71 10.7%	79 11.9%	664 100.0%
	2010	342 45.0%	158 20.8%	84 11.1%	79 10.4%	97 12.8%	760 100.0%
	2015	325 46.0%	140 19.8%	71 10.0%	76 10.7%	95 13.4%	707 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Persons Per Renter Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Shelby County	2000	659 31.6%	441 21.1%	379 18.2%	276 13.2%	331 15.9%	2,086 100.0%
	2010	805 33.2%	452 18.6%	468 19.3%	313 12.9%	391 16.1%	2,428 100.0%
	2015	770 34.5%	380 17.0%	436 19.5%	285 12.8%	360 16.1%	2,231 100.0%
Trinity County	2000	364 33.1%	306 27.8%	206 18.7%	110 10.0%	114 10.4%	1,101 100.0%
	2010	451 34.7%	339 26.1%	240 18.5%	125 9.6%	143 11.0%	1,298 100.0%
	2015	442 35.9%	314 25.5%	223 18.1%	120 9.7%	135 11.0%	1,232 100.0%
Tyler County	2000	458 37.1%	297 24.0%	189 15.3%	158 12.8%	134 10.8%	1,236 100.0%
	2010	546 39.4%	326 23.5%	208 15.0%	152 11.0%	152 11.0%	1,385 100.0%
	2015	556 40.9%	304 22.4%	203 14.9%	142 10.4%	155 11.4%	1,360 100.0%
Sum of Rural Region	2000	10,284 34.0%	7,849 25.9%	5,155 17.0%	3,592 11.9%	3,406 11.2%	30,290 100.0%
	2010	13,274 37.1%	8,610 24.0%	5,835 16.3%	4,134 11.5%	3,971 11.1%	35,823 100.0%
	2015	12,981 38.1%	7,811 23.0%	5,497 16.2%	3,924 11.5%	3,820 11.2%	34,031 100.0%
Urban Areas	2000	14,874 34.6%	10,548 24.5%	7,382 17.2%	5,634 13.1%	4,538 10.6%	42,971 100.0%
	2010	17,759 37.6%	10,717 22.7%	7,811 16.5%	5,912 12.5%	5,037 10.7%	47,237 100.0%
	2015	17,020 37.6%	10,035 22.2%	7,558 16.7%	5,742 12.7%	4,938 10.9%	45,295 100.0%
State of Texas	2000	900,225 33.6%	675,181 25.2%	436,715 16.3%	335,107 12.5%	329,168 12.3%	2,676,395 100.0%
	2010	1,169,147 36.1%	766,951 23.7%	514,648 15.9%	392,300 12.1%	394,534 12.2%	3,237,580 100.0%
	2015	1,276,764 36.4%	807,734 23.0%	558,721 15.9%	431,217 12.3%	437,636 12.5%	3,512,073 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The owner household sizes by tenure within the counties, based on the 2000 Census, 2010 estimates, and projected to 2015, were distributed as follows:

		Persons Per Owner Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Angelina County	2000	3,948 19.0%	7,247 34.9%	3,736 18.0%	3,318 16.0%	2,516 12.1%	20,765 100.0%
	2010	4,305 20.2%	7,469 35.0%	3,830 17.9%	3,351 15.7%	2,387 11.2%	21,342 100.0%
	2015	4,583 20.4%	7,797 34.7%	4,076 18.1%	3,549 15.8%	2,481 11.0%	22,485 100.0%
Houston County	2000	1,585 25.2%	2,455 39.0%	906 14.4%	853 13.6%	491 7.8%	6,291 100.0%
	2010	1,625 25.7%	2,367 37.5%	945 15.0%	821 13.0%	556 8.8%	6,314 100.0%
	2015	1,695 26.5%	2,337 36.5%	964 15.1%	824 12.9%	576 9.0%	6,396 100.0%
Jasper County	2000	2,312 21.3%	4,047 37.3%	1,988 18.3%	1,459 13.4%	1,042 9.6%	10,848 100.0%
	2010	2,340 21.6%	4,031 37.3%	2,095 19.4%	1,397 12.9%	956 8.8%	10,819 100.0%
	2015	2,391 22.1%	3,989 36.8%	2,109 19.5%	1,386 12.8%	965 8.9%	10,840 100.0%
Nacogdoches County	2000	2,906 21.4%	4,888 36.1%	2,197 16.2%	2,159 15.9%	1,398 10.3%	13,548 100.0%
	2010	3,119 22.3%	5,055 36.2%	2,321 16.6%	2,148 15.4%	1,323 9.5%	13,966 100.0%
	2015	3,344 22.7%	5,279 35.8%	2,479 16.8%	2,285 15.5%	1,367 9.3%	14,753 100.0%
Newton County	2000	1,043 22.1%	1,613 34.2%	871 18.5%	727 15.4%	464 9.8%	4,718 100.0%
	2010	972 21.2%	1,630 35.5%	844 18.4%	704 15.4%	437 9.5%	4,586 100.0%
	2015	941 21.2%	1,598 36.0%	775 17.5%	694 15.6%	432 9.7%	4,441 100.0%
Polk County	2000	2,752 22.3%	5,057 40.9%	1,841 14.9%	1,515 12.3%	1,189 9.6%	12,354 100.0%
	2010	2,963 22.6%	5,406 41.3%	2,026 15.5%	1,559 11.9%	1,148 8.8%	13,101 100.0%
	2015	3,030 22.5%	5,602 41.6%	2,109 15.7%	1,596 11.9%	1,126 8.4%	13,462 100.0%
Sabine County	2000	979 25.3%	1,685 43.6%	532 13.8%	447 11.6%	223 5.8%	3,866 100.0%
	2010	1,038 25.9%	1,662 41.4%	593 14.8%	444 11.1%	277 6.9%	4,014 100.0%
	2015	1,018 25.4%	1,662 41.5%	591 14.8%	438 10.9%	296 7.4%	4,005 100.0%
San Augustine County	2000	693 23.8%	1,212 41.6%	507 17.4%	265 9.1%	234 8.0%	2,911 100.0%
	2010	718 25.1%	1,149 40.1%	507 17.7%	245 8.6%	245 8.6%	2,865 100.0%
	2015	722 25.4%	1,125 39.6%	502 17.7%	239 8.4%	254 8.9%	2,842 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Persons Per Owner Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Shelby County	2000	1,751 23.3%	2,732 36.4%	1,279 17.0%	1,004 13.4%	743 9.9%	7,509 100.0%
	2010	1,647 22.8%	2,587 35.8%	1,268 17.6%	1,040 14.4%	678 9.4%	7,220 100.0%
	2015	1,698 22.3%	2,734 35.9%	1,349 17.7%	1,120 14.7%	713 9.4%	7,614 100.0%
Trinity County	2000	1,163 25.2%	1,941 42.0%	659 14.3%	518 11.2%	339 7.3%	4,619 100.0%
	2010	1,246 25.7%	1,991 41.1%	707 14.6%	567 11.7%	333 6.9%	4,844 100.0%
	2015	1,221 25.2%	1,989 41.1%	718 14.8%	575 11.9%	336 6.9%	4,839 100.0%
Tyler County	2000	1,426 21.8%	2,672 40.9%	1,082 16.5%	822 12.6%	537 8.2%	6,539 100.0%
	2010	1,470 22.2%	2,601 39.3%	1,162 17.5%	824 12.4%	565 8.5%	6,622 100.0%
	2015	1,428 21.8%	2,598 39.6%	1,161 17.7%	805 12.3%	570 8.7%	6,563 100.0%
Sum of Rural Region	2000	20,558 21.9%	35,549 37.8%	15,598 16.6%	13,087 13.9%	9,176 9.8%	93,968 100.0%
	2010	21,443 22.4%	35,948 37.6%	16,298 17.0%	13,100 13.7%	8,905 9.3%	95,693 100.0%
	2015	22,071 22.5%	36,710 37.4%	16,833 17.1%	13,511 13.8%	9,116 9.3%	98,240 100.0%
Urban Areas	2000	22,660 21.0%	38,528 35.7%	19,304 17.9%	16,216 15.0%	11,294 10.5%	108,003 100.0%
	2010	22,639 21.0%	39,108 36.3%	19,181 17.8%	15,736 14.6%	11,128 10.3%	107,793 100.0%
	2015	23,286 21.2%	40,291 36.7%	19,396 17.7%	15,623 14.2%	11,225 10.2%	109,823 100.0%
State of Texas	2000	837,449 17.8%	1,575,067 33.4%	831,761 17.6%	802,092 17.0%	670,590 14.2%	4,716,959 100.0%
	2010	1,008,796 17.7%	1,928,236 33.9%	1,024,767 18.0%	946,252 16.6%	777,302 13.7%	5,685,353 100.0%
	2015	1,098,415 17.8%	2,106,810 34.2%	1,108,772 18.0%	1,010,386 16.4%	836,823 13.6%	6,161,206 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population by highest educational attainment within each county, based on the 2010 estimates, is distributed as follows:

		Less Than 9th Grade	High School, No Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor's Degree	Graduate Degree	Total
Angelina County	Number	5,718	6,854	17,271	11,537	3,640	6,154	2,817	53,991
	Percent	10.6%	12.7%	32.0%	21.4%	6.7%	11.4%	5.2%	100.0%
Houston County	Number	1,735	2,324	6,343	3,091	884	1,511	816	16,704
	Percent	10.4%	13.9%	38.0%	18.5%	5.3%	9.0%	4.9%	100.0%
Jasper County	Number	2,176	3,932	9,331	4,530	947	1,666	820	23,402
	Percent	9.3%	16.8%	39.9%	19.4%	4.0%	7.1%	3.5%	100.0%
Nacogdoches County	Number	3,394	4,342	10,818	7,052	1,669	5,631	3,750	36,656
	Percent	9.3%	11.8%	29.5%	19.2%	4.6%	15.4%	10.2%	100.0%
Newton County	Number	906	1,532	4,840	1,413	358	413	196	9,658
	Percent	9.4%	15.9%	50.1%	14.6%	3.7%	4.3%	2.0%	100.0%
Polk County	Number	2,820	5,101	13,220	6,180	1,671	2,657	1,271	32,920
	Percent	8.6%	15.5%	40.2%	18.8%	5.1%	8.1%	3.9%	100.0%
Sabine County	Number	698	1,040	3,232	1,579	343	590	356	7,838
	Percent	8.9%	13.3%	41.2%	20.1%	4.4%	7.5%	4.5%	100.0%
San Augustine County	Number	715	1,097	2,424	1,148	77	407	342	6,210
	Percent	11.5%	17.7%	39.0%	18.5%	1.2%	6.6%	5.5%	100.0%
Shelby County	Number	1,834	2,602	6,876	3,112	724	1,539	915	17,602
	Percent	10.4%	14.8%	39.1%	17.7%	4.1%	8.7%	5.2%	100.0%
Trinity County	Number	890	1,317	4,408	2,069	427	751	337	10,199
	Percent	8.7%	12.9%	43.2%	20.3%	4.2%	7.4%	3.3%	100.0%
Tyler County	Number	1,001	2,281	6,673	2,581	517	978	643	14,674
	Percent	6.8%	15.5%	45.5%	17.6%	3.5%	6.7%	4.4%	100.0%
Sum of Rural Region	Number	21,887	32,422	85,436	44,292	11,257	22,297	12,263	229,854
	Percent	9.5%	14.1%	37.2%	19.3%	4.9%	9.7%	5.3%	100.0%
Urban Areas	Number	17,848	30,197	99,923	62,871	18,778	31,328	12,932	273,877
	Percent	6.5%	11.0%	36.5%	23.0%	6.9%	11.4%	4.7%	100.0%
State of Texas	Number	1,465,389	1,649,091	3,176,650	2,858,720	668,476	1,996,204	976,012	12,790,542
	Percent	11.5%	12.9%	24.8%	22.4%	5.2%	15.6%	7.6%	100.0%

