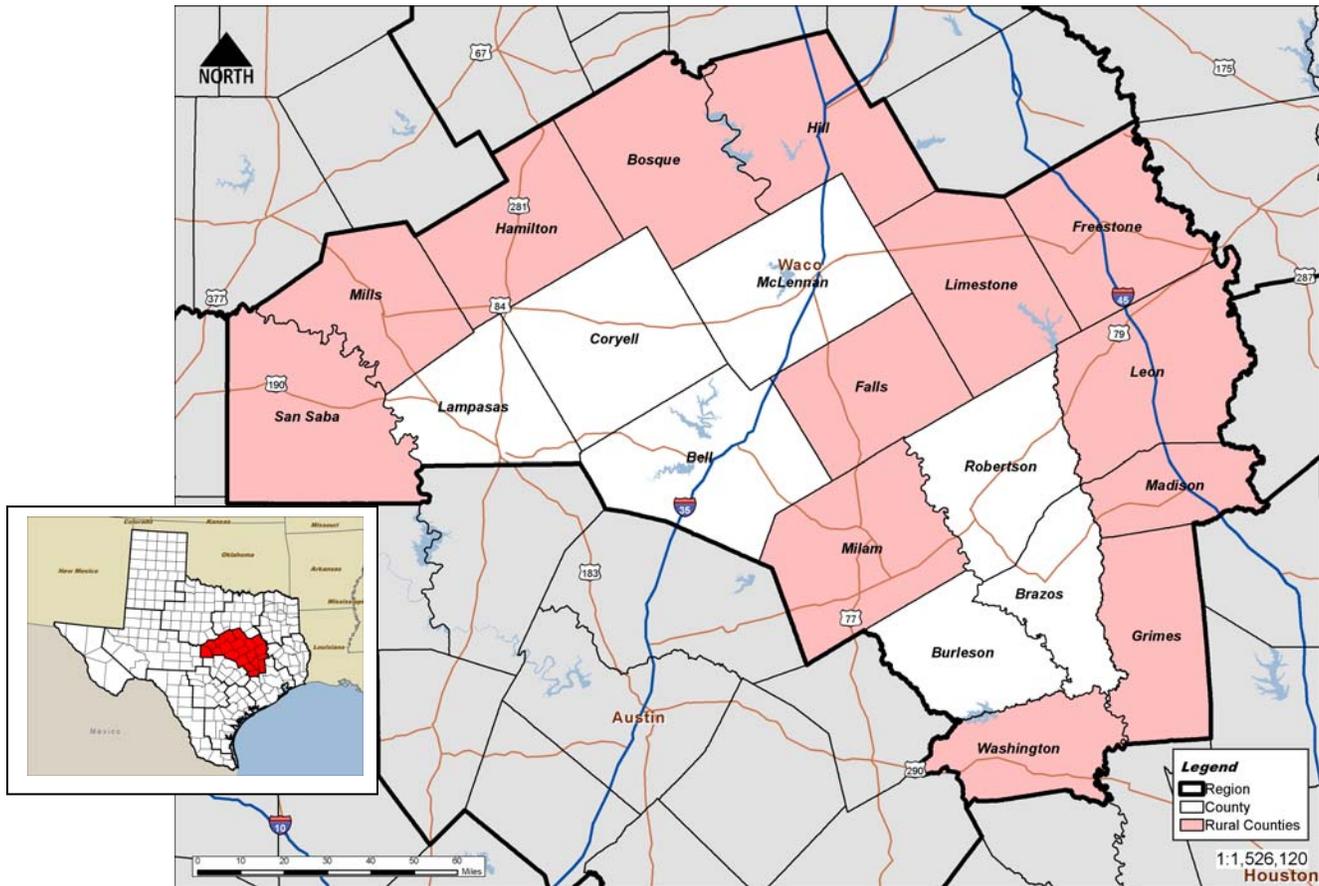


ADDENDUM H - REGION 8 (CENTRAL TEXAS)

A. INTRODUCTION

Region 8 is located in the central portion of the state of Texas. This region includes a total of 21 counties, of which 13 were classified as rural and were included in the following analysis. The largest rural county in the region is Hill, with 35,089 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: 11,310 square miles
- 2010 Population Density: 22 persons per square mile
- 2010 Population: 249,495
- 2010 Households: 92,656
- 2010 Median Household Income: \$46,287



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		
Bosque	Hill	Mills
Falls	Leon	San Saba
Freestone	Limestone	Washington
Grimes	Madison	-
Hamilton	Milam	-
Non-Rural Counties (Excluded) Within Region		
Bell	Burleson	McLennan
Bosque	Coryell	Robertson
Brazos	Lampasas	-

B. KEY FINDINGS

According to various representatives that we spoke with in the region, both affordable workforce housing and housing for the growing number of senior citizens is needed. The majority of seniors are currently in their 60s and senior affordable housing constructed now could help them age in place.

Based on the Bowen National Research rental housing inventory count, there are 3,857 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 97.5% were occupied, with many of the projects maintaining long waiting lists. Based on the American Community Survey and U.S. Census data, there are 14,747 manufactured homes in the region. Bowen National Research identified 1,484 for-sale housing units in the region. These 1,484 available homes represent 2.1% of the 69,448 owner-occupied housing units in the region, an indication of moderate availability of for-sale housing alternatives. It is of note that 40.0% 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.

Low- and moderate income families and seniors were cited as having the greatest housing needs in the region. With an old housing stock and the high cost associated with rehabilitating units to meet current standards, new construction appears to be a more viable option. The income eligibility limits, the low number of qualified residents, a lack of adequate funding, and more restrictive loan restrictions required by lenders were cited as primary barriers to development by stakeholders in this region.

Additional key regional findings include:

- Total households within the region are projected to increase by 1,425, a 1.5% 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 8.5%. 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 35.6% of renters in the region are paying over 30% (cost burdened) of their income towards rent compared to 22.3% 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 Washington County. The greatest share of cost burdened homeowners is in Hamilton County, while the greatest number of cost burdened homeowners is in Hill County.

- A total of 4.7% of renter households within the region are considered to be living in overcrowded housing (1.0 or more persons per room) compared to 2.4% 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 Leon County, while the greatest number of overcrowded renter-occupied housing is in Washington County. The highest share among owner-occupied housing and the highest number among owner-occupied housing is within Leon County.
- Within the region, the share of renter housing units that lack complete plumbing facilities is 1.2% among renter-occupied units and 0.9% 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 increased by 1,952 employees between 2006 and 2011, representing a 1.9% increase. The statewide average increase during this same time period is 6.6%.
- The region's largest industry by total employment is within the Educational Services sector at 14.3%. The largest negative change in employment between 2000 and 2010 was within the Agriculture-related industry, losing 5,498 employees; the largest positive change was within the Arts, Entertainment and Recreation sector, increasing by 3,545 jobs.
- Between 2006 and 2011, the region's unemployment rate was at its lowest at 4.3% in 2007 and its highest rate in 2011 at 8.0%, 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 97.5%. This is nearly identical to the statewide average of 97.3% for the rural regions of Texas.
- Of all affordable rental units surveyed in the region, 982 (38.4%) were built before 1970; 220 (8.6%) were built since 2000. A total 1,085 units were built between 1970 and 1989, comprising the largest share at 42.5%.
- The lowest gross rent among rental units surveyed in the region is \$456; highest gross rent is \$859. 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 14,747 units with approximately 22.9% renter-occupied and 77.1% owner-occupied. There were a total of 30 manufactured home lots surveyed with none available in the region, representing an overall occupancy/usage rate of 100.0%. This is well above the state average (86.1%) occupancy rate for manufactured homes.
- Rental rates of manufactured homes were not available for this region.
- A total of 1,484 for-sale housing units were identified within the region that were listed as available for purchase. Less than one-half (40.0%) of the units were priced below \$100,000. The average listed price of homes under \$100,000 is \$64,159, 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 5,877 rental units and 2,966 for-sale units. This does not mean that the entire region can support 5,877 new rental units and 2,966 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 Washington County and the largest owner-occupied housing gap is in Hill County.

C. DEMOGRAPHICS ANALYSIS

1. POPULATION TRENDS

		Year			
		1990	2000	2010	2015
Bosque County	Population	15,124	17,203	18,212	18,136
	Population Change	-	2,079	1,009	-76
	Percent Change	-	13.7%	5.9%	-0.4%
Falls County	Population	17,711	18,575	17,866	17,280
	Population Change	-	864	-709	-586
	Percent Change	-	4.9%	-3.8%	-3.3%
Freestone County	Population	15,818	17,867	19,816	20,558
	Population Change	-	2,049	1,949	742
	Percent Change	-	13.0%	10.9%	3.7%
Grimes County	Population	18,828	23,552	26,604	27,473
	Population Change	-	4,724	3,052	869
	Percent Change	-	25.1%	13.0%	3.3%
Hamilton County	Population	7,733	8,229	8,517	8,487
	Population Change	-	496	288	-30
	Percent Change	-	6.4%	3.5%	-0.3%
Hill County	Population	27,145	32,320	35,089	36,253
	Population Change	-	5,175	2,769	1,164
	Percent Change	-	19.1%	8.6%	3.3%
Leon County	Population	12,665	15,335	16,801	17,761
	Population Change	-	2,670	1,466	960
	Percent Change	-	21.1%	9.6%	5.7%
Limestone County	Population	20,945	22,050	23,384	22,874
	Population Change	-	1,105	1,334	-510
	Percent Change	-	5.3%	6.0%	-2.2%
Madison County	Population	10,931	12,940	13,664	13,929
	Population Change	-	2,009	724	265
	Percent Change	-	18.4%	5.6%	1.9%
Milam County	Population	22,945	24,237	24,757	24,851
	Population Change	-	1,292	520	94
	Percent Change	-	5.6%	2.1%	0.4%
Mills County	Population	4,531	5,151	4,936	4,827
	Population Change	-	620	-215	-109
	Percent Change	-	13.7%	-4.2%	-2.2%
San Saba County	Population	5,401	6,186	6,131	6,015
	Population Change	-	785	-55	-116
	Percent Change	-	14.5%	-0.9%	-1.9%
Washington County	Population	26,153	30,372	33,718	34,691
	Population Change	-	4,219	3,346	973
	Percent Change	-	16.1%	11.0%	2.9%
Sum of Rural Region	Population	205,930	234,017	249,495	253,135
	Population Change	-	28,087	15,478	3,640
	Percent Change	-	13.6%	6.6%	1.5%
Urban Areas	Population	608,933	729,103	868,866	937,035
	Population Change	-	120,170	139,763	68,169
	Percent Change	-	19.7%	19.2%	7.8%
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+
Bosque County	2000	5,273 30.7%	1,704 9.9%	2,390 13.9%	2,267 13.2%	2,034 11.8%	1,656 9.6%	1,879 10.9%
	2010	5,125 28.1%	1,788 9.8%	1,915 10.5%	2,713 14.9%	2,802 15.4%	1,986 10.9%	1,883 10.3%
	2015	4,929 27.2%	1,837 10.1%	1,768 9.7%	2,335 12.9%	2,974 16.4%	2,416 13.3%	1,876 10.3%
Falls County	2000	6,576 35.4%	2,350 12.7%	2,661 14.3%	2,160 11.6%	1,695 9.1%	1,537 8.3%	1,596 8.6%
	2010	5,979 33.5%	2,225 12.5%	2,147 12.0%	2,377 13.3%	2,160 12.1%	1,430 8.0%	1,548 8.7%
	2015	5,662 32.8%	2,273 13.2%	1,928 11.2%	2,038 11.8%	2,336 13.5%	1,593 9.2%	1,449 8.4%
Freestone County	2000	5,809 32.5%	2,344 13.1%	2,668 14.9%	2,318 13.0%	1,796 10.1%	1,488 8.3%	1,444 8.1%
	2010	6,042 30.5%	2,650 13.4%	2,358 11.9%	2,772 14.0%	2,604 13.1%	1,758 8.9%	1,632 8.2%
	2015	6,163 30.0%	2,774 13.5%	2,395 11.6%	2,502 12.2%	2,819 13.7%	2,232 10.9%	1,673 8.1%
Grimes County	2000	7,644 32.5%	2,937 12.5%	4,082 17.3%	3,409 14.5%	2,242 9.5%	1,794 7.6%	1,444 6.1%
	2010	8,098 30.4%	3,329 12.5%	3,799 14.3%	4,133 15.5%	3,501 13.2%	2,104 7.9%	1,640 6.2%
	2015	8,305 30.2%	3,330 12.1%	3,801 13.8%	3,752 13.7%	3,996 14.5%	2,618 9.5%	1,670 6.1%
Hamilton County	2000	2,452 29.8%	801 9.7%	1,081 13.1%	972 11.8%	983 11.9%	904 11.0%	1,036 12.6%
	2010	2,403 28.2%	834 9.8%	931 10.9%	1,198 14.1%	1,149 13.5%	939 11.0%	1,064 12.5%
	2015	2,347 27.7%	831 9.8%	893 10.5%	1,053 12.4%	1,269 15.0%	1,042 12.3%	1,052 12.4%
Hill County	2000	11,108 34.4%	3,644 11.3%	4,410 13.6%	4,147 12.8%	3,427 10.6%	2,895 9.0%	2,689 8.3%
	2010	11,393 32.5%	3,931 11.2%	4,062 11.6%	4,820 13.7%	4,661 13.3%	3,201 9.1%	3,021 8.6%
	2015	11,741 32.4%	3,895 10.7%	4,044 11.2%	4,510 12.4%	5,087 14.0%	3,891 10.7%	3,087 8.5%
Leon County	2000	4,753 31.0%	1,434 9.4%	2,159 14.1%	2,017 13.2%	1,902 12.4%	1,820 11.9%	1,250 8.2%
	2010	4,834 28.8%	1,667 9.9%	1,811 10.8%	2,490 14.8%	2,468 14.7%	1,932 11.5%	1,599 9.5%
	2015	5,009 28.2%	1,804 10.2%	1,893 10.7%	2,232 12.6%	2,901 16.3%	2,242 12.6%	1,678 9.4%
Limestone County	2000	7,596 34.4%	2,718 12.3%	3,110 14.1%	2,849 12.9%	2,163 9.8%	1,845 8.4%	1,769 8.0%
	2010	7,558 32.3%	2,896 12.4%	2,777 11.9%	3,238 13.8%	2,970 12.7%	2,062 8.8%	1,883 8.1%
	2015	7,243 31.7%	2,783 12.2%	2,755 12.0%	2,744 12.0%	3,098 13.5%	2,412 10.5%	1,838 8.0%

