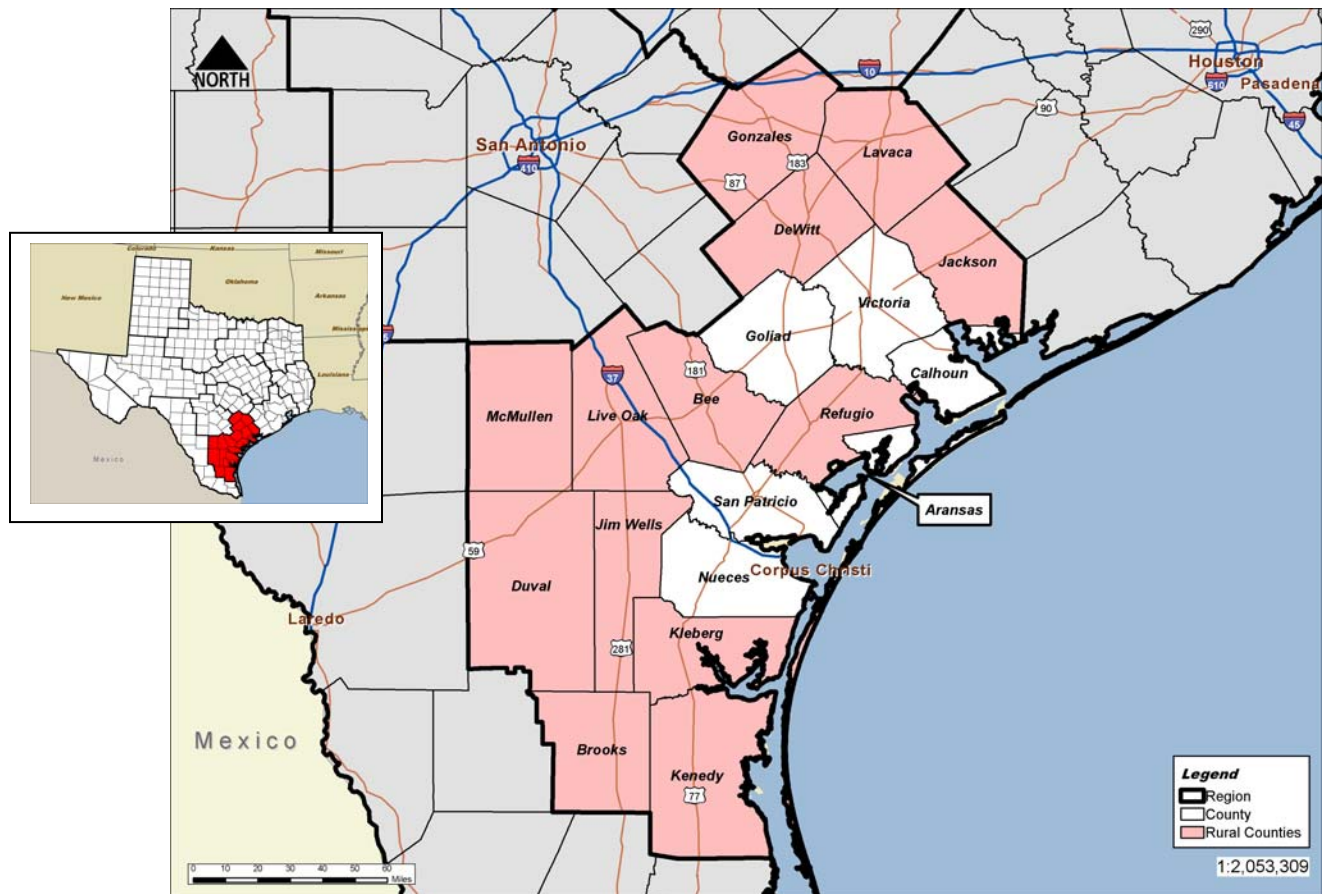


ADDENDUM J - REGION 10 (COASTAL BAND)

A. INTRODUCTION

Region 10 is located in the southern portion of the state of Texas. This region includes a total of 19 counties, of which 13 were classified as rural and were included in the following analysis. The largest rural county in the region is Jim Wells, with 40,838 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: 13,595 square miles
- 2010 Population Density: 16 persons per square mile
- 2010 Population: 217,044
- 2010 Households: 76,006
- 2010 Median Household Income: \$41,388



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

Rural Counties (Studied) Within Region		
Bee	Jackson	Live Oak
Brooks	Jim Wells	McMullen
DeWitt	Kenedy	Refugio
Duval	Kleberg	-
Gonzales	Lavaca	-
Non-Rural Counties (Excluded) Within Region		
Aransas	Goliad	San Patricio
Calhoun	Nueces	Victoria

B. KEY FINDINGS

The regional oil boom has played a role in the need for additional affordable housing in rural areas of this region. With the increase in the transient work force population associated with the energy extraction industry, rents in the area have increased based on demand.

Based on the Bowen National Research rental housing inventory count, there are 3,223 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 99.5% were occupied, with many of the projects maintaining long waiting lists. Based on American Community Survey and U.S. Census data, there are 9,561 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 573 lots/homes. These manufactured home parks had an 89.7% occupancy/usage rate, which is above the overall state average of 86.1%. Finally, Bowen National Research identified 487 for-sale housing units in the region. These 487 available homes represent 0.9% of the 53,460 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that more than half (52.5%) of the for-sale housing stock is priced below \$100,000.

According to local sources, the oil extraction energy boom and corresponding job growth has increased demand for housing and greatly contributed to the escalating housing and land costs. This in turn has made it more difficult for developers to build affordable housing. Limited funding and the lack of available, buildable land were the primary barriers to development in this rural region cited by stakeholders.

Additional key regional findings include:

- Total households within the region are projected to decline by 397, a 0.5% decline 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 6.3%. 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 33.8% of renters in the region are paying over 30% (cost burdened) of their income towards rent compared to 19.1% 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 Jim Wells County, while the greatest number of cost burdened renter households is in Kleberg County. The greatest share of cost burdened homeowners is in Brooks County, while the greatest number of cost burdened homeowners is in Jim Wells County.

- A total of 8.2% of renter households within the region are considered to be living in overcrowded housing (1.0 or more persons per room) compared to 3.4% of owner households. Statewide, these shares are 7.3% for renters and 3.2% for owners. The greatest share of overcrowded renter-occupied housing is in Dewitt County, while the greatest number of overcrowded renter-occupied housing is in Kleberg County. The highest share among owner-occupied housing and the highest number among owner-occupied housing is within Kleberg County.
- Within the region, the share of renter housing units that lack complete plumbing facilities is 1.3% among renter-occupied units and 0.9% among owner-occupied units. Overall, the state average is 0.8% of renter-occupied units and 0.5% of owner-occupied units lack complete plumbing facilities.
- Total employment within the region increased by 1,597 employees between 2006 and 2011, representing a 1.7% increase. The statewide average increase during this same time period is 6.6%.
- The region's largest industry by total employment is within the Healthcare and Social Assistance sector at 11.9%. The largest negative change in employment between 2000 and 2010 was within the Agriculture-related industry, losing 4,517 employees; the largest positive change was within the Wholesale Trade sector, increasing by 6,209 jobs.
- Between 2006 and 2011, the region's unemployment rate was at its lowest at 4.2% in 2007 and its highest rate in 2010 at 7.8%, 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 99.4%. This is extremely high and well above the statewide average of 97.3% for the rural regions of Texas.
- Of all affordable rental units surveyed in the region, 373 (13.9%) were built before 1970; 424 (15.8%) were built since 2000. A total 1,488 units were built between 1970 and 1989, comprising the largest share at 55.4%.
- The lowest gross rent among rental units surveyed in the region is \$293; highest gross rent is \$966. 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 9,561 units with approximately 19.8% renter-occupied and 80.2% owner-occupied. There were a total of 573 manufactured home lots surveyed with 59 available, representing an overall occupancy/usage rate of 89.7%. This is above the state average (86.1%) occupancy rate for manufactured homes.
- Rental rates of manufactured homes surveyed range between \$400 and \$700/month. The rates fall within the rental rates of the affordable apartments surveyed in the region.
- A total of 487 for-sale housing units were identified within the region that were listed as available for purchase. Over one-half (52.2%) of the units were priced below \$100,000. The average listed price of homes under \$100,000 is \$66,784, representing a large base of affordable for-sale product that is available to low-income households. It should be noted, however, that much of this supply is older (pre-1960) and likely lower quality product that requires repairs or renovations.
- The total affordable housing gap for the entire region was 5,450 rental units and 1,867 for-sale units. This does not mean that the entire region can support 5,450 new rental units and 1,867 new for-sale units. Instead, these numbers are primarily representative of the number of households in the region that are living in cost burdened, overcrowded or substandard housing. Since not all households living in such conditions are willing or able to move if new product is built, only a portion of the units cited above could be supported. Typically, only about 10% of the housing gap within a county can be supported at an individual site. Housing gaps for individual counties are included at the end of this addendum. The largest renter-occupied housing gap is in Kleberg County and the largest owner-occupied housing gap is in Jim Wells County.

C. DEMOGRAPHICS ANALYSIS

1. POPULATION TRENDS

		Year			
		1990	2000	2010	2015
Bee County	Population	25,135	32,358	31,861	31,785
	Population Change	-	7,223	-497	-76
	Percent Change	-	28.7%	-1.5%	-0.2%
Brooks County	Population	8,204	7,976	7,223	7,089
	Population Change	-	-228	-753	-134
	Percent Change	-	-2.8%	-9.4%	-1.8%
DeWitt County	Population	18,839	20,012	20,097	19,798
	Population Change	-	1,173	85	-299
	Percent Change	-	6.2%	0.4%	-1.5%
Duval County	Population	12,918	13,120	11,782	11,231
	Population Change	-	202	-1,338	-551
	Percent Change	-	1.6%	-10.2%	-4.7%
Gonzales County	Population	17,204	18,627	19,807	19,931
	Population Change	-	1,423	1,180	124
	Percent Change	-	8.3%	6.3%	0.6%
Jackson County	Population	13,039	14,391	14,075	14,204
	Population Change	-	1,352	-316	129
	Percent Change	-	10.4%	-2.2%	0.9%
Jim Wells County	Population	37,678	39,325	40,838	41,399
	Population Change	-	1,647	1,513	561
	Percent Change	-	4.4%	3.8%	1.4%
Kenedy County	Population	460	414	416	395
	Population Change	-	-46	2	-21
	Percent Change	-	-10.0%	0.5%	-5.0%
Kleberg County	Population	30,273	31,548	32,061	31,658
	Population Change	-	1,275	513	-403
	Percent Change	-	4.2%	1.6%	-1.3%
Lavaca County	Population	18,689	19,209	19,263	19,135
	Population Change	-	520	54	-128
	Percent Change	-	2.8%	0.3%	-0.7%
Live Oak County	Population	9,556	12,308	11,531	11,213
	Population Change	-	2,752	-777	-318
	Percent Change	-	28.8%	-6.3%	-2.8%
McMullen County	Population	817	851	707	683
	Population Change	-	34	-144	-24
	Percent Change	-	4.2%	-16.9%	-3.4%
Refugio County	Population	7,976	7,828	7,383	7,152
	Population Change	-	-148	-445	-231
	Percent Change	-	-1.9%	-5.7%	-3.1%
Sum of Rural Region	Population	200,788	217,967	217,044	215,673
	Population Change	-	17,179	-923	-1,371
	Percent Change	-	8.6%	-0.4%	-0.6%
Urban Areas	Population	467,133	514,886	543,569	553,830
	Population Change	-	47,753	28,683	10,261
	Percent Change	-	10.2%	5.6%	1.9%
State of Texas	Population	16,986,510	20,851,820	25,145,561	27,291,474
	Population Change	-	3,865,310	4,293,741	2,145,913
	Percent Change	-	22.8%	20.6%	8.5%

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

The population bases by age are summarized as follows:

		Population by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Bee County	2000	11,876 36.7%	6,349 19.6%	5,093 15.7%	3,494 10.8%	2,252 7.0%	1,827 5.6%	1,467 4.5%
	2010	10,968 34.4%	6,713 21.1%	4,320 13.6%	3,622 11.4%	2,896 9.1%	1,765 5.5%	1,577 4.9%
	2015	10,772 33.9%	6,683 21.0%	4,341 13.7%	3,196 10.1%	3,141 9.9%	2,100 6.6%	1,553 4.9%
Brooks County	2000	3,230 40.5%	822 10.3%	1,041 13.1%	952 11.9%	781 9.8%	663 8.3%	487 6.1%
	2010	2,764 38.3%	767 10.6%	753 10.4%	910 12.6%	924 12.8%	605 8.4%	501 6.9%
	2015	2,653 37.4%	769 10.8%	708 10.0%	807 11.4%	957 13.5%	704 9.9%	492 6.9%
DeWitt County	2000	6,156 30.8%	2,188 10.9%	3,229 16.1%	2,727 13.6%	1,931 9.6%	1,887 9.4%	1,894 9.5%
	2010	5,661 28.2%	2,390 11.9%	2,740 13.6%	3,070 15.3%	2,586 12.9%	1,704 8.5%	1,947 9.7%
	2015	5,506 27.8%	2,275 11.5%	2,738 13.8%	2,714 13.7%	2,748 13.9%	2,001 10.1%	1,815 9.2%
Duval County	2000	5,120 39.0%	1,616 12.3%	1,849 14.1%	1,530 11.7%	1,167 8.9%	990 7.5%	848 6.5%
	2010	4,503 38.2%	1,500 12.7%	1,417 12.0%	1,474 12.5%	1,302 11.0%	832 7.1%	755 6.4%
	2015	4,254 37.9%	1,467 13.1%	1,343 12.0%	1,235 11.0%	1,288 11.5%	957 8.5%	686 6.1%
Gonzales County	2000	6,821 36.6%	2,168 11.6%	2,616 14.0%	2,207 11.8%	1,693 9.1%	1,590 8.5%	1,532 8.2%
	2010	6,846 34.6%	2,405 12.1%	2,377 12.0%	2,771 14.0%	2,353 11.9%	1,512 7.6%	1,545 7.8%
	2015	6,853 34.4%	2,294 11.5%	2,386 12.0%	2,475 12.4%	2,658 13.3%	1,811 9.1%	1,454 7.3%
Jackson County	2000	5,127 35.6%	1,631 11.3%	2,123 14.8%	1,927 13.4%	1,288 9.0%	1,194 8.3%	1,101 7.7%
	2010	4,647 33.0%	1,634 11.6%	1,696 12.0%	2,065 14.7%	1,835 13.0%	1,090 7.7%	1,109 7.9%
	2015	4,702 33.1%	1,556 11.0%	1,685 11.9%	1,835 12.9%	2,039 14.4%	1,308 9.2%	1,079 7.6%
Jim Wells County	2000	15,895 40.4%	4,842 12.3%	5,598 14.2%	4,744 12.1%	3,376 8.6%	2,668 6.8%	2,202 5.6%
	2010	15,971 39.1%	5,238 12.8%	4,748 11.6%	5,317 13.0%	4,429 10.8%	2,729 6.7%	2,407 5.9%
	2015	16,059 38.8%	5,396 13.0%	4,656 11.2%	4,766 11.5%	4,838 11.7%	3,245 7.8%	2,438 5.9%
Kenedy County	2000	161 38.9%	51 12.3%	58 14.0%	55 13.3%	45 10.9%	29 7.0%	15 3.6%
	2010	160 38.5%	53 12.7%	49 11.8%	51 12.3%	48 11.5%	34 8.2%	21 5.0%
	2015	161 40.8%	45 11.4%	35 8.9%	50 12.7%	38 9.6%	41 10.4%	25 6.3%

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+
Kleberg County	2000	13,565 43.0%	4,696 14.9%	3,963 12.6%	3,446 10.9%	2,539 8.0%	1,848 5.9%	1,491 4.7%
	2010	12,851 40.1%	5,264 16.4%	3,799 11.8%	3,570 11.1%	3,087 9.6%	1,915 6.0%	1,575 4.9%
	2015	12,646 39.9%	4,786 15.1%	4,054 12.8%	3,287 10.4%	3,139 9.9%	2,192 6.9%	1,556 4.9%
Lavaca County	2000	5,970 31.1%	1,824 9.5%	2,681 14.0%	2,502 13.0%	2,038 10.6%	1,830 9.5%	2,364 12.3%
	2010	5,688 29.5%	2,082 10.8%	2,057 10.7%	2,878 14.9%	2,674 13.9%	1,799 9.3%	2,086 10.8%
	2015	5,625 29.4%	2,052 10.7%	2,013 10.5%	2,464 12.9%	2,985 15.6%	2,024 10.6%	1,972 10.3%
Live Oak County	2000	3,912 31.8%	1,497 12.2%	1,838 14.9%	1,757 14.3%	1,338 10.9%	1,086 8.8%	880 7.1%
	2010	3,287 28.5%	1,505 13.1%	1,237 10.7%	1,767 15.3%	1,700 14.7%	1,158 10.0%	876 7.6%
	2015	3,061 27.3%	1,525 13.6%	1,127 10.0%	1,468 13.1%	1,719 15.3%	1,409 12.6%	905 8.1%
McMullen County	2000	253 29.7%	61 7.2%	141 16.6%	124 14.6%	120 14.1%	89 10.5%	63 7.4%
	2010	177 25.0%	75 10.6%	63 8.9%	126 17.8%	115 16.3%	89 12.6%	62 8.8%
	2015	157 23.0%	76 11.1%	64 9.4%	94 13.8%	131 19.2%	95 13.9%	65 9.5%
Refugio County	2000	2,620 33.5%	875 11.2%	1,155 14.8%	1,029 13.1%	848 10.8%	689 8.8%	612 7.8%
	2010	2,335 31.6%	790 10.7%	874 11.8%	1,103 14.9%	986 13.4%	662 9.0%	633 8.6%
	2015	2,217 31.0%	830 11.6%	734 10.3%	955 13.4%	1,045 14.6%	737 10.3%	634 8.9%
Sum of Rural Regions	2000	80,706 37.0%	28,620 13.1%	31,385 14.4%	26,494 12.2%	19,416 8.9%	16,390 7.5%	14,956 6.9%
	2010	75,858 34.9%	30,416 14.0%	26,130 12.0%	28,724 13.2%	24,935 11.5%	15,894 7.3%	15,094 7.0%
	2015	74,666 34.6%	29,754 13.8%	25,884 12.0%	25,346 11.8%	26,726 12.4%	18,624 8.6%	14,674 6.8%
Urban Areas	2000	198,399 38.5%	66,901 13.0%	78,871 15.3%	67,191 13.0%	43,043 8.4%	34,140 6.6%	26,341 5.1%
	2010	196,199 36.1%	76,832 14.1%	66,473 12.2%	75,024 13.8%	62,132 11.4%	35,895 6.6%	31,007 5.7%
	2015	197,401 35.6%	77,216 13.9%	69,156 12.5%	66,469 12.0%	67,445 12.2%	44,953 8.1%	31,189 5.6%
State of Texas	2000	8,085,640 38.8%	3,162,083 15.2%	3,322,238 15.9%	2,611,137 12.5%	1,598,190 7.7%	1,142,608 5.5%	929,924 4.5%
	2010	9,368,816 37.3%	3,653,545 14.5%	3,417,561 13.6%	3,485,240 13.9%	2,617,205 10.4%	1,431,667 5.7%	1,171,525 4.7%
	2015	10,067,025 36.9%	4,026,446 14.8%	3,562,076 13.1%	3,432,406 12.6%	3,052,202 11.2%	1,897,495 7.0%	1,253,824 4.6%

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

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

		Year			
		1990	2000	2010	2015
Bee County	Population	25,135	32,358	31,861	31,785
	Area in Square Miles	880.37	880.37	880.37	880.37
	Density	28.6	36.8	36.2	36.1
Brooks County	Population	8,204	7,976	7,223	7,089
	Area in Square Miles	943.64	943.64	943.64	943.64
	Density	8.7	8.5	7.7	7.5
DeWitt County	Population	18,839	20,012	20,097	19,798
	Area in Square Miles	910.56	910.56	910.56	910.56
	Density	20.7	22.0	22.1	21.7
Duval County	Population	12,918	13,120	11,782	11,231
	Area in Square Miles	1,795.67	1,795.67	1,795.67	1,795.67
	Density	7.2	7.3	6.6	6.3
Gonzales County	Population	17,204	18,627	19,807	19,931
	Area in Square Miles	1,069.86	1,069.86	1,069.86	1,069.86
	Density	16.1	17.4	18.5	18.6
Jackson County	Population	13,039	14,391	14,075	14,204
	Area in Square Miles	852.48	852.48	852.48	852.48
	Density	15.3	16.9	16.5	16.7
Jim Wells County	Population	37,678	39,325	40,838	41,399
	Area in Square Miles	868.26	868.26	868.26	868.26
	Density	43.4	45.3	47.0	47.7
Kenedy County	Population	460	414	416	395
	Area in Square Miles	1,416.93	1,416.93	1,416.93	1,416.93
	Density	0.3	0.3	0.3	0.3
Kleberg County	Population	30,273	31,548	32,061	31,658
	Area in Square Miles	886.58	886.58	886.58	886.58
	Density	34.1	35.6	36.2	35.7
Lavaca County	Population	18,689	19,209	19,263	19,135
	Area in Square Miles	970.45	970.45	970.45	970.45
	Density	19.3	19.8	19.8	19.7
Live Oak County	Population	9,556	12,308	11,531	11,213
	Area in Square Miles	1,078.88	1,078.88	1,078.88	1,078.88
	Density	8.9	11.4	10.7	10.4
McMullen County	Population	817	851	707	683
	Area in Square Miles	1,142.63	1,142.63	1,142.63	1,142.63
	Density	0.7	0.7	0.6	0.6
Refugio County	Population	7,976	7,828	7,383	7,152
	Area in Square Miles	778.76	778.76	778.76	778.76
	Density	10.2	10.1	9.5	9.2
Sum of Rural Region	Population	200,788	217,967	217,044	215,673
	Area in Square Miles	13,595.07	13,595.07	13,595.07	13,595.07
	Density	14.8	16.0	16.0	15.9
Urban Areas	Population	467,133	514,886	543,569	553,830
	Area in Square Miles	3,931	3,931	3,931	3,931
	Density	118.8	131.0	138.3	140.9
State of Texas	Population	16,986,510	20,851,820	25,145,561	27,291,474
	Area in Square Miles	261,797.12	261,797.12	261,797.12	261,797.12
	Density	64.9	79.6	96.0	104.2

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

2. HOUSEHOLD TRENDS

Household trends are summarized as follows:

		Year			
		1990	2000	2010	2015
Bee County	Households	8,592	9,061	9,042	9,041
	Household Change	-	469	-19	-1
	Percent Change	-	5.5%	-0.2%	0.0%
Brooks County	Households	2,673	2,711	2,642	2,600
	Household Change	-	38	-69	-42
	Percent Change	-	1.4%	-2.5%	-1.6%
DeWitt County	Households	7,195	7,207	7,407	7,286
	Household Change	-	12	200	-121
	Percent Change	-	0.2%	2.8%	-1.6%
Duval County	Households	4,159	4,350	4,090	3,907
	Household Change	-	191	-260	-183
	Percent Change	-	4.6%	-6.0%	-4.5%
Gonzales County	Households	6,231	6,782	7,120	7,166
	Household Change	-	551	338	46
	Percent Change	-	8.8%	5.0%	0.6%
Jackson County	Households	4,833	5,336	5,284	5,334
	Household Change	-	503	-52	50
	Percent Change	-	10.4%	-1.0%	0.9%
Jim Wells County	Households	11,979	12,961	13,961	14,188
	Household Change	-	982	1,000	227
	Percent Change	-	8.2%	7.7%	1.6%
Kenedy County	Households	145	138	147	140
	Household Change	-	-7	9	-7
	Percent Change	-	-4.8%	6.5%	-4.7%
Kleberg County	Households	10,058	10,896	11,097	10,980
	Household Change	-	838	201	-117
	Percent Change	-	8.3%	1.8%	-1.1%
Lavaca County	Households	7,349	7,669	7,808	7,764
	Household Change	-	320	139	-44
	Percent Change	-	4.4%	1.8%	-0.6%
Live Oak County	Households	3,550	4,230	4,257	4,135
	Household Change	-	680	27	-122
	Percent Change	-	19.2%	0.6%	-2.9%
McMullen County	Households	319	355	310	301
	Household Change	-	36	-45	-9
	Percent Change	-	11.3%	-12.7%	-3.0%
Refugio County	Households	2,937	2,985	2,841	2,757
	Household Change	-	48	-144	-84
	Percent Change	-	1.6%	-4.8%	-3.0%
Sum of Rural Region	Households	70,020	74,681	76,006	75,599
	Household Change	-	4,661	1,325	-407
	Percent Change	-	6.7%	1.8%	-0.5%
Urban Areas	Households	160,647	181,721	199,840	204,511
	Household Change	-	21,074	18,119	4,671
	Percent Change	-	13.1%	10.0%	2.3%
State of Texas	Households	6,070,937	7,393,354	8,922,933	9,673,279
	Household Change	-	1,322,417	1,529,579	750,346
	Percent Change	-	21.8%	20.7%	8.4%

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

The household bases by age are summarized as follows:

		Households by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Bee County	2000	504 5.6%	1,298 14.3%	2,003 22.1%	1,725 19.0%	1,284 14.2%	1,265 14.0%	982 10.8%
	2010	468 5.2%	1,447 16.0%	1,467 16.2%	1,794 19.8%	1,725 19.1%	1,120 12.4%	1,022 11.3%
	2015	430 4.8%	1,436 15.9%	1,451 16.0%	1,557 17.2%	1,840 20.4%	1,324 14.6%	1,003 11.1%
Brooks County	2000	186 6.9%	300 11.1%	485 17.9%	551 20.3%	384 14.2%	442 16.3%	363 13.4%
	2010	116 4.4%	327 12.4%	376 14.2%	514 19.5%	545 20.6%	404 15.3%	359 13.6%
	2015	95 3.7%	332 12.8%	344 13.2%	453 17.4%	556 21.4%	470 18.1%	348 13.4%
DeWitt County	2000	263 3.6%	904 12.5%	1,334 18.5%	1,324 18.4%	979 13.6%	1,196 16.6%	1,207 16.7%
	2010	222 3.0%	873 11.8%	1,084 14.6%	1,529 20.6%	1,415 19.1%	1,051 14.2%	1,232 16.6%
	2015	190 2.6%	836 11.5%	1,065 14.6%	1,334 18.3%	1,494 20.5%	1,231 16.9%	1,137 15.6%
Duval County	2000	176 4.0%	563 12.9%	868 20.0%	857 19.7%	673 15.5%	633 14.6%	580 13.3%
	2010	173 4.2%	575 14.1%	640 15.6%	800 19.6%	777 19.0%	564 13.8%	562 13.7%
	2015	150 3.8%	562 14.4%	613 15.7%	674 17.3%	755 19.3%	645 16.5%	508 13.0%
Gonzales County	2000	316 4.7%	890 13.1%	1,358 20.0%	1,185 17.5%	944 13.9%	1,059 15.6%	1,030 15.2%
	2010	268 3.8%	1,009 14.2%	1,145 16.1%	1,496 21.0%	1,250 17.6%	931 13.1%	1,019 14.3%
	2015	244 3.4%	976 13.6%	1,151 16.1%	1,317 18.4%	1,408 19.6%	1,116 15.6%	954 13.3%
Jackson County	2000	161 3.0%	771 14.4%	1,166 21.9%	1,085 20.3%	701 13.1%	713 13.4%	739 13.8%
	2010	152 2.9%	765 14.5%	836 15.8%	1,122 21.2%	1,013 19.2%	680 12.9%	715 13.5%
	2015	146 2.7%	766 14.4%	826 15.5%	987 18.5%	1,110 20.8%	807 15.1%	691 13.0%
Jim Wells County	2000	466 3.6%	2,041 15.7%	2,828 21.8%	2,585 19.9%	1,890 14.6%	1,871 14.4%	1,280 9.9%
	2010	573 4.1%	2,192 15.7%	2,439 17.5%	2,908 20.8%	2,500 17.9%	1,784 12.8%	1,565 11.2%
	2015	534 3.8%	2,305 16.2%	2,381 16.8%	2,579 18.2%	2,705 19.1%	2,096 14.8%	1,588 11.2%
Kenedy County	2000	8 5.8%	19 13.8%	21 15.2%	34 24.6%	25 18.1%	18 13.0%	13 9.4%
	2010	7 4.7%	21 14.2%	18 12.2%	32 21.6%	31 20.9%	23 15.5%	16 10.8%
	2015	5 3.5%	18 12.8%	13 9.2%	28 19.9%	25 17.7%	31 22.0%	21 14.9%

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+
Kleberg County	2000	1,222 11.2%	2,056 18.9%	2,235 20.5%	1,758 16.1%	1,478 13.6%	1,067 9.8%	1,080 9.9%
	2010	1,023 9.2%	2,317 20.9%	1,951 17.6%	1,933 17.4%	1,745 15.7%	1,139 10.3%	988 8.9%
	2015	966 8.8%	2,099 19.1%	2,098 19.1%	1,767 16.1%	1,759 16.0%	1,293 11.8%	1,000 9.1%
Lavaca County	2000	233 3.0%	802 10.5%	1,418 18.5%	1,391 18.1%	1,156 15.1%	1,200 15.6%	1,469 19.2%
	2010	227 2.9%	959 12.3%	1,084 13.9%	1,574 20.2%	1,477 18.9%	1,152 14.8%	1,334 17.1%
	2015	207 2.7%	980 12.6%	1,046 13.5%	1,345 17.3%	1,640 21.1%	1,293 16.7%	1,252 16.1%
Live Oak County	2000	122 2.9%	421 10.0%	838 19.8%	879 20.8%	696 16.5%	676 16.0%	598 14.1%
	2010	103 2.4%	472 11.1%	554 13.0%	861 20.2%	944 22.2%	738 17.3%	584 13.7%
	2015	84 2.0%	500 12.1%	484 11.7%	690 16.7%	923 22.3%	868 21.0%	585 14.2%
McMullen County	2000	2 0.6%	23 6.5%	87 24.5%	61 17.2%	65 18.3%	58 16.3%	59 16.6%
	2010	6 1.9%	26 8.3%	36 11.5%	67 21.5%	67 21.5%	60 19.2%	50 16.0%
	2015	4 1.3%	29 9.6%	38 12.6%	48 15.9%	72 23.8%	61 20.2%	50 16.6%
Refugio County	2000	74 2.5%	390 13.1%	652 21.8%	569 19.1%	466 15.6%	419 14.0%	415 13.9%
	2010	74 2.6%	356 12.5%	445 15.7%	602 21.2%	551 19.4%	414 14.6%	401 14.1%
	2015	52 1.9%	396 14.4%	369 13.4%	513 18.6%	578 20.9%	455 16.5%	396 14.4%
Sum of Rural Region	2000	3,733 5.0%	10,478 14.0%	15,293 20.5%	14,004 18.8%	10,741 14.4%	10,617 14.2%	9,815 13.1%
	2010	3,412 4.5%	11,339 14.9%	12,075 15.9%	15,232 20.0%	14,040 18.5%	10,060 13.2%	9,847 13.0%
	2015	3,107 4.1%	11,235 14.9%	11,879 15.7%	13,292 17.6%	14,865 19.7%	11,690 15.5%	9,533 12.6%
Urban Areas	2000	9,934 5.5%	28,719 15.8%	42,445 23.4%	37,288 20.5%	24,982 13.7%	21,680 11.9%	16,673 9.2%
	2010	9,783 4.9%	34,503 17.3%	34,519 17.3%	41,672 20.9%	36,193 18.1%	22,697 11.4%	20,474 10.2%
	2015	9,045 4.4%	35,424 17.3%	35,679 17.4%	36,647 17.9%	38,964 19.1%	28,198 13.8%	20,551 10.0%
State of Texas	2000	477,063 6.5%	1,430,025 19.3%	1,800,482 24.4%	1,455,189 19.7%	924,316 12.5%	718,080 9.7%	588,199 8.0%
	2010	535,328 6.0%	1,626,238 18.2%	1,777,887 19.9%	1,914,271 21.5%	1,485,204 16.6%	862,658 9.7%	721,347 8.1%
	2015	542,204 5.6%	1,818,970 18.8%	1,834,258 19.0%	1,869,304 19.3%	1,710,141 17.7%	1,127,683 11.7%	770,719 8.0%

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

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

		Persons Per Renter Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Bee County	2000	1,015 32.5%	650 20.8%	530 17.0%	455 14.6%	474 15.2%	3,124 100.0%
	2010	1,154 36.1%	575 18.0%	523 16.4%	466 14.6%	479 15.0%	3,197 100.0%
	2015	1,173 37.0%	545 17.2%	514 16.2%	456 14.4%	485 15.3%	3,173 100.0%
Brooks County	2000	127 17.4%	79 10.8%	177 24.2%	155 21.2%	193 26.4%	731 100.0%
	2010	167 20.5%	68 8.4%	181 22.3%	177 21.8%	220 27.1%	813 100.0%
	2015	169 22.9%	57 7.7%	154 20.9%	146 19.8%	212 28.8%	737 100.0%
DeWitt County	2000	619 36.6%	392 23.2%	307 18.1%	213 12.6%	162 9.6%	1,693 100.0%
	2010	744 40.0%	402 21.6%	306 16.5%	230 12.4%	177 9.5%	1,859 100.0%
	2015	743 42.0%	361 20.4%	280 15.8%	215 12.2%	170 9.6%	1,768 100.0%
Duval County	2000	236 28.4%	187 22.5%	117 14.1%	154 18.6%	136 16.4%	830 100.0%
	2010	280 30.5%	195 21.2%	119 13.0%	172 18.7%	153 16.7%	918 100.0%
	2015	230 29.6%	164 21.1%	99 12.7%	156 20.1%	128 16.5%	777 100.0%
Gonzales County	2000	629 30.0%	435 20.8%	441 21.1%	281 13.4%	308 14.7%	2,094 100.0%
	2010	717 31.5%	451 19.8%	478 21.0%	307 13.5%	323 14.2%	2,277 100.0%
	2015	712 31.7%	442 19.7%	455 20.3%	296 13.2%	341 15.2%	2,245 100.0%
Jackson County	2000	416 29.7%	301 21.5%	249 17.8%	227 16.2%	207 14.8%	1,400 100.0%
	2010	474 34.3%	267 19.3%	225 16.3%	212 15.4%	201 14.6%	1,380 100.0%
	2015	503 35.2%	266 18.6%	231 16.2%	227 15.9%	203 14.2%	1,430 100.0%
Jim Wells County	2000	893 29.4%	608 20.0%	526 17.3%	514 16.9%	500 16.4%	3,040 100.0%
	2010	1,165 30.7%	753 19.9%	719 19.0%	632 16.7%	521 13.7%	3,790 100.0%
	2015	1,131 31.7%	708 19.9%	670 18.8%	583 16.4%	472 13.2%	3,563 100.0%
Kenedy County	2000	15 16.7%	29 32.2%	15 16.7%	14 15.6%	18 20.0%	90 100.0%
	2010	18 18.9%	28 29.5%	19 20.0%	15 15.8%	16 16.8%	95 100.0%
	2015	16 17.4%	31 33.7%	14 15.2%	16 17.4%	16 17.4%	92 100.0%

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
Kleberg County	2000	1,209 26.8%	1,171 26.0%	961 21.3%	598 13.3%	574 12.7%	4,512 100.0%
	2010	1,467 30.5%	1,233 25.7%	956 19.9%	587 12.2%	563 11.7%	4,805 100.0%
	2015	1,437 30.8%	1,185 25.4%	909 19.5%	571 12.3%	558 12.0%	4,660 100.0%
Lavaca County	2000	628 38.1%	399 24.2%	302 18.3%	191 11.6%	126 7.7%	1,647 100.0%
	2010	675 39.2%	395 23.0%	313 18.2%	202 11.7%	136 7.9%	1,721 100.0%
	2015	684 39.5%	376 21.7%	320 18.5%	199 11.5%	150 8.7%	1,730 100.0%
Live Oak County	2000	247 31.3%	209 26.5%	142 18.0%	91 11.5%	99 12.6%	788 100.0%
	2010	295 33.8%	224 25.6%	164 18.8%	78 8.9%	114 13.0%	874 100.0%
	2015	274 33.6%	206 25.2%	160 19.6%	67 8.2%	108 13.2%	816 100.0%
McMullen County	2000	16 23.2%	12 17.4%	28 40.6%	7 10.1%	6 8.7%	69 100.0%
	2010	16 28.6%	10 17.9%	20 35.7%	5 8.9%	4 7.1%	56 100.0%
	2015	18 29.5%	11 18.0%	20 32.8%	6 9.8%	6 9.8%	61 100.0%
Refugio County	2000	234 31.2%	172 23.0%	108 14.4%	133 17.8%	102 13.6%	749 100.0%
	2010	272 35.7%	166 21.8%	103 13.5%	121 15.9%	100 13.1%	761 100.0%
	2015	263 36.4%	154 21.3%	92 12.7%	109 15.1%	104 14.4%	722 100.0%
Sum of Rural Region	2000	6,284 30.3%	4,644 22.4%	3,903 18.8%	3,033 14.6%	2,905 14.0%	20,767 100.0%
	2010	7,444 33.0%	4,767 21.1%	4,126 18.3%	3,204 14.2%	3,007 13.3%	22,546 100.0%
	2015	7,353 33.8%	4,506 20.7%	3,918 18.0%	3,047 14.0%	2,953 13.6%	21,774 100.0%
Urban Areas	2000	19,522 30.3%	15,613 24.3%	11,325 17.6%	9,361 14.6%	8,510 13.2%	64,333 100.0%
	2010	24,353 33.7%	16,289 22.5%	12,438 17.2%	10,031 13.9%	9,232 12.8%	72,344 100.0%
	2015	25,177 34.1%	16,022 21.7%	12,678 17.2%	10,392 14.1%	9,534 12.9%	73,805 100.0%
State of Texas	2000	900,225 33.6%	675,181 25.2%	436,715 16.3%	335,107 12.5%	329,168 12.3%	2,676,395 100.0%
	2010	1,169,147 36.1%	766,951 23.7%	514,648 15.9%	392,300 12.1%	394,534 12.2%	3,237,580 100.0%
	2015	1,276,764 36.4%	807,734 23.0%	558,721 15.9%	431,217 12.3%	437,636 12.5%	3,512,073 100.0%