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

The population by race within the counties, based on 2010 Census estimates, is distributed as follows:

		White Alone	Black or African American Alone	American Indian and Alaskan Native and American	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	Total
Angelina County	Number	62,537	13,035	411	785	13	8,466	1,524	86,771
	Percent	72.1%	15.0%	0.5%	0.9%	0.0%	9.8%	1.8%	100.0%
Houston County	Number	15,896	6,179	95	95	1	1,127	339	23,732
	Percent	67.0%	26.0%	0.4%	0.4%	0.0%	4.7%	1.4%	100.0%
Jasper County	Number	27,738	5,959	197	200	14	1,066	536	35,710
	Percent	77.7%	16.7%	0.6%	0.6%	0.0%	3.0%	1.5%	100.0%
Nacogdoches County	Number	44,249	11,731	365	797	25	6,067	1,290	64,524
	Percent	68.6%	18.2%	0.6%	1.2%	0.0%	9.4%	2.0%	100.0%
Newton County	Number	11,105	2,901	80	62	1	86	210	14,445
	Percent	76.9%	20.1%	0.6%	0.4%	0.0%	0.6%	1.5%	100.0%
Polk County	Number	35,082	5,211	881	188	10	3,280	761	45,413
	Percent	77.3%	11.5%	1.9%	0.4%	0.0%	7.2%	1.7%	100.0%
Sabine County	Number	9,658	784	56	33	0	133	170	10,834
	Percent	89.1%	7.2%	0.5%	0.3%	0.0%	1.2%	1.6%	100.0%
San Augustine County	Number	6,375	2,016	35	23	0	293	123	8,865
	Percent	71.9%	22.7%	0.4%	0.3%	0.0%	3.3%	1.4%	100.0%
Shelby County	Number	17,467	4,432	89	81	0	3,021	358	25,448
	Percent	68.6%	17.4%	0.3%	0.3%	0.0%	11.9%	1.4%	100.0%
Trinity County	Number	12,302	1,378	69	42	3	576	215	14,585
	Percent	84.3%	9.4%	0.5%	0.3%	0.0%	3.9%	1.5%	100.0%
Tyler County	Number	17,930	2,390	115	51	6	1,010	264	21,766
	Percent	82.4%	11.0%	0.5%	0.2%	0.0%	4.6%	1.2%	100.0%
Sum of Rural Region	Number	260,339	56,016	2,393	2,357	73	25,125	5,790	352,093
	Percent	73.9%	15.9%	0.7%	0.7%	0.0%	7.1%	1.6%	100.0%
Urban Areas	Number	273,250	98,173	2,188	9,833	141	23,918	7,626	415,129
	Percent	65.8%	23.6%	0.5%	2.4%	0.0%	5.8%	1.8%	100.0%
State of Texas	Number	6,570,152	1,088,836	57,265	307,373	6,353	714,396	178,558	8,922,933
	Percent	73.6%	12.2%	0.6%	3.4%	0.1%	8.0%	2.0%	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The table below summarizes the Hispanic and Non-Hispanic populations within the study counties of Region 5.

County	Total Population	Total Hispanic Population	Percent Hispanic	Total Non-Hispanic Population	Percent Non-Hispanic
Angelina County	86,771	17,145	19.8%	69,626	80.2%
Houston County	23,732	2,364	10.0%	21,368	90.0%
Jasper County	35,710	2,017	5.6%	33,693	94.4%
Nacogdoches County	64,524	11,356	17.6%	53,168	82.4%
Newton County	14,445	403	2.8%	14,042	97.2%
Polk County	45,413	5,959	13.1%	39,454	86.9%
Sabine County	10,834	344	3.2%	10,490	96.8%
San Augustine County	8,865	532	6.0%	8,333	94.0%
Shelby County	25,448	4,164	16.4%	21,284	83.6%
Trinity County	14,585	1,117	7.7%	13,468	92.3%
Tyler County	21,766	1,487	6.8%	20,279	93.2%
Sum of Rural Region	352,093	46,888	13.3%	305,205	86.7%
Urban Areas	24,793,468	9,414,033	38.0%	15,379,435	62.0%
State of Texas	25,145,561	9,460,921	37.6%	15,684,640	62.4%

The population by ancestry within each county based on 2005-2009 American Community Survey estimates is distributed as follows:

	Top 5 Highest Nationality Shares					Remaining Nationalities	Total
	Nationality 1	Nationality 2	Nationality 3	Nationality 4	Nationality 5		
Angelina County	English (11.5%)	Irish (10.8%)	German (10.2%)	American (10.0%)	French (3.0%)	54.5%	89,003
Houston County	Irish (12.2%)	English (10.8%)	German (9.3%)	American (8.3%)	French (3.4%)	56.0%	23,285
Jasper County	Irish (15.9%)	English (11.7%)	German (11.5%)	American (7.4%)	French (7.3%)	46.3%	37,839
Nacogdoches County	Irish (11.5%)	German (10.3%)	English (9.9%)	American (8.9%)	French (3.0%)	56.3%	68,093
Newton County	Irish (15.3%)	English (11.6%)	French (10.2%)	German (7.5%)	American (6.4%)	48.9%	15,021
Polk County	Irish (15.4%)	German (12.4%)	English (10.7%)	American (6.9%)	French (5.1%)	49.5%	50,952
Sabine County	Irish (19.6%)	English (12.9%)	German (11.8%)	American (9.4%)	French (6.1%)	40.2%	11,529
San Augustine County	Irish (17.7%)	American (12.4%)	English (10.5%)	German (7.4%)	French (6.2%)	45.8%	10,125
Shelby County	American (18.6%)	Irish (12.9%)	German (7.9%)	English (6.4%)	French (2.7%)	51.6%	27,059
Trinity County	English (22.2%)	American (16.9%)	Irish (12.4%)	German (8.9%)	French (3.4%)	36.3%	16,431
Tyler County	Irish (14.8%)	German (14.5%)	English (12.5%)	American (7.7%)	French (5.0%)	45.6%	23,037
Sum of Rural Region	Irish (13.3%)	English (11.3%)	German (10.5%)	American (9.7%)	French (4.4%)	50.9%	372,374
Urban Areas	Irish (9.4%)	German (9.1%)	French (8.5%)	English (6.8%)	American (6.7%)	59.6%	422,488
State of Texas	German (10.4%)	Irish (7.5%)	English (7.0%)	American (5.5%)	French (2.3%)	67.3%	25,910,495

Source: U.S. Census Bureau, 2005-2009 American Community Survey; Urban Decision Group; Bowen National Research

The migration information within each county based on 2005-2009 American Community Survey estimates is distributed as follows:

		Same House	Different House in Same County	Different County Same State	Different County in Different State	Elsewhere	Total
Angelina County	Number	64,305	10,382	4,464	1,901	316	81,368
	Percent	79.0%	12.8%	5.5%	2.3%	0.4%	100.0%
Houston County	Number	18,941	1,929	1,195	286	42	22,393
	Percent	84.6%	8.6%	5.3%	1.3%	0.2%	100.0%
Jasper County	Number	29,154	2,078	2,190	334	55	33,811
	Percent	86.2%	6.1%	6.5%	1.0%	0.2%	100.0%
Nacogdoches County	Number	46,778	7,676	5,997	966	322	61,739
	Percent	75.8%	12.4%	9.7%	1.6%	0.5%	100.0%
Newton County	Number	12,137	498	928	164	4	13,731
	Percent	88.4%	3.6%	6.8%	1.2%	0.0%	100.0%
Polk County	Number	39,997	2,706	2,707	479	62	45,951
	Percent	87.0%	5.9%	5.9%	1.0%	0.1%	100.0%
Sabine County	Number	8,797	753	510	40	0	10,100
	Percent	87.1%	7.5%	5.0%	0.4%	0.0%	100.0%
San Augustine County	Number	7,731	616	203	29	10	8,589
	Percent	90.0%	7.2%	2.4%	0.3%	0.1%	100.0%
Shelby County	Number	22,346	2,261	1,050	243	0	25,900
	Percent	86.3%	8.7%	4.1%	0.9%	0.0%	100.0%
Trinity County	Number	11,725	690	1,040	117	137	13,709
	Percent	85.5%	5.0%	7.6%	0.9%	1.0%	100.0%
Tyler County	Number	17,330	1,080	1,284	469	11	20,174
	Percent	85.9%	5.4%	6.4%	2.3%	0.1%	100.0%
Sum of Rural Region	Number	279,241	30,669	21,568	5,028	959	337,465
	Percent	82.7%	9.1%	6.4%	1.5%	0.3%	100.0%
Urban Areas	Number	328,469	41,145	17,554	6,755	1,533	395,456
	Percent	83.1%	10.4%	4.4%	1.7%	0.4%	100.0%
State of Texas	Number	18,934,892	2,702,009	1,042,342	557,097	188,594	23,424,934
	Percent	80.8%	11.5%	4.4%	2.4%	0.8%	100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

Households by tenure are distributed as follows:

	Household Type	2000		2010		2015	
		Number	Percent	Number	Percent	Number	Percent
Angelina County	Owner-Occupied	20,765	72.4%	21,342	68.6%	22,485	71.3%
	Renter-Occupied	7,919	27.6%	9,748	31.4%	9,047	28.7%
	Total	28,684	100.0%	31,090	100.0%	31,532	100.0%
Houston County	Owner-Occupied	6,291	76.1%	6,314	72.9%	6,396	74.9%
	Renter-Occupied	1,975	23.9%	2,342	27.1%	2,147	25.1%
	Total	8,266	100.0%	8,656	100.0%	8,544	100.0%
Jasper County	Owner-Occupied	10,848	80.7%	10,819	78.6%	10,840	79.5%
	Renter-Occupied	2,602	19.3%	2,951	21.4%	2,789	20.5%
	Total	13,450	100.0%	13,770	100.0%	13,629	100.0%
Nacogdoches County	Owner-Occupied	13,548	61.6%	13,966	58.5%	14,753	60.4%
	Renter-Occupied	8,458	38.4%	9,895	41.5%	9,688	39.6%
	Total	22,006	100.0%	23,861	100.0%	24,442	100.0%
Newton County	Owner-Occupied	4,718	84.5%	4,586	83.7%	4,441	83.2%
	Renter-Occupied	865	15.5%	890	16.3%	898	16.8%
	Total	5,583	100.0%	5,476	100.0%	5,338	100.0%
Polk County	Owner-Occupied	12,354	81.7%	13,101	79.4%	13,462	80.7%
	Renter-Occupied	2,765	18.3%	3,402	20.6%	3,225	19.3%
	Total	15,119	100.0%	16,503	100.0%	16,687	100.0%
Sabine County	Owner-Occupied	3,866	86.2%	4,014	84.7%	4,005	85.0%
	Renter-Occupied	619	13.8%	724	15.3%	707	15.0%
	Total	4,485	100.0%	4,738	100.0%	4,712	100.0%
San Augustine County	Owner-Occupied	2,911	81.4%	2,865	79.0%	2,842	80.1%
	Renter-Occupied	664	18.6%	760	21.0%	707	19.9%
	Total	3,575	100.0%	3,625	100.0%	3,549	100.0%
Shelby County	Owner-Occupied	7,509	78.3%	7,220	74.8%	7,614	77.3%
	Renter-Occupied	2,086	21.7%	2,428	25.2%	2,231	22.7%
	Total	9,595	100.0%	9,648	100.0%	9,845	100.0%
Trinity County	Owner-Occupied	4,619	80.8%	4,844	78.9%	4,839	79.7%
	Renter-Occupied	1,101	19.2%	1,298	21.1%	1,232	20.3%
	Total	5,720	100.0%	6,142	100.0%	6,071	100.0%
Tyler County	Owner-Occupied	6,539	84.1%	6,622	82.7%	6,563	82.8%
	Renter-Occupied	1,236	15.9%	1,385	17.3%	1,360	17.2%
	Total	7,775	100.0%	8,007	100.0%	7,922	100.0%
Sum of Rural Region	Owner-Occupied	93,968	75.6%	95,693	72.8%	98,240	74.3%
	Renter-Occupied	30,290	24.4%	35,823	27.2%	34,031	25.7%
	Total	124,258	100.0%	131,516	100.0%	132,271	100.0%
Urban Areas	Owner-Occupied	108,003	71.5%	107,793	69.5%	109,823	70.8%
	Renter-Occupied	42,971	28.5%	47,237	30.5%	45,295	29.2%
	Total	150,974	100.0%	155,030	100.0%	155,117	100.0%
State of Texas	Owner-Occupied	4,716,959	63.8%	5,685,353	63.7%	6,161,206	63.7%
	Renter-Occupied	2,676,395	36.2%	3,237,580	36.3%	3,512,073	36.3%
	Total	7,393,354	100.0%	8,922,933	100.0%	9,673,279	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

3. INCOME TRENDS

The distribution of households by income within each county is summarized as follows:

		Households by Income						
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000+
Angelina County	2000	3,420 11.9%	4,792 16.7%	4,435 15.5%	4,106 14.3%	3,193 11.1%	2,669 9.3%	6,067 21.2%
	2010	3,261 10.5%	4,384 14.1%	4,335 13.9%	4,034 13.0%	3,528 11.3%	2,828 9.1%	8,720 28.0%
	2015	3,085 9.8%	4,062 12.9%	4,162 13.2%	3,902 12.4%	3,565 11.3%	2,827 9.0%	9,928 31.5%
Houston County	2000	1,444 17.5%	1,580 19.1%	1,337 16.2%	1,107 13.4%	756 9.1%	738 8.9%	1,305 15.8%
	2010	1,302 15.0%	1,433 16.6%	1,307 15.1%	1,054 12.2%	871 10.1%	685 7.9%	2,004 23.2%
	2015	1,192 14.0%	1,311 15.3%	1,228 14.4%	1,023 12.0%	882 10.3%	658 7.7%	2,250 26.3%
Jasper County	2000	2,286 17.0%	2,236 16.6%	1,974 14.7%	1,885 14.0%	1,437 10.7%	1,234 9.2%	2,398 17.8%
	2010	1,888 13.7%	1,983 14.4%	1,570 11.4%	1,697 12.3%	1,458 10.6%	1,217 8.8%	3,956 28.7%
	2015	1,692 12.4%	1,774 13.0%	1,478 10.8%	1,470 10.8%	1,544 11.3%	1,082 7.9%	4,590 33.7%
Nacogdoches County	2000	4,303 19.6%	3,969 18.0%	3,165 14.4%	2,690 12.2%	1,998 9.1%	1,451 6.6%	4,429 20.1%
	2010	4,000 16.8%	3,909 16.4%	3,048 12.8%	2,695 11.3%	2,289 9.6%	1,734 7.3%	6,185 25.9%
	2015	3,781 15.5%	3,742 15.3%	3,005 12.3%	2,666 10.9%	2,313 9.5%	1,808 7.4%	7,127 29.2%
Newton County	2000	905 16.2%	1,146 20.5%	878 15.7%	818 14.6%	620 11.1%	403 7.2%	814 14.6%
	2010	702 12.8%	870 15.9%	739 13.5%	667 12.2%	624 11.4%	549 10.0%	1,326 24.2%
	2015	610 11.4%	731 13.7%	704 13.2%	590 11.1%	554 10.4%	528 9.9%	1,621 30.4%
Polk County	2000	2,222 14.7%	2,498 16.5%	2,703 17.9%	1,960 13.0%	1,631 10.8%	1,252 8.3%	2,854 18.9%
	2010	1,984 12.0%	2,146 13.0%	2,438 14.8%	2,167 13.1%	1,674 10.1%	1,459 8.8%	4,634 28.1%
	2015	1,816 10.9%	1,946 11.7%	2,175 13.0%	2,149 12.9%	1,724 10.3%	1,404 8.4%	5,473 32.8%
Sabine County	2000	744 16.6%	869 19.4%	872 19.4%	644 14.4%	405 9.0%	327 7.3%	624 13.9%
	2010	628 13.3%	721 15.2%	757 16.0%	677 14.3%	526 11.1%	361 7.6%	1,068 22.5%
	2015	569 12.1%	638 13.5%	670 14.2%	656 13.9%	547 11.6%	374 7.9%	1,259 26.7%
San Augustine County	2000	694 19.4%	665 18.6%	586 16.4%	489 13.7%	364 10.2%	201 5.6%	575 16.1%
	2010	559 15.4%	553 15.3%	506 14.0%	453 12.5%	384 10.6%	299 8.3%	870 24.0%
	2015	493 13.9%	492 13.9%	457 12.9%	419 11.8%	385 10.8%	284 8.0%	1,020 28.7%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research



(Continued)

		Households by Income						
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000+
Shelby County	2000	1,665 17.4%	1,604 16.7%	1,664 17.3%	1,373 14.3%	880 9.2%	723 7.5%	1,687 17.6%
	2010	1,346 14.0%	1,345 13.9%	1,344 13.9%	1,281 13.3%	1,042 10.8%	722 7.5%	2,567 26.6%
	2015	1,243 12.6%	1,248 12.7%	1,215 12.3%	1,238 12.6%	1,127 11.4%	748 7.6%	3,025 30.7%
Trinity County	2000	955 16.7%	1,181 20.6%	983 17.2%	791 13.8%	586 10.2%	456 8.0%	768 13.4%
	2010	833 13.6%	1,051 17.1%	910 14.8%	784 12.8%	659 10.7%	514 8.4%	1,392 22.7%
	2015	750 12.4%	920 15.2%	845 13.9%	753 12.4%	652 10.7%	506 8.3%	1,645 27.1%
Tyler County	2000	1,021 13.1%	1,586 20.4%	1,300 16.7%	1,027 13.2%	803 10.3%	648 8.3%	1,390 17.9%
	2010	847 10.6%	1,243 15.5%	1,176 14.7%	991 12.4%	831 10.4%	653 8.2%	2,267 28.3%
	2015	760 9.6%	1,058 13.4%	1,097 13.8%	947 12.0%	811 10.2%	646 8.2%	2,603 32.9%
Sum of Rural Region	2000	19,659 15.8%	22,126 17.8%	19,897 16.0%	16,890 13.6%	12,673 10.2%	10,102 8.1%	22,911 18.4%
	2010	17,350 13.2%	19,638 14.9%	18,130 13.8%	16,500 12.5%	13,886 10.6%	11,021 8.4%	34,989 26.6%
	2015	15,991 12.1%	17,922 13.5%	17,036 12.9%	15,813 12.0%	14,104 10.7%	10,865 8.2%	40,541 30.6%
Urban Areas	2000	20,202 13.4%	22,781 15.1%	21,440 14.2%	19,029 12.6%	15,692 10.4%	12,669 8.4%	39,161 25.9%
	2010	18,310 11.8%	20,576 13.3%	19,602 12.6%	18,192 11.7%	15,276 9.9%	12,925 8.3%	50,151 32.3%
	2015	18,970 12.2%	21,422 13.8%	20,136 13.0%	18,531 11.9%	15,151 9.8%	13,044 8.4%	47,862 30.9%
State of Texas	2000	766,921 10.4%	977,043 13.2%	1,019,750 13.8%	938,180 12.7%	773,525 10.5%	636,862 8.6%	2,281,073 30.9%
	2010	777,984 8.7%	958,678 10.7%	1,036,681 11.6%	1,022,435 11.5%	906,500 10.2%	755,169 8.5%	3,465,486 38.8%
	2015	815,417 8.4%	1,001,101 10.3%	1,089,326 11.3%	1,082,945 11.2%	972,338 10.1%	814,916 8.4%	3,897,236 40.3%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