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+
Madison County	2000	4,411 34.1%	2,361 18.2%	1,770 13.7%	1,426 11.0%	1,166 9.0%	886 6.8%	920 7.1%
	2010	4,448 32.6%	2,399 17.6%	1,702 12.5%	1,681 12.3%	1,483 10.9%	1,059 7.8%	892 6.5%
	2015	4,532 32.5%	2,327 16.7%	1,725 12.4%	1,601 11.5%	1,588 11.4%	1,241 8.9%	915 6.6%
Milam County	2000	8,530 35.2%	2,611 10.8%	3,370 13.9%	3,078 12.7%	2,475 10.2%	2,013 8.3%	2,160 8.9%
	2010	8,161 33.0%	2,839 11.5%	2,783 11.2%	3,512 14.2%	3,183 12.9%	2,124 8.6%	2,156 8.7%
	2015	8,091 32.6%	2,817 11.3%	2,782 11.2%	3,043 12.2%	3,514 14.1%	2,476 10.0%	2,128 8.6%
Mills County	2000	1,558 30.2%	440 8.5%	618 12.0%	719 14.0%	626 12.2%	546 10.6%	644 12.5%
	2010	1,467 29.7%	415 8.4%	505 10.2%	694 14.1%	752 15.2%	532 10.8%	571 11.6%
	2015	1,409 29.2%	473 9.8%	398 8.2%	657 13.6%	713 14.8%	638 13.2%	539 11.2%
San Saba County	2000	2,235 36.1%	554 9.0%	732 11.8%	778 12.6%	631 10.2%	593 9.6%	663 10.7%
	2010	2,088 34.1%	574 9.4%	616 10.0%	789 12.9%	852 13.9%	576 9.4%	636 10.4%
	2015	2,026 33.7%	591 9.8%	539 9.0%	696 11.6%	882 14.7%	683 11.4%	598 9.9%
Washington County	2000	10,866 35.8%	3,367 11.1%	4,313 14.2%	3,972 13.1%	2,733 9.0%	2,536 8.3%	2,585 8.5%
	2010	10,895 32.3%	4,357 12.9%	3,895 11.6%	4,840 14.4%	4,280 12.7%	2,604 7.7%	2,847 8.4%
	2015	10,962 31.6%	4,377 12.6%	4,122 11.9%	4,347 12.5%	4,862 14.0%	3,258 9.4%	2,763 8.0%
Sum of Rural Region	2000	78,811 33.7%	27,265 11.7%	33,364 14.3%	30,112 12.9%	23,873 10.2%	20,513 8.8%	20,079 8.6%
	2010	78,491 31.5%	29,904 12.0%	29,301 11.7%	35,257 14.1%	32,865 13.2%	22,307 8.9%	21,372 8.6%
	2015	78,419 31.0%	30,112 11.9%	29,043 11.5%	31,510 12.4%	36,039 14.2%	26,742 10.6%	21,266 8.4%
Urban Areas	2000	320,972 44.0%	109,965 15.1%	102,145 14.0%	76,513 10.5%	48,756 6.7%	37,158 5.1%	33,594 4.6%
	2010	362,388 41.7%	134,827 15.5%	104,223 12.0%	103,128 11.9%	79,027 9.1%	44,591 5.1%	40,680 4.7%
	2015	385,948 41.2%	144,140 15.4%	114,101 12.2%	100,148 10.7%	92,409 9.9%	57,894 6.2%	42,399 4.5%
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
Bosque County	Population	15,124	17,203	18,212	18,136
	Area in Square Miles	1,002.59	1,002.59	1,002.59	1,002.59
	Density	15.1	17.2	18.2	18.1
Falls County	Population	17,711	18,575	17,866	17,280
	Area in Square Miles	773.83	773.83	773.83	773.83
	Density	22.9	24.0	23.1	22.3
Freestone County	Population	15,818	17,867	19,816	20,558
	Area in Square Miles	892.14	892.14	892.14	892.14
	Density	17.7	20.0	22.2	23.0
Grimes County	Population	18,828	23,552	26,604	27,473
	Area in Square Miles	800.95	800.95	800.95	800.95
	Density	23.5	29.4	33.2	34.3
Hamilton County	Population	7,733	8,229	8,517	8,487
	Area in Square Miles	836.39	836.39	836.39	836.39
	Density	9.2	9.8	10.2	10.1
Hill County	Population	27,145	32,320	35,089	36,253
	Area in Square Miles	985.91	985.91	985.91	985.91
	Density	27.5	32.8	35.6	36.8
Leon County	Population	12,665	15,335	16,801	17,761
	Area in Square Miles	1,080.47	1,080.47	1,080.47	1,080.47
	Density	11.7	14.2	15.5	16.4
Limestone County	Population	20,945	22,050	23,384	22,874
	Area in Square Miles	933.16	933.16	933.16	933.16
	Density	22.4	23.6	25.1	24.5
Madison County	Population	10,931	12,940	13,664	13,929
	Area in Square Miles	472.46	472.46	472.46	472.46
	Density	23.1	27.4	28.9	29.5
Milam County	Population	22,945	24,237	24,757	24,851
	Area in Square Miles	1,022.10	1,022.10	1,022.10	1,022.10
	Density	22.4	23.7	24.2	24.3
Mills County	Population	4,531	5,151	4,936	4,827
	Area in Square Miles	749.89	749.89	749.89	749.89
	Density	6.0	6.9	6.6	6.4
San Saba County	Population	5,401	6,186	6,131	6,015
	Area in Square Miles	1,138.79	1,138.79	1,138.79	1,138.79
	Density	4.7	5.4	5.4	5.3
Washington County	Population	26,153	30,372	33,718	34,691
	Area in Square Miles	621.70	621.70	621.70	621.70
	Density	42.1	48.9	54.2	55.8
Sum of Rural Region	Population	205,930	234,017	249,495	253,135
	Area in Square Miles	11,310.38	11,310.38	11,310.38	11,310.38
	Density	18.2	20.7	22.1	22.4
Urban Areas	Population	608,933	729,103	868,866	937,035
	Area in Square Miles	5,847	5,847	5,847	5,847
	Density	104.1	124.7	148.6	160.3
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
Bosque County	Households	5,990	6,726	7,254	7,214
	Household Change	-	736	528	-40
	Percent Change	-	12.3%	7.9%	-0.5%
Falls County	Households	6,492	6,496	6,302	6,066
	Household Change	-	4	-194	-236
	Percent Change	-	0.1%	-3.0%	-3.7%
Freestone County	Households	6,063	6,588	7,259	7,565
	Household Change	-	525	671	306
	Percent Change	-	8.7%	10.2%	4.2%
Grimes County	Households	6,040	7,753	8,902	9,230
	Household Change	-	1,713	1,149	328
	Percent Change	-	28.4%	14.8%	3.7%
Hamilton County	Households	3,250	3,374	3,442	3,420
	Household Change	-	124	68	-22
	Percent Change	-	3.8%	2.0%	-0.6%
Hill County	Households	10,268	12,204	13,238	13,667
	Household Change	-	1,936	1,034	429
	Percent Change	-	18.9%	8.5%	3.2%
Leon County	Households	5,006	6,189	6,896	7,300
	Household Change	-	1,183	707	404
	Percent Change	-	23.6%	11.4%	5.9%
Limestone County	Households	7,722	7,906	8,499	8,289
	Household Change	-	184	593	-210
	Percent Change	-	2.4%	7.5%	-2.5%
Madison County	Households	3,349	3,914	4,187	4,284
	Household Change	-	565	273	97
	Percent Change	-	16.9%	7.0%	2.3%
Milam County	Households	8,686	9,199	9,408	9,446
	Household Change	-	513	209	38
	Percent Change	-	5.9%	2.3%	0.4%
Mills County	Households	1,782	2,001	1,975	1,925
	Household Change	-	219	-26	-50
	Percent Change	-	12.3%	-1.3%	-2.5%
San Saba County	Households	2,122	2,289	2,257	2,209
	Household Change	-	167	-32	-48
	Percent Change	-	7.9%	-1.4%	-2.1%
Washington County	Households	9,619	11,322	13,037	13,437
	Household Change	-	1,703	1,715	400
	Percent Change	-	17.7%	15.1%	3.1%
Sum of Rural Region	Households	76,389	85,961	92,656	94,052
	Household Change	-	9,572	6,695	1,396
	Percent Change	-	12.5%	7.8%	1.5%
Urban Areas	Households	213,878	258,607	316,113	342,244
	Household Change	-	44,729	57,506	26,131
	Percent Change	-	20.9%	22.2%	8.3%
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+
Bosque County	2000	220 3.3%	720 10.7%	1,315 19.6%	1,175 17.5%	1,168 17.4%	1,035 15.4%	1,093 16.3%
	2010	219 3.0%	786 10.8%	967 13.3%	1,419 19.6%	1,559 21.5%	1,227 16.9%	1,078 14.9%
	2015	183 2.5%	821 11.4%	872 12.1%	1,187 16.5%	1,627 22.6%	1,457 20.2%	1,067 14.8%
Falls County	2000	242 3.7%	844 13.0%	1,209 18.6%	1,198 18.4%	1,001 15.4%	989 15.2%	1,013 15.6%
	2010	235 3.7%	759 12.0%	950 15.1%	1,244 19.7%	1,203 19.1%	898 14.2%	1,013 16.1%
	2015	195 3.2%	804 13.3%	831 13.7%	1,037 17.1%	1,281 21.1%	980 16.2%	939 15.5%
Freestone County	2000	249 3.8%	750 11.4%	1,301 19.7%	1,279 19.4%	1,054 16.0%	970 14.7%	985 15.0%
	2010	260 3.6%	891 12.3%	1,068 14.7%	1,449 20.0%	1,448 19.9%	1,078 14.9%	1,065 14.7%
	2015	238 3.1%	972 12.8%	1,069 14.1%	1,295 17.1%	1,546 20.4%	1,355 17.9%	1,091 14.4%
Grimes County	2000	267 3.4%	1,182 15.2%	1,833 23.6%	1,590 20.5%	1,043 13.5%	921 11.9%	917 11.8%
	2010	296 3.3%	1,223 13.7%	1,537 17.3%	1,918 21.5%	1,772 19.9%	1,150 12.9%	1,006 11.3%
	2015	290 3.1%	1,247 13.5%	1,525 16.5%	1,728 18.7%	2,023 21.9%	1,410 15.3%	1,008 10.9%
Hamilton County	2000	84 2.5%	429 12.7%	581 17.2%	523 15.5%	548 16.2%	556 16.5%	653 19.4%
	2010	106 3.1%	396 11.5%	462 13.4%	619 18.0%	636 18.5%	559 16.2%	664 19.3%
	2015	94 2.7%	398 11.6%	441 12.9%	532 15.6%	686 20.1%	624 18.2%	645 18.9%
Hill County	2000	570 4.7%	1,673 13.7%	2,200 18.0%	2,242 18.4%	2,000 16.4%	1,929 15.8%	1,590 13.0%
	2010	505 3.8%	1,730 13.1%	2,021 15.3%	2,533 19.1%	2,625 19.8%	1,976 14.9%	1,846 13.9%
	2015	499 3.7%	1,740 12.7%	2,002 14.6%	2,353 17.2%	2,811 20.6%	2,381 17.4%	1,882 13.8%
Leon County	2000	204 3.3%	652 10.5%	1,188 19.2%	1,070 17.3%	1,015 16.4%	1,183 19.1%	877 14.2%
	2010	216 3.1%	736 10.7%	945 13.7%	1,324 19.2%	1,348 19.5%	1,216 17.6%	1,111 16.1%
	2015	206 2.8%	817 11.2%	974 13.3%	1,166 16.0%	1,572 21.5%	1,402 19.2%	1,163 15.9%
Limestone County	2000	385 4.9%	1,005 12.7%	1,536 19.4%	1,547 19.6%	1,182 15.0%	1,126 14.2%	1,125 14.2%
	2010	391 4.6%	1,130 13.3%	1,291 15.2%	1,651 19.4%	1,576 18.5%	1,265 14.9%	1,196 14.1%
	2015	339 4.1%	1,084 13.1%	1,264 15.2%	1,366 16.5%	1,621 19.6%	1,450 17.5%	1,166 14.1%

