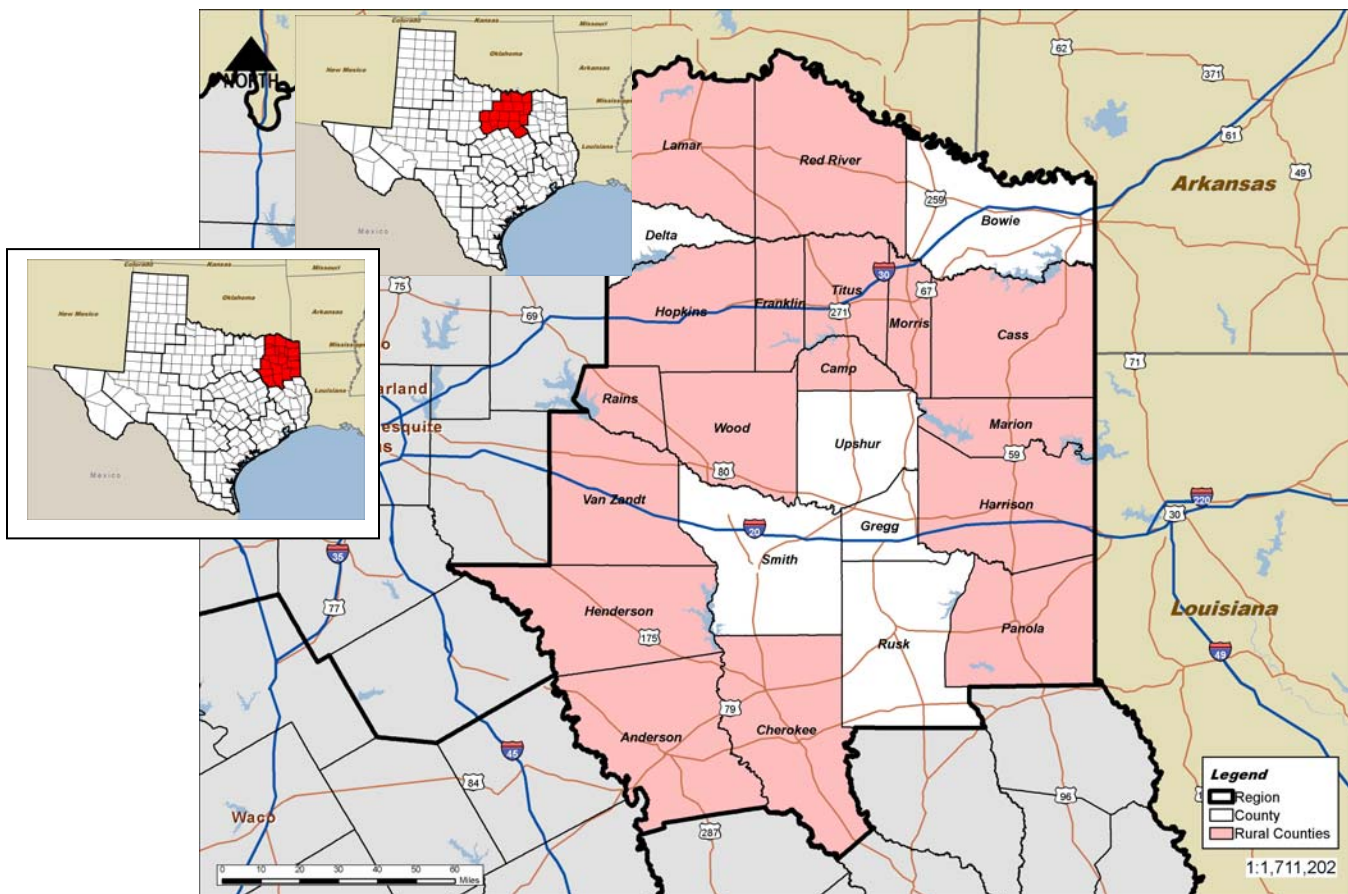


## ADDENDUM D - REGION 4 (Upper East Texas)

### A. INTRODUCTION

Region 4 is located in the northeastern portion of the state of Texas. This region includes a total of 23 counties, of which 17 were classified as rural and were included in the following analysis. The largest rural county in the region is Hopkins, with 78,523 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: 11,985 square miles  
2010 Population Density: 49 persons per square mile  
2010 Population: 589,817  
2010 Households: 221,974  
2010 Median Household Income: \$54,097



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:

<b>Rural Counties (Studied) Within Region</b>		
Anderson	Henderson	Rains
Camp	Hopkins	Red River
Cass	Lamar	Titus
Cherokee	Marion	Van Zandt
Franklin	Morris	Wood
Harrison	Panola	-
<b>Non-Rural Counties (Excluded) Within Region</b>		
Bowie	Gregg	Smith
Delta	Rusk	Upshur

## **B. KEY FINDING**

According to representatives from the Upper East Region of Texas, the senior population in rural areas of the region is increasing, spurring the need for quality, safe and affordable senior housing.

Based on the Bowen National Research rental housing inventory count, there are 7,081 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 98.5% were occupied, with many of the projects maintaining long waiting lists. Based on the American Community Survey and U.S. Census data, there are 42,585 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 282 lots/homes. These manufactured home parks had a 77.3% occupancy/usage rate, which is below the overall state average of 86.1%. Finally, Bowen National Research identified 3,166 for-sale housing units in the region. These 3,166 available homes represent 1.9% of the 164,550 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that 42.1% of the for-sale housing stock is priced below \$100,000.

While the minimal or no down payment requirements and low costs associated with manufactured homes makes this a viable housing option, some community representatives believe such housing has a short economic lifespan and does not add value to the community or to the land values as stick built homes would add. It is believed that the growing base of seniors will increase the need for more senior housing. Single-family housing development will help meet the needs of families. The lack of infrastructure, financial limitations and high construction costs were cited as the primary barriers to development.

Additional key regional findings include:

- Total households within the region are projected to increase by 3,145, a 1.4% 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 8.6%. 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 36.2% of renters in the region are paying over 30% (cost burdened) of their income towards rent compared to 21.4% 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 is in Anderson County, while the greatest number of cost burdened renter households is in Henderson County. The greatest share of cost burdened homeowners and the greatest number of cost burdened homeowners is in Henderson County.
- A total of 5.9% of renter households within the region are considered to be living in overcrowded housing (1.0 or more persons per room) compared to 2.8% 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 Rains County, while the greatest number of overcrowded renter-occupied housing is in Cherokee County. The highest share among owner-occupied housing is within Camp County, while the highest number among owner-occupied housing is within Henderson County.
- Within the region, the share of renter housing units that lack complete plumbing facilities is 1.5% among renter-occupied units and 0.6% 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 1,533 employees between 2006 and 2011, representing a 0.6% increase. The statewide average increase during this same time period is 6.6%.
- The region's largest industry by total employment is within the Retail Trade sector at 14.3%. The largest negative change in employment between 2000 and 2010 was within the Manufacturing industry, losing 9,198 employees; the largest positive change was within the Wholesale Trade sector, increasing by 4,897 jobs.
- Between 2006 and 2011, the region's unemployment rate was at its lowest at 4.5% in 2007 and its highest rate in 2011 at 8.8%, 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 98.6%. This is noticeably above the statewide average of 97.3% for the rural regions of Texas.

- Of all affordable rental units surveyed in the region, 1,244 (20.7%) were built before 1970; 1,019 (16.9%) were built since 2000. A total 2,784 units were built between 1970 and 1989, comprising the largest share at 46.3%.
- The lowest gross rent among rental units surveyed in the region is \$278; highest gross rent is \$958. 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 42,585 units with approximately 23.3% renter-occupied and 76.7% owner-occupied. There were a total of 282 manufactured home lots surveyed with 64 available, representing an overall occupancy/usage rate of 77.3%. This is well below the state average (86.1%) occupancy rate for manufactured homes.
- Rental rates of manufactured homes surveyed range between \$475 and \$700/month. The rates fall within the rental rates of the affordable apartments surveyed in the region.
- A total of 3,166 for-sale housing units were identified within the region that were listed as available for purchase. Less than one-half (42.1%) of the units were priced below \$100,000. The average listed price of homes under \$100,000 is \$65,779, 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 15,867 rental units and 7,529 for-sale units. This does not mean that the entire region can support 15,867 new rental units and 7,529 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 and the largest owner-occupied housing gap is in Henderson County.

## C. DEMOGRAPHICS ANALYSIS

### 1. POPULATION TRENDS

		Year			
		1990	2000	2010	2015
<b>Anderson County</b>	Population	48,015	55,099	58,458	58,767
	Population Change	-	7,084	3,359	309
	Percent Change	-	14.8%	6.1%	0.5%
<b>Camp County</b>	Population	9,904	11,549	12,401	13,033
	Population Change	-	1,645	852	632
	Percent Change	-	16.6%	7.4%	5.1%
<b>Cass County</b>	Population	29,981	30,437	30,464	30,090
	Population Change	-	456	27	-374
	Percent Change	-	1.5%	0.1%	-1.2%
<b>Cherokee County</b>	Population	41,051	46,662	50,845	51,738
	Population Change	-	5,611	4,183	893
	Percent Change	-	13.7%	9.0%	1.8%
<b>Franklin County</b>	Population	7,800	9,456	10,605	10,963
	Population Change	-	1,656	1,149	358
	Percent Change	-	21.2%	12.2%	3.4%
<b>Harrison County</b>	Population	57,482	62,109	65,631	66,247
	Population Change	-	4,627	3,522	616
	Percent Change	-	8.0%	5.7%	0.9%
<b>Henderson County</b>	Population	58,541	73,274	78,532	78,674
	Population Change	-	14,733	5,258	142
	Percent Change	-	25.2%	7.2%	0.2%
<b>Hopkins County</b>	Population	28,832	31,959	35,161	35,914
	Population Change	-	3,127	3,202	753
	Percent Change	-	10.8%	10.0%	2.1%
<b>Lamar County</b>	Population	43,948	48,498	49,793	50,093
	Population Change	-	4,550	1,295	300
	Percent Change	-	10.4%	2.7%	0.6%
<b>Marion County</b>	Population	9,984	10,941	10,546	10,264
	Population Change	-	957	-395	-282
	Percent Change	-	9.6%	-3.6%	-2.7%
<b>Morris County</b>	Population	13,200	13,048	12,934	12,825
	Population Change	-	-152	-114	-109
	Percent Change	-	-1.2%	-0.9%	-0.8%
<b>Panola County</b>	Population	22,035	22,756	23,796	23,718
	Population Change	-	721	1,040	-78
	Percent Change	-	3.3%	4.6%	-0.3%
<b>Rains County</b>	Population	6,715	9,139	10,914	11,782
	Population Change	-	2,424	1,775	868
	Percent Change	-	36.1%	19.4%	7.9%
<b>Red River County</b>	Population	14,317	14,314	12,860	12,313
	Population Change	-	-3	-1,454	-547
	Percent Change	-	0.0%	-10.2%	-4.3%
<b>Titus County</b>	Population	24,009	28,117	32,334	32,920
	Population Change	-	4,108	4,217	586
	Percent Change	-	17.1%	15.0%	1.8%
<b>Van Zandt County</b>	Population	37,943	48,139	52,579	53,972
	Population Change	-	10,196	4,440	1,393
	Percent Change	-	26.9%	9.2%	2.6%
<b>Wood County</b>	Population	29,381	36,753	41,964	43,994
	Population Change	-	7,372	5,211	2,030
	Percent Change	-	25.1%	14.2%	4.8%

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



(Continued)

		Year			
		1990	2000	2010	2015
<b>Sum of Rural Region</b>	Population	483,138	552,250	589,817	597,307
	Population Change	-	69,112	37,567	7,490
	Percent Change	-	14.3%	6.8%	1.3%
<b>Urban Areas</b>	Population	417,870	463,365	521,879	547,105
	Population Change		45,495	58,514	25,226
	Percent Change		10.9%	12.6%	4.8%
<b>State of Texas</b>	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+
<b>Anderson County</b>	2000	16,532 30.0%	10,175 18.5%	10,596 19.2%	7,074 12.8%	4,292 7.8%	3,367 6.1%	3,063 5.6%
	2010	16,720 28.6%	10,913 18.7%	10,103 17.3%	7,792 13.3%	5,966 10.2%	3,562 6.1%	3,402 5.8%
	2015	16,675 28.4%	10,891 18.5%	10,074 17.1%	7,067 12.0%	6,430 10.9%	4,246 7.2%	3,385 5.8%
<b>Camp County</b>	2000	4,088 35.4%	1,381 12.0%	1,569 13.6%	1,468 12.7%	1,163 10.1%	1,033 8.9%	847 7.3%
	2010	4,155 33.5%	1,429 11.5%	1,482 12.0%	1,706 13.8%	1,619 13.1%	1,065 8.6%	945 7.6%
	2015	4,356 33.4%	1,400 10.7%	1,536 11.8%	1,655 12.7%	1,797 13.8%	1,311 10.1%	977 7.5%
<b>Cass County</b>	2000	9,886 32.5%	3,240 10.6%	4,229 13.9%	4,242 13.9%	3,492 11.5%	2,717 8.9%	2,631 8.6%
	2010	9,037 29.7%	3,378 11.1%	3,436 11.3%	4,382 14.4%	4,534 14.9%	3,021 9.9%	2,677 8.8%
	2015	8,756 29.1%	3,293 10.9%	3,305 11.0%	3,825 12.7%	4,581 15.2%	3,639 12.1%	2,691 8.9%
<b>Cherokee County</b>	2000	16,634 35.6%	6,010 12.9%	6,777 14.5%	5,842 12.5%	4,370 9.4%	3,551 7.6%	3,478 7.5%
	2010	17,132 33.7%	6,378 12.5%	6,676 13.1%	6,892 13.6%	6,027 11.9%	3,943 7.8%	3,797 7.5%
	2015	17,373 33.6%	6,241 12.1%	6,623 12.8%	6,463 12.5%	6,616 12.8%	4,654 9.0%	3,768 7.3%
<b>Franklin County</b>	2000	2,988 31.6%	1,034 10.9%	1,315 13.9%	1,255 13.3%	1,111 11.7%	992 10.5%	761 8.0%
	2010	2,989 28.2%	1,144 10.8%	1,266 11.9%	1,566 14.8%	1,554 14.7%	1,114 10.5%	972 9.2%
	2015	3,047 27.8%	1,126 10.3%	1,255 11.4%	1,463 13.3%	1,739 15.9%	1,307 11.9%	1,026 9.4%
<b>Harrison County</b>	2000	22,862 36.8%	7,165 11.5%	9,640 15.5%	8,520 13.7%	5,788 9.3%	4,409 7.1%	3,725 6.0%
	2010	22,101 33.7%	8,163 12.4%	7,778 11.9%	10,014 15.3%	8,598 13.1%	4,956 7.6%	4,022 6.1%
	2015	21,812 32.9%	8,256 12.5%	7,772 11.7%	8,610 13.0%	9,485 14.3%	6,259 9.4%	4,053 6.1%