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

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

		Persons Per Owner Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Bee County	2000	1,145 19.3%	2,009 33.8%	1,119 18.8%	875 14.7%	789 13.3%	5,937 100.0%
	2010	1,136 19.4%	1,960 33.5%	1,055 18.0%	936 16.0%	758 13.0%	5,845 100.0%
	2015	1,139 19.4%	1,972 33.6%	1,056 18.0%	925 15.8%	776 13.2%	5,868 100.0%
Brooks County	2000	422 21.3%	673 34.0%	336 17.0%	261 13.2%	288 14.5%	1,980 100.0%
	2010	376 20.6%	701 38.3%	272 14.9%	253 13.8%	227 12.4%	1,829 100.0%
	2015	371 19.9%	697 37.4%	278 14.9%	275 14.8%	242 13.0%	1,863 100.0%
DeWitt County	2000	1,266 23.0%	2,079 37.7%	840 15.2%	767 13.9%	562 10.2%	5,514 100.0%
	2010	1,220 22.0%	2,047 36.9%	936 16.9%	797 14.4%	547 9.9%	5,548 100.0%
	2015	1,233 22.3%	2,007 36.4%	938 17.0%	800 14.5%	541 9.8%	5,518 100.0%
Duval County	2000	710 20.2%	957 27.2%	663 18.8%	564 16.0%	626 17.8%	3,520 100.0%
	2010	594 18.7%	826 26.0%	625 19.7%	514 16.2%	612 19.3%	3,172 100.0%
	2015	585 18.7%	780 24.9%	629 20.1%	501 16.0%	635 20.3%	3,131 100.0%
Gonzales County	2000	1,040 22.2%	1,653 35.3%	647 13.8%	702 15.0%	646 13.8%	4,688 100.0%
	2010	1,003 20.7%	1,659 34.3%	730 15.1%	749 15.5%	703 14.5%	4,843 100.0%
	2015	1,034 21.0%	1,632 33.2%	764 15.5%	785 16.0%	705 14.3%	4,920 100.0%
Jackson County	2000	879 22.3%	1,404 35.7%	626 15.9%	621 15.8%	406 10.3%	3,936 100.0%
	2010	888 22.7%	1,407 36.0%	641 16.4%	607 15.5%	361 9.2%	3,904 100.0%
	2015	892 22.8%	1,410 36.1%	651 16.7%	608 15.6%	342 8.8%	3,904 100.0%
Jim Wells County	2000	1,685 17.0%	2,934 29.6%	1,777 17.9%	1,709 17.2%	1,817 18.3%	9,921 100.0%
	2010	1,616 15.9%	3,064 30.1%	1,801 17.7%	1,774 17.4%	1,916 18.8%	10,171 100.0%
	2015	1,648 15.5%	3,141 29.6%	1,912 18.0%	1,851 17.4%	2,074 19.5%	10,625 100.0%
Kenedy County	2000	9 18.8%	17 35.4%	5 10.4%	8 16.7%	8 16.7%	48 100.0%
	2010	7 13.5%	24 46.2%	8 15.4%	6 11.5%	7 13.5%	52 100.0%
	2015	8 16.7%	17 35.4%	11 22.9%	5 10.4%	7 14.6%	48 100.0%

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
Kleberg County	2000	1,178 18.5%	2,175 34.1%	1,070 16.8%	988 15.5%	973 15.2%	6,384 100.0%
	2010	1,197 19.0%	2,173 34.5%	1,111 17.7%	929 14.8%	882 14.0%	6,292 100.0%
	2015	1,222 19.3%	2,141 33.9%	1,131 17.9%	900 14.2%	926 14.7%	6,320 100.0%
Lavaca County	2000	1,510 25.1%	2,311 38.4%	864 14.3%	765 12.7%	572 9.5%	6,022 100.0%
	2010	1,476 24.2%	2,254 37.0%	991 16.3%	768 12.6%	598 9.8%	6,087 100.0%
	2015	1,452 24.1%	2,223 36.8%	1,025 17.0%	764 12.7%	570 9.4%	6,035 100.0%
Live Oak County	2000	763 22.2%	1,366 39.7%	519 15.1%	457 13.3%	338 9.8%	3,442 100.0%
	2010	739 21.8%	1,373 40.6%	525 15.5%	428 12.7%	318 9.4%	3,383 100.0%
	2015	717 21.6%	1,329 40.0%	552 16.6%	409 12.3%	312 9.4%	3,319 100.0%
McMullen County	2000	83 29.0%	97 33.9%	41 14.3%	38 13.3%	27 9.4%	286 100.0%
	2010	82 32.3%	87 34.3%	33 13.0%	32 12.6%	21 8.3%	254 100.0%
	2015	83 34.6%	82 34.2%	31 12.9%	26 10.8%	19 7.9%	240 100.0%
Refugio County	2000	490 21.9%	843 37.7%	363 16.2%	295 13.2%	245 11.0%	2,236 100.0%
	2010	472 22.7%	793 38.1%	349 16.8%	247 11.9%	220 10.6%	2,080 100.0%
	2015	458 22.5%	786 38.6%	341 16.8%	245 12.0%	205 10.1%	2,035 100.0%
Sum of Rural Region	2000	11,180 20.7%	18,518 34.3%	8,870 16.5%	8,050 14.9%	7,297 13.5%	53,914 100.0%
	2010	10,806 20.2%	18,368 34.4%	9,077 17.0%	8,040 15.0%	7,170 13.4%	53,460 100.0%
	2015	10,842 20.1%	18,217 33.8%	9,319 17.3%	8,094 15.0%	7,354 13.7%	53,826 100.0%
Urban Areas	2000	20,294 17.3%	39,833 33.9%	21,038 17.9%	19,107 16.3%	17,115 14.6%	117,388 100.0%
	2010	23,470 18.4%	44,848 35.2%	22,568 17.7%	19,409 15.2%	17,200 13.5%	127,496 100.0%
	2015	24,475 18.7%	46,597 35.7%	22,816 17.5%	19,499 14.9%	17,318 13.2%	130,705 100.0%
State of Texas	2000	837,449 17.8%	1,575,067 33.4%	831,761 17.6%	802,092 17.0%	670,590 14.2%	4,716,959 100.0%
	2010	1,008,796 17.7%	1,928,236 33.9%	1,024,767 18.0%	946,252 16.6%	777,302 13.7%	5,685,353 100.0%
	2015	1,098,415 17.8%	2,106,810 34.2%	1,108,772 18.0%	1,010,386 16.4%	836,823 13.6%	6,161,206 100.0%

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

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

		Less Than 9th Grade	High School, No Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor's Degree	Graduate Degree	Total
Bee County	Number	2,574	2,023	8,039	4,077	1,924	1,772	1,157	21,566
	Percent	11.9%	9.4%	37.3%	18.9%	8.9%	8.2%	5.4%	100.0%
Brooks County	Number	1,387	942	1,126	866	86	155	177	4,739
	Percent	29.3%	19.9%	23.8%	18.3%	1.8%	3.3%	3.7%	100.0%
DeWitt County	Number	2,017	1,752	5,124	2,608	803	1,309	607	14,220
	Percent	14.2%	12.3%	36.0%	18.3%	5.6%	9.2%	4.3%	100.0%
Duval County	Number	1,566	1,005	2,481	1,335	299	489	286	7,461
	Percent	21.0%	13.5%	33.3%	17.9%	4.0%	6.6%	3.8%	100.0%
Gonzales County	Number	2,326	1,704	4,712	1,865	403	1,214	346	12,570
	Percent	18.5%	13.6%	37.5%	14.8%	3.2%	9.7%	2.8%	100.0%
Jackson County	Number	1,099	1,061	3,627	1,918	652	1,044	358	9,759
	Percent	11.3%	10.9%	37.2%	19.7%	6.7%	10.7%	3.7%	100.0%
Jim Wells County	Number	3,978	3,422	9,035	4,435	1,217	2,088	1,076	25,251
	Percent	15.8%	13.6%	35.8%	17.6%	4.8%	8.3%	4.3%	100.0%
Kenedy County	Number	56	36	52	37	1	30	23	235
	Percent	23.8%	15.3%	22.1%	15.7%	0.4%	12.8%	9.8%	100.0%
Kleberg County	Number	2,599	2,273	4,698	3,899	772	2,704	1,612	18,557
	Percent	14.0%	12.2%	25.3%	21.0%	4.2%	14.6%	8.7%	100.0%
Lavaca County	Number	1,774	1,678	5,384	2,186	648	1,195	542	13,407
	Percent	13.2%	12.5%	40.2%	16.3%	4.8%	8.9%	4.0%	100.0%
Live Oak County	Number	1,248	1,441	2,408	1,832	468	648	383	8,428
	Percent	14.8%	17.1%	28.6%	21.7%	5.6%	7.7%	4.5%	100.0%
McMullen County	Number	83	74	228	122	30	87	18	642
	Percent	12.9%	11.5%	35.5%	19.0%	4.7%	13.6%	2.8%	100.0%
Refugio County	Number	699	634	1,808	996	256	436	231	5,060
	Percent	13.8%	12.5%	35.7%	19.7%	5.1%	8.6%	4.6%	100.0%
Sum of Rural Region	Number	21,406	18,045	48,722	26,176	7,559	13,171	6,816	141,895
	Percent	15.1%	12.7%	34.3%	18.4%	5.3%	9.3%	4.8%	100.0%
Urban Areas	Number	35,378	38,160	101,368	81,478	25,107	42,320	21,938	345,749
	Percent	10.2%	11.0%	29.3%	23.6%	7.3%	12.2%	6.3%	100.0%
State of Texas	Number	1,465,389	1,649,091	3,176,650	2,858,720	668,476	1,996,204	976,012	12,790,542
	Percent	11.5%	12.9%	24.8%	22.4%	5.2%	15.6%	7.6%	100.0%

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

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

		White Alone	Black or African American Alone	American Indian and Alaskan Native American	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	Total
Bee County	Number	25,092	2,592	165	177	17	3,080	738	31,861
	Percent	78.8%	8.1%	0.5%	0.6%	0.1%	9.7%	2.3%	100.0%
Brooks County	Number	6,471	37	25	21	1	570	98	7,223
	Percent	89.6%	0.5%	0.3%	0.3%	0.0%	7.9%	1.4%	100.0%
DeWitt County	Number	15,206	1,876	88	44	0	2,414	469	20,097
	Percent	75.7%	9.3%	0.4%	0.2%	0.0%	12.0%	2.3%	100.0%
Duval County	Number	10,247	110	45	22	5	1,152	201	11,782
	Percent	87.0%	0.9%	0.4%	0.2%	0.0%	9.8%	1.7%	100.0%
Gonzales County	Number	14,158	1,468	190	78	5	3,474	434	19,807
	Percent	71.5%	7.4%	1.0%	0.4%	0.0%	17.5%	2.2%	100.0%
Jackson County	Number	11,446	988	57	50	1	1,237	296	14,075
	Percent	81.3%	7.0%	0.4%	0.4%	0.0%	8.8%	2.1%	100.0%
Jim Wells County	Number	35,620	237	270	151	9	3,892	659	40,838
	Percent	87.2%	0.6%	0.7%	0.4%	0.0%	9.5%	1.6%	100.0%
Kenedy County	Number	364	5	6	1	0	28	12	416
	Percent	87.5%	1.2%	1.4%	0.2%	0.0%	6.7%	2.9%	100.0%
Kleberg County	Number	25,618	1,201	196	751	37	3,494	764	32,061
	Percent	79.9%	3.7%	0.6%	2.3%	0.1%	10.9%	2.4%	100.0%
Lavaca County	Number	16,563	1,301	60	56	17	939	327	19,263
	Percent	86.0%	6.8%	0.3%	0.3%	0.1%	4.9%	1.7%	100.0%
Live Oak County	Number	10,107	502	92	57	3	592	178	11,531
	Percent	87.7%	4.4%	0.8%	0.5%	0.0%	5.1%	1.5%	100.0%
McMullen County	Number	643	8	0	3	0	35	18	707
	Percent	90.9%	1.1%	0.0%	0.4%	0.0%	5.0%	2.5%	100.0%
Refugio County	Number	5,943	483	42	33	0	735	147	7,383
	Percent	80.5%	6.5%	0.6%	0.4%	0.0%	10.0%	2.0%	100.0%
Sum of Rural Region	Number	177,478	10,808	1,236	1,444	95	21,642	4,341	217,044
	Percent	81.8%	5.0%	0.6%	0.7%	0.0%	10.0%	2.0%	100.0%
Urban Areas	Number	445,773	21,432	3,342	8,585	368	51,011	13,058	543,569
	Percent	82.0%	3.9%	0.6%	1.6%	0.1%	9.4%	2.4%	100.0%
State of Texas	Number	6,570,152	1,088,836	57,265	307,373	6,353	714,396	178,558	8,922,933
	Percent	73.6%	12.2%	0.6%	3.4%	0.1%	8.0%	2.0%	100.0%

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

The table below summarizes the Hispanic and Non-Hispanic populations within the study counties of Region 10.