		Household Incomes		
		Median Income	Mean Income	HUD 4-Person Median Income
Angelina County	2000	\$39,468	\$48,359	\$39,300
	2010	\$49,075	\$57,623	\$49,200
	2015	\$55,044	\$64,073	\$48,550
Houston County	2000	\$35,038	\$43,842	\$30,400
	2010	\$43,699	\$49,604	\$44,500
	2015	\$48,831	\$54,880	\$45,150
Jasper County	2000	\$35,771	\$46,171	\$36,500
	2010	\$43,090	\$50,372	\$45,500
	2015	\$49,034	\$55,832	\$49,800
Nacogdoches County	2000	\$38,469	\$50,164	\$40,900
	2010	\$47,820	\$59,467	\$48,400
	2015	\$54,098	\$67,616	\$52,750
Newton County	2000	\$34,333	\$40,608	\$29,000
	2010	\$41,974	\$47,070	\$43,800
	2015	\$47,414	\$51,730	\$49,550
Polk County	2000	\$35,934	\$46,374	\$32,700
	2010	\$44,291	\$53,156	\$44,400
	2015	\$50,669	\$59,718	\$46,850
Sabine County	2000	\$32,217	\$43,845	\$31,100
	2010	\$41,256	\$52,610	\$41,600
	2015	\$46,524	\$59,358	\$41,050
San Augustine County	2000	\$32,523	\$43,760	\$27,800
	2010	\$40,636	\$50,089	\$41,800
	2015	\$46,005	\$56,831	\$40,250
Shelby County	2000	\$34,157	\$44,659	\$31,900
	2010	\$41,507	\$49,592	\$43,400
	2015	\$47,107	\$55,333	\$44,450
Trinity County	2000	\$32,617	\$41,641	\$35,000
	2010	\$42,717	\$49,948	\$41,200
	2015	\$48,293	\$55,636	\$49,450
Tyler County	2000	\$35,179	\$44,588	\$35,200
	2010	\$42,784	\$49,447	\$44,900
	2015	\$48,541	\$54,592	\$45,700
Sum of Rural Region	2000	\$35,064	\$44,910	\$33,618
	2010	\$43,532	\$51,725	\$44,427
	2015	\$49,233	\$57,782	\$46,686
Urban Areas	2000	N/A	N/A	N/A
	2010	N/A	N/A	N/A
	2015	N/A	N/A	N/A
State of Texas	2000	\$60,903	\$45,858	N/A
	2010	\$59,323	\$74,825	N/A
	2015	\$66,417	\$85,091	N/A

Source: 2000 Census; 2010 Census; ESRI; HUD; Urban Decision Group; Bowen National Research

The population by poverty status is distributed as follows:

		Income below poverty level:			Income at or above poverty level:			
		<18	18 to 64	65+	<18	18 to 64	65+	Total
Angelina County	Number	6,270	6,884	1,052	15,899	39,574	9,698	79,377
	Percent	7.9%	8.7%	1.3%	20.0%	49.9%	12.2%	100.0%
Houston County	Number	1,768	3,684	600	2,885	9,674	3,275	21,886
	Percent	8.1%	16.8%	2.7%	13.2%	44.2%	15.0%	100.0%
Jasper County	Number	2,321	3,259	582	6,083	16,206	4,665	33,116
	Percent	7.0%	9.8%	1.8%	18.4%	48.9%	14.1%	100.0%
Nacogdoches County	Number	3,947	8,175	808	10,602	27,540	6,130	57,202
	Percent	6.9%	14.3%	1.4%	18.5%	48.1%	10.7%	100.0%
Newton County	Number	394	1,205	238	2,605	6,898	1,802	13,142
	Percent	3.0%	9.2%	1.8%	19.8%	52.5%	13.7%	100.0%
Polk County	Number	3,157	5,526	892	6,140	18,838	7,908	42,461
	Percent	7.4%	13.0%	2.1%	14.5%	44.4%	18.6%	100.0%
Sabine County	Number	459	796	352	1,420	4,732	2,278	10,037
	Percent	4.6%	7.9%	3.5%	14.1%	47.1%	22.7%	100.0%
San Augustine County	Number	746	955	550	1,117	3,716	1,410	8,494
	Percent	8.8%	11.2%	6.5%	13.2%	43.7%	16.6%	100.0%
Shelby County	Number	2,627	3,140	711	4,317	12,064	2,879	25,738
	Percent	10.2%	12.2%	2.8%	16.8%	46.9%	11.2%	100.0%
Trinity County	Number	1,066	1,311	403	1,914	6,425	2,641	13,760
	Percent	7.7%	9.5%	2.9%	13.9%	46.7%	19.2%	100.0%
Tyler County	Number	1,409	1,813	401	2,835	8,682	3,179	18,319
	Percent	7.7%	9.9%	2.2%	15.5%	47.4%	17.4%	100.0%
Sum of Rural Region	Number	24,164	36,748	6,589	55,817	154,349	45,865	323,532
	Percent	7.5%	11.4%	2.0%	17.3%	47.7%	14.2%	100.0%
Urban Areas	Number	23,780	34,362	6,027	74,909	199,355	45,442	383,875
	Percent	6.2%	9.0%	1.6%	19.5%	51.9%	11.8%	100.0%
State of Texas	Number	1,549,110	2,063,809	279,613	4,992,273	12,306,555	2,016,796	23,208,156
	Percent	6.7%	8.9%	1.2%	21.5%	53.0%	8.7%	100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; Urban Decision Group; Bowen National Research

D. ECONOMIC ANALYSIS

This region is located in the eastern portion of the state. Primary job sectors in this region include Retail Trade and Educational Services. The overall job base has decreased by -322, or by 0.2%, between 2006 and 2011. The region's unemployment rate ranged from 5.0% to 9.4% over the past six years.

1. EMPLOYMENT BY JOB SECTOR

Employment by industry is illustrated in the following table:

	Largest Industries by County	
	Industry	Percent of Total Employment
Angelina County	Retail Trade	14.7%
Houston County	Educational Services	18.0%
Jasper County	Retail Trade	16.1%
Nacogdoches County	Manufacturing	17.2%
Newton County	Educational Services	42.9%
Polk County	Public Administration	15.7%
Sabine County	Retail Trade	22.9%
San Augustine County	Educational Services	24.4%
Shelby County	Manufacturing	30.2%
Trinity County	Educational Services	15.2%
Tyler County	Educational Services	28.6%
Sum of Rural Region	Retail Trade	13.9%
Urban Areas	Retail Trade	12.8%
State of Texas	Retail Trade	13.1%

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

Employment by industry growth, between 2000 and 2010, is illustrated in the following table:

	Largest Industry Changes by County between 2000 and 2010	
	Industry	Number of Jobs
Angelina County	Wholesale Trade	3,081
Houston County	Agriculture, Forestry, Fishing & Hunting	-433
Jasper County	Construction	-1,288
Nacogdoches County	Health Care & Social Assistance	1,317
Newton County	Construction	-697
Polk County	Construction	-979
Sabine County	Manufacturing	-344
San Augustine County	Manufacturing	-463
Shelby County	Agriculture, Forestry, Fishing & Hunting	-849
Trinity County	Public Administration	-579
Tyler County	Manufacturing	-822
Sum of Rural Region	Construction	-5,903
Urban Areas	Manufacturing	-9,263
State of Texas	Health Care & Social Assistance	345,031

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

2. WAGES BY OCCUPATION

Typical Wage by Occupation Type		
Occupation Type	Eastern Texas Nonmetropolitan Area	Texas
Management Occupations	\$78,750	\$102,840
Business and Financial Occupations	\$53,840	\$66,440
Computer and Mathematical Occupations	\$58,950	\$77,400
Architecture and Engineering Occupations	\$58,310	\$79,590
Community and Social Service Occupations	\$39,880	\$43,640
Art, Design, Entertainment and Sports Medicine Occupations	\$35,780	\$46,720
Healthcare Practitioners and Technical Occupations	\$56,220	\$67,420
Healthcare Support Occupations	\$20,670	\$24,570
Protective Service Occupations	\$33,650	\$39,330
Food Preparation and Serving Related Occupations	\$18,880	\$19,420
Building and Grounds Cleaning and Maintenance Occupations	\$20,430	\$22,080
Personal Care and Service Occupations	\$19,050	\$21,400
Sales and Related Occupations	\$28,150	\$35,650
Office and Administrative Support Occupations	\$27,520	\$32,400
Construction and Extraction Occupations	\$34,490	\$36,310
Installation, Maintenance and Repair Occupations	\$36,590	\$39,730
Production Occupations	\$28,960	\$32,710
Transportation and Moving Occupations	\$27,330	\$31,820

Source: U.S. Department of Labor, Bureau of Labor Statistics

3. TOP EMPLOYERS

The 10 largest employers within the Southeast Texas region comprise a total of 11,956 employees. These employers are summarized as follows:

Business	Total Employed	County
Pilgrim's Pride Corp.	2,000	Nacogdoches County
Pilgrim's Pride Corp.	1,500	Angelina County
Tyson Foods Inc.	1,380	Shelby County
Stephen F. Austin State University	1,300	Nacogdoches County
Temple-Inland Forest Products	1,200	Angelina County
Mead Westvaco Corp.	1,100	Jasper County
Lufkin State Supported Living	975	Angelina County
Physician Referral Nacogdoches	851	Nacogdoches County
Nacogdoches Memorial Hospital	850	Nacogdoches County
Abitibi Consolidated Corp.	800	Angelina County
Total:	11,956	

Source: InfoGroup

4. EMPLOYMENT GROWTH

The following illustrates the total employment base by county:

		Total Employment					
		2006	2007	2008	2009	2010	2011*
Angelina County	Number	38,051	37,849	37,122	36,672	37,050	36,571
	Change	-	-0.5%	-1.9%	-1.2%	1.0%	-1.3%
Houston County	Number	7,546	7,385	7,436	7,461	7,702	7,725
	Change	-	-2.1%	0.7%	0.3%	3.2%	0.3%
Jasper County	Number	14,579	14,593	14,451	14,321	14,082	13,951
	Change	-	0.1%	-1.0%	-0.9%	-1.7%	-0.9%
Nacogdoches County	Number	29,219	28,964	29,396	29,759	29,919	29,865
	Change	-	-0.9%	1.5%	1.2%	0.5%	-0.2%
Newton County	Number	5,246	5,374	5,288	5,181	5,122	5,072
	Change	-	2.4%	-1.6%	-2.0%	-1.1%	-1.0%
Polk County	Number	15,869	15,616	15,688	16,343	16,574	16,534
	Change	-	-1.6%	0.5%	4.2%	1.4%	-0.2%
Sabine County	Number	3,115	3,108	3,081	3,009	3,005	2,944
	Change	-	-0.2%	-0.9%	-2.3%	-0.1%	-2.0%
San Augustine County	Number	3,319	3,305	3,275	3,241	3,313	3,334
	Change	-	-0.4%	-0.9%	-1.0%	2.2%	0.6%
Shelby County	Number	11,337	11,648	11,799	11,693	12,017	12,048
	Change	-	2.7%	1.3%	-0.9%	2.8%	0.3%
Trinity County	Number	5,411	5,555	5,463	5,404	5,398	5,308
	Change	-	2.7%	-1.7%	-1.1%	-0.1%	-1.7%
Tyler County	Number	7,670	7,596	7,726	7,618	7,695	7,688
	Change	-	-1.0%	1.7%	-1.4%	1.0%	-0.1%
Sum of Rural Region	Number	141,362	140,993	140,725	140,702	141,877	141,040
	Change	-	-0.3%	-0.2%	0.0%	0.8%	-0.6%
Urban Areas	Number	176,918	178,289	178,612	175,795	176,843	178,892
	Change	-	0.8%	0.2%	-1.6%	0.6%	1.2%
State of Texas	Number	10,757,510	10,914,098	11,079,931	11,071,106	11,264,748	11,464,525
	Change	-	1.5%	1.5%	-0.1%	1.7%	1.8%