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+
<b>Henderson County</b>	2000	23,450 32.0%	8,108 11.1%	10,185 13.9%	9,515 13.0%	8,658 11.8%	7,692 10.5%	5,666 7.7%
	2010	23,253 29.6%	8,310 10.6%	8,922 11.4%	10,872 13.8%	11,825 15.1%	8,461 10.8%	6,889 8.8%
	2015	22,808 29.0%	8,084 10.3%	8,558 10.9%	9,567 12.2%	12,575 16.0%	10,054 12.8%	7,029 8.9%
<b>Hopkins County</b>	2000	11,038 34.5%	4,102 12.8%	4,616 14.4%	4,181 13.1%	3,167 9.9%	2,441 7.6%	2,414 7.6%
	2010	11,289 32.1%	4,337 12.3%	4,590 13.1%	5,041 14.3%	4,470 12.7%	2,850 8.1%	2,584 7.3%
	2015	11,413 31.8%	4,280 11.9%	4,495 12.5%	4,699 13.1%	4,901 13.6%	3,518 9.8%	2,608 7.3%
<b>Lamar County</b>	2000	16,841 34.7%	6,092 12.6%	6,906 14.2%	6,125 12.6%	4,961 10.2%	3,669 7.6%	3,904 8.0%
	2010	16,438 33.0%	5,815 11.7%	6,363 12.8%	6,924 13.9%	6,081 12.2%	4,201 8.4%	3,971 8.0%
	2015	16,380 32.7%	5,738 11.5%	5,989 12.0%	6,527 13.0%	6,557 13.1%	4,847 9.7%	4,055 8.1%
<b>Marion County</b>	2000	3,150 28.8%	1,061 9.7%	1,522 13.9%	1,596 14.6%	1,511 13.8%	1,192 10.9%	909 8.3%
	2010	2,854 27.1%	972 9.2%	1,172 11.1%	1,622 15.4%	1,821 17.3%	1,161 11.0%	945 9.0%
	2015	2,716 26.5%	962 9.4%	1,055 10.3%	1,402 13.7%	1,882 18.3%	1,313 12.8%	935 9.1%
<b>Morris County</b>	2000	4,301 33.0%	1,320 10.1%	1,850 14.2%	1,795 13.8%	1,396 10.7%	1,302 10.0%	1,084 8.3%
	2010	3,857 29.8%	1,472 11.4%	1,398 10.8%	1,946 15.0%	1,815 14.0%	1,254 9.7%	1,192 9.2%
	2015	3,741 29.2%	1,449 11.3%	1,438 11.2%	1,578 12.3%	2,024 15.8%	1,414 11.0%	1,181 9.2%
<b>Panola County</b>	2000	7,842 34.5%	2,406 10.6%	3,303 14.5%	3,271 14.4%	2,336 10.3%	1,883 8.3%	1,715 7.5%
	2010	7,464 31.4%	2,849 12.0%	2,775 11.7%	3,446 14.5%	3,384 14.2%	2,021 8.5%	1,857 7.8%
	2015	7,359 31.0%	2,700 11.4%	2,805 11.8%	2,951 12.4%	3,641 15.4%	2,421 10.2%	1,842 7.8%
<b>Rains County</b>	2000	2,843 31.1%	966 10.6%	1,325 14.5%	1,307 14.3%	1,227 13.4%	871 9.5%	600 6.6%
	2010	3,101 28.4%	1,162 10.6%	1,279 11.7%	1,665 15.3%	1,629 14.9%	1,219 11.2%	858 7.9%
	2015	3,316 28.1%	1,214 10.3%	1,354 11.5%	1,587 13.5%	1,831 15.5%	1,486 12.6%	995 8.4%
<b>Red River County</b>	2000	4,536 31.7%	1,577 11.0%	1,911 13.4%	1,883 13.2%	1,593 11.1%	1,367 9.6%	1,447 10.1%
	2010	3,802 29.6%	1,437 11.2%	1,547 12.0%	1,807 14.1%	1,753 13.6%	1,246 9.7%	1,269 9.9%
	2015	3,633 29.5%	1,287 10.5%	1,507 12.2%	1,553 12.6%	1,776 14.4%	1,352 11.0%	1,204 9.8%

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+
Titus County	2000	11,264 40.1%	4,003 14.2%	3,856 13.7%	3,171 11.3%	2,304 8.2%	1,730 6.2%	1,789 6.4%
	2010	12,630 39.1%	4,389 13.6%	4,259 13.2%	3,998 12.4%	3,201 9.9%	1,999 6.2%	1,859 5.7%
	2015	12,938 39.3%	4,255 12.9%	4,279 13.0%	3,917 11.9%	3,392 10.3%	2,300 7.0%	1,840 5.6%
Van Zandt County	2000	15,803 32.8%	5,236 10.9%	6,901 14.3%	6,509 13.5%	5,484 11.4%	4,465 9.3%	3,741 7.8%
	2010	16,205 30.8%	5,895 11.2%	6,114 11.6%	7,693 14.6%	7,267 13.8%	5,040 9.6%	4,366 8.3%
	2015	16,498 30.6%	6,006 11.1%	6,063 11.2%	7,037 13.0%	7,872 14.6%	5,935 11.0%	4,561 8.5%
Wood County	2000	10,932 29.7%	3,586 9.8%	4,848 13.2%	4,864 13.2%	4,853 13.2%	4,277 11.6%	3,393 9.2%
	2010	11,225 26.7%	4,160 9.9%	4,595 11.0%	5,896 14.1%	6,498 15.5%	5,270 12.6%	4,319 10.3%
	2015	11,433 26.0%	4,184 9.5%	4,642 10.6%	5,457 12.4%	7,165 16.3%	6,418 14.6%	4,695 10.7%
Sum of Rural Region	2000	18,687,891 37.6%	7,383,005 14.9%	7,117,164 14.3%	6,249,533 12.6%	4,808,392 9.7%	3,168,234 6.4%	2,296,940 4.6%
	2010	9,911,034 36.9%	3,867,055 14.4%	3,630,463 13.5%	3,725,825 13.9%	2,836,996 10.6%	1,575,854 5.9%	1,299,849 4.8%
	2015	10,615,675 36.6%	4,240,524 14.6%	3,775,173 13.0%	3,652,100 12.6%	3,292,885 11.3%	2,071,884 7.1%	1,384,955 4.8%
Urban Areas	2000	18,337,655 37.7%	-7,255,991 14.9%	6,965,663 14.3%	6,116,161 12.6%	4,708,098 9.7%	3,087,061 6.3%	2,224,915 4.6%
	2010	9,553,068 37.1%	3,725,748 14.5%	3,491,316 13.6%	3,568,502 13.9%	2,695,247 10.5%	1,484,050 5.8%	1,217,449 4.7%
	2015	10,251,279 36.8%	-4,097,812 14.7%	3,634,826 13.0%	3,507,764 12.6%	3,136,466 11.2%	1,959,969 7.0%	1,300,669 4.7%
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
<b>Anderson County</b>	Population	48,015	55,099	58,458	58,767
	Area in Square Miles	1,077.96	1,077.96	1,077.96	1,077.96
	Density	44.5	51.1	54.2	54.5
<b>Camp County</b>	Population	9,904	11,549	12,401	13,033
	Area in Square Miles	203.20	203.20	203.20	203.20
	Density	48.7	56.8	61.0	64.1
<b>Cass County</b>	Population	29,981	30,437	30,464	30,090
	Area in Square Miles	960.30	960.30	960.30	960.30
	Density	31.2	31.7	31.7	31.3
<b>Cherokee County</b>	Population	41,051	46,662	50,845	51,738
	Area in Square Miles	1,062.00	1,062.00	1,062.00	1,062.00
	Density	38.7	43.9	47.9	48.7
<b>Franklin County</b>	Population	7,800	9,456	10,605	10,963
	Area in Square Miles	294.74	294.74	294.74	294.74
	Density	26.5	32.1	36.0	37.2
<b>Harrison County</b>	Population	57,482	62,109	65,631	66,247
	Area in Square Miles	914.91	914.91	914.91	914.91
	Density	62.8	67.9	71.7	72.4
<b>Henderson County</b>	Population	58,541	73,274	78,532	78,674
	Area in Square Miles	949.14	949.14	949.14	949.14
	Density	61.7	77.2	82.7	82.9
<b>Hopkins County</b>	Population	28,832	31,959	35,161	35,914
	Area in Square Miles	792.76	792.76	792.76	792.76
	Density	36.4	40.3	44.4	45.3
<b>Lamar County</b>	Population	43,948	48,498	49,793	50,093
	Area in Square Miles	932.48	932.48	932.48	932.48
	Density	47.1	52.0	53.4	53.7
<b>Marion County</b>	Population	9,984	10,941	10,546	10,264
	Area in Square Miles	420.32	420.32	420.32	420.32
	Density	23.8	26.0	25.1	24.4
<b>Morris County</b>	Population	13,200	13,048	12,934	12,825
	Area in Square Miles	258.65	258.65	258.65	258.65
	Density	51.0	50.4	50.0	49.6
<b>Panola County</b>	Population	22,035	22,756	23,796	23,718
	Area in Square Miles	821.30	821.30	821.30	821.30
	Density	26.8	27.7	29.0	28.9
<b>Rains County</b>	Population	6,715	9,139	10,914	11,782
	Area in Square Miles	258.87	258.87	258.87	258.87
	Density	25.9	35.3	42.2	45.5
<b>Red River County</b>	Population	14,317	14,314	12,860	12,313
	Area in Square Miles	1,057.62	1,057.62	1,057.62	1,057.62
	Density	13.5	13.5	12.2	11.6
<b>Titus County</b>	Population	24,009	28,117	32,334	32,920
	Area in Square Miles	425.72	425.72	425.72	425.72
	Density	56.4	66.0	76.0	77.3

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

(Continued)

		Year			
		1990	2000	2010	2015
<b>Van Zandt County</b>	Population	37,943	48,139	52,579	53,972
	Area in Square Miles	859.46	859.46	859.46	859.46
	Density	44.1	56.0	61.2	62.8
<b>Wood County</b>	Population	29,381	36,753	41,964	43,994
	Area in Square Miles	695.88	695.88	695.88	695.88
	Density	42.2	52.8	60.3	63.2
<b>Sum of Rural Region</b>	Population	483,138	552,250	589,817	597,307
	Area in Square Miles	11,985.31	11,985.31	11,985.31	11,985.31
	Density	40.3	46.1	49.2	49.8
<b>Urban Areas</b>	Population	417,870	463,365	521,879	547,105
	Area in Square Miles	3,536	3,536	3,536	3,536
	Density	118.2	131.0	147.6	154.7
<b>State of Texas</b>	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
<b>Anderson County</b>	Households	14,220	15,674	17,218	17,381
	Household Change	-	1,454	1,544	163
	Percent Change	-	10.2%	9.9%	0.9%
<b>Camp County</b>	Households	3,773	4,336	4,678	4,912
	Household Change	-	563	342	234
	Percent Change	-	14.9%	7.9%	5.0%
<b>Cass County</b>	Households	11,320	12,190	12,429	12,327
	Household Change	-	870	239	-102
	Percent Change	-	7.7%	2.0%	-0.8%
<b>Cherokee County</b>	Households	14,981	16,652	17,894	18,203
	Household Change	-	1,671	1,242	309
	Percent Change	-	11.2%	7.5%	1.7%
<b>Franklin County</b>	Households	3,017	3,754	4,159	4,308
	Household Change	-	737	405	149
	Percent Change	-	24.4%	10.8%	3.6%
<b>Harrison County</b>	Households	20,705	23,087	24,523	24,813
	Household Change	-	2,382	1,436	290
	Percent Change	-	11.5%	6.2%	1.2%
<b>Henderson County</b>	Households	22,946	28,803	31,020	31,059
	Household Change	-	5,857	2,217	39
	Percent Change	-	25.5%	7.7%	0.1%
<b>Hopkins County</b>	Households	10,965	12,286	13,308	13,601
	Household Change	-	1,321	1,022	293
	Percent Change	-	12.0%	8.3%	2.2%
<b>Lamar County</b>	Households	16,798	19,077	19,829	19,988
	Household Change	-	2,279	752	159
	Percent Change	-	13.6%	3.9%	0.8%
<b>Marion County</b>	Households	4,048	4,610	4,595	4,483
	Household Change	-	562	-15	-112
	Percent Change	-	13.9%	-0.3%	-2.4%
<b>Morris County</b>	Households	4,988	5,215	5,226	5,199
	Household Change	-	227	11	-27
	Percent Change	-	4.6%	0.2%	-0.5%
<b>Panola County</b>	Households	8,241	8,821	9,271	9,265
	Household Change	-	580	450	-6
	Percent Change	-	7.0%	5.1%	-0.1%
<b>Rains County</b>	Households	2,609	3,617	4,377	4,728
	Household Change	-	1,008	760	351
	Percent Change	-	38.6%	21.0%	8.0%
<b>Red River County</b>	Households	5,688	5,827	5,469	5,237
	Household Change	-	139	-358	-232
	Percent Change	-	2.4%	-6.1%	-4.2%
<b>Titus County</b>	Households	8,508	9,552	10,813	10,969
	Household Change	-	1,044	1,261	156
	Percent Change	-	12.3%	13.2%	1.4%

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

(Continued)

		Year			
		1990	2000	2010	2015
<b>Van Zandt County</b>	Households	14,349	18,195	20,047	20,586
	Household Change	-	3,846	1,852	539
	Percent Change	-	26.8%	10.2%	2.7%
<b>Wood County</b>	Households	11,425	14,582	17,118	18,010
	Household Change	-	3,157	2,536	892
	Percent Change	-	27.6%	17.4%	5.2%
<b>Sum of Rural Region</b>	Households	178,581	206,278	221,974	225,069
	Household Change	-	27,697	15,696	3,095
	Percent Change	-	15.5%	7.6%	1.4%
<b>Urban Areas</b>	Households	157,003	174,176	195,011	204,580
	Household Change	-	17,173	20,835	9,569
	Percent Change	-	10.9%	12.0%	4.9%
<b>State of Texas</b>	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+
<b>Anderson County</b>	2000	879 5.6%	2,337 14.9%	3,217 20.5%	2,819 18.0%	2,289 14.6%	2,089 13.3%	2,044 13.0%
	2010	835 4.8%	2,509 14.6%	2,761 16.0%	3,369 19.6%	3,262 18.9%	2,247 13.1%	2,234 13.0%
	2015	791 4.6%	2,527 14.5%	2,729 15.7%	2,940 16.9%	3,508 20.2%	2,696 15.5%	2,189 12.6%
<b>Camp County</b>	2000	165 3.8%	511 11.8%	925 21.3%	856 19.7%	699 16.1%	586 13.5%	594 13.7%
	2010	209 4.5%	607 13.0%	763 16.3%	910 19.5%	912 19.5%	652 13.9%	624 13.3%
	2015	213 4.3%	592 12.1%	782 15.9%	876 17.8%	998 20.3%	795 16.2%	656 13.4%
<b>Cass County</b>	2000	460 3.8%	1,471 12.1%	2,362 19.4%	2,279 18.7%	2,046 16.8%	1,801 14.8%	1,771 14.5%
	2010	424 3.4%	1,549 12.5%	1,787 14.4%	2,375 19.1%	2,615 21.0%	1,923 15.5%	1,756 14.1%
	2015	376 3.0%	1,550 12.6%	1,689 13.7%	2,052 16.6%	2,637 21.4%	2,276 18.5%	1,748 14.2%
<b>Cherokee County</b>	2000	835 5.0%	2,559 15.4%	3,269 19.6%	2,912 17.5%	2,494 15.0%	2,355 14.1%	2,228 13.4%
	2010	860 4.8%	2,596 14.5%	3,022 16.9%	3,424 19.1%	3,301 18.4%	2,351 13.1%	2,340 13.1%
	2015	828 4.5%	2,569 14.1%	2,971 16.3%	3,183 17.5%	3,607 19.8%	2,747 15.1%	2,298 12.6%
<b>Franklin County</b>	2000	156 4.2%	444 11.8%	698 18.6%	681 18.1%	643 17.1%	646 17.2%	486 12.9%
	2010	132 3.2%	507 12.2%	635 15.3%	792 19.0%	827 19.9%	670 16.1%	597 14.4%
	2015	127 2.9%	509 11.8%	627 14.6%	735 17.1%	916 21.3%	774 18.0%	620 14.4%
<b>Harrison County</b>	2000	1,133 4.9%	3,151 13.6%	5,146 22.3%	4,670 20.2%	3,490 15.1%	2,813 12.2%	2,684 11.6%
	2010	983 4.0%	3,548 14.5%	3,921 16.0%	5,352 21.8%	4,924 20.1%	3,085 12.6%	2,711 11.1%
	2015	899 3.6%	3,694 14.9%	3,822 15.4%	4,538 18.3%	5,332 21.5%	3,837 15.5%	2,690 10.8%
<b>Henderson County</b>	2000	1,164 4.0%	3,577 12.4%	5,419 18.8%	5,277 18.3%	4,912 17.1%	4,938 17.1%	3,516 12.2%
	2010	1,093 3.5%	3,656 11.8%	4,538 14.6%	5,667 18.3%	6,537 21.1%	5,219 16.8%	4,309 13.9%
	2015	1,011 3.3%	3,572 11.5%	4,283 13.8%	4,917 15.8%	6,838 22.0%	6,103 19.6%	4,335 14.0%
<b>Hopkins County</b>	2000	531 4.3%	2,036 16.6%	2,448 19.9%	2,243 18.3%	1,919 15.6%	1,528 12.4%	1,581 12.9%
	2010	578 4.3%	1,978 14.9%	2,311 17.4%	2,602 19.6%	2,484 18.7%	1,724 13.0%	1,630 12.2%
	2015	536 3.9%	1,985 14.6%	2,245 16.5%	2,387 17.5%	2,689 19.8%	2,114 15.5%	1,647 12.1%