County	Total Population	Total Hispanic Population	Percent Hispanic	Total Non-Hispanic Population	Percent Non-Hispanic
Bee County	31,861	17,906	56.2%	13,955	43.8%
Brooks County	7,223	6,590	91.2%	633	8.8%
DeWitt County	20,097	6,502	32.4%	13,595	67.6%
Duval County	11,782	10,424	88.5%	1,358	11.5%
Gonzales County	19,807	9,353	47.2%	10,454	52.8%
Jackson County	14,075	4,079	29.0%	9,996	71.0%
Jim Wells County	40,838	32,254	79.0%	8,584	21.0%
Kenedy County	416	319	76.7%	97	23.3%
Kleberg County	32,061	22,495	70.2%	9,566	29.8%
Lavaca County	19,263	3,077	16.0%	16,186	84.0%
Live Oak County	11,531	4,060	35.2%	7,471	64.8%
McMullen County	707	261	36.9%	446	63.1%
Refugio County	7,383	3,487	47.2%	3,896	52.8%
Sum of Rural Region	217,044	120,807	55.7%	96,237	44.3%
Urban Areas	24,928,517	9,340,114	37.5%	15,588,403	62.5%
State of Texas	25,145,561	9,460,921	37.6%	15,684,640	62.4%

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

	Top 5 Highest Nationality Shares					Remaining Nationalities	Total
	Nationality 1	Nationality 2	Nationality 3	Nationality 4	Nationality 5		
Bee County	German (10.4%)	Irish (8.1%)	English (6.1%)	American (2.3%)	Scotch-Irish (1.7%)	71.4%	35,139
Brooks County	American (2.5%)	English (2.3%)	French (2.1%)	Polish (1.6%)	German (1.3%)	90.2%	7,502
DeWitt County	German (25.2%)	Irish (9.2%)	English (6.6%)	Czech (4.2%)	Polish (2.9%)	51.9%	23,622
Duval County	German (3.4%)	Irish (2.9%)	American (2.3%)	English (1.9%)	French (1.7%)	87.8%	12,534
Gonzales County	German (16.7%)	Irish (11.5%)	English (6.4%)	Czech (5.2%)	Scotch-Irish (2.2%)	58.0%	22,802
Jackson County	German (19.3%)	Irish (12.4%)	Czech (11.1%)	English (7.3%)	French (3.2%)	46.7%	17,039
Jim Wells County	German (7.4%)	American (4.7%)	Irish (4.3%)	English (2.0%)	French (1.5%)	80.2%	42,799
Kenedy County	Scottish (7.0%)	German (4.1%)	Czech (3.5%)	Czech (3.5%)	French (1.3%)	80.6%	315
Kleberg County	German (7.7%)	Irish (4.4%)	American (4.0%)	English (3.0%)	French (1.1%)	79.8%	32,542
Lavaca County	German (28.7%)	Czech (25.0%)	Irish (10.3%)	English (4.9%)	American (2.0%)	29.0%	24,632
Live Oak County	German (15.4%)	Irish (10.4%)	English (9.6%)	French (3.5%)	Dutch (2.5%)	58.6%	13,386
McMullen County	German (13.6%)	English (13.3%)	Irish (12.4%)	Scottish (5.1%)	Czech (2.9%)	52.8%	1,207
Refugio County	German (15.4%)	Irish (12.0%)	English (7.6%)	Czech (3.0%)	Italian (2.6%)	59.4%	8,985
Sum of Rural Region	German (13.9%)	Irish (7.7%)	English (4.9%)	Czech (4.8%)	American (3.0%)	65.8%	242,504
Urban Areas	German (11.8%)	Irish (7.0%)	English (5.6%)	American (3.5%)	French (2.1%)	69.9%	587,095
State of Texas	German (10.4%)	Irish (7.5%)	English (7.0%)	American (5.5%)	French (2.3%)	67.3%	25,910,495

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

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

		Same House	Different House in Same County	Different County Same State	Different County in Different State	Elsewhere	Total
Bee County	Number	23,512	3,032	5,003	384	71	32,002
	Percent	73.5%	9.5%	15.6%	1.2%	0.2%	100.0%
Brooks County	Number	5,808	1,057	273	132	24	7,294
	Percent	79.6%	14.5%	3.7%	1.8%	0.3%	100.0%
DeWitt County	Number	16,598	1,435	1,350	138	61	19,582
	Percent	84.8%	7.3%	6.9%	0.7%	0.3%	100.0%
Duval County	Number	10,277	761	1,043	41	15	12,137
	Percent	84.7%	6.3%	8.6%	0.3%	0.1%	100.0%
Gonzales County	Number	15,925	1,960	1,084	38	25	19,032
	Percent	83.7%	10.3%	5.7%	0.2%	0.1%	100.0%
Jackson County	Number	12,140	1,182	414	174	4	13,914
	Percent	87.3%	8.5%	3.0%	1.3%	0.0%	100.0%
Jim Wells County	Number	32,651	4,813	2,058	454	115	40,091
	Percent	81.4%	12.0%	5.1%	1.1%	0.3%	100.0%
Kenedy County	Number	326	0	0	0	0	326
	Percent	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Kleberg County	Number	22,886	3,823	2,304	821	218	30,052
	Percent	76.2%	12.7%	7.7%	2.7%	0.7%	100.0%
Lavaca County	Number	16,438	1,067	827	50	9	18,391
	Percent	89.4%	5.8%	4.5%	0.3%	0.0%	100.0%
Live Oak County	Number	8,944	990	970	194	52	11,150
	Percent	80.2%	8.9%	8.7%	1.7%	0.5%	100.0%
McMullen County	Number	760	0	161	17	0	938
	Percent	81.0%	0.0%	17.2%	1.8%	0.0%	100.0%
Refugio County	Number	5,939	698	584	33	0	7,254
	Percent	81.9%	9.6%	8.1%	0.5%	0.0%	100.0%
Sum of Rural Region	Number	172,204	20,818	16,071	2,476	594	212,163
	Percent	81.2%	9.8%	7.6%	1.2%	0.3%	100.0%
Urban Areas	Number	414,106	66,826	24,121	11,127	2,310	518,490
	Percent	79.9%	12.9%	4.7%	2.1%	0.4%	100.0%
State of Texas	Number	18,934,892	2,702,009	1,042,342	557,097	188,594	23,424,934
	Percent	80.8%	11.5%	4.4%	2.4%	0.8%	100.0%

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

Households by tenure are distributed as follows:

	Household Type	2000		2010		2015	
		Number	Percent	Number	Percent	Number	Percent
Bee County	Owner-Occupied	5,937	65.5%	5,845	64.6%	5,868	64.9%
	Renter-Occupied	3,124	34.5%	3,197	35.4%	3,173	35.1%
	Total	9,061	100.0%	9,042	100.0%	9,041	100.0%
Brooks County	Owner-Occupied	1,980	73.0%	1,829	69.2%	1,863	71.7%
	Renter-Occupied	731	27.0%	813	30.8%	737	28.3%
	Total	2,711	100.0%	2,642	100.0%	2,600	100.0%
DeWitt County	Owner-Occupied	5,514	76.5%	5,548	74.9%	5,518	75.7%
	Renter-Occupied	1,693	23.5%	1,859	25.1%	1,768	24.3%
	Total	7,207	100.0%	7,407	100.0%	7,286	100.0%
Duval County	Owner-Occupied	3,520	80.9%	3,172	77.6%	3,131	80.1%
	Renter-Occupied	830	19.1%	918	22.4%	777	19.9%
	Total	4,350	100.0%	4,090	100.0%	3,907	100.0%
Gonzales County	Owner-Occupied	4,688	69.1%	4,843	68.0%	4,920	68.7%
	Renter-Occupied	2,094	30.9%	2,277	32.0%	2,245	31.3%
	Total	6,782	100.0%	7,120	100.0%	7,166	100.0%
Jackson County	Owner-Occupied	3,936	73.8%	3,904	73.9%	3,904	73.2%
	Renter-Occupied	1,400	26.2%	1,380	26.1%	1,430	26.8%
	Total	5,336	100.0%	5,284	100.0%	5,334	100.0%
Jim Wells County	Owner-Occupied	9,921	76.5%	10,171	72.9%	10,625	74.9%
	Renter-Occupied	3,040	23.5%	3,790	27.1%	3,563	25.1%
	Total	12,961	100.0%	13,961	100.0%	14,188	100.0%
Kenedy County	Owner-Occupied	48	34.8%	52	35.4%	48	34.1%
	Renter-Occupied	90	65.2%	95	64.6%	92	65.9%
	Total	138	100.0%	147	100.0%	140	100.0%
Kleberg County	Owner-Occupied	6,384	58.6%	6,292	56.7%	6,320	57.6%
	Renter-Occupied	4,512	41.4%	4,805	43.3%	4,660	42.4%
	Total	10,896	100.0%	11,097	100.0%	10,980	100.0%
Lavaca County	Owner-Occupied	6,022	78.5%	6,087	78.0%	6,035	77.7%
	Renter-Occupied	1,647	21.5%	1,721	22.0%	1,730	22.3%
	Total	7,669	100.0%	7,808	100.0%	7,764	100.0%
Live Oak County	Owner-Occupied	3,442	81.4%	3,383	79.5%	3,319	80.3%
	Renter-Occupied	788	18.6%	874	20.5%	816	19.7%
	Total	4,230	100.0%	4,257	100.0%	4,135	100.0%
McMullen County	Owner-Occupied	286	80.6%	254	81.9%	240	79.8%
	Renter-Occupied	69	19.4%	56	18.1%	61	20.2%
	Total	355	100.0%	310	100.0%	301	100.0%
Refugio County	Owner-Occupied	2,236	74.9%	2,080	73.2%	2,035	73.8%
	Renter-Occupied	749	25.1%	761	26.8%	722	26.2%
	Total	2,985	100.0%	2,841	100.0%	2,757	100.0%
Sum of Rural Region	Owner-Occupied	53,914	72.2%	53,460	70.3%	53,826	71.2%
	Renter-Occupied	20,767	27.8%	22,546	29.7%	21,774	28.8%
	Total	74,681	100.0%	76,006	100.0%	75,599	100.0%
Urban Areas	Owner-Occupied	117,388	64.6%	127,496	63.8%	130,705	63.9%
	Renter-Occupied	64,333	35.4%	72,344	36.2%	73,805	36.1%
	Total	181,721	100.0%	199,840	100.0%	204,511	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+
Bee County	2000	1,526 16.8%	1,775 19.6%	1,424 15.7%	1,169 12.9%	1,090 12.0%	757 8.4%	1,321 14.6%
	2010	1,257 13.9%	1,402 15.5%	1,245 13.8%	1,169 12.9%	917 10.1%	879 9.7%	2,173 24.0%
	2015	1,145 12.7%	1,261 13.9%	1,218 13.5%	1,066 11.8%	923 10.2%	801 8.9%	2,629 29.1%
Brooks County	2000	836 30.8%	603 22.2%	374 13.8%	279 10.3%	154 5.7%	193 7.1%	272 10.0%
	2010	627 23.7%	512 19.4%	359 13.6%	271 10.3%	199 7.5%	165 6.2%	510 19.3%
	2015	548 21.1%	471 18.1%	354 13.6%	246 9.5%	210 8.1%	165 6.3%	607 23.3%
DeWitt County	2000	1,138 15.8%	1,365 18.9%	1,277 17.7%	888 12.3%	693 9.6%	576 8.0%	1,269 17.6%
	2010	946 12.8%	1,154 15.6%	959 12.9%	1,094 14.8%	685 9.2%	602 8.1%	1,967 26.6%
	2015	845 11.6%	1,006 13.8%	909 12.5%	954 13.1%	789 10.8%	525 7.2%	2,258 31.0%
Duval County	2000	953 21.9%	977 22.5%	772 17.7%	417 9.6%	393 9.0%	272 6.3%	567 13.0%
	2010	619 15.1%	654 16.0%	597 14.6%	521 12.7%	351 8.6%	242 5.9%	1,106 27.0%
	2015	507 13.0%	525 13.4%	523 13.4%	477 12.2%	366 9.4%	259 6.6%	1,250 32.0%
Gonzales County	2000	1,048 15.5%	1,285 18.9%	1,209 17.8%	911 13.4%	598 8.8%	490 7.2%	1,241 18.3%
	2010	903 12.7%	1,067 15.0%	1,112 15.6%	933 13.1%	728 10.2%	514 7.2%	1,864 26.2%
	2015	834 11.6%	964 13.5%	1,024 14.3%	922 12.9%	752 10.5%	535 7.5%	2,133 29.8%
Jackson County	2000	657 12.3%	866 16.2%	771 14.4%	659 12.4%	547 10.3%	496 9.3%	1,340 25.1%
	2010	545 10.3%	728 13.8%	608 11.5%	623 11.8%	521 9.9%	438 8.3%	1,822 34.5%
	2015	506 9.5%	657 12.3%	584 10.9%	584 10.9%	515 9.7%	433 8.1%	2,055 38.5%
Jim Wells County	2000	2,284 17.6%	2,436 18.8%	1,975 15.2%	1,810 14.0%	1,282 9.9%	973 7.5%	2,201 17.0%
	2010	1,784 12.8%	1,858 13.3%	1,770 12.7%	1,513 10.8%	1,537 11.0%	1,139 8.2%	4,359 31.2%
	2015	1,575 11.1%	1,618 11.4%	1,636 11.5%	1,404 9.9%	1,372 9.7%	1,258 8.9%	5,326 37.5%
Kenedy County	2000	17 12.3%	27 19.6%	30 21.7%	29 21.0%	14 10.1%	2 1.4%	19 13.8%
	2010	15 10.3%	23 15.9%	37 25.5%	18 12.4%	23 15.9%	10 6.9%	19 13.1%
	2015	13 9.2%	18 12.8%	30 21.3%	20 14.2%	22 15.6%	13 9.2%	25 17.7%