Source: U.S. Department of Labor, Bureau of Labor Statistics

*September

5. UNEMPLOYMENT RATES

The following illustrates the total unemployment base by county:

		Unemployment Rate					
		2006	2007	2008	2009	2010	2011*
Angelina County	Rate	4.7%	4.4%	4.9%	8.2%	8.0%	8.0%
	Change	-	-0.3	0.5	3.3	-0.2	0.0
Houston County	Rate	6.1%	5.9%	6.6%	9.1%	9.8%	10.5%
	Change	-	-0.2	0.7	2.5	0.7	0.7
Jasper County	Rate	6.3%	5.7%	6.4%	10.1%	11.5%	12.2%
	Change	-	-0.6	0.7	3.7	1.4	0.7
Nacogdoches County	Rate	4.7%	4.2%	4.4%	6.5%	6.9%	7.0%
	Change	-	-0.5	0.2	2.1	0.4	0.1
Newton County	Rate	7.2%	6.5%	7.5%	11.5%	13.0%	14.0%
	Change	-	-0.7	1.0	4.0	1.5	1.0
Polk County	Rate	6.1%	5.9%	6.3%	9.0%	9.9%	10.3%
	Change	-	-0.2	0.4	2.7	0.9	0.4
Sabine County	Rate	8.7%	8.2%	9.1%	15.0%	16.3%	16.4%
	Change	-	-0.5	0.9	5.9	1.3	0.1
San Augustine County	Rate	6.3%	5.5%	6.3%	10.0%	11.1%	12.4%
	Change	-	-0.8	0.8	3.7	1.1	1.3
Shelby County	Rate	5.0%	4.3%	4.9%	7.2%	7.9%	8.6%
	Change	-	-0.7	0.6	2.3	0.7	0.7
Trinity County	Rate	5.8%	4.8%	5.6%	8.5%	8.8%	9.2%
	Change	-	-1.0	0.8	2.9	0.3	0.4
Tyler County	Rate	6.3%	5.5%	6.1%	9.7%	10.6%	11.3%
	Change	-	-0.8	0.6	3.6	0.9	0.7
Sum of Rural Region	Rate	5.5%	5.0%	5.5%	8.5%	9.1%	9.4%
	Change	-	-0.5	0.5	3.0	0.6	0.4
Urban Areas	Rate	5.9%	5.3%	6.5%	9.4%	10.6%	10.9%
	Change	-	-0.6	1.1	3.0	1.2	0.2
State of Texas	Rate	4.9%	4.4%	4.9%	7.5%	8.2%	7.9%
	Change	-	-0.5	0.5	2.6	0.7	-0.3

Source: U.S. Department of Labor, Bureau of Labor Statistics

*September

E. HOUSING SUPPLY ANALYSIS

This housing supply analysis considers both rental and for-sale housing. The data collected and analyzed includes primary data collected directly by Bowen National Research and secondary data sources including American Community Survey, U.S. Census housing information and data provided by various government entities such as the Texas Department of Housing and Community Affairs, HUD, Public Housing Authorities and USDA.

At the time this report was prepared, housing-specific data from the 2010 Census was limited to total housing, housing units by tenure, and total vacant units. For the purposes of this supply analysis, as it relates to secondary data, we have used 2010 Census data and ESRI estimates combined with the most recent data from American Community Survey (2005 to 2009) to extrapolate various housing characteristics for 2010, whenever possible.

Rental Housing

Rental housing includes traditional apartments, single-family homes, duplexes, and manufactured/manufactured homes. As part of this analysis, we have collected and analyzed the following data for each study area:

Primary Data (Information Obtained from our Survey of Rentals):

- The Number of Units and Vacancies by Program Type
- Number of Vouchers
- Gross Rents of Tax Credit Projects Surveyed
- Distribution of Surveyed Units by Bedroom Type
- Distribution of Surveyed Units by Year Built
- Square Footage Range by Bedroom Type
- Share of Units with Selected Unit and Project Amenities
- Distribution of Manufactured Homes
- Manufactured Homes Housing Costs
- Manufactured Home Park Occupancy Rates
- Manufactured Housing Project Amenities

Secondary Data (Data Obtained from Published Sources)

- Households by Tenure (2010 Census)
- Housing by Tenure by Year Built (ACS)
- Housing by Tenure by Number of Bedrooms (ACS)
- Housing Units by Tenure by Number of Units in Structure (ACS)
- Median Housing Expenditures by Tenure (ACS)
- Percent of Income Applied to Housing Costs (ACS)
- Number of Occupants Per Room by Tenure (ACS)
- Housing Units by Inclusion/Exclusion of Plumbing Facilities (ACS)
- Distribution of Manufactured Homes
- 10-Year History of Building Permits Issued (SOCDS)

For-Sale Housing

We collected and analyzed for-sale housing for each study area. Overall, 13,881 available housing units were identified in the 13 study regions. We also included residential foreclosure filings from the past 12 months. Additional information collected and analyzed includes:

- Distribution of Available Housing by Price Point (Realtor.com)
- Distribution of Available Housing by Bedrooms (Realtor.com)
- Distribution of Available Housing by Year Built (Realtor.com)
- Distribution of Owner-occupied Housing by Housing Value (U.S. Census & ESRI)
- Foreclosure Rates (RealtyTrac.com)

Please note, the totals in some charts may not equal the sum of individual columns or rows or may vary from the total reported in other tables, due to rounding.

Region 5

1. RENTAL HOUSING

We identified 5,213 affordable housing units contained in 85 projects within study counties of the region. Bowen National Research surveyed projects with a total of 4,469 units. These units have a combined 96.9% occupancy rate.

The following table summarizes the inventory of all affordable rental housing options by program type that were identified within the rural counties within the region.

Rural Texas Rental Housing Inventory 2011												
County	Surveyed Units				Not Surveyed Units				Total Units			
	TAX	HUD	PH	USDA	TAX	HUD	PH	USDA	TAX	HUD	PH	USDA
Angelina	366	237	393	0	260	0	0	40	626	237	393	40
Houston	60	70	340	122	0	0	0	32	60	70	340	154
Jasper	69	106	144	120	0	0	0	36	69	106	144	156
Nacogdoches	568	312	76	62	96	0	24	0	664	312	100	62
Newton	0	0	56	24	0	0	0	0	0	0	56	24
Polk	0	80	234	182	0	0	0	24	0	80	234	206
Sabine	0	0	20	32	0	0	100	0	0	0	120	32
San Augustine	0	52	72	36	0	0	0	0	0	52	72	36
Shelby	26	100	194	132	0	28	0	0	26	128	194	132
Trinity	0	0	0	144	0	0	18	0	0	0	18	144
Tyler	0	0	0	40	0	0	86	0	0	0	86	40
Region Total	1,089	957	1,529	894	356	28	228	132	1,445	985	1,757	1,026

Tax – Tax Credit (both 9% and 4% bond)

HUD – Department of Housing and Urban Development (HUD Sections 8, 202, 236 and 811)

PH – Public Housing

USDA – United States Department of Agriculture (RD 514, 515 and 516)

Note: Unit counts do not include Housing Choice Vouchers, but do include project-based subsidized units

Public Housing and Tax Credit units comprise nearly two-thirds of all affordable housing units in the region.

A total of 1,025 Housing Choice Vouchers have been issued in the region.

Apartments

The following table summarizes the breakdown of units surveyed within the region. The distribution is illustrated by whether units operate under the Tax Credit program or under subsidy, as well as those that may operate under overlapping programs (Tax Credit/Subsidized).

	Surveyed Projects		
	Units	Vacant	Occ.
<1-BR	1,764	35	98.0%
2-BR	1,564	61	96.1%
3+-BR	975	37	96.2%

Source: Bowen National Research Telephone Survey; July-October 2011

	Tax Credit			Tax Credit/Subsidized			Subsidized			Total Units
	Units	Vacant	Occ.	Units	Vacant	Occ.	Units	Vacant	Occ.	
<1-BR	250	18	92.8%	1,304	17	98.7%	210	0	100.0%	1,764
2-BR	464	50	89.2%	838	11	98.7%	262	0	100.0%	1,564
3+-BR	295	12	95.9%	654	25	96.2%	26	0	100.0%	975

Source: Bowen National Research Telephone Survey; July-October 2011

The following is a distribution of units surveyed by year built for the region:

	Year Built					Total
	<1970	1970-1989	1990-1999	2000-2004	2005+	
Number	1,280	1,607	513	524	390	4,314
Percent	29.7%	37.3%	11.9%	12.1%	9.0%	100.0%

Source: Bowen National Research Telephone Survey; July-October 2011

The following is a distribution of gross rents for units surveyed in the region:

	Tax Credit
	Gross Rent Range
1-BR	\$284 - \$674
2-BR	\$356 - \$796
3-BR	\$422 - \$1,144

Source: Bowen National Research Telephone Survey; July-October 2011

The following is a distribution of the range of square footages by bedroom type for units surveyed in the region:

Square Footage		
1-Bedroom	2-Bedroom	3-Bedroom+
450 - 950	600 - 1,100	563 - 1,432

Source: Bowen National Research Telephone Survey; July-October 2011

The distribution of unit amenities for all projects surveyed in the region is as follows:

Unit Amenities (Share Of Units With Feature)										
Range	Refrigerator	Dishwasher	Disposal	Microwave Oven	Window A/C	Central A/C	Washer/ Dryer	Washer/ Dryer Hook-ups	Window Blinds	Patio
100.0%	98.8%	14.1%	11.8%	14.1%	10.6%	94.1%	7.1%	57.6%	94.1%	55.3%

Source: Bowen National Research Telephone Survey; July-October 2011

The distribution of project amenities for all projects surveyed in the region is as follows.

Project Amenities (Share Of Units With Feature)							
On-Site Management	Laundry Facility	Playground	Picnic Area	Storage	Sports Court	Clubhouse	Community Space
56.5%	71.8%	47.1%	42.4%	2.4%	10.6%	9.4%	54.1%

Source: Bowen National Research Telephone Survey; July-October 2011

As part of our survey of rental housing, we identified the number of units set aside for persons with a disability at each rental property. The following table provides a summary of the number of disabled units among the rental housing units surveyed in the market.

Units for Persons with Disabilities		
Total Units	Disabled Units	Percent of Disabled Units
5,213	125	2.4%

Source: Bowen National Research – 2011 Survey

Manufactured Housing

We identified and evaluated manufactured homes (manufactured homes) through a variety of sources, including Bowen National Research’s telephone survey of manufactured home parks, TDHCA’s Manufactured Housing Division, U.S. Census, American Community Survey, and www.manufacturedhome.net.