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+
<b>Lamar County</b>	2000	1,050 5.5%	2,815 14.8%	3,924 20.6%	3,537 18.5%	2,812 14.7%	2,352 12.3%	2,587 13.6%
	2010	1,029 5.2%	2,736 13.8%	3,435 17.3%	3,872 19.5%	3,524 17.8%	2,682 13.5%	2,551 12.9%
	2015	963 4.8%	2,732 13.7%	3,221 16.1%	3,619 18.1%	3,767 18.8%	3,081 15.4%	2,605 13.0%
<b>Marion County</b>	2000	113 2.5%	518 11.2%	801 17.4%	817 17.7%	880 19.1%	839 18.2%	642 13.9%
	2010	119 2.6%	436 9.5%	626 13.6%	892 19.4%	1,065 23.2%	808 17.6%	650 14.1%
	2015	105 2.3%	440 9.8%	549 12.2%	758 16.9%	1,083 24.2%	906 20.2%	642 14.3%
<b>Morris County</b>	2000	212 4.1%	604 11.6%	1,017 19.5%	1,004 19.3%	747 14.3%	873 16.7%	758 14.5%
	2010	194 3.7%	654 12.5%	731 14.0%	1,047 20.0%	992 19.0%	801 15.3%	808 15.5%
	2015	170 3.3%	650 12.5%	750 14.4%	836 16.1%	1,097 21.1%	901 17.3%	795 15.3%
<b>Panola County</b>	2000	386 4.4%	1,073 12.2%	1,738 19.7%	1,774 20.1%	1,423 16.1%	1,285 14.6%	1,142 12.9%
	2010	335 3.6%	1,277 13.8%	1,395 15.0%	1,814 19.6%	1,950 21.0%	1,271 13.7%	1,229 13.3%
	2015	307 3.3%	1,248 13.5%	1,384 14.9%	1,537 16.6%	2,070 22.3%	1,503 16.2%	1,216 13.1%
<b>Rains County</b>	2000	128 3.5%	434 12.0%	676 18.7%	667 18.4%	681 18.8%	597 16.5%	434 12.0%
	2010	139 3.2%	522 11.9%	633 14.5%	859 19.6%	881 20.1%	776 17.7%	568 13.0%
	2015	142 3.0%	552 11.7%	669 14.1%	810 17.1%	976 20.6%	927 19.6%	652 13.8%
<b>Red River County</b>	2000	222 3.8%	698 12.0%	1,088 18.7%	1,050 18.0%	883 15.2%	928 15.9%	958 16.4%
	2010	203 3.7%	685 12.5%	838 15.3%	1,029 18.8%	1,034 18.9%	816 14.9%	863 15.8%
	2015	168 3.2%	629 12.0%	818 15.6%	882 16.8%	1,036 19.8%	882 16.8%	823 15.7%
<b>Titus County</b>	2000	479 5.0%	1,763 18.5%	2,074 21.7%	1,725 18.1%	1,231 12.9%	1,096 11.5%	1,184 12.4%
	2010	527 4.9%	1,878 17.4%	2,114 19.5%	2,132 19.7%	1,718 15.9%	1,259 11.6%	1,186 11.0%
	2015	520 4.7%	1,835 16.7%	2,106 19.2%	2,086 19.0%	1,811 16.5%	1,435 13.1%	1,177 10.7%
<b>Van Zandt County</b>	2000	716 3.9%	2,204 12.1%	3,553 19.5%	3,458 19.0%	3,059 16.8%	2,877 15.8%	2,328 12.8%
	2010	639 3.2%	2,554 12.7%	3,047 15.2%	3,979 19.8%	4,014 20.0%	3,085 15.4%	2,730 13.6%
	2015	629 3.1%	2,671 13.0%	2,976 14.5%	3,593 17.5%	4,286 20.8%	3,589 17.4%	2,841 13.8%

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+
<b>Wood County</b>	2000	485 3.3%	1,561 10.7%	2,449 16.8%	2,614 17.9%	2,650 18.2%	2,666 18.3%	2,157 14.8%
	2010	499 2.9%	1,789 10.5%	2,251 13.1%	3,049 17.8%	3,508 20.5%	3,214 18.8%	2,808 16.4%
	2015	479 2.7%	1,842 10.2%	2,243 12.5%	2,778 15.4%	3,797 21.1%	3,850 21.4%	3,021 16.8%
<b>Sum of Rural Region</b>	2000	9,114 4.4%	27,756 13.5%	40,804 19.8%	38,383 18.6%	32,858 15.9%	30,269 14.7%	27,094 13.1%
	2010	8,798 4.0%	29,481 13.3%	34,808 15.7%	43,164 19.4%	43,548 19.6%	32,583 14.7%	29,594 13.3%
	2015	8,264 3.7%	29,597 13.2%	33,864 15.0%	38,527 17.1%	46,448 20.6%	38,416 17.1%	29,955 13.3%
<b>Urban Areas</b>	2000	9,478 5.4%	27,088 15.6%	36,992 21.2%	33,463 19.2%	24,692 14.2%	22,170 12.7%	20,293 11.7%
	2010	9,373 4.8%	30,798 15.8%	32,466 16.6%	39,432 20.2%	35,657 18.3%	24,125 12.4%	23,159 11.9%
	2015	9,072 4.4%	32,348 15.8%	33,414 16.3%	36,262 17.7%	39,904 19.5%	29,920 14.6%	23,659 11.6%
<b>State of Texas</b>	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
<b>Anderson County</b>	2000	1,274 31.2%	890 21.8%	814 19.9%	611 15.0%	493 12.1%	4,082 100.0%
	2010	1,642 34.3%	1,000 20.9%	904 18.9%	650 13.6%	590 12.3%	4,786 100.0%
	2015	1,637 34.8%	961 20.4%	874 18.6%	649 13.8%	585 12.4%	4,705 100.0%
<b>Camp County</b>	2000	327 29.8%	248 22.6%	241 21.9%	145 13.2%	138 12.6%	1,099 100.0%
	2010	436 30.7%	314 22.1%	303 21.4%	172 12.1%	195 13.8%	1,418 100.0%
	2015	402 31.3%	274 21.3%	267 20.8%	162 12.6%	179 13.9%	1,285 100.0%
<b>Cass County</b>	2000	854 32.8%	681 26.1%	532 20.4%	306 11.7%	233 8.9%	2,606 100.0%
	2010	1,051 35.5%	783 26.5%	516 17.4%	346 11.7%	263 8.9%	2,959 100.0%
	2015	1,029 37.2%	709 25.6%	446 16.1%	322 11.6%	260 9.4%	2,767 100.0%
<b>Cherokee County</b>	2000	1,305 29.9%	999 22.9%	725 16.6%	711 16.3%	620 14.2%	4,361 100.0%
	2010	1,550 31.4%	1,030 20.9%	835 16.9%	761 15.4%	757 15.3%	4,933 100.0%
	2015	1,565 31.8%	1,001 20.3%	803 16.3%	778 15.8%	780 15.8%	4,927 100.0%
<b>Franklin County</b>	2000	274 34.7%	183 23.2%	124 15.7%	119 15.1%	88 11.2%	789 100.0%
	2010	383 37.5%	218 21.3%	175 17.1%	149 14.6%	98 9.6%	1,022 100.0%
	2015	362 38.3%	200 21.2%	159 16.8%	135 14.3%	89 9.4%	945 100.0%
<b>Harrison County</b>	2000	1,608 30.5%	1,262 23.9%	988 18.7%	784 14.9%	627 11.9%	5,270 100.0%
	2010	2,179 33.4%	1,419 21.8%	1,149 17.6%	935 14.3%	837 12.8%	6,519 100.0%
	2015	2,034 34.3%	1,234 20.8%	1,018 17.2%	844 14.2%	796 13.4%	5,926 100.0%
<b>Henderson County</b>	2000	1,875 32.5%	1,411 24.5%	1,083 18.8%	686 11.9%	708 12.3%	5,764 100.0%
	2010	2,493 33.4%	1,775 23.8%	1,374 18.4%	918 12.3%	912 12.2%	7,472 100.0%
	2015	2,210 33.9%	1,506 23.1%	1,193 18.3%	810 12.4%	799 12.3%	6,518 100.0%
<b>Hopkins County</b>	2000	1,042 29.6%	857 24.3%	700 19.9%	493 14.0%	430 12.2%	3,522 100.0%
	2010	1,220 31.5%	876 22.6%	794 20.5%	539 13.9%	444 11.5%	3,874 100.0%
	2015	1,287 32.2%	873 21.8%	842 21.0%	552 13.8%	450 11.2%	4,003 100.0%

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
Lamar County	2000	2,135 34.2%	1,580 25.3%	1,183 18.9%	857 13.7%	496 7.9%	6,251 100.0%
	2010	2,514 37.9%	1,591 24.0%	1,185 17.9%	870 13.1%	474 7.1%	6,635 100.0%
	2015	2,633 39.4%	1,523 22.8%	1,166 17.5%	877 13.1%	477 7.1%	6,676 100.0%
Marion County	2000	291 35.2%	197 23.8%	165 20.0%	105 12.7%	68 8.2%	826 100.0%
	2010	366 38.2%	222 23.2%	162 16.9%	128 13.4%	80 8.4%	958 100.0%
	2015	337 39.7%	203 23.9%	137 16.2%	107 12.6%	64 7.5%	848 100.0%
Morris County	2000	374 32.5%	269 23.4%	256 22.2%	150 13.0%	101 8.8%	1,151 100.0%
	2010	459 36.1%	273 21.5%	295 23.2%	151 11.9%	94 7.4%	1,272 100.0%
	2015	454 37.8%	243 20.2%	273 22.7%	146 12.1%	86 7.2%	1,202 100.0%
Panola County	2000	637 37.6%	339 20.0%	315 18.6%	258 15.2%	147 8.7%	1,695 100.0%
	2010	885 41.0%	399 18.5%	373 17.3%	330 15.3%	172 8.0%	2,159 100.0%
	2015	814 43.3%	317 16.9%	305 16.2%	294 15.6%	151 8.0%	1,881 100.0%
Rains County	2000	151 24.2%	217 34.8%	92 14.8%	89 14.3%	74 11.9%	623 100.0%
	2010	252 28.1%	308 34.3%	143 15.9%	109 12.2%	86 9.6%	897 100.0%
	2015	270 31.3%	280 32.4%	136 15.7%	97 11.2%	81 9.4%	864 100.0%
Red River County	2000	495 33.9%	299 20.5%	278 19.0%	227 15.5%	161 11.0%	1,460 100.0%
	2010	501 34.6%	285 19.7%	244 16.8%	245 16.9%	175 12.1%	1,450 100.0%
	2015	477 35.2%	255 18.8%	219 16.2%	232 17.1%	172 12.7%	1,356 100.0%
Titus County	2000	725 27.5%	494 18.7%	466 17.7%	440 16.7%	514 19.5%	2,639 100.0%
	2010	920 27.6%	649 19.5%	584 17.5%	572 17.2%	604 18.1%	3,330 100.0%
	2015	853 27.1%	599 19.0%	552 17.5%	559 17.8%	585 18.6%	3,148 100.0%
Van Zandt County	2000	1,115 31.9%	790 22.6%	521 14.9%	616 17.6%	455 13.0%	3,497 100.0%
	2010	1,431 32.7%	920 21.1%	668 15.3%	763 17.5%	588 13.5%	4,370 100.0%
	2015	1,359 32.6%	843 20.2%	631 15.1%	753 18.0%	588 14.1%	4,174 100.0%
Wood County	2000	956 35.3%	664 24.5%	410 15.1%	382 14.1%	298 11.0%	2,712 100.0%
	2010	1,257 37.3%	755 22.4%	554 16.4%	445 13.2%	360 10.7%	3,370 100.0%
	2015	1,337 37.7%	759 21.4%	596 16.8%	473 13.4%	377 10.6%	3,542 100.0%

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
<b>Sum of Rural Region</b>	2000	15,438 31.9%	11,380 23.5%	8,893 18.4%	6,979 14.4%	5,651 11.7%	48,347 100.0%
	2010	19,539 34.0%	12,817 22.3%	10,258 17.9%	8,083 14.1%	6,729 11.7%	57,424 100.0%
	2015	19,060 34.8%	11,780 21.5%	9,617 17.6%	7,790 14.2%	6,519 11.9%	54,767 100.0%
<b>Urban Areas</b>	2000	17,554 34.3%	13,593 26.5%	8,671 16.9%	6,151 12.0%	5,259 10.3%	51,222 100.0%
	2010	23,486 36.6%	15,630 24.4%	10,703 16.7%	7,618 11.9%	6,648 10.4%	64,087 100.0%
	2015	22,734 36.7%	14,666 23.7%	10,457 16.9%	7,514 12.1%	6,626 10.7%	61,995 100.0%
<b>State of Texas</b>	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
Anderson County	2000	2,561 22.1%	4,354 37.6%	1,890 16.3%	1,570 13.5%	1,217 10.5%	11,592 100.0%
	2010	2,675 21.5%	4,766 38.3%	2,090 16.8%	1,691 13.6%	1,210 9.7%	12,432 100.0%
	2015	2,702 21.3%	4,844 38.2%	2,146 16.9%	1,749 13.8%	1,235 9.7%	12,676 100.0%
Camp County	2000	730 22.6%	1,296 40.0%	451 13.9%	410 12.7%	350 10.8%	3,237 100.0%
	2010	722 22.1%	1,276 39.1%	478 14.7%	456 14.0%	329 10.1%	3,260 100.0%
	2015	786 21.7%	1,409 38.8%	537 14.8%	525 14.5%	371 10.2%	3,627 100.0%
Cass County	2000	2,349 24.5%	3,606 37.6%	1,530 16.0%	1,283 13.4%	816 8.5%	9,584 100.0%
	2010	2,392 25.3%	3,481 36.8%	1,611 17.0%	1,237 13.1%	748 7.9%	9,470 100.0%
	2015	2,448 25.6%	3,472 36.3%	1,632 17.1%	1,294 13.5%	714 7.5%	9,560 100.0%
Cherokee County	2000	2,666 21.7%	4,647 37.8%	2,044 16.6%	1,602 13.0%	1,332 10.8%	12,291 100.0%
	2010	2,796 21.6%	4,821 37.2%	2,248 17.3%	1,694 13.1%	1,401 10.8%	12,961 100.0%
	2015	2,856 21.5%	4,934 37.2%	2,298 17.3%	1,773 13.4%	1,416 10.7%	13,276 100.0%
Franklin County	2000	630 21.2%	1,250 42.2%	411 13.9%	398 13.4%	275 9.3%	2,965 100.0%
	2010	658 21.0%	1,269 40.5%	458 14.6%	462 14.7%	290 9.2%	3,137 100.0%
	2015	707 21.0%	1,343 39.9%	512 15.2%	516 15.3%	285 8.5%	3,363 100.0%
Harrison County	2000	3,815 21.4%	6,453 36.2%	3,088 17.3%	2,647 14.9%	1,814 10.2%	17,817 100.0%
	2010	3,752 20.8%	6,608 36.7%	3,205 17.8%	2,578 14.3%	1,861 10.3%	18,004 100.0%
	2015	3,953 20.9%	6,979 37.0%	3,356 17.8%	2,624 13.9%	1,975 10.5%	18,887 100.0%
Henderson County	2000	4,913 21.3%	9,593 41.6%	3,542 15.4%	2,979 12.9%	2,012 8.7%	23,039 100.0%
	2010	5,293 22.5%	9,499 40.3%	3,607 15.3%	3,107 13.2%	2,042 8.7%	23,548 100.0%
	2015	5,639 23.0%	9,861 40.2%	3,718 15.2%	3,211 13.1%	2,112 8.6%	24,540 100.0%
Hopkins County	2000	1,871 21.3%	3,374 38.5%	1,401 16.0%	1,310 14.9%	808 9.2%	8,764 100.0%
	2010	1,966 20.8%	3,572 37.9%	1,610 17.1%	1,416 15.0%	871 9.2%	9,434 100.0%
	2015	1,988 20.7%	3,646 38.0%	1,659 17.3%	1,438 15.0%	868 9.0%	9,598 100.0%