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+
Madison County	2000	173 4.4%	545 13.9%	722 18.4%	646 16.5%	600 15.3%	580 14.8%	648 16.6%
	2010	181 4.3%	531 12.7%	676 16.1%	811 19.4%	788 18.8%	647 15.4%	554 13.2%
	2015	177 4.1%	495 11.6%	682 15.9%	769 17.9%	838 19.6%	746 17.4%	578 13.5%
Milam County	2000	431 4.7%	1,104 12.0%	1,775 19.3%	1,697 18.4%	1,423 15.5%	1,308 14.2%	1,461 15.9%
	2010	391 4.2%	1,230 13.1%	1,429 15.2%	1,870 19.9%	1,762 18.7%	1,330 14.1%	1,395 14.8%
	2015	374 4.0%	1,244 13.2%	1,417 15.0%	1,597 16.9%	1,921 20.3%	1,525 16.1%	1,368 14.5%
Mills County	2000	50 2.5%	207 10.3%	341 17.0%	372 18.6%	302 15.1%	313 15.6%	416 20.8%
	2010	52 2.6%	193 9.8%	270 13.7%	368 18.6%	400 20.3%	318 16.1%	374 18.9%
	2015	46 2.4%	239 12.4%	209 10.9%	340 17.7%	372 19.3%	371 19.3%	347 18.0%
San Saba County	2000	72 3.1%	279 12.2%	404 17.6%	398 17.4%	355 15.5%	332 14.5%	449 19.6%
	2010	69 3.1%	258 11.4%	310 13.7%	392 17.4%	487 21.6%	339 15.0%	401 17.8%
	2015	64 2.9%	282 12.8%	265 12.0%	336 15.2%	495 22.4%	389 17.6%	376 17.0%
Washington County	2000	612 5.4%	1,314 11.6%	2,300 20.3%	2,166 19.1%	1,643 14.5%	1,694 15.0%	1,593 14.1%
	2010	569 4.4%	1,986 15.2%	1,993 15.3%	2,593 19.9%	2,454 18.8%	1,644 12.6%	1,799 13.8%
	2015	506 3.8%	2,039 15.2%	2,080 15.5%	2,301 17.1%	2,756 20.5%	2,036 15.2%	1,720 12.8%
Sum of Rural Region	2000	3,559 4.1%	10,704 12.5%	16,705 19.4%	15,903 18.5%	13,334 15.5%	12,936 15.0%	12,820 14.9%
	2010	3,490 3.8%	11,849 12.8%	13,919 15.0%	18,191 19.6%	18,058 19.5%	13,647 14.7%	13,502 14.6%
	2015	3,211 3.4%	12,182 13.0%	13,631 14.5%	16,007 17.0%	19,549 20.8%	16,126 17.1%	13,350 14.2%
Urban Areas	2000	36,091 14.0%	52,526 20.3%	54,396 21.0%	42,878 16.6%	27,964 10.8%	23,540 9.1%	21,212 8.2%
	2010	41,201 13.0%	65,124 20.6%	54,451 17.2%	56,639 17.9%	45,367 14.4%	27,649 8.7%	25,682 8.1%
	2015	43,034 12.6%	70,244 20.5%	59,586 17.4%	54,610 16.0%	52,381 15.3%	35,576 10.4%	26,808 7.8%
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
Bosque County	2000	482 32.1%	363 24.2%	301 20.1%	182 12.1%	174 11.6%	1,501 100.0%
	2010	555 32.4%	415 24.2%	337 19.7%	225 13.1%	180 10.5%	1,712 100.0%
	2015	554 33.2%	402 24.1%	321 19.2%	217 13.0%	177 10.6%	1,671 100.0%
Falls County	2000	634 34.2%	412 22.2%	300 16.2%	227 12.3%	281 15.2%	1,853 100.0%
	2010	684 37.3%	387 21.1%	271 14.8%	234 12.8%	259 14.1%	1,835 100.0%
	2015	685 38.3%	364 20.4%	256 14.3%	225 12.6%	260 14.5%	1,788 100.0%
Freestone County	2000	440 31.5%	306 21.9%	272 19.5%	203 14.5%	176 12.6%	1,397 100.0%
	2010	540 33.5%	374 23.2%	288 17.9%	208 12.9%	202 12.5%	1,611 100.0%
	2015	586 34.9%	381 22.7%	285 17.0%	218 13.0%	208 12.4%	1,678 100.0%
Grimes County	2000	526 30.5%	358 20.7%	334 19.4%	286 16.6%	222 12.9%	1,726 100.0%
	2010	639 30.9%	445 21.5%	429 20.7%	290 14.0%	267 12.9%	2,070 100.0%
	2015	669 31.2%	461 21.5%	459 21.4%	278 13.0%	273 12.8%	2,141 100.0%
Hamilton County	2000	277 37.4%	170 23.0%	110 14.9%	87 11.8%	96 13.0%	740 100.0%
	2010	327 39.3%	178 21.4%	117 14.1%	92 11.1%	118 14.2%	832 100.0%
	2015	313 39.9%	166 21.1%	105 13.4%	87 11.1%	113 14.4%	785 100.0%
Hill County	2000	901 29.4%	727 23.7%	559 18.2%	443 14.5%	434 14.2%	3,064 100.0%
	2010	1,019 31.5%	719 22.2%	549 16.9%	487 15.0%	465 14.4%	3,239 100.0%
	2015	1,128 32.0%	748 21.2%	583 16.5%	554 15.7%	513 14.6%	3,525 100.0%
Leon County	2000	315 29.6%	305 28.7%	174 16.4%	124 11.7%	146 13.7%	1,064 100.0%
	2010	433 33.5%	358 27.7%	206 15.9%	141 10.9%	155 12.0%	1,293 100.0%
	2015	456 34.3%	365 27.4%	214 16.1%	139 10.4%	157 11.8%	1,331 100.0%
Limestone County	2000	625 31.5%	462 23.3%	403 20.3%	221 11.1%	272 13.7%	1,983 100.0%
	2010	704 31.0%	490 21.6%	494 21.8%	248 10.9%	332 14.6%	2,268 100.0%
	2015	672 30.8%	466 21.4%	449 20.6%	236 10.8%	356 16.3%	2,179 100.0%

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
Madison County	2000	243 27.0%	217 24.1%	191 21.2%	96 10.7%	154 17.1%	901 100.0%
	2010	293 28.0%	251 24.0%	210 20.1%	124 11.8%	169 16.1%	1,047 100.0%
	2015	295 29.1%	248 24.5%	195 19.2%	123 12.1%	152 15.0%	1,013 100.0%
Milam County	2000	845 34.0%	477 19.2%	520 21.0%	348 14.0%	292 11.8%	2,482 100.0%
	2010	965 36.3%	485 18.2%	528 19.8%	393 14.8%	289 10.9%	2,660 100.0%
	2015	981 37.7%	458 17.6%	498 19.1%	403 15.5%	264 10.1%	2,603 100.0%
Mills County	2000	143 36.7%	92 23.6%	57 14.6%	53 13.6%	46 11.8%	390 100.0%
	2010	168 40.1%	94 22.4%	62 14.8%	53 12.6%	41 9.8%	419 100.0%
	2015	164 41.3%	92 23.2%	54 13.6%	51 12.8%	37 9.3%	397 100.0%
San Saba County	2000	191 34.4%	122 22.0%	99 17.8%	87 15.7%	56 10.1%	555 100.0%
	2010	197 36.3%	126 23.2%	92 16.9%	78 14.4%	50 9.2%	543 100.0%
	2015	192 34.6%	134 24.1%	92 16.6%	85 15.3%	51 9.2%	555 100.0%
Washington County	2000	1,049 35.0%	847 28.3%	494 16.5%	341 11.4%	264 8.8%	2,995 100.0%
	2010	1,379 37.5%	989 26.9%	595 16.2%	374 10.2%	341 9.3%	3,679 100.0%
	2015	1,378 37.4%	968 26.3%	596 16.2%	383 10.4%	361 9.8%	3,686 100.0%
Sum of Rural Region	2000	6,671 32.3%	4,858 23.5%	3,814 18.5%	2,698 13.1%	2,613 12.7%	20,651 100.0%
	2010	7,903 34.1%	5,311 22.9%	4,178 18.0%	2,947 12.7%	2,868 12.4%	23,208 100.0%
	2015	8,073 34.6%	5,253 22.5%	4,107 17.6%	2,999 12.8%	2,922 12.5%	23,352 100.0%
Urban Areas	2000	33,782 29.9%	31,840 28.2%	20,607 18.2%	15,281 13.5%	11,526 10.2%	113,040 100.0%
	2010	44,645 31.9%	37,060 26.5%	25,449 18.2%	18,145 13.0%	14,473 10.4%	139,771 100.0%
	2015	49,002 32.2%	39,071 25.6%	28,047 18.4%	20,105 13.2%	16,184 10.6%	152,411 100.0%
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
Bosque County	2000	1,226 23.5%	2,184 41.8%	696 13.3%	638 12.2%	481 9.2%	5,225 100.0%
	2010	1,330 24.0%	2,274 41.0%	753 13.6%	709 12.8%	476 8.6%	5,542 100.0%
	2015	1,339 24.2%	2,245 40.5%	770 13.9%	726 13.1%	463 8.4%	5,543 100.0%
Falls County	2000	1,243 26.8%	1,647 35.5%	657 14.2%	609 13.1%	488 10.5%	4,643 100.0%
	2010	1,254 28.1%	1,529 34.2%	650 14.6%	570 12.8%	464 10.4%	4,467 100.0%
	2015	1,217 28.4%	1,470 34.4%	616 14.4%	533 12.5%	442 10.3%	4,278 100.0%
Freestone County	2000	1,290 24.9%	2,057 39.6%	800 15.4%	619 11.9%	425 8.2%	5,191 100.0%
	2010	1,307 23.1%	2,212 39.2%	955 16.9%	686 12.1%	488 8.6%	5,648 100.0%
	2015	1,341 22.8%	2,315 39.3%	1,005 17.1%	731 12.4%	495 8.4%	5,887 100.0%
Grimes County	2000	1,286 21.3%	2,054 34.1%	1,001 16.6%	910 15.1%	775 12.9%	6,027 100.0%
	2010	1,470 21.5%	2,355 34.5%	1,137 16.6%	1,022 15.0%	848 12.4%	6,832 100.0%
	2015	1,539 21.7%	2,396 33.8%	1,183 16.7%	1,075 15.2%	897 12.7%	7,090 100.0%
Hamilton County	2000	672 25.5%	1,085 41.2%	354 13.4%	339 12.9%	184 7.0%	2,634 100.0%
	2010	637 24.4%	1,081 41.4%	376 14.4%	346 13.3%	170 6.5%	2,610 100.0%
	2015	645 24.5%	1,105 41.9%	390 14.8%	331 12.6%	165 6.3%	2,635 100.0%
Hill County	2000	2,085 22.8%	3,616 39.6%	1,280 14.0%	1,176 12.9%	984 10.8%	9,140 100.0%
	2010	2,226 22.3%	3,924 39.2%	1,459 14.6%	1,329 13.3%	1,060 10.6%	9,999 100.0%
	2015	2,215 21.8%	3,977 39.2%	1,514 14.9%	1,361 13.4%	1,075 10.6%	10,143 100.0%
Leon County	2000	1,221 23.8%	2,119 41.3%	754 14.7%	616 12.0%	415 8.1%	5,125 100.0%
	2010	1,367 24.4%	2,225 39.7%	881 15.7%	673 12.0%	457 8.2%	5,603 100.0%
	2015	1,469 24.6%	2,353 39.4%	951 15.9%	710 11.9%	487 8.2%	5,969 100.0%
Limestone County	2000	1,433 24.2%	2,308 39.0%	854 14.4%	779 13.2%	548 9.3%	5,923 100.0%
	2010	1,417 22.7%	2,478 39.8%	980 15.7%	770 12.4%	586 9.4%	6,231 100.0%
	2015	1,354 22.2%	2,426 39.7%	1,004 16.4%	754 12.3%	573 9.4%	6,110 100.0%