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

(Continued)

		Households by Income						
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000+
Kleberg County	2000	2,222 20.4%	1,800 16.5%	1,512 13.9%	1,397 12.8%	1,001 9.2%	827 7.6%	2,137 19.6%
	2010	1,826 16.5%	1,723 15.5%	1,181 10.6%	1,220 11.0%	1,097 9.9%	781 7.0%	3,269 29.5%
	2015	1,625 14.8%	1,558 14.2%	1,135 10.3%	1,079 9.8%	1,136 10.3%	745 6.8%	3,702 33.7%
Lavaca County	2000	1,057 13.8%	1,625 21.2%	1,234 16.1%	1,032 13.5%	748 9.8%	541 7.1%	1,434 18.7%
	2010	849 10.9%	1,171 15.0%	1,154 14.8%	953 12.2%	834 10.7%	627 8.0%	2,219 28.4%
	2015	757 9.8%	992 12.8%	1,109 14.3%	882 11.4%	740 9.5%	706 9.1%	2,577 33.2%
Live Oak County	2000	548 13.0%	727 17.2%	695 16.4%	571 13.5%	486 11.5%	272 6.4%	931 22.0%
	2010	424 10.0%	543 12.8%	514 12.1%	527 12.4%	439 10.3%	421 9.9%	1,390 32.6%
	2015	366 8.9%	446 10.8%	461 11.2%	451 10.9%	425 10.3%	364 8.8%	1,621 39.2%
McMullen County	2000	51 14.3%	57 16.0%	50 14.0%	61 17.1%	33 9.3%	13 3.7%	91 25.6%
	2010	38 12.3%	40 12.9%	47 15.2%	38 12.3%	39 12.6%	18 5.8%	90 29.0%
	2015	34 11.3%	37 12.3%	43 14.3%	32 10.7%	38 12.7%	21 7.0%	95 31.7%
Refugio County	2000	415 13.9%	574 19.2%	499 16.7%	351 11.8%	287 9.6%	244 8.2%	616 20.6%
	2010	323 11.4%	455 16.0%	408 14.4%	328 11.5%	258 9.1%	220 7.7%	850 29.9%
	2015	284 10.3%	384 13.9%	363 13.2%	325 11.8%	254 9.2%	203 7.4%	944 34.2%
Sum of Rural Region	2000	12,752 17.1%	14,117 18.9%	11,822 15.8%	9,574 12.8%	7,326 9.8%	5,656 7.6%	13,439 18.0%
	2010	10,156 13.4%	11,330 14.9%	9,991 13.1%	9,208 12.1%	7,628 10.0%	6,056 8.0%	21,638 28.5%
	2015	9,039 12.0%	9,937 13.1%	9,389 12.4%	8,442 11.2%	7,542 10.0%	6,028 8.0%	25,222 33.4%
Urban Areas	2000	21,804 12.0%	27,901 15.4%	26,765 14.7%	22,949 12.6%	19,791 10.9%	15,762 8.7%	46,744 25.7%
	2010	21,318 10.7%	26,331 13.2%	26,030 13.0%	23,856 11.9%	20,466 10.2%	17,567 8.8%	64,271 32.2%
	2015	22,032 10.8%	27,132 13.3%	26,465 12.9%	24,636 12.0%	20,864 10.2%	17,852 8.7%	65,531 32.0%
State of Texas	2000	766,921 10.4%	977,043 13.2%	1,019,750 13.8%	938,180 12.7%	773,525 10.5%	636,862 8.6%	2,281,073 30.9%
	2010	777,984 8.7%	958,678 10.7%	1,036,681 11.6%	1,022,435 11.5%	906,500 10.2%	755,169 8.5%	3,465,486 38.8%
	2015	815,417 8.4%	1,001,101 10.3%	1,089,326 11.3%	1,082,945 11.2%	972,338 10.1%	814,916 8.4%	3,897,236 40.3%

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

		Household Incomes		
		Median Income	Mean Income	HUD 4-Person Median Income
Bee County	2000	\$33,132	\$39,681	\$31,400
	2010	\$40,692	\$46,327	\$42,900
	2015	\$46,763	\$50,534	\$51,400
Brooks County	2000	\$21,557	\$30,197	\$22,900
	2010	\$25,198	\$33,288	\$28,700
	2015	\$29,078	\$37,538	\$29,250
DeWitt County	2000	\$33,593	\$44,356	\$35,600
	2010	\$41,388	\$50,323	\$42,800
	2015	\$47,562	\$55,706	\$55,750
Duval County	2000	\$26,039	\$36,473	\$23,700
	2010	\$31,524	\$41,198	\$33,200
	2015	\$36,316	\$45,735	\$41,300
Gonzales County	2000	\$35,223	\$44,920	\$32,500
	2010	\$42,443	\$49,819	\$45,000
	2015	\$48,371	\$55,084	\$50,850
Jackson County	2000	\$42,351	\$50,440	\$37,300
	2010	\$51,202	\$55,931	\$53,700
	2015	\$56,935	\$61,134	\$67,450
Jim Wells County	2000	\$32,457	\$40,630	\$31,800
	2010	\$39,178	\$46,273	\$41,600
	2015	\$45,851	\$51,446	\$44,900
Kenedy County	2000	\$27,849	\$53,525	\$25,900
	2010	\$34,530	\$47,184	\$35,100
	2015	\$35,546	\$47,985	\$52,600
Kleberg County	2000	\$33,116	\$42,744	\$36,400
	2010	\$40,709	\$50,992	\$42,200
	2015	\$48,360	\$57,699	\$51,000
Lavaca County	2000	\$36,722	\$47,391	\$38,800
	2010	\$45,342	\$52,055	\$46,900
	2015	\$49,925	\$57,550	\$59,650
Live Oak County	2000	\$38,081	\$53,081	\$39,300
	2010	\$47,854	\$57,245	\$48,800
	2015	\$52,691	\$63,887	\$53,000
McMullen County	2000	\$35,519	\$52,139	\$28,400
	2010	\$41,477	\$55,271	\$45,200
	2015	\$42,711	\$56,389	\$53,650
Refugio County	2000	\$36,300	\$46,262	\$34,300
	2010	\$44,650	\$51,953	\$46,200
	2015	\$51,308	\$58,339	\$52,250
Sum of Rural Region	2000	\$33,226	\$44,757	\$32,177
	2010	\$40,476	\$49,066	\$42,485
	2015	\$45,494	\$53,771	\$51,004
Urban Areas	2000	N/A	N/A	N/A
	2010	N/A	N/A	N/A
	2015	N/A	N/A	N/A
State of Texas	2000	\$60,903	\$45,858	N/A
	2010	\$59,323	\$74,825	N/A
	2015	\$66,417	\$85,091	N/A

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

The population by poverty status is distributed as follows:

		Income below poverty level:			Income at or above poverty level:			
		<18	18 to 64	65+	<18	18 to 64	65+	Total
Bee County	Number	1,703	2,508	522	4,878	11,337	2,472	23,420
	Percent	7.3%	10.7%	2.2%	20.8%	48.4%	10.6%	100.0%
Brooks County	Number	955	1,221	354	1,255	2,349	1,077	7,211
	Percent	13.2%	16.9%	4.9%	17.4%	32.6%	14.9%	100.0%
DeWitt County	Number	1,010	1,446	550	3,425	9,026	2,620	18,077
	Percent	5.6%	8.0%	3.0%	18.9%	49.9%	14.5%	100.0%
Duval County	Number	1,211	1,724	530	2,133	4,756	1,265	11,619
	Percent	10.4%	14.8%	4.6%	18.4%	40.9%	10.9%	100.0%
Gonzales County	Number	1,604	1,465	608	3,715	8,888	2,174	18,454
	Percent	8.7%	7.9%	3.3%	20.1%	48.2%	11.8%	100.0%
Jackson County	Number	604	578	206	2,970	7,776	1,761	13,895
	Percent	4.3%	4.2%	1.5%	21.4%	56.0%	12.7%	100.0%
Jim Wells County	Number	4,041	4,904	707	8,137	17,260	3,794	38,843
	Percent	10.4%	12.6%	1.8%	20.9%	44.4%	9.8%	100.0%
Kenedy County	Number	54	86	36	39	98	23	336
	Percent	16.1%	25.6%	10.7%	11.6%	29.2%	6.8%	100.0%
Kleberg County	Number	1,985	5,049	566	5,704	12,892	2,944	29,140
	Percent	6.8%	17.3%	1.9%	19.6%	44.2%	10.1%	100.0%
Lavaca County	Number	733	879	361	3,639	9,349	3,248	18,209
	Percent	4.0%	4.8%	2.0%	20.0%	51.3%	17.8%	100.0%
Live Oak County	Number	473	1,019	160	1,740	4,747	1,747	9,886
	Percent	4.8%	10.3%	1.6%	17.6%	48.0%	17.7%	100.0%
McMullen County	Number	0	26	7	199	569	137	938
	Percent	0.0%	2.8%	0.7%	21.2%	60.7%	14.6%	100.0%
Refugio County	Number	347	446	159	1,364	3,260	985	6,561
	Percent	5.3%	6.8%	2.4%	20.8%	49.7%	15.0%	100.0%
Sum of Rural Region	Number	14,720	21,351	4,766	39,198	92,307	24,247	196,589
	Percent	7.5%	10.9%	2.4%	19.9%	47.0%	12.3%	100.0%
Urban Areas	Number	36,087	48,047	8,349	104,417	263,938	55,634	516,472
	Percent	7.0%	9.3%	1.6%	20.2%	51.1%	10.8%	100.0%
State of Texas	Number	1,549,110	2,063,809	279,613	4,992,273	12,306,555	2,016,796	23,208,156
	Percent	6.7%	8.9%	1.2%	21.5%	53.0%	8.7%	100.0%

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

D. ECONOMIC ANALYSIS

This region is located in the southern portion of the state. Primary job sectors in this region include Retail Trade and Educational Services. The overall job base has increased by 1,597, or by 1.7%, between 2006 and 2011. The region's unemployment rate ranged from 4.2% to 7.8% over the past six years.