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
<b>Lamar County</b>	2000	2,793 21.8%	4,947 38.6%	2,125 16.6%	1,815 14.2%	1,146 8.9%	12,826 100.0%
	2010	3,030 23.0%	5,095 38.6%	2,145 16.3%	1,831 13.9%	1,093 8.3%	13,194 100.0%
	2015	3,131 23.5%	5,078 38.1%	2,145 16.1%	1,851 13.9%	1,108 8.3%	13,312 100.0%
<b>Marion County</b>	2000	1,033 27.3%	1,540 40.7%	501 13.2%	442 11.7%	268 7.1%	3,784 100.0%
	2010	991 27.2%	1,429 39.3%	499 13.7%	445 12.2%	274 7.5%	3,637 100.0%
	2015	974 26.8%	1,468 40.4%	471 13.0%	457 12.6%	265 7.3%	3,635 100.0%
<b>Morris County</b>	2000	952 23.4%	1,639 40.3%	650 16.0%	468 11.5%	354 8.7%	4,064 100.0%
	2010	933 23.6%	1,593 40.3%	629 15.9%	453 11.5%	346 8.8%	3,954 100.0%
	2015	923 23.1%	1,616 40.4%	637 15.9%	465 11.6%	357 8.9%	3,997 100.0%
<b>Panola County</b>	2000	1,548 21.7%	2,692 37.8%	1,201 16.9%	1,031 14.5%	654 9.2%	7,126 100.0%
	2010	1,477 20.8%	2,721 38.3%	1,253 17.6%	998 14.0%	662 9.3%	7,112 100.0%
	2015	1,540 20.9%	2,828 38.3%	1,297 17.6%	1,029 13.9%	689 9.3%	7,384 100.0%
<b>Rains County</b>	2000	631 21.1%	1,263 42.2%	480 16.0%	366 12.2%	255 8.5%	2,994 100.0%
	2010	757 21.8%	1,423 40.9%	582 16.7%	421 12.1%	298 8.6%	3,480 100.0%
	2015	839 21.7%	1,583 41.0%	658 17.0%	450 11.6%	334 8.6%	3,864 100.0%
<b>Red River County</b>	2000	1,106 25.3%	1,757 40.2%	662 15.2%	552 12.6%	289 6.6%	4,367 100.0%
	2010	1,015 25.3%	1,591 39.6%	638 15.9%	511 12.7%	265 6.6%	4,019 100.0%
	2015	966 24.9%	1,557 40.1%	626 16.1%	468 12.1%	263 6.8%	3,881 100.0%
<b>Titus County</b>	2000	1,301 18.8%	2,357 34.1%	1,142 16.5%	1,151 16.6%	963 13.9%	6,913 100.0%
	2010	1,380 18.4%	2,566 34.3%	1,300 17.4%	1,238 16.5%	999 13.4%	7,483 100.0%
	2015	1,429 18.3%	2,654 33.9%	1,365 17.5%	1,274 16.3%	1,098 14.0%	7,821 100.0%
<b>Van Zandt County</b>	2000	2,892 19.7%	5,954 40.5%	2,462 16.8%	2,011 13.7%	1,379 9.4%	14,698 100.0%
	2010	2,914 18.6%	6,371 40.6%	2,782 17.7%	2,189 14.0%	1,420 9.1%	15,677 100.0%
	2015	3,015 18.4%	6,667 40.6%	2,961 18.0%	2,297 14.0%	1,472 9.0%	16,412 100.0%
<b>Wood County</b>	2000	2,539 21.4%	5,410 45.6%	1,725 14.5%	1,301 11.0%	896 7.5%	11,870 100.0%
	2010	3,006 21.9%	6,178 44.9%	2,035 14.8%	1,503 10.9%	1,026 7.5%	13,748 100.0%
	2015	3,165 21.9%	6,534 45.2%	2,134 14.8%	1,574 10.9%	1,059 7.3%	14,467 100.0%

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
<b>Sum of Rural Region</b>	2000	34,330 21.7%	62,132 39.3%	25,305 16.0%	21,336 13.5%	14,828 9.4%	157,931 100.0%
	2010	35,757 21.7%	64,259 39.1%	27,170 16.5%	22,230 13.5%	15,135 9.2%	164,550 100.0%
	2015	37,061 21.8%	66,473 39.0%	28,152 16.5%	22,995 13.5%	15,621 9.2%	170,300 100.0%
<b>Urban Areas</b>	2000	25,514 20.8%	45,687 37.2%	21,249 17.3%	18,338 14.9%	12,166 9.9%	122,954 100.0%
	2010	27,055 20.7%	50,085 38.3%	22,807 17.4%	18,647 14.2%	12,330 9.4%	130,924 100.0%
	2015	29,978 21.0%	54,730 38.4%	24,739 17.4%	19,825 13.9%	13,312 9.3%	142,587 100.0%
<b>State of Texas</b>	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
<b>Anderson County</b>	Number	3,673	8,091	12,868	8,416	2,329	3,325	1,929	40,631
	Percent	9.0%	19.9%	31.7%	20.7%	5.7%	8.2%	4.7%	100.0%
<b>Camp County</b>	Number	915	1,211	3,074	1,718	472	830	362	8,582
	Percent	10.7%	14.1%	35.8%	20.0%	5.5%	9.7%	4.2%	100.0%
<b>Cass County</b>	Number	1,328	2,814	8,733	4,175	1,140	1,982	864	21,036
	Percent	6.3%	13.4%	41.5%	19.8%	5.4%	9.4%	4.1%	100.0%
<b>Cherokee County</b>	Number	3,587	4,773	11,441	6,479	1,984	2,762	1,461	32,487
	Percent	11.0%	14.7%	35.2%	19.9%	6.1%	8.5%	4.5%	100.0%
<b>Franklin County</b>	Number	517	865	2,975	1,557	464	945	461	7,784
	Percent	6.6%	11.1%	38.2%	20.0%	6.0%	12.1%	5.9%	100.0%
<b>Harrison County</b>	Number	2,674	4,596	15,597	9,297	3,256	5,121	2,190	42,731
	Percent	6.3%	10.8%	36.5%	21.8%	7.6%	12.0%	5.1%	100.0%
<b>Henderson County</b>	Number	4,466	7,404	19,720	12,700	4,132	5,162	2,491	56,075
	Percent	8.0%	13.2%	35.2%	22.6%	7.4%	9.2%	4.4%	100.0%
<b>Hopkins County</b>	Number	2,091	2,835	9,021	4,424	939	2,655	1,297	23,262
	Percent	9.0%	12.2%	38.8%	19.0%	4.0%	11.4%	5.6%	100.0%
<b>Lamar County</b>	Number	2,402	3,817	11,893	7,215	2,578	3,521	1,854	33,280
	Percent	7.2%	11.5%	35.7%	21.7%	7.7%	10.6%	5.6%	100.0%
<b>Marion County</b>	Number	691	1,743	2,588	1,749	291	435	235	7,732
	Percent	8.9%	22.5%	33.5%	22.6%	3.8%	5.6%	3.0%	100.0%
<b>Morris County</b>	Number	664	1,250	3,428	2,061	572	788	368	9,131
	Percent	7.3%	13.7%	37.5%	22.6%	6.3%	8.6%	4.0%	100.0%
<b>Panola County</b>	Number	1,119	1,912	5,967	3,386	1,113	1,568	825	15,890
	Percent	7.0%	12.0%	37.6%	21.3%	7.0%	9.9%	5.2%	100.0%
<b>Rains County</b>	Number	719	1,060	3,349	1,670	314	693	372	8,177
	Percent	8.8%	13.0%	41.0%	20.4%	3.8%	8.5%	4.5%	100.0%
<b>Red River County</b>	Number	1,145	1,504	3,516	1,769	496	574	397	9,401
	Percent	12.2%	16.0%	37.4%	18.8%	5.3%	6.1%	4.2%	100.0%
<b>Titus County</b>	Number	2,583	2,691	6,010	3,431	988	1,804	991	18,498
	Percent	14.0%	14.5%	32.5%	18.5%	5.3%	9.8%	5.4%	100.0%
<b>Van Zandt County</b>	Number	2,935	5,283	13,843	7,592	2,325	3,169	1,673	36,820
	Percent	8.0%	14.3%	37.6%	20.6%	6.3%	8.6%	4.5%	100.0%
<b>Wood County</b>	Number	2,161	3,850	11,393	7,427	1,996	3,318	1,917	32,062
	Percent	6.7%	12.0%	35.5%	23.2%	6.2%	10.3%	6.0%	100.0%
<b>Sum of Rural Region</b>	Number	33,670	55,699	145,416	85,066	25,389	38,652	19,687	403,579
	Percent	8.3%	13.8%	36.0%	21.1%	6.3%	9.6%	4.9%	100.0%
<b>Urban Areas</b>	Number	22,021	35,779	104,693	79,368	29,365	47,305	23,533	342,064
	Percent	6.4%	10.5%	30.6%	23.2%	8.6%	13.8%	6.9%	100.0%
<b>State of Texas</b>	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
<b>Anderson County</b>	Number	38,632	12,310	259	291	21	5,952	993	58,458
	Percent	66.1%	21.1%	0.4%	0.5%	0.0%	10.2%	1.7%	100.0%
<b>Camp County</b>	Number	8,402	2,163	82	60	17	1,337	340	12,401
	Percent	67.8%	17.4%	0.7%	0.5%	0.1%	10.8%	2.7%	100.0%
<b>Cass County</b>	Number	24,079	5,315	161	91	4	390	424	30,464
	Percent	79.0%	17.4%	0.5%	0.3%	0.0%	1.3%	1.4%	100.0%
<b>Cherokee County</b>	Number	36,450	7,498	342	237	9	5,207	1,102	50,845
	Percent	71.7%	14.7%	0.7%	0.5%	0.0%	10.2%	2.2%	100.0%
<b>Franklin County</b>	Number	9,178	417	72	50	2	696	190	10,605
	Percent	86.5%	3.9%	0.7%	0.5%	0.0%	6.6%	1.8%	100.0%
<b>Harrison County</b>	Number	45,020	14,398	447	339	31	4,277	1,119	65,631
	Percent	68.6%	21.9%	0.7%	0.5%	0.0%	6.5%	1.7%	100.0%
<b>Henderson County</b>	Number	67,395	4,887	433	328	32	4,031	1,426	78,532
	Percent	85.8%	6.2%	0.6%	0.4%	0.0%	5.1%	1.8%	100.0%
<b>Hopkins County</b>	Number	28,646	2,483	211	175	26	2,915	705	35,161
	Percent	81.5%	7.1%	0.6%	0.5%	0.1%	8.3%	2.0%	100.0%
<b>Lamar County</b>	Number	39,489	6,703	700	311	10	1,242	1,338	49,793
	Percent	79.3%	13.5%	1.4%	0.6%	0.0%	2.5%	2.7%	100.0%
<b>Marion County</b>	Number	7,752	2,325	85	50	3	105	226	10,546
	Percent	73.5%	22.0%	0.8%	0.5%	0.0%	1.0%	2.1%	100.0%
<b>Morris County</b>	Number	9,014	2,976	93	45	7	545	254	12,934
	Percent	69.7%	23.0%	0.7%	0.3%	0.1%	4.2%	2.0%	100.0%
<b>Panola County</b>	Number	18,267	3,867	105	73	3	1,064	417	23,796
	Percent	76.8%	16.3%	0.4%	0.3%	0.0%	4.5%	1.8%	100.0%
<b>Rains County</b>	Number	9,953	256	113	55	1	366	170	10,914
	Percent	91.2%	2.3%	1.0%	0.5%	0.0%	3.4%	1.6%	100.0%
<b>Red River County</b>	Number	9,838	2,233	125	23	1	410	230	12,860
	Percent	76.5%	17.4%	1.0%	0.2%	0.0%	3.2%	1.8%	100.0%
<b>Titus County</b>	Number	21,848	3,091	354	237	16	6,034	754	32,334
	Percent	67.6%	9.6%	1.1%	0.7%	0.0%	18.7%	2.3%	100.0%
<b>Van Zandt County</b>	Number	47,784	1,427	457	171	33	1,741	966	52,579
	Percent	90.9%	2.7%	0.9%	0.3%	0.1%	3.3%	1.8%	100.0%
<b>Wood County</b>	Number	37,213	1,972	280	161	21	1,724	593	41,964
	Percent	88.7%	4.7%	0.7%	0.4%	0.1%	4.1%	1.4%	100.0%
<b>Sum of Rural Region</b>	Number	458,960	74,321	4,319	2,697	237	38,036	11,247	589,817
	Percent	77.8%	12.6%	0.7%	0.5%	0.0%	6.4%	1.9%	100.0%
<b>Urban Areas</b>	Number	369,094	97,637	3,184	5,068	208	35,752	10,936	521,879
	Percent	70.7%	18.7%	0.6%	1.0%	0.0%	6.9%	2.1%	100.0%
<b>State of Texas</b>	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 4.

County	Total Population	Total Hispanic Population	Percent Hispanic	Total Non-Hispanic Population	Percent Non-Hispanic
Anderson County	58,458	9,287	15.9%	49,171	84.1%
Camp County	12,401	2,648	21.4%	9,753	78.6%
Cass County	30,464	1,053	3.5%	29,411	96.5%
Cherokee County	50,845	10,499	20.6%	40,346	79.4%
Franklin County	10,605	1,333	12.6%	9,272	87.4%
Harrison County	65,631	7,254	11.1%	58,377	88.9%
Henderson County	78,532	8,490	10.8%	70,042	89.2%
Hopkins County	35,161	5,368	15.3%	29,793	84.7%
Lamar County	49,793	3,223	6.5%	46,570	93.5%
Marion County	10,546	328	3.1%	10,218	96.9%
Morris County	12,934	1,003	7.8%	11,931	92.2%
Panola County	23,796	1,970	8.3%	21,826	91.7%
Rains County	10,914	839	7.7%	10,075	92.3%
Red River County	12,860	849	6.6%	12,011	93.4%
Titus County	32,334	12,799	39.6%	19,535	60.4%
Van Zandt County	52,579	4,847	9.2%	47,732	90.8%
Wood County	41,964	3,551	8.5%	38,413	91.5%
<b>Sum of Rural Region</b>	<b>589,817</b>	<b>75,341</b>	<b>12.8%</b>	<b>514,476</b>	<b>87.2%</b>
<b>Urban Areas</b>	<b>24,555,744</b>	<b>9,385,580</b>	<b>38.2%</b>	<b>15,170,164</b>	<b>61.8%</b>
<b>State of Texas</b>	<b>25,145,561</b>	<b>9,460,921</b>	<b>37.6%</b>	<b>15,684,640</b>	<b>62.4%</b>