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
Madison County	2000	708 23.5%	1,209 40.1%	430 14.3%	414 13.7%	251 8.3%	3,013 100.0%
	2010	740 23.6%	1,277 40.7%	429 13.7%	408 13.0%	286 9.1%	3,140 100.0%
	2015	772 23.6%	1,320 40.4%	445 13.6%	434 13.3%	299 9.1%	3,271 100.0%
Milam County	2000	1,495 22.3%	2,617 39.0%	954 14.2%	905 13.5%	745 11.1%	6,717 100.0%
	2010	1,439 21.3%	2,673 39.6%	1,039 15.4%	868 12.9%	729 10.8%	6,748 100.0%
	2015	1,451 21.2%	2,716 39.7%	1,071 15.7%	875 12.8%	731 10.7%	6,843 100.0%
Mills County	2000	407 25.3%	674 41.8%	229 14.2%	166 10.3%	134 8.3%	1,611 100.0%
	2010	417 26.8%	635 40.8%	229 14.7%	148 9.5%	128 8.2%	1,556 100.0%
	2015	412 27.0%	626 41.0%	226 14.8%	132 8.6%	131 8.6%	1,528 100.0%
San Saba County	2000	428 24.7%	753 43.4%	219 12.6%	160 9.2%	173 10.0%	1,734 100.0%
	2010	411 24.0%	778 45.4%	208 12.1%	133 7.8%	183 10.7%	1,714 100.0%
	2015	390 23.6%	767 46.3%	196 11.8%	125 7.6%	176 10.6%	1,655 100.0%
Washington County	2000	1,858 22.3%	3,155 37.9%	1,301 15.6%	1,187 14.3%	826 9.9%	8,327 100.0%
	2010	2,118 22.6%	3,541 37.8%	1,466 15.7%	1,345 14.4%	889 9.5%	9,358 100.0%
	2015	2,226 22.8%	3,701 38.0%	1,510 15.5%	1,393 14.3%	922 9.5%	9,752 100.0%
Sum of Rural Region	2000	15,352 23.5%	25,478 39.0%	9,529 14.6%	8,518 13.0%	6,429 9.8%	65,310 100.0%
	2010	16,133 23.2%	26,982 38.9%	10,562 15.2%	9,007 13.0%	6,764 9.7%	69,448 100.0%
	2015	16,370 23.2%	27,417 38.8%	10,881 15.4%	9,180 13.0%	6,856 9.7%	70,704 100.0%
Urban Areas	2000	27,229 18.7%	51,893 35.6%	26,022 17.9%	24,024 16.5%	16,402 11.3%	145,567 100.0%
	2010	32,171 18.2%	64,453 36.6%	32,488 18.4%	28,287 16.0%	18,943 10.7%	176,342 100.0%
	2015	35,125 18.5%	69,520 36.6%	34,752 18.3%	29,994 15.8%	20,438 10.8%	189,828 100.0%
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
Bosque County	Number	1,115	1,413	4,525	2,891	917	1,586	674	13,121
	Percent	8.5%	10.8%	34.5%	22.0%	7.0%	12.1%	5.1%	100.0%
Falls County	Number	1,361	1,797	4,299	1,979	740	813	443	11,432
	Percent	11.9%	15.7%	37.6%	17.3%	6.5%	7.1%	3.9%	100.0%
Freestone County	Number	874	1,587	5,487	2,765	1,198	1,183	459	13,553
	Percent	6.4%	11.7%	40.5%	20.4%	8.8%	8.7%	3.4%	100.0%
Grimes County	Number	2,102	2,749	6,575	3,558	1,027	1,506	637	18,154
	Percent	11.6%	15.1%	36.2%	19.6%	5.7%	8.3%	3.5%	100.0%
Hamilton County	Number	516	734	2,142	1,184	259	713	418	5,966
	Percent	8.6%	12.3%	35.9%	19.8%	4.3%	12.0%	7.0%	100.0%
Hill County	Number	2,073	3,403	8,822	4,875	1,686	2,384	1,070	24,313
	Percent	8.5%	14.0%	36.3%	20.1%	6.9%	9.8%	4.4%	100.0%
Leon County	Number	988	1,556	5,015	2,441	460	1,168	503	12,131
	Percent	8.1%	12.8%	41.3%	20.1%	3.8%	9.6%	4.1%	100.0%
Limestone County	Number	1,917	2,147	5,000	3,137	1,044	1,141	790	15,176
	Percent	12.6%	14.1%	32.9%	20.7%	6.9%	7.5%	5.2%	100.0%
Madison County	Number	762	1,238	4,406	1,359	254	877	327	9,223
	Percent	8.3%	13.4%	47.8%	14.7%	2.8%	9.5%	3.5%	100.0%
Milam County	Number	1,804	2,213	6,883	3,005	904	1,689	559	17,057
	Percent	10.6%	13.0%	40.4%	17.6%	5.3%	9.9%	3.3%	100.0%
Mills County	Number	356	466	1,324	673	91	481	268	3,659
	Percent	9.7%	12.7%	36.2%	18.4%	2.5%	13.1%	7.3%	100.0%
San Saba County	Number	587	563	1,237	807	117	424	211	3,946
	Percent	14.9%	14.3%	31.3%	20.5%	3.0%	10.7%	5.3%	100.0%
Washington County	Number	2,643	2,373	6,803	3,865	1,831	3,402	1,308	22,225
	Percent	11.9%	10.7%	30.6%	17.4%	8.2%	15.3%	5.9%	100.0%
Sum of Rural Region	Number	17,098	22,239	62,518	32,539	10,528	17,367	7,667	169,956
	Percent	10.1%	13.1%	36.8%	19.1%	6.2%	10.2%	4.5%	100.0%
Urban Areas	Number	31,708	44,135	140,619	112,969	45,585	72,537	44,907	492,460
	Percent	6.4%	9.0%	28.6%	22.9%	9.3%	14.7%	9.1%	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 American	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	Total
Bosque County	Number	16,372	296	104	41	2	1,079	318	18,212
	Percent	89.9%	1.6%	0.6%	0.2%	0.0%	5.9%	1.7%	100.0%
Falls County	Number	10,832	4,524	101	46	10	2,010	343	17,866
	Percent	60.6%	25.3%	0.6%	0.3%	0.1%	11.3%	1.9%	100.0%
Freestone County	Number	14,484	3,193	140	58	5	1,614	322	19,816
	Percent	73.1%	16.1%	0.7%	0.3%	0.0%	8.1%	1.6%	100.0%
Grimes County	Number	19,409	4,390	139	63	7	2,020	576	26,604
	Percent	73.0%	16.5%	0.5%	0.2%	0.0%	7.6%	2.2%	100.0%
Hamilton County	Number	7,913	46	68	34	1	366	89	8,517
	Percent	92.9%	0.5%	0.8%	0.4%	0.0%	4.3%	1.0%	100.0%
Hill County	Number	29,307	2,224	175	118	20	2,534	711	35,089
	Percent	83.5%	6.3%	0.5%	0.3%	0.1%	7.2%	2.0%	100.0%
Leon County	Number	14,258	1,202	71	81	2	946	241	16,801
	Percent	84.9%	7.2%	0.4%	0.5%	0.0%	5.6%	1.4%	100.0%
Limestone County	Number	16,139	4,103	121	90	7	2,464	460	23,384
	Percent	69.0%	17.5%	0.5%	0.4%	0.0%	10.5%	2.0%	100.0%
Madison County	Number	9,149	2,719	68	79	3	1,407	239	13,664
	Percent	67.0%	19.9%	0.5%	0.6%	0.0%	10.3%	1.7%	100.0%
Milam County	Number	19,347	2,473	171	96	1	2,228	441	24,757
	Percent	78.1%	10.0%	0.7%	0.4%	0.0%	9.0%	1.8%	100.0%
Mills County	Number	4,440	26	19	11	1	364	75	4,936
	Percent	90.0%	0.5%	0.4%	0.2%	0.0%	7.4%	1.5%	100.0%
San Saba County	Number	5,166	204	48	13	0	605	95	6,131
	Percent	84.3%	3.3%	0.8%	0.2%	0.0%	9.9%	1.5%	100.0%
Washington County	Number	25,008	5,947	99	445	8	1,679	532	33,718
	Percent	74.2%	17.6%	0.3%	1.3%	0.0%	5.0%	1.6%	100.0%
Sum of Rural Region	Number	191,824	31,347	1,324	1,175	67	19,316	4,442	249,495
	Percent	76.9%	12.6%	0.5%	0.5%	0.0%	7.7%	1.8%	100.0%
Urban Areas	Number	591,868	141,140	5,853	23,806	3,361	71,920	30,918	868,866
	Percent	68.1%	16.2%	0.7%	2.7%	0.4%	8.3%	3.6%	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 8.