The following table summarizes the estimated number of manufactured home rental units based on ACS's 2005-2009 inventory of manufactured homes.

Manufactured Home Units by Type (Rent vs. Own)		
Renter-Occupied	Owner-Occupied	Total
6,514	22,328	28,842

Source: ACS 2005-2009

The following table illustrates the occupancy/usage percentage of lots within manufactured home parks within the region.

Manufactured Home Park Survey Percent Occupancy/Usage		
Total Lots	Total Lots Available	Percent Occupancy/Usage
422	21	95.0%

Source: Bowen National Research – 2011 Survey

The following summarizes the ranges of quoted rental rates within the surveyed manufactured home parks for the region. The rates illustrated include fees for only the lot as well as fees for lots that already have a manufactured home available for rent.

Manufactured Home Park Survey Rental Rates Range	
Lot Only	Lot with Manufactured Home
\$170 - \$375	\$365 - \$675

Source: Bowen National Research – 2011 Survey

As part of the Bowen National Survey, we identified which manufactured home parks included an on-site office and laundry facilities, as well as which facilities included all standard utilities in the rental rates. This information is illustrated for the region in the following table.

Manufactured Home Park Survey Percent of Parks Offering On-Site Amenities & Utilities		
Office	Laundry Facility	All Utilities*
63.0%	38.0%	38.0%

*Project offered all landlord-paid utilities (water, sewer, trash collection and gas)

Secondary Housing Data (US Census and American Community Survey)

In addition to our survey of rental housing, we have also presented and evaluated various housing characteristics and trends based on U.S. Census Data. The tables on the following pages summarize key housing data sets for the region. In cases where 2010 Census data has not been released, we have used ESRI data estimates for 2010 and estimates from the American Community Survey of 2005 to 2009 to extrapolate rental housing data estimates for 2010.

The following table summarizes 2000 and 2010 housing units by tenure and vacant units for the region.

	Housing Status				Total Households
	Renter-Occupied	Owner-Occupied	Total Occupied	Vacant	
2000	30,290	93,966	124,256	32,575	156,831
2010	35,823	95,693	131,516	34,129	165,645

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within each County in the region by year of construction.

		Housing by Tenure by Year Built					Total
		<1970	1970-1989	1990-1999	2000-2004	2005+	
Angelina County	Renter	3,075 31.5%	4,078 41.8%	1,741 17.9%	746 7.7%	108 1.1%	9,748 100.0%
	Owner	6,967 32.6%	8,424 39.5%	3,815 17.9%	1,547 7.2%	588 2.8%	21,342 100.0%
Houston County	Renter	1,335 57.0%	794 33.9%	185 7.9%	26 1.1%	2 0.1%	2,342 100.0%
	Owner	2,117 33.5%	2,798 44.3%	905 14.3%	341 5.4%	154 2.4%	6,314 100.0%
Jasper County	Renter	1,110 37.6%	973 33.0%	708 24.0%	54 1.8%	106 3.6%	2,951 100.0%
	Owner	3,366 31.1%	4,053 37.5%	2,350 21.7%	677 6.3%	373 3.4%	10,819 100.0%
Nacogdoches County	Renter	2,766 28.0%	4,795 48.5%	1,397 14.1%	823 8.3%	115 1.2%	9,895 100.0%
	Owner	4,133 29.6%	5,587 40.0%	2,730 19.5%	1,173 8.4%	343 2.5%	13,966 100.0%
Newton County	Renter	416 46.7%	303 34.0%	171 19.2%	0 0.0%	0 0.0%	890 100.0%
	Owner	1,754 38.2%	1,710 37.3%	741 16.2%	156 3.4%	225 4.9%	4,586 100.0%
Polk County	Renter	960 28.2%	1,918 56.4%	347 10.2%	124 3.6%	53 1.6%	3,402 100.0%
	Owner	2,831 21.6%	6,282 48.0%	2,909 22.2%	728 5.6%	350 2.7%	13,101 100.0%
Sabine County	Renter	244 33.7%	375 51.8%	105 14.5%	0 0.0%	0 0.0%	724 100.0%
	Owner	866 21.6%	2,023 50.4%	860 21.4%	140 3.5%	125 3.1%	4,014 100.0%
San Augustine County	Renter	298 39.2%	339 44.6%	73 9.6%	51 6.7%	0 0.0%	760 100.0%
	Owner	1,005 35.1%	1,313 45.8%	411 14.3%	62 2.2%	73 2.5%	2,865 100.0%
Shelby County	Renter	1,073 44.2%	1,021 42.1%	178 7.3%	126 5.2%	30 1.2%	2,428 100.0%
	Owner	2,825 39.1%	2,703 37.4%	1,244 17.2%	280 3.9%	168 2.3%	7,220 100.0%
Trinity County	Renter	390 30.0%	775 59.7%	105 8.1%	23 1.8%	4 0.3%	1,298 100.0%
	Owner	1,180 24.4%	2,292 47.3%	1,111 22.9%	135 2.8%	127 2.6%	4,844 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Housing by Tenure by Year Built					
		<1970	1970-1989	1990-1999	2000-2004	2005+	Total
Tyler County	Renter	537 38.8%	613 44.3%	151 10.9%	70 5.1%	14 1.0%	1,385 100.0%
	Owner	2,086 31.5%	3,045 46.0%	1,134 17.1%	231 3.5%	126 1.9%	6,622 100.0%
Sum of Rural Region	Renter	12,204 34.1%	15,984 44.6%	5,161 14.4%	2,043 5.7%	432 1.2%	35,823 100.0%
	Owner	29,130 30.4%	40,230 42.0%	18,210 19.0%	5,470 5.7%	2,652 2.8%	95,693 100.0%
Urban Areas	Renter	19,651 41.6%	17,750 37.6%	5,034 10.7%	3,004 6.4%	1,797 3.8%	47,237 100.0%
	Owner	47,968 44.5%	34,908 32.4%	15,077 14.0%	7,079 6.6%	2,762 2.6%	107,793 100.0%
State of Texas	Renter	906,296 28.0%	1,383,596 42.7%	466,897 14.4%	350,273 10.8%	130,517 4.0%	3,237,580 100.0%
	Owner	1,701,505 29.9%	1,941,572 34.2%	1,002,690 17.6%	732,282 12.9%	307,303 5.4%	5,685,353 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the region by number of bedrooms.

	Number of Bedrooms				
	No Bedroom	1-Bedroom	2-Bedroom	3+-Bedroom	Total
Renter	698	7,148	14,553	13,423	35,823
Owner	281	2,980	23,627	68,804	95,693

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the region by units in structure. Please note other product types such as RVs, Boats, and Vans that are counted by the US Census are not included in the following table.

	Units in Structure					
	1	2-9	10-49	50+	Manufactured Homes	Total
Renter	16,612	8,035	3,391	1,261	6,514	35,823
Owner	72,743	261	29	68	22,328	95,693
Total	89,355	8,295	3,419	1,329	28,842	131,516

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Median renter and owner housing expenditures for the subject region, based on the 2005-2009 American Community Survey, are summarized as follows:

Owner	Renter
\$895	\$544

Source: U.S. Census Bureau, 2005-2009 American Community Survey

The following chart provides distributions of occupied housing units by percent of household income applied to the cost of maintaining a residence in each rural county of the region.

		Cost as a Percent of Income				
		Less Than 20%	20% - 29%	30% or More	Not Computed	Total
Angelina County	Renter	2,358 24.2%	2,011 20.6%	4,393 45.1%	986 10.1%	9,748 100.0%
	Owner	13,051 61.2%	4,204 19.7%	3,971 18.6%	115 0.5%	21,342 100.0%
Houston County	Renter	541 23.1%	321 13.7%	859 36.7%	621 26.5%	2,342 100.0%
	Owner	3,472 55.0%	1,215 19.2%	1,576 25.0%	52 0.8%	6,314 100.0%
Jasper County	Renter	887 30.1%	540 18.3%	1,084 36.7%	440 14.9%	2,951 100.0%
	Owner	7,015 64.8%	1,737 16.1%	1,938 17.9%	129 1.2%	10,819 100.0%
Nacogdoches County	Renter	1,858 18.8%	1,486 15.0%	5,519 55.8%	1,031 10.4%	9,895 100.0%
	Owner	8,485 60.8%	2,273 16.3%	3,100 22.2%	108 0.8%	13,966 100.0%
Newton County	Renter	254 28.5%	109 12.2%	176 19.8%	351 39.4%	890 100.0%
	Owner	2,880 62.8%	598 13.0%	1,041 22.7%	67 1.5%	4,586 100.0%
Polk County	Renter	647 19.0%	676 19.9%	1,430 42.0%	650 19.1%	3,402 100.0%
	Owner	7,322 55.9%	2,290 17.5%	3,419 26.1%	70 0.5%	13,101 100.0%
Sabine County	Renter	137 18.9%	212 29.3%	163 22.5%	212 29.3%	724 100.0%
	Owner	2,783 69.3%	588 14.6%	618 15.4%	25 0.6%	4,014 100.0%
San Augustine County	Renter	196 25.8%	48 6.3%	252 33.2%	264 34.7%	760 100.0%
	Owner	1,801 62.9%	336 11.7%	557 19.4%	172 6.0%	2,865 100.0%
Shelby County	Renter	486 20.0%	545 22.4%	944 38.9%	452 18.6%	2,428 100.0%
	Owner	4,859 67.3%	906 12.5%	1,417 19.6%	37 0.5%	7,220 100.0%
Trinity County	Renter	300 23.1%	195 15.0%	581 44.8%	223 17.2%	1,298 100.0%
	Owner	3,111 64.2%	624 12.9%	963 19.9%	147 3.0%	4,844 100.0%
Tyler County	Renter	310 22.4%	175 12.6%	593 42.8%	308 22.2%	1,385 100.0%
	Owner	4,418 66.7%	1,013 15.3%	1,113 16.8%	78 1.2%	6,622 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Cost as a Percent of Income				
		Less Than 20%	20% - 29%	30% or More	Not Computed	Total
Sum of Rural Region	Renter	7,974 22.3%	6,318 17.6%	15,994 44.6%	5,538 15.5%	35,823 100.0%
	Owner	59,197 61.9%	15,784 16.5%	19,713 20.6%	1,000 1.0%	95,693 100.0%
Urban Areas	Renter	12,626 26.7%	9,852 20.9%	18,974 40.2%	5,784 12.2%	47,237 100.0%
	Owner	68,037 63.1%	20,202 18.7%	18,740 17.4%	813 0.8%	107,793 100.0%
State of Texas	Renter	788,401 24.4%	742,012 22.9%	1,442,041 44.5%	265,126 8.2%	3,237,580 100.0%
	Owner	2,882,501 50.7%	1,311,320 23.1%	1,453,941 25.6%	37,591 0.7%	5,685,353 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the rural counties in the region by number of occupants per room. Occupied units with more than 1.0 person per room are considered overcrowded.