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

	Top 5 Highest Nationality Shares					Remaining Nationalities	Total
	Nationality 1	Nationality 2	Nationality 3	Nationality 4	Nationality 5		
<b>Anderson County</b>	Irish (13.0%)	English (12.8%)	German (9.1%)	American (7.1%)	French (1.9%)	56.2%	57,529
<b>Camp County</b>	Irish (10.6%)	German (9.1%)	English (7.9%)	American (5.9%)	African (4.8%)	61.7%	13,347
<b>Cass County</b>	American (22.4%)	Irish (10.3%)	English (8.9%)	German (8.4%)	Dutch (2.4%)	47.6%	27,779
<b>Cherokee County</b>	English (15.5%)	Irish (12.9%)	German (9.4%)	American (6.1%)	French (2.4%)	53.6%	48,308
<b>Franklin County</b>	English (13.2%)	German (11.9%)	Irish (10.6%)	American (7.0%)	Scottish (6.1%)	51.2%	12,748
<b>Harrison County</b>	American (19.5%)	Irish (10.1%)	English (9.2%)	German (7.8%)	French (2.9%)	50.5%	66,497
<b>Henderson County</b>	American (30.2%)	Irish (9.3%)	English (8.8%)	German (8.3%)	French (2.3%)	41.1%	82,649
<b>Hopkins County</b>	American (19.6%)	German (11.2%)	Irish (11.1%)	English (9.7%)	French (2.1%)	46.2%	37,892
<b>Lamar County</b>	American (14.3%)	Irish (13.0%)	German (12.2%)	English (9.2%)	Dutch (2.0%)	49.3%	50,727
<b>Marion County</b>	American (16.6%)	Irish (11.5%)	English (8.8%)	German (8.2%)	Scotch-Irish (2.6%)	52.2%	11,986
<b>Morris County</b>	Irish (12.8%)	German (10.0%)	African (9.0%)	English (8.9%)	American (6.6%)	52.7%	14,445
<b>Panola County</b>	American (27.4%)	Irish (9.0%)	English (8.9%)	German (7.0%)	French (3.2%)	44.5%	23,678
<b>Rains County</b>	Irish (18.2%)	German (15.7%)	English (11.4%)	French (5.9%)	American (4.8%)	44.1%	12,370
<b>Red River County</b>	Irish (13.7%)	German (11.0%)	American (10.6%)	African (6.0%)	English (5.3%)	53.4%	13,663
<b>Titus County</b>	Irish (8.0%)	German (7.3%)	American (6.5%)	English (6.2%)	African (3.9%)	68.0%	30,210
<b>Van Zandt County</b>	English (17.6%)	Irish (14.1%)	German (12.4%)	American (11.1%)	French (3.3%)	41.5%	55,188
<b>Wood County</b>	American (20.9%)	Irish (13.2%)	German (11.8%)	English (9.9%)	French (3.0%)	41.2%	47,670
<b>Sum of Rural Region</b>	American (16.0%)	Irish (11.6%)	English (10.7%)	German (9.8%)	French (2.5%)	49.4%	606,686
<b>Urban Areas</b>	American (12.2%)	Irish (11.7%)	German (9.8%)	English (9.6%)	French (2.6%)	54.0%	529,735
<b>State of Texas</b>	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
<b>Anderson County</b>	Number	45,345	3,967	5,709	696	170	55,887
	Percent	81.1%	7.1%	10.2%	1.2%	0.3%	100.0%
<b>Camp County</b>	Number	10,887	631	570	129	70	12,287
	Percent	88.6%	5.1%	4.6%	1.0%	0.6%	100.0%
<b>Cass County</b>	Number	25,308	2,235	941	466	38	28,988
	Percent	87.3%	7.7%	3.2%	1.6%	0.1%	100.0%
<b>Cherokee County</b>	Number	41,702	3,269	1,840	344	56	47,211
	Percent	88.3%	6.9%	3.9%	0.7%	0.1%	100.0%
<b>Franklin County</b>	Number	8,819	700	1,002	274	25	10,820
	Percent	81.5%	6.5%	9.3%	2.5%	0.2%	100.0%
<b>Harrison County</b>	Number	54,080	4,173	3,199	1,061	287	62,800
	Percent	86.1%	6.6%	5.1%	1.7%	0.5%	100.0%
<b>Henderson County</b>	Number	64,135	6,860	5,688	993	131	77,807
	Percent	82.4%	8.8%	7.3%	1.3%	0.2%	100.0%
<b>Hopkins County</b>	Number	27,783	3,307	1,727	541	110	33,468
	Percent	83.0%	9.9%	5.2%	1.6%	0.3%	100.0%
<b>Lamar County</b>	Number	39,331	6,101	1,218	1,439	217	48,306
	Percent	81.4%	12.6%	2.5%	3.0%	0.4%	100.0%
<b>Marion County</b>	Number	9,344	594	399	134	0	10,471
	Percent	89.2%	5.7%	3.8%	1.3%	0.0%	100.0%
<b>Morris County</b>	Number	10,744	856	941	202	0	12,743
	Percent	84.3%	6.7%	7.4%	1.6%	0.0%	100.0%
<b>Panola County</b>	Number	19,974	1,518	959	364	27	22,842
	Percent	87.4%	6.6%	4.2%	1.6%	0.1%	100.0%
<b>Rains County</b>	Number	9,043	756	1,027	66	0	10,892
	Percent	83.0%	6.9%	9.4%	0.6%	0.0%	100.0%
<b>Red River County</b>	Number	11,013	1,179	612	148	27	12,979
	Percent	84.9%	9.1%	4.7%	1.1%	0.2%	100.0%
<b>Titus County</b>	Number	23,339	3,001	1,216	806	100	28,462
	Percent	82.0%	10.5%	4.3%	2.8%	0.4%	100.0%
<b>Van Zandt County</b>	Number	43,215	4,178	3,254	526	58	51,231
	Percent	84.4%	8.2%	6.4%	1.0%	0.1%	100.0%
<b>Wood County</b>	Number	33,836	3,247	3,858	611	205	41,757
	Percent	81.0%	7.8%	9.2%	1.5%	0.5%	100.0%
<b>Sum of Rural Region</b>	Number	477,898	46,572	34,160	8,800	1,521	568,951
	Percent	84.0%	8.2%	6.0%	1.5%	0.3%	100.0%
<b>Urban Areas</b>	Number	396,815	51,537	27,790	12,203	2,001	490,346
	Percent	80.9%	10.5%	5.7%	2.5%	0.4%	100.0%
<b>State of Texas</b>	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
<b>Anderson County</b>	Owner-Occupied	11,592	74.0%	12,432	72.2%	12,676	72.9%
	Renter-Occupied	4,082	26.0%	4,786	27.8%	4,705	27.1%
	Total	15,674	100.0%	17,218	100.0%	17,381	100.0%
<b>Camp County</b>	Owner-Occupied	3,237	74.7%	3,260	69.7%	3,627	73.8%
	Renter-Occupied	1,099	25.3%	1,418	30.3%	1,285	26.2%
	Total	4,336	100.0%	4,678	100.0%	4,912	100.0%
<b>Cass County</b>	Owner-Occupied	9,584	78.6%	9,470	76.2%	9,560	77.6%
	Renter-Occupied	2,606	21.4%	2,959	23.8%	2,767	22.4%
	Total	12,190	100.0%	12,429	100.0%	12,327	100.0%
<b>Cherokee County</b>	Owner-Occupied	12,291	73.8%	12,961	72.4%	13,276	72.9%
	Renter-Occupied	4,361	26.2%	4,933	27.6%	4,927	27.1%
	Total	16,652	100.0%	17,894	100.0%	18,203	100.0%
<b>Franklin County</b>	Owner-Occupied	2,965	79.0%	3,137	75.4%	3,363	78.1%
	Renter-Occupied	789	21.0%	1,022	24.6%	945	21.9%
	Total	3,754	100.0%	4,159	100.0%	4,308	100.0%
<b>Harrison County</b>	Owner-Occupied	17,817	77.2%	18,004	73.4%	18,887	76.1%
	Renter-Occupied	5,270	22.8%	6,519	26.6%	5,926	23.9%
	Total	23,087	100.0%	24,523	100.0%	24,813	100.0%
<b>Henderson County</b>	Owner-Occupied	23,039	80.0%	23,548	75.9%	24,540	79.0%
	Renter-Occupied	5,764	20.0%	7,472	24.1%	6,518	21.0%
	Total	28,803	100.0%	31,020	100.0%	31,059	100.0%
<b>Hopkins County</b>	Owner-Occupied	8,764	71.3%	9,434	70.9%	9,598	70.6%
	Renter-Occupied	3,522	28.7%	3,874	29.1%	4,003	29.4%
	Total	12,286	100.0%	13,308	100.0%	13,601	100.0%
<b>Lamar County</b>	Owner-Occupied	12,826	67.2%	13,194	66.5%	13,312	66.6%
	Renter-Occupied	6,251	32.8%	6,635	33.5%	6,676	33.4%
	Total	19,077	100.0%	19,829	100.0%	19,988	100.0%
<b>Marion County</b>	Owner-Occupied	3,784	82.1%	3,637	79.2%	3,635	81.1%
	Renter-Occupied	826	17.9%	958	20.8%	848	18.9%
	Total	4,610	100.0%	4,595	100.0%	4,483	100.0%
<b>Morris County</b>	Owner-Occupied	4,064	77.9%	3,954	75.7%	3,997	76.9%
	Renter-Occupied	1,151	22.1%	1,272	24.3%	1,202	23.1%
	Total	5,215	100.0%	5,226	100.0%	5,199	100.0%
<b>Panola County</b>	Owner-Occupied	7,126	80.8%	7,112	76.7%	7,384	79.7%
	Renter-Occupied	1,695	19.2%	2,159	23.3%	1,881	20.3%
	Total	8,821	100.0%	9,271	100.0%	9,265	100.0%
<b>Rains County</b>	Owner-Occupied	2,994	82.8%	3,480	79.5%	3,864	81.7%
	Renter-Occupied	623	17.2%	897	20.5%	864	18.3%
	Total	3,617	100.0%	4,377	100.0%	4,728	100.0%
<b>Red River County</b>	Owner-Occupied	4,367	74.9%	4,019	73.5%	3,881	74.1%
	Renter-Occupied	1,460	25.1%	1,450	26.5%	1,356	25.9%
	Total	5,827	100.0%	5,469	100.0%	5,237	100.0%
<b>Titus County</b>	Owner-Occupied	6,913	72.4%	7,483	69.2%	7,821	71.3%
	Renter-Occupied	2,639	27.6%	3,330	30.8%	3,148	28.7%
	Total	9,552	100.0%	10,813	100.0%	10,969	100.0%

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

(Continued)

	Household Type	2000		2010		2015	
		Number	Percent	Number	Percent	Number	Percent
Van Zandt County	Owner-Occupied	14,698	80.8%	15,677	78.2%	16,412	79.7%
	Renter-Occupied	3,497	19.2%	4,370	21.8%	4,174	20.3%
	Total	18,195	100.0%	20,047	100.0%	20,586	100.0%
Wood County	Owner-Occupied	11,870	81.4%	13,748	80.3%	14,467	80.3%
	Renter-Occupied	2,712	18.6%	3,370	19.7%	3,542	19.7%
	Total	14,582	100.0%	17,118	100.0%	18,010	100.0%
Sum of Rural Region	Owner-Occupied	157,931	76.6%	164,550	74.1%	170,300	75.7%
	Renter-Occupied	48,347	23.4%	57,424	25.9%	54,767	24.3%
	Total	206,278	100.0%	221,974	100.0%	225,069	100.0%
Urban Areas	Owner-Occupied	122,954	70.6%	130,924	67.1%	142,587	69.7%
	Renter-Occupied	51,222	29.4%	64,087	32.9%	61,995	30.3%
	Total	174,176	100.0%	195,011	100.0%	204,580	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+
Anderson County	2000	2,286 14.6%	2,582 16.5%	2,528 16.1%	2,273 14.5%	1,687 10.8%	1,382 8.8%	2,937 18.7%
	2010	2,081 12.1%	2,324 13.5%	2,314 13.4%	2,211 12.8%	1,917 11.1%	1,514 8.8%	4,856 28.2%
	2015	1,910 11.0%	2,112 12.2%	2,130 12.3%	2,084 12.0%	1,936 11.1%	1,515 8.7%	5,694 32.8%
Camp County	2000	568 13.1%	909 21.0%	602 13.9%	669 15.4%	488 11.3%	341 7.9%	758 17.5%
	2010	513 11.0%	744 15.9%	695 14.9%	574 12.3%	556 11.9%	422 9.0%	1,174 25.1%
	2015	496 10.1%	690 14.0%	720 14.7%	539 11.0%	581 11.8%	453 9.2%	1,433 29.2%
Cass County	2000	2,108 17.3%	2,226 18.3%	2,068 17.0%	1,539 12.6%	1,257 10.3%	958 7.9%	2,034 16.7%
	2010	1,726 13.9%	1,928 15.5%	1,620 13.0%	1,565 12.6%	1,261 10.1%	1,071 8.6%	3,259 26.2%
	2015	1,545 12.5%	1,706 13.8%	1,500 12.2%	1,483 12.0%	1,190 9.7%	1,069 8.7%	3,833 31.1%
Cherokee County	2000	2,336 14.0%	3,105 18.6%	3,074 18.5%	2,349 14.1%	1,742 10.5%	1,183 7.1%	2,864 17.2%
	2010	2,080 11.6%	2,591 14.5%	2,860 16.0%	2,385 13.3%	2,072 11.6%	1,520 8.5%	4,385 24.5%
	2015	1,946 10.7%	2,360 13.0%	2,657 14.6%	2,428 13.3%	1,978 10.9%	1,635 9.0%	5,199 28.6%
Franklin County	2000	443 11.8%	673 17.9%	650 17.3%	545 14.5%	436 11.6%	263 7.0%	745 19.8%
	2010	409 9.8%	603 14.5%	603 14.5%	541 13.0%	506 12.2%	385 9.3%	1,112 26.7%
	2015	389 9.0%	556 12.9%	576 13.4%	552 12.8%	485 11.3%	414 9.6%	1,335 31.0%
Harrison County	2000	3,294 14.3%	3,525 15.3%	3,479 15.1%	2,978 12.9%	2,507 10.9%	2,117 9.2%	5,186 22.5%
	2010	2,818 11.5%	2,994 12.2%	3,026 12.3%	2,714 11.1%	2,445 10.0%	2,104 8.6%	8,423 34.3%
	2015	2,592 10.4%	2,714 10.9%	2,705 10.9%	2,671 10.8%	2,426 9.8%	1,945 7.8%	9,759 39.3%
Henderson County	2000	3,596 12.5%	4,877 16.9%	4,441 15.4%	4,294 14.9%	2,779 9.6%	2,582 9.0%	6,233 21.6%
	2010	3,260 10.5%	4,277 13.8%	4,160 13.4%	4,135 13.3%	3,390 10.9%	2,454 7.9%	9,344 30.1%
	2015	3,007 9.7%	3,854 12.4%	3,909 12.6%	3,768 12.1%	3,542 11.4%	2,509 8.1%	10,469 33.7%
Hopkins County	2000	1,609 13.1%	2,011 16.4%	1,976 16.1%	1,766 14.4%	1,399 11.4%	972 7.9%	2,552 20.8%
	2010	1,469 11.0%	1,824 13.7%	1,794 13.5%	1,781 13.4%	1,521 11.4%	1,174 8.8%	3,744 28.1%
	2015	1,384 10.2%	1,695 12.5%	1,700 12.5%	1,699 12.5%	1,533 11.3%	1,232 9.1%	4,358 32.0%

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+
Lamar County	2000	2,733 14.3%	3,484 18.3%	2,936 15.4%	2,371 12.4%	2,096 11.0%	1,609 8.4%	3,848 20.2%
	2010	2,479 12.5%	3,137 15.8%	2,775 14.0%	2,274 11.5%	2,124 10.7%	1,773 8.9%	5,268 26.6%
	2015	2,325 11.6%	2,916 14.6%	2,680 13.4%	2,290 11.5%	2,039 10.2%	1,750 8.8%	5,988 30.0%
Marion County	2000	944 20.5%	962 20.9%	676 14.7%	564 12.2%	442 9.6%	330 7.2%	693 15.0%
	2010	726 15.8%	803 17.5%	602 13.1%	482 10.5%	425 9.3%	409 8.9%	1,147 25.0%
	2015	631 14.1%	684 15.3%	575 12.8%	470 10.5%	376 8.4%	368 8.2%	1,379 30.8%
Morris County	2000	844 16.2%	945 18.1%	902 17.3%	647 12.4%	567 10.9%	390 7.5%	921 17.7%
	2010	689 13.2%	767 14.7%	762 14.6%	640 12.2%	521 10.0%	460 8.8%	1,386 26.5%
	2015	623 12.0%	686 13.2%	689 13.3%	638 12.3%	499 9.6%	442 8.5%	1,623 31.2%
Panola County	2000	1,411 16.0%	1,384 15.7%	1,338 15.2%	1,283 14.5%	843 9.6%	712 8.1%	1,849 21.0%
	2010	1,143 12.3%	1,185 12.8%	1,016 11.0%	1,064 11.5%	1,023 11.0%	855 9.2%	2,984 32.2%
	2015	1,018 11.0%	1,044 11.3%	932 10.1%	939 10.1%	941 10.2%	842 9.1%	3,549 38.3%
Rains County	2000	438 12.1%	585 16.2%	578 16.0%	497 13.7%	434 12.0%	298 8.2%	787 21.8%
	2010	437 10.0%	568 13.0%	573 13.1%	564 12.9%	457 10.4%	445 10.2%	1,332 30.4%
	2015	431 9.1%	547 11.6%	567 12.0%	574 12.1%	505 10.7%	429 9.1%	1,675 35.4%
Red River County	2000	899 15.4%	1,189 20.4%	1,028 17.6%	854 14.7%	559 9.6%	441 7.6%	856 14.7%
	2010	670 12.2%	857 15.7%	849 15.5%	695 12.7%	623 11.4%	447 8.2%	1,329 24.3%
	2015	581 11.1%	716 13.7%	740 14.1%	662 12.6%	574 11.0%	446 8.5%	1,519 29.0%
Titus County	2000	1,168 12.2%	1,788 18.7%	1,330 13.9%	1,504 15.7%	893 9.3%	780 8.2%	2,089 21.9%
	2010	1,081 10.0%	1,493 13.8%	1,589 14.7%	1,189 11.0%	1,281 11.8%	820 7.6%	3,359 31.1%
	2015	997 9.1%	1,318 12.0%	1,501 13.7%	1,128 10.3%	1,274 11.6%	897 8.2%	3,855 35.1%
Van Zandt County	2000	2,296 12.6%	2,933 16.1%	2,612 14.4%	2,526 13.9%	1,990 10.9%	1,715 9.4%	4,123 22.7%
	2010	2,031 10.1%	2,470 12.3%	2,416 12.1%	2,231 11.1%	2,196 11.0%	1,770 8.8%	6,933 34.6%
	2015	1,885 9.2%	2,219 10.8%	2,303 11.2%	2,113 10.3%	2,042 9.9%	1,856 9.0%	8,167 39.7%
Wood County	2000	1,775 12.2%	2,358 16.2%	2,409 16.5%	2,215 15.2%	1,622 11.1%	1,131 7.8%	3,073 21.1%
	2010	1,718 10.0%	2,174 12.7%	2,336 13.6%	2,298 13.4%	1,989 11.6%	1,559 9.1%	5,043 29.5%
	2015	1,651 9.2%	2,030 11.3%	2,230 12.4%	2,236 12.4%	2,106 11.7%	1,630 9.1%	6,126 34.0%