1. EMPLOYMENT BY JOB SECTOR

Employment by industry is illustrated in the following table:

Largest Industry by County		
	Industry	Percent of Total Employment
Bee County	Public Administration	22.2%
Brooks County	Retail Trade	15.8%
DeWitt County	Health Care & Social Assistance	20.6%
Duval County	Public Administration	26.0%
Gonzales County	Retail Trade	17.1%
Jackson County	Wholesale Trade	30.2%
Jim Wells County	Construction	18.6%
Kenedy County	Educational Services	36.6%
Kleberg County	Retail Trade	15.8%
Lavaca County	Wholesale Trade	29.8%
Live Oak County	Construction	16.9%
McMullen County	Educational Services	46.0%
Refugio County	Educational Services	19.5%
Sum of Rural Region	Health Care & Social Assistance	11.9%
Urban Areas	Health Care & Social Assistance	14.9%
State of Texas	Retail Trade	13.1%

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

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

Largest Industry Changes by County between 2000 and 2010		
	Industry	Number of Jobs
Bee County	Agriculture, Forestry, Fishing & Hunting	-480
Brooks County	Agriculture, Forestry, Fishing & Hunting	-210
DeWitt County	Manufacturing	-772
Duval County	Public Administration	511
Gonzales County	Agriculture, Forestry, Fishing & Hunting	-711
Jackson County	Wholesale Trade	2,032
Jim Wells County	Construction	2,007
Kenedy County	Educational Services	41
Kleberg County	Educational Services	-1,316
Lavaca County	Wholesale Trade	2,856
Live Oak County	Educational Services	-369
McMullen County	Educational Services	80
Refugio County	Manufacturing	-280
Sum of Rural Region	Wholesale Trade	6,209
Urban Areas	Health Care & Social Assistance	9,040
State of Texas	Health Care & Social Assistance	345,031

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

2. WAGES BY OCCUPATION

Typical Wage by Occupation Type		
Occupation Type	Gulf Coast Texas Nonmetropolitan Area	Texas
Management Occupations	\$81,600	\$102,840
Business and Financial Occupations	\$54,660	\$66,440
Computer and Mathematical Occupations	\$52,140	\$77,400
Architecture and Engineering Occupations	\$65,430	\$79,590
Community and Social Service Occupations	\$40,440	\$43,640
Art, Design, Entertainment and Sports Medicine Occupations	\$39,820	\$46,720
Healthcare Practitioners and Technical Occupations	\$54,400	\$67,420
Healthcare Support Occupations	\$21,680	\$24,570
Protective Service Occupations	\$38,070	\$39,330
Food Preparation and Serving Related Occupations	\$18,320	\$19,420
Building and Grounds Cleaning and Maintenance Occupations	\$20,310	\$22,080
Personal Care and Service Occupations	\$18,420	\$21,400
Sales and Related Occupations	\$26,740	\$35,650
Office and Administrative Support Occupations	\$27,930	\$32,400
Construction and Extraction Occupations	\$32,790	\$36,310
Installation, Maintenance and Repair Occupations	\$35,790	\$39,730
Production Occupations	\$29,760	\$32,710
Transportation and Moving Occupations	\$28,630	\$31,820

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

3. TOP EMPLOYERS

The 10 largest employers within the Coastal Bend region comprise a total of 9,070 employees. These employers are summarized as follows:

Business	Total Employed	County
Inteplast Group Ltd.	2,000	Jackson County
Integrated Bagging Systems Inc.	1,600	Jackson County
Kaspar Wire Works Inc.	970	Lavaca County
Precision Drilling	950	Jim Wells County
Criminal Justice-McConnell	750	Bee County
Kaselco	700	Lavaca County
CHRISTUS Spohn Hospital-Kleberg	600	Kleberg County
Criminal Justice-Garza Unit E	500	Bee County
Walmart Supercenter	500	Jim Wells County
Canterbury Inc.	500	Lavaca County
Total:	9,070	

Source: InfoGroup

4. EMPLOYMENT GROWTH

The following illustrates the total employment base by county:

		Total Employment					
		2006	2007	2008	2009	2010	2011*
Bee County	Number	10,681	10,508	10,513	10,807	11,289	11,389
	Change	-	-1.6%	0.0%	2.8%	4.5%	0.9%
Brooks County	Number	2,837	2,913	3,087	2,998	2,923	2,882
	Change	-	2.7%	6.0%	-2.9%	-2.5%	-1.4%
DeWitt County	Number	8,789	8,625	8,647	8,484	8,595	8,550
	Change	-	-1.9%	0.3%	-1.9%	1.3%	-0.5%
Duval County	Number	4,944	4,875	4,881	4,679	4,722	4,836
	Change	-	-1.4%	0.1%	-4.1%	0.9%	2.4%
Gonzales County	Number	9,324	9,300	9,335	9,565	9,391	9,288
	Change	-	-0.3%	0.4%	2.5%	-1.8%	-1.1%
Jackson County	Number	6,098	6,375	6,512	6,409	6,442	6,429
	Change	-	4.5%	2.1%	-1.6%	0.5%	-0.2%
Jim Wells County	Number	19,461	20,258	20,508	19,692	19,516	19,713
	Change	-	4.1%	1.2%	-4.0%	-0.9%	1.0%
Kenedy County	Number	236	229	229	221	224	224
	Change	-	-3.0%	0.0%	-3.5%	1.4%	0.0%
Kleberg County	Number	15,440	15,288	15,774	15,881	16,067	16,082
	Change	-	-1.0%	3.2%	0.7%	1.2%	0.1%
Lavaca County	Number	9,841	9,777	9,537	9,434	9,423	9,255
	Change	-	-0.7%	-2.5%	-1.1%	-0.1%	-1.8%
Live Oak County	Number	4,816	4,827	4,877	4,831	4,952	5,013
	Change	-	0.2%	1.0%	-0.9%	2.5%	1.2%
McMullen County	Number	320	318	314	335	348	374
	Change	-	-0.6%	-1.3%	6.7%	3.9%	7.5%
Refugio County	Number	3,628	3,715	3,870	3,874	3,929	3,977
	Change	-	2.4%	4.2%	0.1%	1.4%	1.2%

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

*September

(Continued)

		Total Employment					
		2006	2007	2008	2009	2010	2011*
Sum of Rural Region	Number	96,415	97,008	98,084	97,210	97,821	98,012
	Change	-	0.6%	1.1%	-0.9%	0.6%	0.2%
Urban Areas	Number	242,380	243,937	249,346	247,217	249,834	256,568
	Change	-	0.6%	2.2%	-0.9%	1.1%	2.7%
State of Texas	Number	10,757,510	10,914,098	11,079,931	11,071,106	11,264,748	11,464,525
	Change	-	1.5%	1.5%	-0.1%	1.7%	1.8%

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

*September

5. UNEMPLOYMENT RATES

The following illustrates the total unemployment base by county:

		Unemployment Rate					
		2006	2007	2008	2009	2010	2011*
Bee County	Rate	6.3%	6.0%	6.3%	9.0%	9.1%	9.3%
	Change	-	-0.3	0.3	2.7	0.1	0.2
Brooks County	Rate	6.2%	5.4%	5.4%	9.3%	9.9%	9.9%
	Change	-	-0.8	0.0	3.9	0.6	0.0
DeWitt County	Rate	4.4%	4.0%	4.2%	7.5%	7.9%	7.5%
	Change	-	-0.4	0.2	3.3	0.4	-0.4
Duval County	Rate	5.4%	5.0%	5.5%	10.9%	11.2%	10.0%
	Change	-	-0.4	0.5	5.4	0.3	-1.2
Gonzales County	Rate	4.0%	3.9%	4.0%	5.5%	6.2%	6.3%
	Change	-	-0.1	0.1	1.5	0.7	0.1
Jackson County	Rate	4.6%	3.8%	4.1%	7.4%	7.3%	7.3%
	Change	-	-0.8	0.3	3.3	-0.1	0.0
Jim Wells County	Rate	4.7%	4.0%	4.3%	9.0%	8.6%	7.8%
	Change	-	-0.7	0.3	4.7	-0.4	-0.8
Kenedy County	Rate	2.9%	3.0%	3.4%	6.0%	5.5%	3.9%
	Change	-	0.1	0.4	2.6	-0.5	-1.6
Kleberg County	Rate	4.5%	4.2%	4.3%	6.7%	7.0%	7.2%
	Change	-	-0.3	0.1	2.4	0.3	0.2
Lavaca County	Rate	3.6%	3.2%	3.5%	5.7%	6.6%	6.2%
	Change	-	-0.4	0.3	2.2	0.9	-0.4
Live Oak County	Rate	4.5%	3.9%	4.3%	7.0%	6.7%	6.5%
	Change	-	-0.6	0.4	2.7	-0.3	-0.2
McMullen County	Rate	5.9%	5.1%	5.4%	6.9%	6.7%	6.4%
	Change	-	-0.8	0.3	1.5	-0.2	-0.3
Refugio County	Rate	4.6%	3.8%	4.0%	6.4%	6.9%	6.5%
	Change	-	-0.8	0.2	2.4	0.5	-0.4
Sum of Rural Region	Rate	4.7%	4.2%	4.5%	7.6%	7.8%	7.6%
	Change	-	-0.5	0.3	3.1	0.2	-0.3
Urban Areas	Rate	4.8%	4.2%	4.6%	7.0%	7.9%	7.6%
	Change	-	-0.5	0.3	2.5	0.9	-0.3
State of Texas	Rate	4.9%	4.4%	4.9%	7.5%	8.2%	7.9%
	Change	-	-0.5	0.5	2.6	0.7	-0.3

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

*September

E. HOUSING SUPPLY ANALYSIS

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

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

Rental Housing

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

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

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

Secondary Data (Data Obtained from Published Sources)

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

For-Sale Housing

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

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

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

1. RENTAL HOUSING

We identified 3,223 affordable housing units contained in 59 projects within study counties of the region. Bowen National Research surveyed projects with a total of 2,740 units. The occupancy rate of these units is 99.4%.

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
Bee	0	50	194	76	0	0	0	92	0	50	194	168
Brooks	0	50	0	59	0	0	25	0	0	50	25	59
DeWitt	0	31	170	68	0	0	52	0	0	31	222	68
Duval	0	35	36	140	0	0	0	0	0	35	36	140
Gonzales	30	37	62	89	0	24	34	32	30	61	96	121
Jackson	0	23	30	56	0	0	0	0	0	23	30	56
Jim Wells	196	198	70	80	0	116	351	0	196	314	114	80
Kenedy	0	0	0	0	0	0	0	0	0	0	0	0
Kleberg	288	180	95	0	0	0	0	0	288	180	95	0
Lavaca	0	40	94	48	0	0	0	40	0	40	94	88
Live Oak	0	0	39	60	0	24	0	0	0	24	39	60
McMullen	0	0	0	0	0	0	0	0	0	0	0	0
Refugio	32	0	0	84	0	0	0	0	32	0	0	84
Region Total	546	644	790	760	0	164	155	164	546	808	945	924

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

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

PH – Public Housing

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

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

Public Housing units and USDA units represent most of the identified affordable housing supply in the region.

A total of 1,745 Housing Choice Vouchers have been issued in the region.

Apartments

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

	Surveyed Projects		
	Units	Vacant	Occ.
<1-BR	1,071	8	99.3%
2-BR	971	4	99.6%
3+-BR	618	3	99.5%

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	127	0	100.0%	787	3	99.6%	157	5	96.8%	1,071
2-BR	221	0	100.0%	507	0	100.0%	243	4	98.4%	971
3+-BR	158	1	99.4%	407	0	100.0%	53	2	96.2%	618

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	373	1,488	402	304	120	2,687
Percent	13.9%	55.4%	15.0%	11.3%	4.5%	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	\$293 - \$654
2-BR	\$349 - \$821
3-BR	\$418 - \$966

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 - 750	600 - 1,020	800 - 1,238

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%	100.0%	13.6%	15.3%	6.8%	8.5%	81.4%	5.1%	44.1%	94.9%	52.5%

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
64.4%	74.6%	52.5%	57.6%	3.4%	10.2%	8.5%	50.8%

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

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

Units for Persons with Disabilities		
Total Units	Disabled Units	Percent of Disabled Units
3,223	113	3.5%

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.