County	Total Population	Total Hispanic Population	Percent Hispanic	Total Non-Hispanic Population	Percent Non-Hispanic
Bosque County	18,212	2,926	16.1%	15,286	83.9%
Falls County	17,866	3,716	20.8%	14,150	79.2%
Freestone County	19,816	2,694	13.6%	17,122	86.4%
Grimes County	26,604	5,652	21.2%	20,952	78.8%
Hamilton County	8,517	863	10.1%	7,654	89.9%
Hill County	35,089	6,427	18.3%	28,662	81.7%
Leon County	16,801	2,260	13.5%	14,541	86.5%
Limestone County	23,384	4,465	19.1%	18,919	80.9%
Madison County	13,664	2,688	19.7%	10,976	80.3%
Milam County	24,757	5,780	23.3%	18,977	76.7%
Mills County	4,936	818	16.6%	4,118	83.4%
San Saba County	6,131	1,715	28.0%	4,416	72.0%
Washington County	33,718	4,641	13.8%	29,077	86.2%
Sum of Rural Region	249,495	44,645	17.9%	204,850	82.1%
Urban Areas	24,896,066	9,416,276	37.8%	15,479,790	62.2%
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						Total
	Nationality 1	Nationality 2	Nationality 3	Nationality 4	Nationality 5	Remaining Nationalities	
Bosque County	German (17.8%)	American (17.1%)	Irish (11.1%)	English (8.5%)	Norwegian (3.5%)	42.0%	19,951
Falls County	German (17.6%)	Irish (7.8%)	English (6.5%)	American (5.2%)	Czech (3.4%)	59.5%	19,462
Freestone County	English (11.5%)	German (11.0%)	Irish (10.7%)	American (7.2%)	French (3.5%)	56.0%	19,529
Grimes County	German (16.2%)	Irish (8.4%)	English (7.0%)	Polish (6.4%)	American (5.1%)	56.9%	27,184
Hamilton County	German (20.1%)	Irish (17.5%)	American (14.7%)	English (12.7%)	French (4.2%)	30.9%	8,101
Hill County	German (15.2%)	Irish (14.0%)	English (10.8%)	American (7.1%)	Czech (3.1%)	49.8%	38,395
Leon County	Irish (15.8%)	German (13.3%)	English (11.9%)	American (6.0%)	French (2.9%)	50.1%	17,223
Limestone County	Irish (14.1%)	German (10.7%)	English (9.9%)	American (6.0%)	Scotch-Irish (2.0%)	57.3%	23,663
Madison County	English (11.4%)	German (10.6%)	American (9.4%)	Irish (7.6%)	Scottish (3.4%)	57.6%	14,001
Milam County	German (22.0%)	English (8.7%)	Irish (8.2%)	Czech (5.4%)	American (4.5%)	51.3%	26,160
Mills County	German (18.9%)	English (15.2%)	Irish (12.2%)	American (5.5%)	Scotch-Irish (3.6%)	44.6%	5,274
San Saba County	Irish (16.9%)	German (14.7%)	English (12.4%)	American (7.4%)	Scotch-Irish (3.2%)	45.4%	6,552
Washington County	German (26.1%)	Irish (7.2%)	English (6.8%)	American (4.9%)	Polish (3.6%)	51.3%	31,187
Sum of Rural Region	German (16.8%)	Irish (11.0%)	English (9.5%)	American (7.2%)	French (2.5%)	53.1%	256,682
Urban Areas	German (14.3%)	Irish (8.3%)	English (8.3%)	American (5.4%)	French (2.1%)	61.5%	873,122
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
Bosque County	Number	14,701	1,134	1,342	346	19	17,542
	Percent	83.8%	6.5%	7.7%	2.0%	0.1%	100.0%
Falls County	Number	13,919	1,295	1,621	40	6	16,881
	Percent	82.5%	7.7%	9.6%	0.2%	0.0%	100.0%
Freestone County	Number	15,490	1,502	1,360	176	90	18,618
	Percent	83.2%	8.1%	7.3%	0.9%	0.5%	100.0%
Grimes County	Number	20,830	1,413	2,735	200	121	25,299
	Percent	82.3%	5.6%	10.8%	0.8%	0.5%	100.0%
Hamilton County	Number	7,014	546	398	22	50	8,030
	Percent	87.3%	6.8%	5.0%	0.3%	0.6%	100.0%
Hill County	Number	29,323	2,968	2,038	502	59	34,890
	Percent	84.0%	8.5%	5.8%	1.4%	0.2%	100.0%
Leon County	Number	14,185	1,039	880	213	0	16,317
	Percent	86.9%	6.4%	5.4%	1.3%	0.0%	100.0%
Limestone County	Number	18,173	1,192	2,222	296	246	22,129
	Percent	82.1%	5.4%	10.0%	1.3%	1.1%	100.0%
Madison County	Number	11,102	730	996	94	28	12,950
	Percent	85.7%	5.6%	7.7%	0.7%	0.2%	100.0%
Milam County	Number	20,820	2,421	885	191	52	24,369
	Percent	85.4%	9.9%	3.6%	0.8%	0.2%	100.0%
Mills County	Number	4,362	338	257	12	0	4,969
	Percent	87.8%	6.8%	5.2%	0.2%	0.0%	100.0%
San Saba County	Number	4,660	738	472	17	0	5,887
	Percent	79.2%	12.5%	8.0%	0.3%	0.0%	100.0%
Washington County	Number	26,030	2,861	2,281	263	300	31,735
	Percent	82.0%	9.0%	7.2%	0.8%	0.9%	100.0%
Sum of Rural Region	Number	200,609	18,177	17,487	2,372	971	239,616
	Percent	83.7%	7.6%	7.3%	1.0%	0.4%	100.0%
Urban Areas	Number	583,573	100,261	54,286	33,074	15,922	787,116
	Percent	74.1%	12.7%	6.9%	4.2%	2.0%	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
Bosque County	Owner-Occupied	5,225	77.7%	5,542	76.4%	5,543	76.8%
	Renter-Occupied	1,501	22.3%	1,712	23.6%	1,671	23.2%
	Total	6,726	100.0%	7,254	100.0%	7,214	100.0%
Falls County	Owner-Occupied	4,643	71.5%	4,467	70.9%	4,278	70.5%
	Renter-Occupied	1,853	28.5%	1,835	29.1%	1,788	29.5%
	Total	6,496	100.0%	6,302	100.0%	6,066	100.0%
Freestone County	Owner-Occupied	5,191	78.8%	5,648	77.8%	5,887	77.8%
	Renter-Occupied	1,397	21.2%	1,611	22.2%	1,678	22.2%
	Total	6,588	100.0%	7,259	100.0%	7,565	100.0%
Grimes County	Owner-Occupied	6,027	77.7%	6,832	76.7%	7,090	76.8%
	Renter-Occupied	1,726	22.3%	2,070	23.3%	2,141	23.2%
	Total	7,753	100.0%	8,902	100.0%	9,230	100.0%
Hamilton County	Owner-Occupied	2,634	78.1%	2,610	75.8%	2,635	77.1%
	Renter-Occupied	740	21.9%	832	24.2%	785	22.9%
	Total	3,374	100.0%	3,442	100.0%	3,420	100.0%
Hill County	Owner-Occupied	9,140	74.9%	9,999	75.5%	10,143	74.2%
	Renter-Occupied	3,064	25.1%	3,239	24.5%	3,525	25.8%
	Total	12,204	100.0%	13,238	100.0%	13,667	100.0%
Leon County	Owner-Occupied	5,125	82.8%	5,603	81.3%	5,969	81.8%
	Renter-Occupied	1,064	17.2%	1,293	18.8%	1,331	18.2%
	Total	6,189	100.0%	6,896	100.0%	7,300	100.0%
Limestone County	Owner-Occupied	5,923	74.9%	6,231	73.3%	6,110	73.7%
	Renter-Occupied	1,983	25.1%	2,268	26.7%	2,179	26.3%
	Total	7,906	100.0%	8,499	100.0%	8,289	100.0%
Madison County	Owner-Occupied	3,013	77.0%	3,140	75.0%	3,271	76.3%
	Renter-Occupied	901	23.0%	1,047	25.0%	1,013	23.7%
	Total	3,914	100.0%	4,187	100.0%	4,284	100.0%
Milam County	Owner-Occupied	6,717	73.0%	6,748	71.7%	6,843	72.4%
	Renter-Occupied	2,482	27.0%	2,660	28.3%	2,603	27.6%
	Total	9,199	100.0%	9,408	100.0%	9,446	100.0%
Mills County	Owner-Occupied	1,611	80.5%	1,556	78.8%	1,528	79.4%
	Renter-Occupied	390	19.5%	419	21.2%	397	20.6%
	Total	2,001	100.0%	1,975	100.0%	1,925	100.0%
San Saba County	Owner-Occupied	1,734	75.8%	1,714	75.9%	1,655	74.9%
	Renter-Occupied	555	24.2%	543	24.1%	555	25.1%
	Total	2,289	100.0%	2,257	100.0%	2,209	100.0%
Washington County	Owner-Occupied	8,327	73.5%	9,358	71.8%	9,752	72.6%
	Renter-Occupied	2,995	26.5%	3,679	28.2%	3,686	27.4%
	Total	11,322	100.0%	13,037	100.0%	13,437	100.0%
Sum of Rural Region	Owner-Occupied	65,310	76.0%	69,448	75.0%	70,704	75.2%
	Renter-Occupied	20,651	24.0%	23,208	25.0%	23,352	24.8%
	Total	85,961	100.0%	92,656	100.0%	94,052	100.0%
Urban Areas	Owner-Occupied	145,567	56.3%	176,342	55.8%	189,828	55.5%
	Renter-Occupied	113,040	43.7%	139,771	44.2%	152,411	44.5%
	Total	258,607	100.0%	316,113	100.0%	342,244	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+
Bosque County	2000	885 13.2%	1,050 15.6%	1,049 15.6%	900 13.4%	778 11.6%	598 8.9%	1,467 21.8%
	2010	783 10.8%	858 11.8%	947 13.1%	896 12.4%	799 11.0%	687 9.5%	2,284 31.5%
	2015	709 9.8%	766 10.6%	868 12.0%	836 11.6%	741 10.3%	676 9.4%	2,618 36.3%
Falls County	2000	1,259 19.4%	1,294 19.9%	985 15.2%	855 13.2%	582 9.0%	462 7.1%	1,058 16.3%
	2010	1,021 16.2%	1,082 17.2%	902 14.3%	704 11.2%	688 10.9%	444 7.0%	1,460 23.2%
	2015	898 14.8%	958 15.8%	838 13.8%	671 11.1%	616 10.2%	478 7.9%	1,606 26.5%
Freestone County	2000	894 13.6%	1,262 19.2%	1,017 15.4%	739 11.2%	615 9.3%	604 9.2%	1,456 22.1%
	2010	761 10.5%	1,012 13.9%	937 12.9%	855 11.8%	627 8.6%	563 7.8%	2,504 34.5%
	2015	707 9.3%	889 11.8%	935 12.4%	803 10.6%	694 9.2%	548 7.2%	2,989 39.5%
Grimes County	2000	1,187 15.3%	1,134 14.6%	1,234 15.9%	1,006 13.0%	868 11.2%	681 8.8%	1,642 21.2%
	2010	1,085 12.2%	1,081 12.1%	1,052 11.8%	1,050 11.8%	897 10.1%	764 8.6%	2,974 33.4%
	2015	1,015 11.0%	1,011 11.0%	952 10.3%	1,035 11.2%	909 9.8%	756 8.2%	3,553 38.5%
Hamilton County	2000	435 12.9%	611 18.1%	564 16.7%	441 13.1%	398 11.8%	286 8.5%	637 18.9%
	2010	359 10.4%	500 14.5%	449 13.0%	454 13.2%	352 10.2%	329 9.6%	999 29.0%
	2015	324 9.5%	434 12.7%	418 12.2%	421 12.3%	358 10.5%	299 8.7%	1,166 34.1%
Hill County	2000	1,664 13.6%	2,226 18.2%	1,864 15.3%	1,719 14.1%	1,256 10.3%	1,050 8.6%	2,425 19.9%
	2010	1,478 11.2%	1,954 14.8%	1,715 13.0%	1,666 12.6%	1,462 11.0%	1,115 8.4%	3,847 29.1%
	2015	1,392 10.2%	1,791 13.1%	1,700 12.4%	1,581 11.6%	1,480 10.8%	1,173 8.6%	4,550 33.3%
Leon County	2000	900 14.5%	1,106 17.9%	988 16.0%	764 12.3%	618 10.0%	498 8.0%	1,316 21.3%
	2010	817 11.8%	1,004 14.6%	924 13.4%	845 12.3%	647 9.4%	566 8.2%	2,092 30.3%
	2015	783 10.7%	941 12.9%	908 12.4%	851 11.7%	730 10.0%	550 7.5%	2,536 34.7%
Limestone County	2000	1,173 14.8%	1,549 19.6%	1,298 16.4%	953 12.1%	874 11.1%	620 7.8%	1,439 18.2%
	2010	1,010 11.9%	1,247 14.7%	1,265 14.9%	1,023 12.0%	813 9.6%	762 9.0%	2,378 28.0%
	2015	891 10.7%	1,062 12.8%	1,153 13.9%	973 11.7%	783 9.4%	691 8.3%	2,737 33.0%