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+
<b>Sum of Rural Region</b>	2000	28,748 13.9%	35,536 17.2%	32,627 15.8%	28,874 14.0%	21,741 10.5%	17,204 8.3%	41,548 20.1%
	2010	25,330 11.4%	30,739 13.8%	29,990 13.5%	27,343 12.3%	24,307 11.0%	19,182 8.6%	65,078 29.3%
	2015	23,411 10.4%	27,847 12.4%	28,114 12.5%	26,274 11.7%	24,027 10.7%	19,432 8.6%	75,961 33.8%
<b>Urban Areas</b>	2000	20,830 12.0%	27,334 15.7%	26,178 15.0%	23,122 13.3%	18,766 10.8%	15,172 8.7%	42,774 24.6%
	2010	20,134 10.3%	25,970 13.3%	25,574 13.1%	24,349 12.5%	20,386 10.5%	16,880 8.7%	61,723 31.7%
	2015	22,039 10.8%	28,689 14.0%	27,792 13.6%	26,147 12.8%	21,865 10.7%	17,729 8.7%	60,322 29.5%
<b>State of Texas</b>	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
<b>Anderson County</b>	2000	\$37,668	\$46,594	\$37,900
	2010	\$46,478	\$53,733	\$48,000
	2015	\$52,189	\$60,466	\$57,000
<b>Camp County</b>	2000	\$36,047	\$50,503	\$38,200
	2010	\$44,266	\$52,940	\$46,200
	2015	\$49,544	\$59,385	\$46,400
<b>Cass County</b>	2000	\$35,655	\$45,866	\$34,700
	2010	\$43,415	\$50,296	\$45,700
	2015	\$48,745	\$55,770	\$51,000
<b>Cherokee County</b>	2000	\$34,718	\$42,610	\$37,900
	2010	\$42,278	\$50,372	\$44,500
	2015	\$47,642	\$55,574	\$51,250
<b>Franklin County</b>	2000	\$37,613	\$50,707	\$44,200
	2010	\$47,575	\$59,974	\$47,300
	2015	\$53,165	\$68,466	\$58,450
<b>Harrison County</b>	2000	\$41,190	\$50,407	\$40,700
	2010	\$49,508	\$56,348	\$53,400
	2015	\$55,190	\$62,503	\$61,450
<b>Henderson County</b>	2000	\$38,169	\$50,966	\$36,200
	2010	\$48,232	\$59,039	\$49,500
	2015	\$54,365	\$66,251	\$63,900
<b>Hopkins County</b>	2000	\$38,541	\$49,551	\$35,400
	2010	\$46,920	\$56,928	\$50,100
	2015	\$52,209	\$63,897	\$61,400
<b>Lamar County</b>	2000	\$38,214	\$47,313	\$27,800
	2010	\$47,314	\$54,256	\$49,400
	2015	\$52,594	\$60,419	\$52,450
<b>Marion County</b>	2000	\$32,902	\$39,850	\$38,500
	2010	\$42,969	\$49,888	\$40,900
	2015	\$49,410	\$55,872	\$45,050
<b>Morris County</b>	2000	\$35,290	\$44,337	\$39,000
	2010	\$42,857	\$50,267	\$45,100
	2015	\$48,821	\$55,707	\$55,050
<b>Panola County</b>	2000	\$37,811	\$45,683	\$31,800
	2010	\$46,319	\$54,435	\$48,000
	2015	\$52,041	\$60,549	\$53,950
<b>Rains County</b>	2000	\$40,310	\$47,018	\$36,300
	2010	\$48,008	\$53,946	\$51,500
	2015	\$53,094	\$59,556	\$54,950
<b>Red River County</b>	2000	\$33,475	\$40,890	\$31,200
	2010	\$41,412	\$47,743	\$42,700
	2015	\$46,393	\$52,504	\$51,200
<b>Titus County</b>	2000	\$37,019	\$50,026	\$38,200
	2010	\$44,820	\$55,132	\$47,000
	2015	\$50,694	\$61,942	\$49,950
<b>Van Zandt County</b>	2000	\$41,237	\$49,895	\$35,400
	2010	\$49,844	\$56,482	\$53,100
	2015	\$54,061	\$62,177	\$59,250

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



(Continued)

		Household Incomes		
		Median Income	Mean Income	HUD 4-Person Median Income
Wood County	2000	\$38,333	\$49,035	\$38,100
	2010	\$47,548	\$57,871	\$49,100
	2015	\$52,667	\$64,409	\$57,250
Sum of Rural Region	2000	\$37,305	\$47,132	\$36,559
	2010	\$45,868	\$54,097	\$47,735
	2015	\$51,343	\$60,320	\$54,703
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+	
Anderson County	Number	2,702	3,949	840	8,640	23,290	5,216	44,637
	Percent	6.1%	8.8%	1.9%	19.4%	52.2%	11.7%	100.0%
Camp County	Number	1,276	1,268	204	2,153	5,551	1,633	12,085
	Percent	10.6%	10.5%	1.7%	17.8%	45.9%	13.5%	100.0%
Cass County	Number	1,785	2,786	677	4,901	14,326	4,532	29,007
	Percent	6.2%	9.6%	2.3%	16.9%	49.4%	15.6%	100.0%
Cherokee County	Number	3,817	4,927	811	8,276	22,238	5,458	45,527
	Percent	8.4%	10.8%	1.8%	18.2%	48.8%	12.0%	100.0%
Franklin County	Number	719	726	204	1,864	5,708	1,649	10,870
	Percent	6.6%	6.7%	1.9%	17.1%	52.5%	15.2%	100.0%
Harrison County	Number	3,967	5,464	903	12,136	31,854	6,996	61,320
	Percent	6.5%	8.9%	1.5%	19.8%	51.9%	11.4%	100.0%
Henderson County	Number	4,510	7,348	1,468	13,521	37,718	12,039	76,604
	Percent	5.9%	9.6%	1.9%	17.7%	49.2%	15.7%	100.0%
Hopkins County	Number	1,990	2,802	456	6,677	17,203	3,961	33,089
	Percent	6.0%	8.5%	1.4%	20.2%	52.0%	12.0%	100.0%
Lamar County	Number	2,640	4,417	906	9,189	24,040	6,653	47,845
	Percent	5.5%	9.2%	1.9%	19.2%	50.2%	13.9%	100.0%
Marion County	Number	528	1,114	375	1,507	5,194	1,660	10,378
	Percent	5.1%	10.7%	3.6%	14.5%	50.0%	16.0%	100.0%
Morris County	Number	1,031	1,194	313	2,056	6,110	2,084	12,788
	Percent	8.1%	9.3%	2.4%	16.1%	47.8%	16.3%	100.0%
Panola County	Number	1,125	1,709	422	4,490	11,668	2,885	22,299
	Percent	5.0%	7.7%	1.9%	20.1%	52.3%	12.9%	100.0%
Rains County	Number	454	951	214	1,850	5,627	1,778	10,874
	Percent	4.2%	8.7%	2.0%	17.0%	51.7%	16.4%	100.0%
Red River County	Number	652	1,082	448	2,178	6,602	1,747	12,709
	Percent	5.1%	8.5%	3.5%	17.1%	51.9%	13.7%	100.0%
Titus County	Number	2,054	1,935	367	6,928	13,385	2,874	27,543
	Percent	7.5%	7.0%	1.3%	25.2%	48.6%	10.4%	100.0%
Van Zandt County	Number	2,400	3,937	1,075	9,847	26,066	6,932	50,257
	Percent	4.8%	7.8%	2.1%	19.6%	51.9%	13.8%	100.0%

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

(Continued)

		Income below poverty level:			Income at or above poverty level:			Total
		<18	18 to 64	65+	<18	18 to 64	65+	
<b>Wood County</b>	Number	1,853	3,096	654	6,629	18,976	7,763	38,971
	Percent	4.8%	7.9%	1.7%	17.0%	48.7%	19.9%	100.0%
<b>Sum of Rural Region</b>	Number	33,503	48,705	10,337	102,842	275,556	75,860	546,803
	Percent	6.1%	8.9%	1.9%	18.8%	50.4%	13.9%	100.0%
<b>Urban Areas</b>	Number	28,342	40,519	6,458	96,949	249,478	58,706	480,452
	Percent	5.9%	8.4%	1.3%	20.2%	51.9%	12.2%	100.0%
<b>State of Texas</b>	Number	1,549,110	2,063,809	279,613	4,992,273	12,306,555	2,016,796	23,208,156
	Percent	6.7%	8.9%	1.2%	21.5%	53.0%	8.7%	100.0%

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

## D. ECONOMIC ANALYSIS

This region is located in the northeastern portion of the state. Primary job sectors in this region include Retail Trade and Manufacturing. The overall job base has decreased by 1,533, or by 0.6%, between 2006 and 2011. The region's unemployment rate ranged from 4.5% to 8.8% over the past six years.

### 1. EMPLOYMENT BY JOB SECTOR

Employment by industry is illustrated in the following table:

Largest Industries by County		
	Industry	Percent of Total Employment
<b>Anderson County</b>	Public Administration	24.0%
<b>Camp County</b>	Health Care & Social Assistance	18.3%
<b>Cass County</b>	Manufacturing	19.8%
<b>Cherokee County</b>	Health Care & Social Assistance	17.2%
<b>Franklin County</b>	Wholesale Trade	32.9%
<b>Harrison County</b>	Manufacturing	13.9%
<b>Henderson County</b>	Retail Trade	16.3%
<b>Hopkins County</b>	Retail Trade	16.4%
<b>Lamar County</b>	Health Care & Social Assistance	19.1%
<b>Marion County</b>	Manufacturing	18.4%
<b>Morris County</b>	Manufacturing	46.5%
<b>Panola County</b>	Construction	27.0%
<b>Rains County</b>	Retail Trade	13.4%
<b>Red River County</b>	Manufacturing	24.9%
<b>Titus County</b>	Manufacturing	22.9%
<b>Van Zandt County</b>	Retail Trade	16.9%
<b>Wood County</b>	Retail Trade	14.8%
<b>Sum of Rural Region</b>	Retail Trade	14.3%
<b>Urban Areas</b>	Health Care & Social Assistance	23.4%
<b>State of Texas</b>	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:

<b>Largest Industry Changes by County between 2000 and 2010</b>		
	<b>Industry</b>	<b>Number of Jobs</b>
<b>Anderson County</b>	Public Administration	1,740
<b>Camp County</b>	Construction	-366
<b>Cass County</b>	Construction	-801
<b>Cherokee County</b>	Agriculture, Forestry, Fishing & Hunting	-1,202
<b>Franklin County</b>	Wholesale Trade	1,017
<b>Harrison County</b>	Health Care & Social Assistance	-1,432
<b>Henderson County</b>	Manufacturing	-2,486
<b>Hopkins County</b>	Agriculture, Forestry, Fishing & Hunting	-919
<b>Lamar County</b>	Health Care & Social Assistance	1,145
<b>Marion County</b>	Construction	-377
<b>Morris County</b>	Manufacturing	689
<b>Panola County</b>	Construction	1,401
<b>Rains County</b>	Manufacturing	-487
<b>Red River County</b>	Manufacturing	-663
<b>Titus County</b>	Educational Services	723
<b>Van Zandt County</b>	Construction	-1,567
<b>Wood County</b>	Construction	-721
<b>Sum of Rural Region</b>	Manufacturing	-9,198
<b>Urban Areas</b>	Health Care & Social Assistance	37,079
<b>State of Texas</b>	Health Care & Social Assistance	345,031

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

## 2. WAGES BY OCCUPATION

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

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

### 3. TOP EMPLOYERS

The 10 largest employers within the Upper East Texas region comprise a total of 11,136 employees. These employers are summarized as follows:

Business	Total Employed	County
Pilgrim's Pride Corp.	1,800	Titus County
U.S. Steel Tubular Products	1,600	Morris County
Rusk State Hospital	1,010	Cherokee County
Lowe's Distribution Center	1,001	Franklin County
Paris Regional Medical Center	1,001	Lamar County
International Paper Co.	1,000	Cass County
Marshall Independent School	1,000	Harrison County
Criminal Justice Department	924	Anderson County
Turner Industries Piping	900	Lamar County
Wyatts Towing LLC	900	Rains County
Total:	11,136	

Source: InfoGroup

### 4. EMPLOYMENT GROWTH

The following illustrates the total employment base by county:

		Total Employment					
		2006	2007	2008	2009	2010	2011*
<b>Anderson County</b>	Number	19,010	18,997	19,030	19,035	19,133	19,028
	Change	-	-0.1%	0.2%	0.0%	0.5%	-0.5%
<b>Camp County</b>	Number	5,210	5,292	5,274	5,233	5,389	5,484
	Change	-	1.6%	-0.3%	-0.8%	3.0%	1.8%
<b>Cass County</b>	Number	12,249	12,260	12,070	11,821	12,011	12,011
	Change	-	0.1%	-1.5%	-2.1%	1.6%	0.0%
<b>Cherokee County</b>	Number	19,123	19,259	19,083	19,115	19,004	18,850
	Change	-	0.7%	-0.9%	0.2%	-0.6%	-0.8%
<b>Franklin County</b>	Number	5,243	5,215	5,065	5,091	4,998	4,903
	Change	-	-0.5%	-2.9%	0.5%	-1.8%	-1.9%
<b>Harrison County</b>	Number	29,808	30,607	30,726	30,127	30,134	30,268
	Change	-	2.7%	0.4%	-1.9%	0.0%	0.4%
<b>Henderson County</b>	Number	32,631	32,594	32,649	32,296	32,846	32,953
	Change	-	-0.1%	0.2%	-1.1%	1.7%	0.3%
<b>Hopkins County</b>	Number	16,591	16,278	16,773	16,740	16,773	16,510
	Change	-	-1.9%	3.0%	-0.2%	0.2%	-1.6%
<b>Lamar County</b>	Number	22,341	22,985	22,169	21,700	21,770	21,406
	Change	-	2.9%	-3.6%	-2.1%	0.3%	-1.7%
<b>Marion County</b>	Number	4,727	4,835	4,736	4,602	4,633	4,612
	Change	-	2.3%	-2.0%	-2.8%	0.7%	-0.5%
<b>Morris County</b>	Number	5,815	5,721	5,686	5,176	5,290	5,467
	Change	-	-1.6%	-0.6%	-9.0%	2.2%	3.3%
<b>Panola County</b>	Number	11,461	11,892	12,461	12,227	12,823	13,095
	Change	-	3.8%	4.8%	-1.9%	4.9%	2.1%

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

\*September

(Continued)