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
Angelina County	Renter	9,216 94.5%	422 4.3%	109 1.1%	9,748 100.0%
	Owner	20,742 97.2%	472 2.2%	128 0.6%	21,342 100.0%
Houston County	Renter	2,200 93.9%	131 5.6%	11 0.5%	2,342 100.0%
	Owner	6,010 95.2%	264 4.2%	41 0.6%	6,314 100.0%
Jasper County	Renter	2,715 92.0%	178 6.0%	57 1.9%	2,951 100.0%
	Owner	10,660 98.5%	89 0.8%	71 0.7%	10,819 100.0%
Nacogdoches County	Renter	9,517 96.2%	279 2.8%	99 1.0%	9,895 100.0%
	Owner	13,418 96.1%	395 2.8%	154 1.1%	13,966 100.0%
Newton County	Renter	870 97.8%	10 1.1%	10 1.1%	890 100.0%
	Owner	4,448 97.0%	117 2.6%	20 0.4%	4,586 100.0%
Polk County	Renter	3,156 92.8%	227 6.7%	19 0.6%	3,402 100.0%
	Owner	12,654 96.6%	385 2.9%	62 0.5%	13,101 100.0%
Sabine County	Renter	699 96.5%	25 3.5%	0 0.0%	724 100.0%
	Owner	3,883 96.7%	131 3.3%	0 0.0%	4,014 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
San Augustine County	Renter	713 93.8%	26 3.4%	21 2.8%	760 100.0%
	Owner	2,814 98.2%	51 1.8%	0 0.0%	2,865 100.0%
Shelby County	Renter	2,149 88.5%	233 9.6%	46 1.9%	2,428 100.0%
	Owner	6,999 96.9%	191 2.6%	30 0.4%	7,220 100.0%
Trinity County	Renter	1,280 98.6%	18 1.4%	0 0.0%	1,298 100.0%
	Owner	4,832 99.8%	12 0.2%	0 0.0%	4,844 100.0%
Tyler County	Renter	1,342 96.9%	43 3.1%	0 0.0%	1,385 100.0%
	Owner	6,460 97.6%	142 2.1%	20 0.3%	6,622 100.0%
Sum of Rural Region	Renter	33,857 94.5%	1,592 4.4%	372 1.0%	35,823 100.0%
	Owner	92,920 97.1%	2,249 2.4%	526 0.5%	95,693 100.0%
Urban Areas	Renter	45,049 95.4%	1,645 3.5%	545 1.2%	47,237 100.0%
	Owner	105,107 97.5%	2,296 2.1%	388 0.4%	107,793 100.0%
State of Texas	Renter	2,992,816 92.4%	177,803 5.5%	66,961 2.1%	3,237,580 100.0%
	Owner	5,502,669 96.8%	146,079 2.6%	36,605 0.6%	5,685,353 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units by plumbing facilities within the rural counties in the region.

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
Angelina County	Renter	9,737 99.9%	11 0.1%	9,748 100.0%
	Owner	21,329 99.9%	13 0.1%	21,342 100.0%
Houston County	Renter	2,298 98.1%	44 1.9%	2,342 100.0%
	Owner	6,276 99.4%	38 0.6%	6,314 100.0%
Jasper County	Renter	2,910 98.6%	41 1.4%	2,951 100.0%
	Owner	10,748 99.3%	71 0.7%	10,819 100.0%
Nacogdoches County	Renter	9,822 99.3%	73 0.7%	9,895 100.0%
	Owner	13,823 99.0%	143 1.0%	13,966 100.0%
Newton County	Renter	890 100.0%	0 0.0%	890 100.0%
	Owner	4,537 98.9%	49 1.1%	4,586 100.0%
Polk County	Renter	3,398 99.9%	4 0.1%	3,402 100.0%
	Owner	13,063 99.7%	38 0.3%	13,101 100.0%
Sabine County	Renter	724 100.0%	0 0.0%	724 100.0%
	Owner	3,981 99.2%	33 0.8%	4,014 100.0%
San Augustine County	Renter	757 99.6%	3 0.4%	760 100.0%
	Owner	2,862 99.9%	3 0.1%	2,865 100.0%
Shelby County	Renter	2,366 97.4%	62 2.6%	2,428 100.0%
	Owner	7,181 99.5%	39 0.5%	7,220 100.0%
Trinity County	Renter	1,298 100.0%	0 0.0%	1,298 100.0%
	Owner	4,772 98.5%	72 1.5%	4,844 100.0%
Tyler County	Renter	1,358 98.1%	27 1.9%	1,385 100.0%
	Owner	6,622 100.0%	0 0.0%	6,622 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
Sum of Rural Region	Renter	35,558 99.3%	265 0.7%	35,823 100.0%
	Owner	95,194 99.5%	499 0.5%	95,693 100.0%
Urban Areas	Renter	47,099 99.7%	138 0.3%	47,237 100.0%
	Owner	107,349 99.6%	444 0.4%	107,793 100.0%
State of Texas	Renter	3,211,698 99.2%	25,882 0.8%	3,237,580 100.0%
	Owner	5,657,396 99.5%	27,957 0.5%	5,685,353 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following table illustrates single-family and multifamily building permits issued within the region for the past ten years.

Permits	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Multi-Family	158	242	21	43	6	261	112	19	22	292
Single-Family	259	411	411	402	410	662	449	484	515	490
Total	417	653	432	445	416	923	561	503	537	782

Source: SOCDS Building Permits Database at <http://socds.huduser.org/permits/index.html>

2. FOR-SALE HOUSING

We identified, presented and evaluated for-sale housing data for the region.

The available for-sale housing stock by price point for the region is summarized as follows:

Available For-Sale Housing by Price Point							
Less Than \$100k		\$100,000-\$139,999		\$140,999-\$199,999		\$200,000-\$300,000	
Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price
721	\$67,061	353	\$123,517	408	\$170,232	311	\$253,471

The distribution of available for-sale units by bedroom type, including the average sales price, is illustrated as follows:

Available For-Sale Housing by Number of Bedrooms									
One-Bedroom		Two-Bedroom		Three-Bedroom		Four-Bedroom		Five-Bedroom+	
Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price
43	\$78,100	331	\$88,822	1,062	\$137,220	302	\$173,919	41	\$191,163

The age of the available for-sale product in the region is summarized in the following table:

Available For-Sale Housing by Year Built									
2006 to Present		2001 to 2005		1991 to 2000		1961 to 1990		1960 & Earlier	
Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price
152	\$182,470	115	\$153,307	196	\$141,579	697	\$127,757	151	\$107,660

The following table illustrates estimated housing values based on the 2000 Census and 2010 estimates for owner-occupied units within the region.

	Estimated Home Values						
	<\$40,000	\$40,000 - \$59,999	\$60,000 - \$79,999	\$80,000 - \$99,999	\$100,000 - \$149,999	\$150,000 - \$199,999	\$200,000+
2000	30,290	93,966	124,256	32,575	156,831	30,290	93,966
2010	35,823	95,693	131,516	34,129	165,645	35,823	95,693

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

Foreclosure filings over the past year for this region are summarized in the following table:

	Total Foreclosures (10/2010-9/2011)
Region 5	232

F. STAKEHOLDER INTERVIEWS & DEVELOPMENT BARRIERS

Stakeholder interviews were conducted with over 200 representatives across all 13 rural regions in Texas as well as stakeholders who address housing issues at the state level. Opinions on affordable housing issues were sought from many disciplines throughout the housing industry including local, county, regional and state government officials, developers, housing authorities, finance organizations, grant writers, and special needs advocates. With the vast size and diverse nature of rural areas throughout the state of Texas, these interviews provided valuable information allowing us to complement statistical analysis with local insight and perspectives on those factors that influence and impact development of housing in rural Texas.

Regional stakeholders were asked to respond to the following rural housing issues as they relate to their specific area of Texas as well as their particular area of expertise.

- **Existing Housing Stock**
 - Affordability
 - Availability of subsidized and non-subsidized rental housing
 - Availability of for-sale housing
 - Quantity of affordable multifamily housing versus single-family homes
 - Condition and quality of manufactured housing
 - Quality and age of housing stock (both subsidized and non-subsidized)
 - Location

- **Housing Needs**
 - Segments of the population with the greatest need for affordable housing in rural areas of Texas
 - Type(s) of housing that best meet rural Texas housing needs
 - The need for homebuyer programs versus rental programs
 - New construction versus revitalization of existing housing

- **Housing for Seniors**
 - Affordability
 - Availability
 - Demand for additional housing
 - Accessibility Issues
 - Access to community and social services
 - Obstacles to the development of rural senior housing
 - Transportation issues

- **Housing for Persons with Disabilities**
 - Affordability
 - Availability
 - Demand for additional housing
 - Accessibility Issues
 - Access to community and social services
 - Obstacles to the development of rural housing for persons with disabilities
 - Transportation issues

- **Manufactured Housing**
 - Affordability
 - Availability
 - Quality
 - Demand
 - Role of manufactured housing in rural Texas

- **Barriers to Housing Development**
 - Infrastructure
 - Availability of land
 - Land costs
 - Financing programs
 - Community support
 - Capacity of developers to develop affordable housing in rural Texas
 - Recommendations to reduce or eliminate barriers

- **Residential Development Financing**
 - Rating existing finance options with regard to effectiveness in rural Texas markets
 - Residential development financing options that work well in rural Texas
 - Prioritizing rural development funding
 - How existing finance options may be modified to work better

The following summarizes the general content and consensus (when applicable) of the interviews we conducted and are not necessarily the opinions or conclusions of Bowen National Research.

1. Introduction

Region 5 is located in the Southeast Texas portion of the state of Texas. This region includes the following 11 counties which were classified as rural.

Counties in Region			
Angelina	Houston	Jasper	Nacogdoches
Newton	Polk	Sabine	San Augustine
Shelby	Trinity	Tyler	-

Hurricanes Dolly and Ike have had a major impact on housing issues in the Southeast Region of Texas according to representatives in the area. Along with the demand for additional affordable multifamily and single-family housing, officials in the area are still focusing on replacing manufactured homes that were destroyed in these storms.

Based on the Bowen National Research rental housing inventory count, there are 5,213 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 96.8% were occupied, with many of the projects maintaining long waiting lists. Based on American Community Survey and U.S. Census data, there are 28,842 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 422 lots/homes. These manufactured home parks had a 95.0% occupancy/usage rate, which is above the overall state average of 86.1%. Finally, Bowen National Research identified 1,793 for-sale housing units in the region. These 1,793 available homes represent 1.9% of the 95,693 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that 40.2% of the for-sale housing stock is priced below \$100,000, which would generally be affordable to those making approximately \$30,000 or less annually.