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+
Madison County	2000	493 12.6%	749 19.1%	757 19.3%	581 14.8%	343 8.8%	303 7.7%	688 17.6%
	2010	433 10.3%	567 13.5%	693 16.6%	601 14.4%	514 12.3%	299 7.1%	1,080 25.8%
	2015	403 9.4%	506 11.8%	650 15.2%	601 14.0%	485 11.3%	375 8.8%	1,264 29.5%
Milam County	2000	1,284 14.0%	1,475 16.0%	1,386 15.1%	1,249 13.6%	1,045 11.4%	767 8.3%	1,993 21.7%
	2010	1,075 11.4%	1,240 13.2%	1,160 12.3%	1,136 12.1%	1,011 10.7%	880 9.4%	2,906 30.9%
	2015	984 10.4%	1,121 11.9%	1,082 11.5%	1,063 11.3%	983 10.4%	850 9.0%	3,363 35.6%
Mills County	2000	343 17.1%	309 15.4%	319 15.9%	292 14.6%	204 10.2%	131 6.5%	403 20.1%
	2010	264 13.4%	255 12.9%	234 11.8%	240 12.2%	224 11.3%	172 8.7%	586 29.7%
	2015	228 11.9%	226 11.7%	202 10.5%	215 11.2%	215 11.2%	163 8.5%	675 35.1%
San Saba County	2000	295 12.9%	382 16.7%	456 19.9%	348 15.2%	235 10.3%	185 8.1%	387 16.9%
	2010	232 10.3%	319 14.1%	311 13.8%	325 14.4%	262 11.6%	192 8.5%	617 27.3%
	2015	205 9.3%	268 12.1%	258 11.7%	311 14.1%	270 12.2%	184 8.3%	713 32.3%
Washington County	2000	1,515 13.4%	1,685 14.9%	1,592 14.1%	1,354 12.0%	1,150 10.2%	1,187 10.5%	2,839 25.1%
	2010	1,437 11.0%	1,626 12.5%	1,475 11.3%	1,377 10.6%	1,290 9.9%	1,095 8.4%	4,737 36.3%
	2015	1,358 10.1%	1,506 11.2%	1,404 10.4%	1,380 10.3%	1,167 8.7%	1,150 8.6%	5,472 40.7%
Sum of Rural Region	2000	12,327 14.3%	14,832 17.3%	13,509 15.7%	11,201 13.0%	8,966 10.4%	7,372 8.6%	17,750 20.6%
	2010	10,755 11.6%	12,745 13.8%	12,064 13.0%	11,172 12.1%	9,586 10.3%	7,868 8.5%	28,464 30.7%
	2015	9,897 10.5%	11,479 12.2%	11,368 12.1%	10,741 11.4%	9,431 10.0%	7,893 8.4%	33,242 35.3%
Urban Areas	2000	33,902 13.1%	39,235 15.2%	40,001 15.5%	35,074 13.6%	28,284 10.9%	21,584 8.3%	60,531 23.4%
	2010	35,693 11.3%	39,721 12.6%	41,053 13.0%	39,136 12.4%	34,156 10.8%	27,669 8.8%	98,687 31.2%
	2015	38,464 11.2%	42,856 12.5%	43,796 12.8%	41,955 12.3%	36,828 10.8%	29,919 8.7%	108,425 31.7%
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
Bosque County	2000	\$40,764	\$50,749	\$36,200
	2010	\$49,148	\$57,692	\$52,000
	2015	\$54,180	\$63,998	\$57,050
Falls County	2000	\$32,571	\$43,591	\$30,900
	2010	\$40,874	\$47,395	\$41,700
	2015	\$46,225	\$52,599	\$47,350
Freestone County	2000	\$39,517	\$48,430	\$36,400
	2010	\$47,890	\$54,920	\$50,600
	2015	\$53,491	\$60,310	\$64,250
Grimes County	2000	\$37,924	\$45,448	\$37,800
	2010	\$45,884	\$52,663	\$48,500
	2015	\$51,400	\$58,461	\$58,350
Hamilton County	2000	\$39,444	\$47,775	\$33,800
	2010	\$47,781	\$56,063	\$50,400
	2015	\$53,815	\$62,933	\$55,250
Hill County	2000	\$37,880	\$46,529	\$35,300
	2010	\$46,287	\$53,710	\$48,300
	2015	\$51,359	\$59,302	\$54,000
Leon County	2000	\$37,877	\$48,317	\$38,500
	2010	\$47,965	\$57,928	\$48,600
	2015	\$53,551	\$64,853	\$56,200
Limestone County	2000	\$36,702	\$44,100	\$33,300
	2010	\$45,953	\$52,033	\$47,200
	2015	\$51,780	\$58,213	\$54,150
Madison County	2000	\$35,795	\$46,177	\$34,700
	2010	\$43,221	\$52,473	\$45,700
	2015	\$48,378	\$59,054	\$49,950
Milam County	2000	\$40,401	\$50,360	\$33,300
	2010	\$49,349	\$56,260	\$51,600
	2015	\$54,999	\$62,974	\$54,450
Mills County	2000	\$36,735	\$46,451	\$32,000
	2010	\$44,820	\$53,068	\$47,800
	2015	\$50,178	\$59,608	\$50,000
San Saba County	2000	\$35,207	\$46,861	\$27,500
	2010	\$43,020	\$52,143	\$45,000
	2015	\$48,598	\$58,045	\$48,500
Washington County	2000	\$44,212	\$53,769	\$42,500
	2010	\$53,567	\$61,763	\$56,800
	2015	\$58,730	\$68,858	\$65,850
Sum of Rural Region	2000	\$38,079	\$47,581	\$34,785
	2010	\$46,597	\$54,470	\$48,785
	2015	\$52,053	\$60,708	\$55,027
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:			Total
		<18	18 to 64	65+	<18	18 to 64	65+	
Bosque County	Number	969	1,546	472	3,033	8,502	2,326	16,848
	Percent	5.8%	9.2%	2.8%	18.0%	50.5%	13.8%	100.0%
Falls County	Number	1,343	1,739	533	2,693	7,267	2,049	15,624
	Percent	8.6%	11.1%	3.4%	17.2%	46.5%	13.1%	100.0%
Freestone County	Number	1,089	1,264	296	3,279	8,924	2,296	17,148
	Percent	6.4%	7.4%	1.7%	19.1%	52.0%	13.4%	100.0%
Grimes County	Number	1,314	1,458	584	4,603	11,613	2,670	22,242
	Percent	5.9%	6.6%	2.6%	20.7%	52.2%	12.0%	100.0%
Hamilton County	Number	269	593	162	1,519	3,806	1,445	7,794
	Percent	3.5%	7.6%	2.1%	19.5%	48.8%	18.5%	100.0%
Hill County	Number	1,958	3,009	578	6,624	16,986	4,965	34,120
	Percent	5.7%	8.8%	1.7%	19.4%	49.8%	14.6%	100.0%
Leon County	Number	1,169	1,647	297	2,404	7,675	2,937	16,129
	Percent	7.2%	10.2%	1.8%	14.9%	47.6%	18.2%	100.0%
Limestone County	Number	1,437	2,025	410	3,594	9,003	2,647	19,116
	Percent	7.5%	10.6%	2.1%	18.8%	47.1%	13.8%	100.0%
Madison County	Number	826	1,087	218	1,839	4,726	1,443	10,139
	Percent	8.1%	10.7%	2.2%	18.1%	46.6%	14.2%	100.0%
Milam County	Number	1,701	2,077	523	4,924	11,668	3,411	24,304
	Percent	7.0%	8.5%	2.2%	20.3%	48.0%	14.0%	100.0%
Mills County	Number	225	356	182	706	2,376	983	4,828
	Percent	4.7%	7.4%	3.8%	14.6%	49.2%	20.4%	100.0%
San Saba County	Number	678	482	181	769	2,458	873	5,441
	Percent	12.5%	8.9%	3.3%	14.1%	45.2%	16.0%	100.0%
Washington County	Number	1,644	2,849	536	5,720	14,266	4,584	29,599
	Percent	5.6%	9.6%	1.8%	19.3%	48.2%	15.5%	100.0%
Sum of Rural Region	Number	14,622	20,132	4,972	41,707	109,270	32,629	223,332
	Percent	6.5%	9.0%	2.2%	18.7%	48.9%	14.6%	100.0%
Urban Areas	Number	47,354	96,299	7,047	156,350	385,275	67,635	759,960
	Percent	6.2%	12.7%	0.9%	20.6%	50.7%	8.9%	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

Region 8 (Central Texas)

This region is located in the central portion of the state. Primary job sectors in this region include Public Administration and Educational Services. The overall job base has increased by 1,952, or by 1.9%, between 2006 and 2011. The region's unemployment rate ranged from 4.3% to 8.0% over the past six years.

1. EMPLOYMENT BY JOB SECTOR

Employment by industry is illustrated in the following table:

	Largest Industry by County	
	Industry	Percent of Total Employment
Bosque County	Health Care & Social Assistance	17.8%
Falls County	Public Administration	22.4%
Freestone County	Public Administration	14.7%
Grimes County	Arts, Entertainment & Recreation	28.6%
Hamilton County	Educational Services	18.5%
Hill County	Retail Trade	18.3%
Leon County	Construction	18.3%
Limestone County	Educational Services	26.2%
Madison County	Public Administration	19.0%
Milam County	Wholesale Trade	22.4%
Mills County	Retail Trade	15.5%
San Saba County	Educational Services	21.6%
Washington County	Manufacturing	18.3%
Sum of Rural Region	Educational Services	14.3%
Urban Areas	Health Care & Social Assistance	19.2%
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
Bosque County	Construction	-581
Falls County	Manufacturing	-852
Freestone County	Public Administration	387
Grimes County	Arts, Entertainment & Recreation	3,474
Hamilton County	Agriculture, Forestry, Fishing & Hunting	-399
Hill County	Manufacturing	-1,320
Leon County	Construction	422
Limestone County	Educational Services	889
Madison County	Wholesale Trade	560
Milam County	Wholesale Trade	1,241
Mills County	Agriculture, Forestry, Fishing & Hunting	-318
San Saba County	Agriculture, Forestry, Fishing & Hunting	-245
Washington County	Finance & Insurance	728
Sum of Rural Region	Agriculture, Forestry, Fishing & Hunting	-5,498
Urban Areas	Health Care & Social Assistance	27,955
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	Central Texas Nonmetropolitan Area	Texas
Management Occupations	\$81,910	\$102,840
Business and Financial Occupations	\$51,410	\$66,440
Computer and Mathematical Occupations	\$57,960	\$77,400
Architecture and Engineering Occupations	\$56,860	\$79,590
Community and Social Service Occupations	\$39,660	\$43,640
Art, Design, Entertainment and Sports Medicine Occupations	\$36,590	\$46,720
Healthcare Practitioners and Technical Occupations	\$52,680	\$67,420
Healthcare Support Occupations	\$22,510	\$24,570
Protective Service Occupations	\$32,840	\$39,330
Food Preparation and Serving Related Occupations	\$18,690	\$19,420
Building and Grounds Cleaning and Maintenance Occupations	\$21,970	\$22,080
Personal Care and Service Occupations	\$22,810	\$21,400
Sales and Related Occupations	\$27,270	\$35,650
Office and Administrative Support Occupations	\$28,810	\$32,400
Construction and Extraction Occupations	\$32,630	\$36,310
Installation, Maintenance and Repair Occupations	\$36,410	\$39,730
Production Occupations	\$30,830	\$32,710
Transportation and Moving Occupations	\$28,740	\$31,820

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

3. TOP EMPLOYERS

The 10 largest employers within the Central Texas region comprise a total of 11,268 employees. These employers are summarized as follows:

Business	Total Employed	County
Texas Renaissance Festival Inc.	3,500	Grimes County
Mexia State School	1,419	Limestone County
Alcoa Inc.	1,400	Milam County
Blue Bell Creameries LP	1,200	Washington County
College Station Medical Center	940	Grimes County
Grant Prideco	800	Grimes County
Criminal Justice Department	654	Madison County
Monterey Mushrooms	620	Madison County
Hobby Unit Correctional	375	Falls County
Nucor Steel	360	Leon County
Total:	11,268	

Source: InfoGroup

4. EMPLOYMENT GROWTH

The following illustrates the total employment base by county:

		Total Employment					
		2006	2007	2008	2009	2010	2011*
Bosque County	Number	7,778	7,809	7,868	7,883	7,643	7,524
	Change	-	0.4%	0.8%	0.2%	-3.0%	-1.6%
Falls County	Number	6,616	6,433	6,159	6,087	6,102	6,043
	Change	-	-2.8%	-4.3%	-1.2%	0.2%	-1.0%
Freestone County	Number	9,688	9,519	9,759	9,497	9,729	9,651
	Change	-	-1.7%	2.5%	-2.7%	2.4%	-0.8%
Grimes County	Number	9,881	9,952	10,247	10,552	10,864	10,971
	Change	-	0.7%	3.0%	3.0%	3.0%	1.0%
Hamilton County	Number	3,826	3,878	4,095	4,107	4,168	4,192
	Change	-	1.4%	5.6%	0.3%	1.5%	0.6%
Hill County	Number	14,258	14,631	15,112	15,132	15,025	14,837
	Change	-	2.6%	3.3%	0.1%	-0.7%	-1.3%
Leon County	Number	7,226	7,241	7,441	7,669	7,530	7,538
	Change	-	0.2%	2.8%	3.1%	-1.8%	0.1%
Limestone County	Number	9,735	9,876	10,233	10,525	10,928	11,288
	Change	-	1.4%	3.6%	2.9%	3.8%	3.3%
Madison County	Number	4,679	4,744	4,706	4,933	5,191	5,224
	Change	-	1.4%	-0.8%	4.8%	5.2%	0.6%
Milam County	Number	11,539	11,695	11,295	10,205	10,124	9,732
	Change	-	1.4%	-3.4%	-9.7%	-0.8%	-3.9%
Mills County	Number	2,302	2,205	2,240	2,318	2,239	2,179
	Change	-	-4.2%	1.6%	3.5%	-3.4%	-2.7%
San Saba County	Number	2,426	2,353	2,273	2,281	2,113	2,071
	Change	-	-3.0%	-3.4%	0.4%	-7.4%	-2.0%
Washington County	Number	15,334	15,424	15,678	15,940	16,005	15,990
	Change	-	0.6%	1.6%	1.7%	0.4%	-0.1%