		Total Employment					
		2006	2007	2008	2009	2010	2011*
<b>Rains County</b>	Number	4,866	4,896	4,786	4,705	4,663	4,651
	Change	-	0.6%	-2.2%	-1.7%	-0.9%	-0.3%
<b>Red River County</b>	Number	5,878	5,748	5,526	5,458	5,311	5,120
	Change	-	-2.2%	-3.9%	-1.2%	-2.7%	-3.6%
<b>Titus County</b>	Number	13,847	13,727	13,464	13,271	13,444	13,398
	Change	-	-0.9%	-1.9%	-1.4%	1.3%	-0.3%
<b>Van Zandt County</b>	Number	24,018	24,318	24,357	24,135	23,982	23,805
	Change	-	1.2%	0.2%	-0.9%	-0.6%	-0.7%
<b>Wood County</b>	Number	16,916	17,094	17,096	17,115	16,838	16,640
	Change	-	1.1%	0.0%	0.1%	-1.6%	-1.2%
<b>Sum of Rural Region</b>	Number	249,734	251,718	250,951	247,847	249,042	248,201
	Change	-	0.8%	-0.3%	-1.2%	0.5%	-0.3%
<b>Urban Areas</b>	Number	232,593	236,341	240,115	236,991	240,247	244,187
	Change	-	1.6%	1.6%	-1.3%	1.4%	1.6%
<b>State of Texas</b>	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*
<b>Anderson County</b>	Rate	5.9%	5.1%	5.7%	8.7%	9.5%	9.7%
	Change	-	-0.8	0.6	3.0	0.8	0.2
<b>Camp County</b>	Rate	5.1%	4.6%	5.0%	8.8%	8.8%	9.0%
	Change	-	-0.5	0.4	3.8	0.0	0.2
<b>Cass County</b>	Rate	5.9%	5.5%	6.2%	11.3%	11.0%	11.0%
	Change	-	-0.4	0.7	5.1	-0.3	0.0
<b>Cherokee County</b>	Rate	5.4%	4.9%	6.0%	8.8%	9.1%	9.1%
	Change	-	-0.5	1.1	2.8	0.3	0.0
<b>Franklin County</b>	Rate	4.2%	3.9%	4.3%	6.8%	7.7%	7.8%
	Change	-	-0.3	0.4	2.5	0.9	0.1
<b>Harrison County</b>	Rate	5.1%	4.5%	4.7%	8.2%	8.8%	8.4%
	Change	-	-0.6	0.2	3.5	0.6	-0.4
<b>Henderson County</b>	Rate	5.2%	4.5%	5.4%	8.1%	8.6%	8.7%
	Change	-	-0.7	0.9	2.7	0.5	0.1
<b>Hopkins County</b>	Rate	4.2%	3.9%	4.2%	6.1%	6.8%	7.2%
	Change	-	-0.3	0.3	1.9	0.7	0.4
<b>Lamar County</b>	Rate	5.4%	4.7%	5.5%	7.6%	9.0%	10.0%
	Change	-	-0.7	0.8	2.1	1.4	1.0
<b>Marion County</b>	Rate	5.3%	4.6%	5.1%	10.3%	10.3%	9.6%
	Change	-	-0.7	0.5	5.2	0.0	-0.7
<b>Morris County</b>	Rate	5.4%	5.3%	6.1%	14.8%	13.0%	11.8%
	Change	-	-0.1	0.8	8.7	-1.8	-1.2
<b>Panola County</b>	Rate	4.3%	3.8%	4.0%	7.3%	7.3%	7.1%
	Change	-	-0.5	0.2	3.3	0.0	-0.2

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

\*September

(Continued)

		Unemployment Rate					
		2006	2007	2008	2009	2010	2011*
<b>Rains County</b>	Rate	4.8%	4.3%	5.2%	8.0%	9.2%	9.0%
	Change	-	-0.5	0.9	2.8	1.2	-0.2
<b>Red River County</b>	Rate	5.5%	5.0%	6.6%	9.1%	11.0%	12.3%
	Change	-	-0.5	1.6	2.5	1.9	1.3
<b>Titus County</b>	Rate	4.3%	3.8%	4.4%	7.2%	7.8%	7.8%
	Change	-	-0.5	0.6	2.8	0.6	0.0
<b>Van Zandt County</b>	Rate	4.6%	3.9%	4.5%	6.9%	7.6%	7.7%
	Change	-	-0.7	0.6	2.4	0.7	0.1
<b>Wood County</b>	Rate	5.1%	4.6%	5.2%	8.0%	8.6%	8.6%
	Change	-	-0.5	0.6	2.8	0.6	0.0
<b>Sum of Rural Region</b>	Rate	5.1%	4.5%	5.1%	8.2%	8.7%	8.8%
	Change	-	-0.6	0.6	3.1	0.6	0.1
<b>Urban Areas</b>	Rate	4.8%	4.2%	4.6%	7.3%	7.8%	7.4%
	Change	-	-0.5	0.4	2.7	0.5	-0.3
<b>State of Texas</b>	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 7,081 affordable housing units contained in 145 projects within study counties of the region. Bowen National Research surveyed projects with a total of 6,139 units. These units have a combined 98.6% occupancy rate.

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

Rural Texas Rental Housing Inventory 2011												
County	Surveyed Units				Not Surveyed Units				Total Units			
	TAX	HUD	PH	USDA	TAX	HUD	PH	USDA	TAX	HUD	PH	USDA
Anderson	151	150	0	362	0	0	0	0	151	150	0	362
Camp	76	0	0	40	0	0	90	0	76	0	90	40
Cass	0	82	152	196	0	0	52	24	0	82	204	220
Cherokee	68	222	67	451	0	0	0	0	68	222	67	451
Franklin	100	0	57	28	0	0	0	0	100	0	57	28
Harrison	103	213	74	36	0	15	0	56	103	228	74	92
Henderson	303	0	54	514	44	50	46	36	347	50	100	550
Hopkins	0	24	0	72	84	0	25	10	84	24	25	82
Lamar	200	190	300	48	72	0	0	0	272	190	300	48
Marion	0	0	50	86	0	0	0	0	0	0	50	86
Morris	0	0	119	24	0	0	72	24	0	0	191	48
Panola	0	0	15	184	0	0	0	0	0	0	15	184
Rains	0	0	16	52	0	0	0	0	0	0	16	52
Red River	0	0	195	96	0	0	0	0	0	0	195	96
Titus	64	62	145	112	0	0	0	0	64	62	145	112
Van Zandt	0	0	210	200	0	0	20	50	0	0	230	250
Wood	0	0	14	162	0	0	104	68	0	0	118	230
<b>Region Total</b>	<b>1,065</b>	<b>943</b>	<b>1,468</b>	<b>2,663</b>	<b>200</b>	<b>65</b>	<b>409</b>	<b>268</b>	<b>1,265</b>	<b>1,008</b>	<b>1,877</b>	<b>2,931</b>

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

Of the 7,081 affordable housing units in the region, most (2,931) were developed under USDA financing.

A total of 2,424 Housing Choice Vouchers have been issued in the region.

## Apartments

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

	Surveyed Projects		
	Units	Vacant	Occ.
<1-BR	2,418	34	98.6%
2-BR	2,443	29	98.8%
3+-BR	1,116	21	98.1%

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	240	7	97.1%	1,634	17	99.0%	544	10	98.2%	2,418
2-BR	397	1	99.7%	1,578	18	98.9%	468	10	97.9%	2,443
3+-BR	384	15	96.1%	663	6	99.1%	69	0	100.0%	1,116

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

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

	Year Built					Total
	<1970	1970-1989	1990-1999	2000-2004	2005+	
Number	1,244	2,784	966	622	397	6,013
Percent	20.7%	46.3%	16.1%	10.3%	6.6%	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	\$278 - \$626
2-BR	\$337 - \$958
3-BR	\$364 - \$893

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+
500 - 936	620 - 1,214	750 - 1,434

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

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

Unit Amenities (Share Of Units With Feature)										
Range	Refrigerator	Dishwasher	Disposal	Microwave Oven	Window A/C	Central A/C	Washer/ Dryer	Washer/ Dryer Hook-ups	Window Blinds	Patio
100.0%	92.4%	12.4%	9.0%	3.4%	3.4%	95.9%	7.6%	60.0%	100.0%	62.8%

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
69.7%	70.3%	62.8%	57.2%	2.1%	7.6%	15.9%	49.7%

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
7,081	106	1.5%

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](http://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
9,911	32,674	42,585

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
282	64	77.3%

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
\$100 - \$375	\$475 - \$700

Source: Bowen National Research – 2011 Survey

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

Manufactured Home Park Survey Percent of Parks Offering On-Site Amenities & Utilities		
Office	Laundry Facility	All Utilities*
60.0%	0.0%	20.0%

\*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	48,346	157,929	206,275	36,787	243,062
2010	57,424	164,550	221,974	40,604	262,578

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					
		<1970	1970-1989	1990-1999	2000-2004	2005+	Total
Anderson County	Renter	2,107 44.0%	1,499 31.3%	881 18.4%	236 4.9%	63 1.3%	4,786 100.0%
	Owner	4,214 33.9%	4,369 35.1%	2,437 19.6%	914 7.4%	498 4.0%	12,432 100.0%
Camp County	Renter	415 29.3%	704 49.6%	201 14.2%	99 7.0%	0 0.0%	1,418 100.0%
	Owner	887 27.2%	1,162 35.6%	736 22.6%	402 12.3%	73 2.2%	3,260 100.0%
Cass County	Renter	1,324 44.7%	1,207 40.8%	291 9.8%	59 2.0%	77 2.6%	2,959 100.0%
	Owner	3,051 32.2%	4,105 43.3%	1,488 15.7%	597 6.3%	229 2.4%	9,470 100.0%
Cherokee County	Renter	1,886 38.2%	1,834 37.2%	887 18.0%	269 5.5%	58 1.2%	4,933 100.0%
	Owner	4,710 36.3%	4,325 33.4%	2,453 18.9%	1,031 8.0%	444 3.4%	12,961 100.0%
Franklin County	Renter	360 35.2%	531 52.0%	58 5.7%	7 0.7%	65 6.4%	1,022 100.0%
	Owner	788 25.1%	1,206 38.4%	828 26.4%	298 9.5%	16 0.5%	3,137 100.0%
Harrison County	Renter	2,401 36.8%	2,851 43.7%	857 13.1%	356 5.5%	54 0.8%	6,519 100.0%
	Owner	6,450 35.8%	6,396 35.5%	2,864 15.9%	1,755 9.7%	539 3.0%	18,004 100.0%
Henderson County	Renter	1,566 21.0%	3,716 49.7%	1,156 15.5%	881 11.8%	153 2.0%	7,472 100.0%
	Owner	4,210 17.9%	11,092 47.1%	4,730 20.1%	2,885 12.3%	631 2.7%	23,548 100.0%
Hopkins County	Renter	1,325 34.2%	1,644 42.4%	524 13.5%	359 9.3%	22 0.6%	3,874 100.0%
	Owner	2,996 31.8%	3,731 39.5%	1,568 16.6%	848 9.0%	291 3.1%	9,434 100.0%
Lamar County	Renter	2,451 36.9%	2,471 37.2%	803 12.1%	818 12.3%	93 1.4%	6,635 100.0%
	Owner	4,103 31.1%	5,201 39.4%	2,356 17.9%	1,055 8.0%	479 3.6%	13,194 100.0%
Marion County	Renter	499 52.1%	379 39.6%	58 6.1%	22 2.3%	0 0.0%	958 100.0%
	Owner	1,141 31.4%	1,394 38.3%	616 16.9%	402 11.1%	83 2.3%	3,637 100.0%
Morris County	Renter	713 56.1%	400 31.4%	91 7.2%	39 3.1%	29 2.3%	1,272 100.0%
	Owner	1,737 43.9%	1,565 39.6%	319 8.1%	281 7.1%	52 1.3%	3,954 100.0%
Panola County	Renter	1,149 53.2%	615 28.5%	311 14.4%	16 0.7%	67 3.1%	2,159 100.0%
	Owner	2,969 41.7%	2,514 35.3%	1,157 16.3%	316 4.4%	157 2.2%	7,112 100.0%
Rains County	Renter	344 38.4%	369 41.1%	160 17.8%	10 1.1%	14 1.6%	897 100.0%
	Owner	1,030 29.6%	1,510 43.4%	704 20.2%	198 5.7%	38 1.1%	3,480 100.0%

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

(Continued)

		Housing by Tenure by Year Built					
		<1970	1970-1989	1990-1999	2000-2004	2005+	Total
<b>Red River County</b>	Renter	691 47.7%	487 33.6%	259 17.9%	10 0.7%	3 0.2%	1,450 100.0%
	Owner	1,499 37.3%	1,598 39.8%	578 14.4%	271 6.7%	73 1.8%	4,019 100.0%
<b>Titus County</b>	Renter	1,187 35.6%	1,358 40.8%	492 14.8%	259 7.8%	33 1.0%	3,330 100.0%
	Owner	2,256 30.1%	2,787 37.2%	1,458 19.5%	704 9.4%	278 3.7%	7,483 100.0%
<b>Van Zandt County</b>	Renter	1,572 36.0%	1,863 42.6%	702 16.1%	210 4.8%	23 0.5%	4,370 100.0%
	Owner	3,776 24.1%	5,994 38.2%	3,692 23.6%	1,797 11.5%	418 2.7%	15,677 100.0%
<b>Wood County</b>	Renter	1,341 39.8%	1,065 31.6%	699 20.7%	217 6.4%	48 1.4%	3,370 100.0%
	Owner	3,660 26.6%	5,331 38.8%	3,067 22.3%	1,247 9.1%	443 3.2%	13,748 100.0%
<b>Sum of Rural Region</b>	Renter	21,331 37.1%	22,993 40.0%	8,430 14.7%	3,867 6.7%	802 1.4%	57,424 100.0%
	Owner	49,477 30.1%	64,280 39.1%	31,051 18.9%	15,001 9.1%	4,742 2.9%	164,550 100.0%
<b>Urban Areas</b>	Renter	21,220 33.1%	30,436 47.5%	6,961 10.9%	4,005 6.2%	1,467 2.3%	64,087 100.0%
	Owner	44,282 33.8%	48,990 37.4%	21,296 16.3%	11,391 8.7%	4,963 3.8%	130,924 100.0%
<b>State of Texas</b>	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	897	9,491	23,390	23,645	57,424
Owner	597	4,409	38,174	121,370	164,550

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	30,440	12,247	3,597	1,088	9,911	57,424
Owner	130,900	311	55	20	32,674	164,550
Total	161,339	12,558	3,651	1,108	42,585	221,974

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
\$970	\$572

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
<b>Anderson County</b>	Renter	1,195 25.0%	885 18.5%	1,982 41.4%	724 15.1%	4,786 100.0%
	Owner	7,238 58.2%	2,543 20.5%	2,567 20.6%	84 0.7%	12,432 100.0%
<b>Camp County</b>	Renter	340 24.0%	385 27.2%	452 31.9%	242 17.1%	1,418 100.0%
	Owner	1,955 60.0%	565 17.3%	721 22.1%	18 0.6%	3,260 100.0%
<b>Cass County</b>	Renter	800 27.0%	431 14.6%	809 27.3%	919 31.1%	2,959 100.0%
	Owner	5,933 62.7%	1,689 17.8%	1,695 17.9%	153 1.6%	9,470 100.0%
<b>Cherokee County</b>	Renter	1,165 23.6%	874 17.7%	2,010 40.7%	884 17.9%	4,933 100.0%
	Owner	7,440 57.4%	2,637 20.3%	2,793 21.5%	91 0.7%	12,961 100.0%
<b>Franklin County</b>	Renter	254 24.9%	207 20.3%	314 30.7%	246 24.1%	1,022 100.0%
	Owner	1,954 62.3%	536 17.1%	648 20.7%	0 0.0%	3,137 100.0%
<b>Harrison County</b>	Renter	2,076 31.8%	993 15.2%	2,535 38.9%	915 14.0%	6,519 100.0%
	Owner	10,969 60.9%	3,086 17.1%	3,754 20.9%	195 1.1%	18,004 100.0%
<b>Henderson County</b>	Renter	1,633 21.9%	1,783 23.9%	2,921 39.1%	1,135 15.2%	7,472 100.0%
	Owner	12,316 52.3%	4,909 20.8%	6,010 25.5%	313 1.3%	23,548 100.0%
<b>Hopkins County</b>	Renter	864 22.3%	798 20.6%	1,532 39.5%	680 17.6%	3,874 100.0%
	Owner	5,305 56.2%	1,970 20.9%	2,077 22.0%	81 0.9%	9,434 100.0%
<b>Lamar County</b>	Renter	1,635 24.6%	1,558 23.5%	2,614 39.4%	828 12.5%	6,635 100.0%
	Owner	7,715 58.5%	2,477 18.8%	2,911 22.1%	91 0.7%	13,194 100.0%
<b>Marion County</b>	Renter	190 19.8%	196 20.5%	288 30.1%	283 29.5%	958 100.0%
	Owner	2,233 61.4%	589 16.2%	762 21.0%	54 1.5%	3,637 100.0%
<b>Morris County</b>	Renter	326 25.6%	145 11.4%	492 38.7%	308 24.2%	1,272 100.0%
	Owner	2,536 64.1%	686 17.3%	714 18.1%	18 0.5%	3,954 100.0%
<b>Panola County</b>	Renter	544 25.2%	622 28.8%	626 29.0%	366 17.0%	2,159 100.0%
	Owner	4,256 59.8%	1,429 20.1%	1,323 18.6%	104 1.5%	7,112 100.0%