2. Existing Housing Stock

Representatives from the region state that there is a need for additional affordable housing in rural areas throughout the region. Non-subsidized affordable rental housing is older and typically substandard, yet there are long waiting lists for subsidized affordable rental housing. There is also a demand for affordable for-sale single-family homes. A large number of existing manufactured housing in the area was destroyed in recent hurricanes.

3. Housing Need

The segment of the population that has the greatest need of affordable housing are households with low- to moderate-income levels and senior citizens.

It was the consensus of representatives in the area that a variety of housing types are needed to serve those residents with the greatest need for affordable housing. Two- and three-bedroom multifamily affordable rentals and quality affordable three-bedroom single-family homes would best serve housing needs in rural areas of the region. However, replacement of manufactured housing destroyed in recent hurricanes should be prioritized.

With increasing demand, it is believed that new construction of affordable housing should take precedence over revitalization of existing housing stock except for seniors who typically prefer to age in place.

Rental programs should be given priority in funding as it is typically under funded to meet the needs and demand of the region.

Due to the aftermath of hurricanes in the area, there is an ongoing effort to replace manufactured housing that was destroyed. CDBG disaster recovery funds are being utilized and to date 52 manufactured homes have been replaced with a total of 120 homes slated to be replaced in Phase I of the program. Phase II will begin upon the completion of Phase I and will include replacement of an additional 120 units of manufactured housing. The main hurdle associated with replacing these units has been proof of ownership issues; however, these issues will be addressed in Phase II of the program.

Manufactured housing is believed to be an affordable and quick option to meet the needs of low- to moderate-income families in the region. In more urban areas, manufactured housing is not necessarily accepted by the culture of the community. However, in rural areas residents see manufactured housing as a viable and affordable housing option.

4. Housing for Seniors/Persons with Disabilities

Low- to moderate-income seniors have the greatest need for housing assistance. Rehabilitation of existing owner-occupied homes is a great option, as many seniors do not wish to relocate.

5. Barriers to Housing Development

The common barriers to affordable residential development in rural markets in this region are financing, lack of infrastructure and towns within the region that have instated zoning laws prohibiting manufactured housing in there communities.

6. Residential Development Financing

The main recommendation with regard to residential development financing from local representatives dealt with issues of bureaucracy. In general, federal and state agencies need to streamline the process for applying for funding and compliance with regulations. With regard to the CDBG disaster recovery program, when questions arise regarding the proper use of funding dollars the question must first be funneled through the state agency who then contacts the federal agency, then back through the state to local agencies. This red-tape causes misunderstandings and substantial delays in providing housing.

A state clearinghouse approach geared toward all available affordable housing programs to answer questions of program usage, compliance and application processes with an eye toward concise and consistent answers would go far in overcoming this issue.

7. Conclusion

There is clear demand for affordable housing, including single-family homes and manufactured homes for families, and housing for seniors, or at least assistance in revitalizing senior housing. Limited financing, lack and costs of infrastructure, and zoning issues were cited as the primary barriers to development.

G. DEMAND ANALYSIS

Pursuant to the Texas Department of Housing and Community Affairs' RFP, Bowen National Research conducted a housing gap analysis for rental and for-sale housing that considers three income stratifications. These stratifications include households with incomes of up to 30% of Area Median Household Income (AMHI), households with incomes between 31% and 50% of AMHI, and households with incomes between 51% and 80% of AMHI. This analysis identifies demand for additional housing units for the most recent baseline data year (2010) and projected five years (2015) into the future.

The demand components included in each of the two housing types are listed as follows:

Rental Housing Gap Analysis	
Demand Factors	Supply Factors
<ul style="list-style-type: none"> • Renter Household Growth 	<ul style="list-style-type: none"> • Available Rental Housing Units
<ul style="list-style-type: none"> • Cost Overburdened Households 	<ul style="list-style-type: none"> • Pipeline Units*
<ul style="list-style-type: none"> • Overcrowded Housing 	
<ul style="list-style-type: none"> • Households in Substandard Housing 	

*Units under construction, planned or proposed

For-Sale Housing Gap Analysis	
Demand Factors	Supply Factors
<ul style="list-style-type: none"> • Owner Household Growth 	<ul style="list-style-type: none"> • Available For-Sale Housing Units
<ul style="list-style-type: none"> • Replacement Housing 	<ul style="list-style-type: none"> • Pipeline Units*

*Units under construction, planned or proposed

The demand factors for each housing segment for each income stratification are combined, as are the housing supply components. The overall supply is deducted from the overall demand to determine the housing gaps (or surpluses) that exist among the income stratifications in each study area.

These supply and demand components are discussed in greater detail on the following pages.

Rental Housing Gap Analysis

We compared various demand components with the available and pipeline housing supply to determine the number of potential units that could be supported in each of the study areas. The following is a narrative of each supply and demand component considered in this analysis of rental housing:

- Renter household growth is a primary demand component for new rental units. Using 2010 Census data and ESRI estimates for renter households by income level for 2010 and 2015, we are able to project the number of new renter households by income level that are expected to be added to each study area.
- *Cost overburdened* households are those renter households that pay more than 35% of their annual household income towards rent. Typically, such households will choose a comparable property (including new affordable housing product) if it is less of a rent burden. For the purposes of this analysis, we have used the share of rent overburdened households from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Overcrowded* housing is often considered housing units with 1.01 or more persons per room. These units are often occupied by multi-generational families or large families that are in need of more appropriately-sized and affordable housing units. For the purposes of this analysis, we have used the share of overcrowded housing from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Substandard* housing is typically considered product that lacks complete indoor plumbing facilities. Such housing is often considered to be of such poor quality and in disrepair that it should be replaced. For the purposes of this analysis, we have used the share of households living in substandard housing from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Available* rental housing is any rental product that is currently available for rent. This includes any units identified through our survey of nearly 900 affordable rental properties identified in the study areas, published listings of available rentals, and rentals disclosed by local realtors or management companies. It is important to note, however, that we only included available units developed under state or federal housing programs, and did not include units that may be offered in the market that were privately financed.

- *Pipeline* housing is housing that is currently under construction or is planned or proposed for development. We identified pipeline housing during our telephone interviews with local and county planning departments and through a review of published listings from housing finance entities such as TDHCA, HUD and USDA.

For-Sale Housing Gap Analysis

This section of the report addresses the market demand for for-sale housing alternatives in the study areas. There are a variety of factors that impact the demand for new for-sale homes within an area. In particular, area and neighborhood perceptions, quality of school districts, socio-economic characteristics, demographics, mobility patterns, and active builders all play a role in generating new home sales. Support can be both internal (households moving within the market) and external (households new to the market).

While new household growth alone is often the primary contributor to demand for new for-sale housing, the lack of significant development of such housing in a market over an extended time period and the age of the existing housing stock are indicators that demand for new housing will also be generated from the need to replace some of the older housing stock. As a result, we have considered two specific sources of demand for new for-sale housing in the study areas:

- New Housing Needed to Meet Projected Household Growth
- Replacement Housing for Functionally Obsolete Housing

These two demand components are combined and then compared with the available for-sale housing supply and any for-sale projects planned for the market to determine if there is a surplus or deficit of for-sale housing. This analysis is conducted on three price point segmentations: Under \$100,000, between \$100,000 and \$139,999, and between \$140,000 and \$200,000. Housing priced above \$200,000 is not considered affordable to low- and moderate-income households, and was therefore not considered in this analysis.

For the purposes of this analysis, we conservatively assume that a homebuyer will be required to make a minimum down payment of \$10,000 or 10.0% of the purchase price for the purchase of a new home. Further, we assume that a reasonable down payment will equal approximately 35.0% to 45.0% of a household’s annual income. Using this methodology, the following represents the potential purchase price by income level:

Income Level	Down Payment	Maximum Purchase Price
Less Than \$29,999	\$10,000	Up to \$100,000
\$30,000-\$39,999	\$15,000	\$100,000-\$139,999
\$40,000-\$49,999	\$20,000	\$140,000-\$199,999
\$50,000-\$74,999	\$25,000	\$200,000-\$299,999
\$75,000-\$99,999	\$30,000	\$300,000-\$399,999
\$100,000 And Over	\$35,000	\$400,000+

Naturally, there are cases where a household can afford a higher down payment to purchase a more expensive home. There are also cases in which households purchase a less expensive home although they could afford a higher purchase price. This broad analysis provides the basis in which to estimate the *potential* demand for for-sale housing.

The following is a narrative of each supply and demand component considered in this analysis of for-sale housing:

- *New owner-occupied household growth* within a market is a primary demand component for demand for new for-sale housing. For the purposes of this analysis, we have evaluated growth between 2010 and 2015. The 2010 households by income level are based on ESRI estimates applied to 2010 Census estimates of total households for each study area. The 2015 estimates are based on growth projections by income level by ESRI. The difference between the two household estimates represents the new owner-occupied households that are projected to be added to a study area between 2010 and 2015. These estimates of growth are provided by each income level and corresponding price point that can be afforded.

Replacement of functionally obsolete housing is a demand consideration in most established markets. Given the limited development of new housing units in many rural areas, homebuyers are often limited to choosing from the established housing stock, much of which is considered old and/or often in disrepair and/or functionally obsolete. There are a variety of ways to measure functionally obsolete housing and to determine the number of units that should be replaced. For the purposes of this analysis, we have applied the highest share of any of the following three metrics: cost burdened households, units lacking complete plumbing facilities, and overcrowded units. This resulting housing replacement ratio is then applied to the existing (2010) owner-occupied housing stock to estimate the number of for-sale units that should be replaced in the study areas.

1. Rental Housing

Region 5 is located in the far east portion of the state of Texas. This region includes 11 counties which were classified as rural and were included in this analysis. The following tables summarize the housing gaps by AMHI and county for this region:

	County Level Rental Housing Gap			
	Target Income			Total
	0% - 30%	31% - 50%	51% - 80%	
Angelina County	933	613	648	2,194
Houston County	277	122	171	570
Jasper County	371	147	146	664
Nacogdoches County	2,458	1,005	930	4,394
Newton County	49	8	30	87
Polk County	411	215	280	906
Sabine County	31	11	9	51
San Augustine County	41	23	15	79
Shelby County	294	142	172	609
Trinity County	197	72	84	353
Tyler County	149	82	78	310
Region Total	5,212	2,441	2,563	10,216

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

2. For-Sale Housing

	County Level For-Sale Housing Gap			
	Price Point			Total
	<\$100,000	\$100,000 to \$139,999	\$140,000-\$200,000	
Angelina County	228	345	413	986
Houston County	119	121	139	379
Jasper County	40	-16	215	239
Nacogdoches County	218	239	250	707
Newton County	102	50	51	203
Polk County	22	308	275	605
Sabine County	-24	46	63	85
San Augustine County	23	34	44	101
Shelby County	70	141	239	450
Trinity County	-3	67	73	137
Tyler County	39	96	79	214
Region Total	834	1,431	1,841	4,106

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research