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

*September

		Total Employment					
		2006	2007	2008	2009	2010	2011*
Sum of Rural Region	Number	105,288	105,760	107,106	107,129	107,661	107,240
	Change	-	0.4%	1.3%	0.0%	0.5%	-0.4%
Urban Areas	Number	347,072	349,014	355,487	362,210	369,810	372,297
	Change	-	0.6%	1.9%	1.9%	2.1%	0.7%
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*
Bosque County	Rate	4.9%	4.3%	4.6%	7.8%	8.7%	8.8%
	Change	-	-0.6	0.3	3.2	0.9	0.1
Falls County	Rate	6.2%	5.3%	5.9%	8.7%	9.6%	9.9%
	Change	-	-0.9	0.6	2.8	0.9	0.3
Freestone County	Rate	4.0%	3.7%	4.1%	6.3%	6.6%	6.7%
	Change	-	-0.3	0.4	2.2	0.3	0.1
Grimes County	Rate	5.4%	4.7%	5.2%	8.5%	8.8%	8.3%
	Change	-	-0.7	0.5	3.3	0.3	-0.5
Hamilton County	Rate	4.2%	3.6%	3.6%	5.6%	6.1%	6.0%
	Change	-	-0.6	0.0	2.0	0.5	-0.1
Hill County	Rate	5.6%	4.7%	5.1%	7.8%	8.3%	8.7%
	Change	-	-0.9	0.4	2.7	0.5	0.4
Leon County	Rate	5.0%	4.2%	4.4%	7.0%	7.8%	8.0%
	Change	-	-0.8	0.2	2.6	0.8	0.2
Limestone County	Rate	4.7%	4.3%	4.4%	6.3%	6.8%	7.1%
	Change	-	-0.4	0.1	1.9	0.5	0.3
Madison County	Rate	5.3%	4.7%	5.3%	7.4%	7.9%	8.2%
	Change	-	-0.6	0.6	2.1	0.5	0.3
Milam County	Rate	4.6%	4.2%	5.5%	10.9%	10.4%	10.4%
	Change	-	-0.4	1.3	5.4	-0.5	0.0
Mills County	Rate	4.0%	3.7%	4.0%	5.3%	6.0%	6.6%
	Change	-	-0.3	0.3	1.3	0.7	0.6
San Saba County	Rate	4.9%	4.7%	5.6%	7.1%	8.3%	8.6%
	Change	-	-0.2	0.9	1.5	1.2	0.3
Washington County	Rate	4.2%	3.7%	4.1%	6.0%	6.4%	6.3%
	Change	-	-0.5	0.4	1.9	0.4	-0.1
Sum of Rural Region	Rate	4.9%	4.3%	4.8%	7.5%	7.9%	8.0%
	Change	-	-0.6	0.5	2.7	0.4	0.1
Urban Areas	Rate	4.8%	4.3%	4.7%	6.5%	7.1%	7.4%
	Change	-	-0.4	0.4	1.8	0.7	0.3
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.

1. RENTAL HOUSING

We identified 3,857 affordable housing units contained in 74 projects within study counties of the region. Bowen National Research surveyed projects with a total of 2,661 units. The occupancy rate of these units is 97.5%.

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
Bosque	0	0	140	36	0	0	0	56	0	0	140	92
Falls	0	0	165	179	0	0	72	0	0	0	237	179
Freestone	0	0	118	97	0	0	0	0	0	0	118	97
Grimes	0	100	51	88	0	49	0	46	0	149	51	134
Hamilton	0	0	88	18	0	0	0	0	0	0	88	18
Hill	76	0	44	59	164	0	20	130	240	0	64	189
Leon	0	0	50	48	0	0	22	0	0	0	72	48
Limestone	80	0	100	37	0	0	117	30	80	0	217	67
Madison	0	0	56	84	0	0	0	0	0	0	56	84
Milam	68	0	276	312	0	0	0	12	68	0	276	324
Mills	0	0	36	24	0	0	0	0	0	0	36	24
San Saba	0	0	0	36	0	0	50	0	0	0	50	36
Washington	76	75	0	44	76	352	0	0	152	427	0	44
Region Total	300	175	1,124	1,062	240	401	281	274	540	576	1,405	1,336

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

More than a third of affordable housing units in the region are comprised of Public Housing units and another third is comprised of USDA units.

A total of 293 Housing Choice Vouchers were 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	1,140	20	98.2%
2-BR	1,041	34	96.7%
3+-BR	374	9	97.6%

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	44	0	100.0%	875	17	98.1%	221	3	98.6%	1,140
2-BR	104	6	94.2%	635	22	96.5%	302	6	98.0%	1,041
3+-BR	72	4	94.4%	265	5	98.1%	37	0	100.0%	374

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					
	<1970	1970-1989	1990-1999	2000-2004	2005+	Total
Number	982	1,085	268	144	76	2,555
Percent	38.4%	42.5%	10.5%	5.6%	3.0%	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	\$456 - \$680
2-BR	\$583 - \$825
3-BR	\$672 - \$859

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+
473 - 1,000	600 - 1,250	700 - 1,500

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
98.6%	98.6%	6.8%		8.1%	0.0%	6.8%	91.9%	2.7%	51.4%	89.2%	58.1%

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
48.6%	54.1%	43.2%	32.4%	2.7%	5.4%	5.4%	31.1%

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
3,857	63	1.6%

Source: Bowen National Research – 2011 Survey

Manufactured Housing

We identified and evaluated 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
3,382	11,365	14,747

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
30	0	100.0%

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
\$150	N/A

Source: Bowen National Research – 2011 Survey

N/A – Not able to survey any manufactured home parks

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*
0.0%	0.0%	0.0%

*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	20,650	65,308	85,958	19,617	105,575
2010	23,208	69,448	92,656	23,540	116,196

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+	
Bosque County	Renter	958 56.0%	511 29.8%	157 9.2%	79 4.6%	6 0.4%	1,712 100.0%
	Owner	2,258 40.7%	1,796 32.4%	866 15.6%	428 7.7%	195 3.5%	5,542 100.0%
Falls County	Renter	910 49.6%	705 38.4%	147 8.0%	61 3.3%	12 0.7%	1,835 100.0%
	Owner	2,163 48.4%	1,501 33.6%	493 11.0%	210 4.7%	101 2.3%	4,467 100.0%
Freestone County	Renter	754 46.8%	617 38.3%	226 14.0%	14 0.9%	0 0.0%	1,611 100.0%
	Owner	1,814 32.1%	2,338 41.4%	1,029 18.2%	280 5.0%	187 3.3%	5,648 100.0%
Grimes County	Renter	732 35.4%	951 45.9%	361 17.4%	18 0.9%	8 0.4%	2,070 100.0%
	Owner	1,603 23.5%	2,546 37.3%	2,282 33.4%	316 4.6%	85 1.2%	6,832 100.0%
Hamilton County	Renter	483 58.1%	271 32.6%	45 5.4%	33 4.0%	0 0.0%	832 100.0%
	Owner	1,444 55.3%	932 35.7%	115 4.4%	120 4.6%	0 0.0%	2,610 100.0%
Hill County	Renter	1,271 39.2%	1,258 38.8%	549 16.9%	139 4.3%	23 0.7%	3,239 100.0%
	Owner	3,730 37.3%	3,234 32.3%	1,799 18.0%	1,022 10.2%	215 2.2%	9,999 100.0%
Leon County	Renter	404 31.2%	727 56.2%	78 6.0%	44 3.4%	40 3.1%	1,293 100.0%
	Owner	1,456 26.0%	2,565 45.8%	1,227 21.9%	293 5.2%	63 1.1%	5,603 100.0%
Limestone County	Renter	982 43.3%	842 37.1%	289 12.7%	85 3.7%	70 3.1%	2,268 100.0%
	Owner	2,344 37.6%	2,357 37.8%	936 15.0%	473 7.6%	120 1.9%	6,231 100.0%
Madison County	Renter	453 43.3%	407 38.9%	106 10.1%	76 7.3%	4 0.4%	1,047 100.0%
	Owner	838 26.7%	1,317 41.9%	685 21.8%	239 7.6%	61 1.9%	3,140 100.0%
Milam County	Renter	1,336 50.2%	809 30.4%	158 5.9%	315 11.8%	43 1.6%	2,660 100.0%
	Owner	2,753 40.8%	2,312 34.3%	981 14.5%	521 7.7%	180 2.7%	6,748 100.0%
Mills County	Renter	215 51.3%	134 32.0%	58 13.8%	12 2.9%	0 0.0%	419 100.0%
	Owner	670 43.1%	583 37.5%	227 14.6%	52 3.3%	25 1.6%	1,556 100.0%
San Saba County	Renter	256 47.1%	212 39.0%	62 11.4%	12 2.2%	0 0.0%	543 100.0%
	Owner	884 51.6%	493 28.8%	161 9.4%	149 8.7%	27 1.6%	1,714 100.0%

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					Total
		<1970	1970-1989	1990-1999	2000-2004	2005+	
Washington County	Renter	1,285 34.9%	1,329 36.1%	621 16.9%	305 8.3%	139 3.8%	3,679 100.0%
	Owner	2,806 30.0%	3,574 38.2%	1,694 18.1%	879 9.4%	405 4.3%	9,358 100.0%
Sum of Rural Region	Renter	10,039 43.3%	8,773 37.8%	2,857 12.3%	1,193 5.1%	345 1.5%	23,208 100.0%
	Owner	24,763 35.7%	25,548 36.8%	12,495 18.0%	4,982 7.2%	1,664 2.4%	69,448 100.0%
Urban Areas	Renter	38,347 27.4%	56,040 40.1%	22,460 16.1%	16,383 11.7%	6,542 4.7%	139,771 100.0%
	Owner	52,714 29.9%	59,289 33.6%	31,890 18.1%	22,481 12.7%	9,964 5.7%	176,342 100.0%
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				Total
	No Bedroom	1-Bedroom	2-Bedroom	3+-Bedroom	
Renter	329	3,480	10,515	8,884	23,208
Owner	255	2,146	17,454	49,593	69,448

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					Total
	1	2-9	10-49	50+	Manufactured Homes	
Renter	13,661	4,694	1,138	222	3,382	23,208
Owner	57,797	78	40	19	11,365	69,448
Total	71,457	4,772	1,178	241	14,747	92,656

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
\$985	\$566

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
Bosque County	Renter	477 27.9%	314 18.3%	538 31.4%	384 22.4%	1,712 100.0%
	Owner	3,386 61.1%	1,154 20.8%	970 17.5%	33 0.6%	5,542 100.0%
Falls County	Renter	375 20.4%	467 25.4%	632 34.4%	361 19.7%	1,835 100.0%
	Owner	2,580 57.8%	741 16.6%	1,123 25.1%	23 0.5%	4,467 100.0%
Freestone County	Renter	499 31.0%	117 7.3%	634 39.4%	361 22.4%	1,611 100.0%
	Owner	3,499 62.0%	1,037 18.4%	1,002 17.7%	109 1.9%	5,648 100.0%
Grimes County	Renter	514 24.8%	225 10.9%	774 37.4%	556 26.9%	2,070 100.0%
	Owner	4,104 60.1%	1,148 16.8%	1,521 22.3%	58 0.8%	6,832 100.0%
Hamilton County	Renter	248 29.8%	186 22.4%	201 24.2%	197 23.7%	832 100.0%
	Owner	1,362 52.2%	537 20.6%	695 26.6%	16 0.6%	2,610 100.0%
Hill County	Renter	940 29.0%	618 19.1%	1,212 37.4%	469 14.5%	3,239 100.0%
	Owner	5,335 53.4%	2,032 20.3%	2,555 25.6%	78 0.8%	9,999 100.0%
Leon County	Renter	358 27.7%	181 14.0%	353 27.3%	401 31.0%	1,293 100.0%
	Owner	3,242 57.9%	1,184 21.1%	1,152 20.6%	24 0.4%	5,603 100.0%
Limestone County	Renter	820 36.2%	298 13.1%	756 33.3%	394 17.4%	2,268 100.0%
	Owner	3,658 58.7%	1,244 20.0%	1,239 19.9%	90 1.4%	6,231 100.0%
Madison County	Renter	335 32.0%	137 13.1%	372 35.5%	204 19.5%	1,047 100.0%
	Owner	1,810 57.6%	588 18.7%	729 23.2%	13 0.4%	3,140 100.0%
Milam County	Renter	779 29.3%	342 12.9%	1,008 37.9%	531 20.0%	2,660 100.0%
	Owner	3,833 56.8%	1,370 20.3%	1,526 22.6%	20 0.3%	6,748 100.0%
Mills County	Renter	93 22.2%	52 12.4%	68 16.2%	207 49.4%	419 100.0%
	Owner	916 58.9%	293 18.8%	343 22.0%	4 0.3%	1,556 100.0%