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
<b>Rains County</b>	Renter	276 30.8%	150 16.7%	225 25.1%	247 27.5%	897 100.0%
	Owner	1,953 56.1%	808 23.2%	664 19.1%	54 1.6%	3,480 100.0%
<b>Red River County</b>	Renter	323 22.3%	367 25.3%	390 26.9%	370 25.5%	1,450 100.0%
	Owner	2,663 66.3%	824 20.5%	519 12.9%	14 0.3%	4,019 100.0%
<b>Titus County</b>	Renter	1,067 32.0%	819 24.6%	1,037 31.1%	408 12.3%	3,330 100.0%
	Owner	4,549 60.8%	1,375 18.4%	1,519 20.3%	40 0.5%	7,483 100.0%
<b>Van Zandt County</b>	Renter	910 20.8%	1,019 23.3%	1,614 36.9%	826 18.9%	4,370 100.0%
	Owner	8,626 55.0%	3,199 20.4%	3,723 23.7%	129 0.8%	15,677 100.0%
<b>Wood County</b>	Renter	1,089 32.3%	801 23.8%	1,056 31.3%	424 12.6%	3,370 100.0%
	Owner	8,414 61.2%	2,416 17.6%	2,760 20.1%	157 1.1%	13,748 100.0%
<b>Sum of Rural Region</b>	Renter	14,687 25.6%	12,033 21.0%	20,897 36.4%	9,805 17.1%	57,424 100.0%
	Owner	96,055 58.4%	31,738 19.3%	35,160 21.4%	1,596 1.0%	164,550 100.0%
<b>Urban Areas</b>	Renter	16,921 26.4%	13,921 21.7%	26,002 40.6%	7,246 11.3%	64,087 100.0%
	Owner	78,032 59.6%	25,237 19.3%	26,865 20.5%	791 0.6%	130,924 100.0%
<b>State of Texas</b>	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
<b>Anderson County</b>	Renter	4,460 93.2%	307 6.4%	20 0.4%	4,786 100.0%
	Owner	11,947 96.1%	376 3.0%	109 0.9%	12,432 100.0%
<b>Camp County</b>	Renter	1,332 93.9%	86 6.1%	0 0.0%	1,418 100.0%
	Owner	3,051 93.6%	99 3.0%	110 3.4%	3,260 100.0%
<b>Cass County</b>	Renter	2,830 95.6%	96 3.2%	32 1.1%	2,959 100.0%
	Owner	9,299 98.2%	165 1.7%	6 0.1%	9,470 100.0%
<b>Cherokee County</b>	Renter	4,455 90.3%	331 6.7%	147 3.0%	4,933 100.0%
	Owner	12,388 95.6%	507 3.9%	66 0.5%	12,961 100.0%
<b>Franklin County</b>	Renter	991 97.0%	31 3.0%	0 0.0%	1,022 100.0%
	Owner	3,021 96.3%	108 3.4%	9 0.3%	3,137 100.0%
<b>Harrison County</b>	Renter	6,161 94.5%	213 3.3%	145 2.2%	6,519 100.0%
	Owner	17,708 98.4%	217 1.2%	78 0.4%	18,004 100.0%
<b>Henderson County</b>	Renter	7,083 94.8%	350 4.7%	39 0.5%	7,472 100.0%
	Owner	22,944 97.4%	487 2.1%	117 0.5%	23,548 100.0%
<b>Hopkins County</b>	Renter	3,584 92.5%	154 4.0%	136 3.5%	3,874 100.0%
	Owner	9,206 97.6%	180 1.9%	49 0.5%	9,434 100.0%
<b>Lamar County</b>	Renter	6,400 96.5%	211 3.2%	24 0.4%	6,635 100.0%
	Owner	12,959 98.2%	231 1.8%	4 0.0%	13,194 100.0%
<b>Marion County</b>	Renter	919 95.9%	39 4.1%	0 0.0%	958 100.0%
	Owner	3,513 96.6%	58 1.6%	67 1.8%	3,637 100.0%
<b>Morris County</b>	Renter	1,239 97.4%	29 2.3%	3 0.2%	1,272 100.0%
	Owner	3,894 98.5%	33 0.8%	27 0.7%	3,954 100.0%
<b>Panola County</b>	Renter	2,097 97.1%	29 1.3%	33 1.5%	2,159 100.0%
	Owner	6,959 97.8%	72 1.0%	82 1.2%	7,112 100.0%

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

(Continued)

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
<b>Rains County</b>	Renter	817 91.1%	51 5.7%	29 3.2%	897 100.0%
	Owner	3,389 97.4%	61 1.8%	30 0.9%	3,480 100.0%
<b>Red River County</b>	Renter	1,405 96.9%	45 3.1%	0 0.0%	1,450 100.0%
	Owner	3,905 97.2%	114 2.8%	0 0.0%	4,019 100.0%
<b>Titus County</b>	Renter	2,806 84.3%	467 14.0%	57 1.7%	3,330 100.0%
	Owner	7,086 94.7%	368 4.9%	29 0.4%	7,483 100.0%
<b>Van Zandt County</b>	Renter	4,187 95.8%	183 4.2%	0 0.0%	4,370 100.0%
	Owner	15,191 96.9%	382 2.4%	103 0.7%	15,677 100.0%
<b>Wood County</b>	Renter	3,294 97.7%	53 1.6%	23 0.7%	3,370 100.0%
	Owner	13,448 97.8%	251 1.8%	49 0.4%	13,748 100.0%
<b>Sum of Rural Region</b>	Renter	54,060 94.1%	2,675 4.7%	688 1.2%	57,424 100.0%
	Owner	159,908 97.2%	3,709 2.3%	935 0.6%	164,550 100.0%
<b>Urban Areas</b>	Renter	61,165 95.4%	2,052 3.2%	870 1.4%	64,087 100.0%
	Owner	127,831 97.6%	2,483 1.9%	608 0.5%	130,924 100.0%
<b>State of Texas</b>	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
Anderson County	Renter	4,761 99.5%	25 0.5%	4,786 100.0%
	Owner	12,406 99.8%	26 0.2%	12,432 100.0%
Camp County	Renter	1,418 100.0%	0 0.0%	1,418 100.0%
	Owner	3,229 99.0%	31 1.0%	3,260 100.0%
Cass County	Renter	2,839 95.9%	120 4.1%	2,959 100.0%
	Owner	9,420 99.5%	50 0.5%	9,470 100.0%
Cherokee County	Renter	4,919 99.7%	14 0.3%	4,933 100.0%
	Owner	12,937 99.8%	24 0.2%	12,961 100.0%
Franklin County	Renter	1,022 100.0%	0 0.0%	1,022 100.0%
	Owner	3,121 99.5%	16 0.5%	3,137 100.0%
Harrison County	Renter	6,347 97.4%	172 2.6%	6,519 100.0%
	Owner	17,907 99.5%	97 0.5%	18,004 100.0%
Henderson County	Renter	7,422 99.3%	50 0.7%	7,472 100.0%
	Owner	23,436 99.5%	112 0.5%	23,548 100.0%
Hopkins County	Renter	3,803 98.2%	71 1.8%	3,874 100.0%
	Owner	9,382 99.4%	52 0.6%	9,434 100.0%
Lamar County	Renter	6,570 99.0%	65 1.0%	6,635 100.0%
	Owner	13,116 99.4%	78 0.6%	13,194 100.0%
Marion County	Renter	932 97.3%	26 2.7%	958 100.0%
	Owner	3,568 98.1%	69 1.9%	3,637 100.0%
Morris County	Renter	1,240 97.5%	32 2.5%	1,272 100.0%
	Owner	3,928 99.3%	26 0.7%	3,954 100.0%
Panola County	Renter	2,128 98.6%	31 1.4%	2,159 100.0%
	Owner	7,064 99.3%	48 0.7%	7,112 100.0%

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
<b>Rains County</b>	Renter	897 100.0%	0 0.0%	897 100.0%
	Owner	3,447 99.1%	33 0.9%	3,480 100.0%
<b>Red River County</b>	Renter	1,439 99.2%	11 0.8%	1,450 100.0%
	Owner	3,982 99.1%	37 0.9%	4,019 100.0%
<b>Titus County</b>	Renter	3,272 98.3%	58 1.7%	3,330 100.0%
	Owner	7,432 99.3%	51 0.7%	7,483 100.0%
<b>Van Zandt County</b>	Renter	4,244 97.1%	126 2.9%	4,370 100.0%
	Owner	15,534 99.1%	143 0.9%	15,677 100.0%
<b>Wood County</b>	Renter	3,335 99.0%	35 1.0%	3,370 100.0%
	Owner	13,748 100.0%	0 0.0%	13,748 100.0%
<b>Sum of Rural Region</b>	Renter	56,588 98.5%	836 1.5%	57,424 100.0%
	Owner	163,657 99.5%	893 0.5%	164,550 100.0%
<b>Urban Areas</b>	Renter	63,475 99.0%	612 1.0%	64,087 100.0%
	Owner	130,522 99.7%	402 0.3%	130,924 100.0%
<b>State of Texas</b>	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	94	79	262	120	60	131	155	175	102	77
Single-Family	545	555	571	579	496	432	570	279	211	224
Total	639	634	833	699	556	563	725	454	313	301

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
1,333	\$65,779	595	\$121,241	637	\$169,840	601	\$250,247

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
79	\$80,416	516	\$99,587	1,971	\$133,680	465	\$163,412	101	\$175,864

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
282	\$171,350	313	\$158,758	412	\$128,808	1,089	\$142,451	481	\$102,972

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	48,346	157,929	206,275	36,787	243,062	48,346	157,929
2010	57,424	164,550	221,974	40,604	262,578	57,424	164,550

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)
<b>Region 4</b>	670

## **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 4 is located in the Upper East Texas portion of the state of Texas. This region includes the following 17 counties which were classified as rural.

Counties in Region			
Anderson	Camp	Cass	Cherokee
Franklin	Harrison	Henderson	Hopkins
Lamar	Marion	Morris	Panola
Rains	Red River	Titus	Van Zandt
Wood	-	-	-

According to representatives from the Upper East Region of Texas, the senior population in rural areas of the region is increasing, spurring the need for quality, safe and affordable senior housing.

Based on the Bowen National Research rental housing inventory count, there are 7,081 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 98.5% were occupied, with many of the projects maintaining long waiting lists. Based on the American Community Survey and U.S. Census data, there are 42,585 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 282 lots/homes. These manufactured home parks had a 77.3% occupancy/usage rate, which is below the overall state average of 86.1%. Finally, Bowen National Research identified 3,166 for-sale housing units in the region. These 3,166 available homes represent 1.9% of the 164,550 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that 42.1% of the for-sale housing stock is priced below \$100,000.

## 2. Existing Housing Stock

Much of the existing housing was built between mid-1940 and the early 1960s with little development since. Existing manufactured housing in the area is typically of poor quality and there is little availability. Cost of manufactured housing and \$0 down payment programs make this type of housing appealing to many low-income households; however, local officials believe that manufactured housing typically deteriorates more quickly than traditional stick built single-family homes making this a less appealing choice for communities.

### **3. Housing Need**

Need for affordable housing currently is split evenly between seniors and low- and moderate-income young families. If current trends persist there will be increasing demand for affordable senior housing according to local representatives.

In rural housing markets in this area, construction of large multifamily apartment projects is typically not financially feasible. Affordable single-family housing projects are more inline with the need, whether rental or owner-occupied housing, with three-bedroom homes best serving low-income households.

Older substandard housing in the region does not lend itself well to rehabilitation, as the costs of renovations typically exceed the cost of new construction once current environmental and energy code standards are complied with, making new construction the better alternative.

Funding for affordable housing for seniors 55 and older should be given first priority with family affordable rental projects and the first-time homebuyer program next in line for funding consideration.

### **4. Housing for Seniors/Persons with Disabilities**

There is a demand for additional affordable senior housing and this need would be best met by the development of garden-style two-bedroom homes that are accessible, safe and secure. The greatest obstacle to the development of additional housing for seniors is funding.

### **5. Barriers to Housing Development**

The major barriers to housing development in this region are the lack of infrastructure, the tight credit market and high construction costs in rural areas of the state.

### **6. Residential Development Financing**

The previous TDHCA Housing Infrastructure Grant program worked well in rural areas, as it provided funding to develop or upgrade rural infrastructure which in turn was a cost reducing factor and incentive to developers to consider rural development projects.

The cost of living in rural areas is typically lower than urban areas however the cost of construction in these areas is considerably higher. Developers are forced to build these higher construction costs into the cost of rural development projects and often times they cannot make the project profitable or even feasible for non-profit organizations. Additional grants or subsidies to bridge the gap would assist developers in their efforts to make these projects work.

Consideration should be given to allowing developers to use state AMFI income limits as opposed to county limits when state limits are higher\*, expanding the number of potential tenants that could income qualify for proposed projects.

Lastly, availability of local TDHCA representatives that have decision making capabilities would assist when questions of compliance arise.

\*This is the interpretation of qualifying AMFI limits expressed by the stakeholder that we spoke with and does not necessarily represent accurate rural income limits as of 2008. Education regarding current rural income and rent limits may be appropriate to dispel misunderstandings.

**7. Conclusions**

While the minimal or no down payment requirements and low costs associated with manufactured homes makes this a viable housing option, some community representatives believe such housing has a short economic lifespan and does not add value to the community or to the land values as stick built homes would add. It is believed that the growing base of seniors will increase the need for more senior housing. Single-family housing development will help meet the needs of families. The lack of infrastructure, financial limitations and high construction costs were cited as the primary barriers to development.

**G. DEMAND ANALYSIS**

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

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

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

\*Units under construction, planned or proposed





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

\*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 4 is located in the northeast portion of the state of Texas. This region includes 17 counties which were classified as rural and were included in this analysis. The following tables summarize the housing gaps by AMHI and county for this region:

	County Level Rental Housing Gap			
	Target Income			Total
	0% - 30%	31% - 50%	51% - 80%	
<b>Anderson County</b>	785	291	414	1,491
<b>Camp County</b>	124	80	82	287
<b>Cass County</b>	317	112	118	547
<b>Cherokee County</b>	843	445	481	1,769
<b>Franklin County</b>	135	52	47	234
<b>Harrison County</b>	1,112	362	404	1,878
<b>Henderson County</b>	1,394	490	322	2,207
<b>Hopkins County</b>	840	301	325	1,466
<b>Lamar County</b>	957	497	479	1,933
<b>Marion County</b>	79	28	35	141
<b>Morris County</b>	231	100	43	374
<b>Panola County</b>	239	30	90	359
<b>Rains County</b>	69	59	30	158
<b>Red River County</b>	142	63	0	205
<b>Titus County</b>	321	237	191	749
<b>Van Zandt County</b>	612	244	213	1,069
<b>Wood County</b>	606	196	198	1,000
<b>Region Total</b>	8,804	3,589	3,474	15,867

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

## 2. For-Sale Housing

	County Level For-Sale Housing Gap			
	Price Point			Total
	<\$100,000	\$100,000 to \$139,999	\$140,000-\$200,000	
<b>Anderson County</b>	71	125	185	381
<b>Camp County</b>	92	51	101	244
<b>Cass County</b>	51	133	101	285
<b>Cherokee County</b>	173	325	197	695
<b>Franklin County</b>	50	77	52	179
<b>Harrison County</b>	143	276	336	755
<b>Henderson County</b>	335	421	699	1,455
<b>Hopkins County</b>	115	189	230	534
<b>Lamar County</b>	127	256	202	585
<b>Marion County</b>	56	60	15	131
<b>Morris County</b>	-22	75	58	111
<b>Panola County</b>	64	47	43	154
<b>Rains County</b>	53	91	107	251
<b>Red River County</b>	-56	35	13	-8
<b>Titus County</b>	69	90	163	322
<b>Van Zandt County</b>	195	265	238	698
<b>Wood County</b>	102	274	381	757
<b>Region Total</b>	1,618	2,790	3,121	7,529

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