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
San Saba County	Renter	92 16.9%	150 27.6%	150 27.6%	152 28.0%	543 100.0%
	Owner	1,090 63.6%	267 15.6%	333 19.4%	24 1.4%	1,714 100.0%
Washington County	Renter	669 18.2%	618 16.8%	1,497 40.7%	894 24.3%	3,679 100.0%
	Owner	5,351 57.2%	1,672 17.9%	2,292 24.5%	44 0.5%	9,358 100.0%
Sum of Rural Region	Renter	6,199 26.7%	3,705 16.0%	8,195 35.3%	5,111 22.0%	23,208 100.0%
	Owner	40,166 57.8%	13,267 19.1%	15,480 22.3%	536 0.8%	69,448 100.0%
Urban Areas	Renter	30,013 21.5%	27,815 19.9%	66,456 47.5%	15,486 11.1%	139,771 100.0%
	Owner	95,703 54.3%	39,381 22.3%	40,048 22.7%	1,209 0.7%	176,342 100.0%
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
Bosque County	Renter	1,610 94.0%	41 2.4%	62 3.6%	1,712 100.0%
	Owner	5,393 97.3%	128 2.3%	20 0.4%	5,542 100.0%
Falls County	Renter	1,778 96.9%	17 0.9%	39 2.1%	1,835 100.0%
	Owner	4,331 97.0%	115 2.6%	22 0.5%	4,467 100.0%
Freestone County	Renter	1,537 95.4%	58 3.6%	16 1.0%	1,611 100.0%
	Owner	5,531 97.9%	85 1.5%	32 0.6%	5,648 100.0%
Grimes County	Renter	1,967 95.0%	103 5.0%	0 0.0%	2,070 100.0%
	Owner	6,701 98.1%	124 1.8%	7 0.1%	6,832 100.0%
Hamilton County	Renter	801 96.3%	27 3.2%	4 0.5%	832 100.0%
	Owner	2,573 98.6%	37 1.4%	0 0.0%	2,610 100.0%

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

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
Hill County	Renter	3,041 93.9%	194 6.0%	4 0.1%	3,239 100.0%
	Owner	9,756 97.6%	207 2.1%	36 0.4%	9,999 100.0%
Leon County	Renter	1,160 89.7%	67 5.2%	66 5.1%	1,293 100.0%
	Owner	5,497 98.1%	52 0.9%	54 1.0%	5,603 100.0%
Limestone County	Renter	2,184 96.3%	84 3.7%	0 0.0%	2,268 100.0%
	Owner	6,161 98.9%	63 1.0%	7 0.1%	6,231 100.0%
Madison County	Renter	955 91.2%	92 8.8%	0 0.0%	1,047 100.0%
	Owner	3,066 97.6%	53 1.7%	21 0.7%	3,140 100.0%
Milam County	Renter	2,598 97.7%	62 2.3%	0 0.0%	2,660 100.0%
	Owner	6,396 94.8%	310 4.6%	42 0.6%	6,748 100.0%
Mills County	Renter	414 98.8%	5 1.2%	0 0.0%	419 100.0%
	Owner	1,518 97.6%	36 2.3%	2 0.1%	1,556 100.0%
San Saba County	Renter	532 98.0%	11 2.0%	0 0.0%	543 100.0%
	Owner	1,688 98.5%	17 1.0%	9 0.5%	1,714 100.0%
Washington County	Renter	3,525 95.8%	57 1.5%	97 2.6%	3,679 100.0%
	Owner	9,233 98.7%	118 1.3%	7 0.1%	9,358 100.0%
Sum of Rural Region	Renter	22,102 95.2%	818 3.5%	288 1.2%	23,208 100.0%
	Owner	67,844 97.7%	1,345 1.9%	259 0.4%	69,448 100.0%
Urban Areas	Renter	133,848 95.8%	4,518 3.2%	1,405 1.0%	139,771 100.0%
	Owner	172,160 97.6%	3,550 2.0%	633 0.4%	176,342 100.0%
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
Bosque County	Renter	1,698 99.2%	14 0.8%	1,712 100.0%
	Owner	5,450 98.3%	92 1.7%	5,542 100.0%
Falls County	Renter	1,835 100.0%	0 0.0%	1,835 100.0%
	Owner	4,422 99.0%	45 1.0%	4,467 100.0%
Freestone County	Renter	1,535 95.3%	76 4.7%	1,611 100.0%
	Owner	5,572 98.7%	76 1.3%	5,648 100.0%
Grimes County	Renter	1,995 96.4%	75 3.6%	2,070 100.0%
	Owner	6,775 99.2%	57 0.8%	6,832 100.0%
Hamilton County	Renter	832 100.0%	0 0.0%	832 100.0%
	Owner	2,607 99.9%	3 0.1%	2,610 100.0%
Hill County	Renter	3,214 99.2%	25 0.8%	3,239 100.0%
	Owner	9,908 99.1%	91 0.9%	9,999 100.0%
Leon County	Renter	1,281 99.1%	12 0.9%	1,293 100.0%
	Owner	5,502 98.2%	101 1.8%	5,603 100.0%
Limestone County	Renter	2,249 99.2%	19 0.8%	2,268 100.0%
	Owner	6,218 99.8%	13 0.2%	6,231 100.0%
Madison County	Renter	1,047 100.0%	0 0.0%	1,047 100.0%
	Owner	3,117 99.3%	23 0.7%	3,140 100.0%
Milam County	Renter	2,652 99.7%	8 0.3%	2,660 100.0%
	Owner	6,719 99.6%	29 0.4%	6,748 100.0%
Mills County	Renter	419 100.0%	0 0.0%	419 100.0%
	Owner	1,533 98.5%	23 1.5%	1,556 100.0%
San Saba County	Renter	543 100.0%	0 0.0%	543 100.0%
	Owner	1,702 99.3%	12 0.7%	1,714 100.0%

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

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
Washington County	Renter	3,635 98.8%	44 1.2%	3,679 100.0%
	Owner	9,301 99.4%	57 0.6%	9,358 100.0%
Sum of Rural Region	Renter	22,935 98.8%	273 1.2%	23,208 100.0%
	Owner	68,826 99.1%	622 0.9%	69,448 100.0%
Urban Areas	Renter	139,108 99.5%	663 0.5%	139,771 100.0%
	Owner	175,679 99.6%	663 0.4%	176,342 100.0%
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	24	244	20	34	101	82	64	16	8	4
Single-Family	176	167	161	162	197	220	195	161	143	108
Total	200	411	181	196	298	302	259	177	151	112

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
593	\$64,159	296	\$124,782	359	\$168,342	236	\$255,693

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
36	\$70,924	326	\$95,503	847	\$136,329	235	\$168,994	34	\$184,929

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
145	\$173,333	113	\$159,904	205	\$151,577	539	\$131,531	263	\$110,790

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	20,650	65,308	85,958	19,617	105,575	20,650	65,308
2010	23,208	69,448	92,656	23,540	116,196	23,208	69,448

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 8	432

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 8 is located in the Central Texas portion of the state of Texas. This region includes the following 13 counties which were classified as rural.

Counties in Region			
Bosque	Falls	Freestone	Grimes
Hamilton	Hill	Leon	Limestone
Madison	Milam	Mills	San Saba
Washington	-	-	-

According to various representatives that we spoke with in the region, both affordable workforce housing and housing for the growing number of senior citizens is needed. The majority of seniors are currently in their 60s and senior affordable housing constructed now could help them age in place.

Based on the Bowen National Research rental housing inventory count, there are 3,857 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 97.5% were occupied, with many of the projects maintaining long waiting lists. Based on the American Community Survey and U.S. Census data, there are 14,747 manufactured homes in the region. Bowen National Research identified 1,484 for-sale housing units in the region. These 1,484 available homes represent 2.1% of the 69,448 owner-occupied housing units in the region, an indication of moderate availability of for-sale housing alternatives. It is of note that 40.0% 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

Due to low AMFI income qualifying limits in some counties it can be difficult to qualify residents for affordable housing at rents that they can actually afford.

There is limited availability of subsidized affordable rental housing and projects in the area are fully occupied with a waiting list. The available non-subsidized affordable rentals are typically older and substandard quality and few quality affordable for-sale homes are available outside the larger cities in the area.

3. Housing Need

Low- to moderate-income families and seniors have the greatest need for affordable housing. The rural nature of the counties in this region make development of large multifamily apartment projects unfeasible due to fewer numbers of qualifying applicants.

Focusing on single-family home development, either owner-occupied or rental homes (rentals being more fiscally viable), is the best option to serve rural populations. For the most part, new construction should be the focus for future housing development as much of the existing housing stock is older with environmental restrictions that economically prohibit rehabilitating these properties. Funding priority should be given to the First Time Home Buyer program, and the HOME program, as these work toward the development of single-family housing especially in jurisdictions with CHDOs.

4. Housing for Seniors/Persons with Disabilities

The demand for affordable senior housing is focused more on a mix of one- and two-bedroom, new construction, small duplex, triplex or quad developments with accessibility built at the time of construction so that seniors can age in place. Current set aside levels for persons with disabilities seems adequate to serve the rural population in this region. Supportive services and access to local community services and medical care is coordinated through the regional community action council which provides referrals.

5. Barriers to Housing Development

The major barriers to residential development are the lack of funding and the stiff loan qualifications currently in place with lenders.

6. Residential Development Financing

In rural areas of the region development of affordable housing without some type of deep subsidy is not a viable option according to local representatives. In cities where the local population is less than 10,000 it is impossible to develop an LIHTC project that is large enough to break even, as there is not an available pool of qualified tenants and smaller multifamily projects are not financially feasible. Local CHDOs have successfully used the HOME program for the development of new construction single-family homes. Local communities have worked with the CHDO by donating foreclosed properties. The greatest success of this development option comes from the donation of contiguous properties that allow for construction of multiple homes, lowering overall construction costs. This partnership not only serves to provide housing but increases the tax base in the city and makes the community a more desirable place to live. One possible modification that would be beneficial to additional development of affordable housing would be to allow the CHDOs to retain the income from the sale of these homes to put back into the next affordable housing project rather than returning it to TDHCA and then reapplying for funding. The HUD 202 program for the development of senior housing also works well in rural regions of the state.

7. Conclusions

Low- and moderate income families and seniors were cited as having the greatest housing needs in the region. With an old housing stock and the high cost associated with rehabilitating units to meet current standards, new construction appears to be a more viable option. The income eligibility limits, the low number of qualified residents, a lack of adequate funding, and more restrictive loan restrictions required by lenders were cited as primary barriers to development by stakeholders in this region

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 8 is located in the central portion of the state of Texas. This region includes 13 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 Gaps			
	Target Income			Total
	0% - 30%	31% - 50%	51% - 80%	
Bosque County	132	62	70	265
Falls County	199	55	88	341
Freestone County	373	165	187	725
Grimes County	381	119	178	678
Hamilton County	68	41	6	115
Hill County	561	223	283	1,067
Leon County	194	99	65	359
Limestone County	204	121	33	357
Madison County	90	61	57	208
Milam County	268	104	90	462
Mills County	5	1	3	10
San Saba County	28	8	15	51
Washington County	666	379	196	1,241
Region Total	3,169	1,437	1,271	5,877

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 Gaps			
	Price Point			Total
	<\$100,000	\$100,000 to \$139,999	\$140,000-\$200,000	
Bosque County	-10	42	12	44
Falls County	69	80	50	199
Freestone County	83	65	104	252
Grimes County	73	126	136	335
Hamilton County	15	50	71	136
Hill County	181	221	231	633
Leon County	95	122	165	382
Limestone County	-5	76	72	143
Madison County	68	95	64	227
Milam County	76	112	134	322
Mills County	11	22	30	63
San Saba County	4	33	45	82
Washington County	69	52	27	148
Region Total	729	1,096	1,141	2,966

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