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
1,894	7,667	9,561

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
573	59	89.7%

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
\$130 - \$300	\$400 - \$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*
67.0%	33.0%	0.0%

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

Secondary Housing Data (US Census and American Community Survey)

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

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

	Housing Status				Total Households
	Renter-Occupied	Owner-Occupied	Total Occupied	Vacant	
2000	20,767	53,912	74,679	16,450	91,129
2010	22,546	53,460	76,006	17,752	93,758

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
Bee County	Renter	1,591 49.8%	1,188 37.2%	311 9.7%	81 2.5%	27 0.8%	3,197 100.0%
	Owner	2,292 39.2%	2,488 42.6%	555 9.5%	428 7.3%	82 1.4%	5,845 100.0%
Brooks County	Renter	600 73.8%	186 22.9%	21 2.6%	0 0.0%	6 0.7%	813 100.0%
	Owner	1,233 67.4%	294 16.1%	184 10.1%	33 1.8%	85 4.6%	1,829 100.0%
DeWitt County	Renter	1,071 57.6%	590 31.7%	170 9.1%	23 1.2%	4 0.2%	1,859 100.0%
	Owner	2,661 48.0%	1,759 31.7%	705 12.7%	367 6.6%	56 1.0%	5,548 100.0%
Duval County	Renter	472 51.4%	236 25.7%	140 15.3%	11 1.2%	58 6.3%	918 100.0%
	Owner	1,427 45.0%	1,349 42.5%	243 7.7%	69 2.2%	84 2.6%	3,172 100.0%
Gonzales County	Renter	988 43.4%	1,098 48.2%	157 6.9%	30 1.3%	5 0.2%	2,277 100.0%
	Owner	2,186 45.1%	1,527 31.5%	875 18.1%	156 3.2%	99 2.0%	4,843 100.0%
Jackson County	Renter	687 49.8%	430 31.2%	202 14.6%	61 4.4%	0 0.0%	1,380 100.0%
	Owner	1,794 46.0%	1,290 33.0%	622 15.9%	169 4.3%	28 0.7%	3,904 100.0%

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
Jim Wells County	Renter	1,952 51.5%	1,298 34.2%	353 9.3%	131 3.5%	56 1.5%	3,790 100.0%
	Owner	4,650 45.7%	3,326 32.7%	1,220 12.0%	729 7.2%	246 2.4%	10,171 100.0%
Kenedy County	Renter	81 85.3%	11 11.6%	3 3.2%	0 0.0%	0 0.0%	95 100.0%
	Owner	37 71.2%	8 15.4%	8 15.4%	0 0.0%	0 0.0%	52 100.0%
Kleberg County	Renter	2,164 45.0%	1,290 26.8%	567 11.8%	494 10.3%	289 6.0%	4,805 100.0%
	Owner	3,447 54.8%	1,849 29.4%	641 10.2%	254 4.0%	101 1.6%	6,292 100.0%
Lavaca County	Renter	849 49.3%	674 39.2%	141 8.2%	27 1.6%	31 1.8%	1,721 100.0%
	Owner	2,799 46.0%	1,998 32.8%	710 11.7%	461 7.6%	119 2.0%	6,087 100.0%
Live Oak County	Renter	375 42.9%	366 41.9%	116 13.3%	16 1.8%	0 0.0%	874 100.0%
	Owner	1,161 34.3%	1,642 48.5%	499 14.8%	75 2.2%	5 0.1%	3,383 100.0%
McMullen County	Renter	19 33.9%	19 33.9%	0 0.0%	14 25.0%	4 7.1%	56 100.0%
	Owner	92 36.2%	97 38.2%	46 18.1%	14 5.5%	6 2.4%	254 100.0%
Refugio County	Renter	389 51.1%	286 37.6%	49 6.4%	37 4.9%	0 0.0%	761 100.0%
	Owner	1,180 56.7%	607 29.2%	223 10.7%	50 2.4%	21 1.0%	2,080 100.0%
Sum of Rural Region	Renter	11,238 49.8%	7,672 34.0%	2,230 9.9%	925 4.1%	480 2.1%	22,546 100.0%
	Owner	24,959 46.7%	18,234 34.1%	6,531 12.2%	2,805 5.2%	932 1.7%	53,460 100.0%
Urban Areas	Renter	28,679 39.6%	29,093 40.2%	7,897 10.9%	4,669 6.5%	2,007 2.8%	72,344 100.0%
	Owner	52,751 41.4%	44,226 34.7%	16,169 12.7%	10,054 7.9%	4,294 3.4%	127,496 100.0%
State of Texas	Renter	906,296 28.0%	1,383,596 42.7%	466,897 14.4%	350,273 10.8%	130,517 4.0%	3,237,580 100.0%
	Owner	1,701,505 29.9%	1,941,572 34.2%	1,002,690 17.6%	732,282 12.9%	307,303 5.4%	5,685,353 100.0%

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

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

	Number of Bedrooms				Total
	No Bedroom	1-Bedroom	2-Bedroom	3+-Bedroom	
Renter	1,134	4,348	8,977	8,087	22,546
Owner	291	1,739	13,355	38,074	53,460

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	12,390	6,158	1,287	680	1,894	22,546
Owner	45,347	185	0	22	7,667	53,460
Total	57,737	6,344	1,287	703	9,561	76,006

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
\$913	\$524

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
Bee County	Renter	629 19.7%	910 28.5%	993 31.1%	665 20.8%	3,197 100.0%
	Owner	3,693 63.2%	892 15.3%	1,248 21.4%	12 0.2%	5,845 100.0%
Brooks County	Renter	123 15.1%	84 10.3%	376 46.2%	231 28.4%	813 100.0%
	Owner	1,101 60.2%	228 12.5%	474 25.9%	26 1.4%	1,829 100.0%
DeWitt County	Renter	542 29.2%	448 24.1%	447 24.0%	421 22.6%	1,859 100.0%
	Owner	3,647 65.7%	959 17.3%	924 16.7%	19 0.3%	5,548 100.0%
Duval County	Renter	233 25.4%	106 11.5%	288 31.4%	291 31.7%	918 100.0%
	Owner	1,638 51.6%	740 23.3%	720 22.7%	74 2.3%	3,172 100.0%
Gonzales County	Renter	544 23.9%	650 28.5%	537 23.6%	545 23.9%	2,277 100.0%
	Owner	3,234 66.8%	637 13.2%	947 19.6%	25 0.5%	4,843 100.0%
Jackson County	Renter	486 35.2%	130 9.4%	400 29.0%	363 26.3%	1,380 100.0%
	Owner	2,639 67.6%	762 19.5%	496 12.7%	7 0.2%	3,904 100.0%
Jim Wells County	Renter	599 15.8%	558 14.7%	1,757 46.4%	875 23.1%	3,790 100.0%
	Owner	5,835 57.4%	2,270 22.3%	2,042 20.1%	24 0.2%	10,171 100.0%
Kenedy County	Renter	26 27.4%	0 0.0%	0 0.0%	69 72.6%	95 100.0%
	Owner	30 57.7%	0 0.0%	10 19.2%	12 23.1%	52 100.0%
Kleberg County	Renter	1,042 21.7%	900 18.7%	2,010 41.8%	853 17.8%	4,805 100.0%
	Owner	3,616 57.5%	1,259 20.0%	1,403 22.3%	13 0.2%	6,292 100.0%
Lavaca County	Renter	641 37.2%	317 18.4%	378 22.0%	386 22.4%	1,721 100.0%
	Owner	4,069 66.8%	996 16.4%	992 16.3%	30 0.5%	6,087 100.0%
Live Oak County	Renter	329 37.6%	164 18.8%	203 23.2%	178 20.4%	874 100.0%
	Owner	2,222 65.7%	513 15.2%	646 19.1%	2 0.1%	3,383 100.0%
McMullen County	Renter	0 0.0%	6 10.7%	13 23.2%	37 66.1%	56 100.0%
	Owner	197 77.6%	48 18.9%	6 2.4%	3 1.2%	254 100.0%

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
Refugio County	Renter	141 18.5%	95 12.5%	225 29.6%	301 39.6%	761 100.0%
	Owner	1,383 66.5%	378 18.2%	312 15.0%	7 0.3%	2,080 100.0%
Sum of Rural Region	Renter	5,335 23.7%	4,368 19.4%	7,627 33.8%	5,215 23.1%	22,546 100.0%
	Owner	33,304 62.3%	9,682 18.1%	10,220 19.1%	254 0.5%	53,460 100.0%
Urban Areas	Renter	16,200 22.4%	15,251 21.1%	33,868 46.8%	7,025 9.7%	72,344 100.0%
	Owner	68,069 53.4%	27,528 21.6%	31,182 24.5%	717 0.6%	127,496 100.0%
State of Texas	Renter	788,401 24.4%	742,012 22.9%	1,442,041 44.5%	265,126 8.2%	3,237,580 100.0%
	Owner	2,882,501 50.7%	1,311,320 23.1%	1,453,941 25.6%	37,591 0.7%	5,685,353 100.0%

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

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

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
Bee County	Renter	2,965 92.7%	169 5.3%	62 1.9%	3,197 100.0%
	Owner	5,637 96.4%	180 3.1%	28 0.5%	5,845 100.0%
Brooks County	Renter	813 100.0%	0 0.0%	0 0.0%	813 100.0%
	Owner	1,816 99.3%	13 0.7%	0 0.0%	1,829 100.0%
DeWitt County	Renter	1,686 90.7%	39 2.1%	135 7.3%	1,859 100.0%
	Owner	5,497 99.1%	34 0.6%	17 0.3%	5,548 100.0%
Duval County	Renter	876 95.4%	17 1.9%	26 2.8%	918 100.0%
	Owner	3,065 96.6%	80 2.5%	28 0.9%	3,172 100.0%
Gonzales County	Renter	1,918 84.2%	242 10.6%	117 5.1%	2,277 100.0%
	Owner	4,537 93.7%	248 5.1%	58 1.2%	4,843 100.0%
Jackson County	Renter	1,261 91.4%	110 8.0%	9 0.7%	1,380 100.0%
	Owner	3,783 96.9%	105 2.7%	15 0.4%	3,904 100.0%

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
Jim Wells County	Renter	3,484 91.9%	243 6.4%	63 1.7%	3,790 100.0%
	Owner	9,797 96.3%	329 3.2%	45 0.4%	10,171 100.0%
Kenedy County	Renter	86 90.5%	9 9.5%	0 0.0%	95 100.0%
	Owner	52 100.0%	0 0.0%	0 0.0%	52 100.0%
Kleberg County	Renter	4,470 93.0%	95 2.0%	240 5.0%	4,805 100.0%
	Owner	6,022 95.7%	176 2.8%	94 1.5%	6,292 100.0%
Lavaca County	Renter	1,534 89.1%	140 8.1%	48 2.8%	1,721 100.0%
	Owner	5,852 96.1%	193 3.2%	42 0.7%	6,087 100.0%
Live Oak County	Renter	807 92.3%	67 7.7%	0 0.0%	874 100.0%
	Owner	3,315 98.0%	68 2.0%	0 0.0%	3,383 100.0%
McMullen County	Renter	53 94.6%	0 0.0%	3 5.4%	56 100.0%
	Owner	246 96.9%	8 3.1%	0 0.0%	254 100.0%
Refugio County	Renter	728 95.7%	20 2.6%	12 1.6%	761 100.0%
	Owner	2,012 96.7%	58 2.8%	10 0.5%	2,080 100.0%
Sum of Rural Region	Renter	20,681 91.7%	1,151 5.1%	715 3.2%	22,546 100.0%
	Owner	51,631 96.6%	1,492 2.8%	337 0.6%	53,460 100.0%
Urban Areas	Renter	67,732 93.6%	3,170 4.4%	1,441 2.0%	72,344 100.0%
	Owner	123,397 96.8%	3,352 2.6%	746 0.6%	127,496 100.0%
State of Texas	Renter	2,992,816 92.4%	177,803 5.5%	66,961 2.1%	3,237,580 100.0%
	Owner	5,502,669 96.8%	146,079 2.6%	36,605 0.6%	5,685,353 100.0%

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

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

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
Bee County	Renter	3,197 100.0%	0 0.0%	3,197 100.0%
	Owner	5,811 99.4%	34 0.6%	5,845 100.0%
Brooks County	Renter	813 100.0%	0 0.0%	813 100.0%
	Owner	1,829 100.0%	0 0.0%	1,829 100.0%
DeWitt County	Renter	1,857 99.9%	2 0.1%	1,859 100.0%
	Owner	5,517 99.4%	31 0.6%	5,548 100.0%
Duval County	Renter	874 95.2%	44 4.8%	918 100.0%
	Owner	3,093 97.5%	79 2.5%	3,172 100.0%
Gonzales County	Renter	2,226 97.8%	51 2.2%	2,277 100.0%
	Owner	4,802 99.2%	41 0.8%	4,843 100.0%
Jackson County	Renter	1,380 100.0%	0 0.0%	1,380 100.0%
	Owner	3,892 99.7%	12 0.3%	3,904 100.0%
Jim Wells County	Renter	3,671 96.9%	119 3.1%	3,790 100.0%
	Owner	10,102 99.3%	69 0.7%	10,171 100.0%
Kenedy County	Renter	95 100.0%	0 0.0%	95 100.0%
	Owner	52 100.0%	0 0.0%	52 100.0%
Kleberg County	Renter	4,782 99.5%	23 0.5%	4,805 100.0%
	Owner	6,204 98.6%	88 1.4%	6,292 100.0%
Lavaca County	Renter	1,718 99.8%	3 0.2%	1,721 100.0%
	Owner	6,041 99.2%	46 0.8%	6,087 100.0%
Live Oak County	Renter	874 100.0%	0 0.0%	874 100.0%
	Owner	3,337 98.6%	46 1.4%	3,383 100.0%
McMullen County	Renter	56 100.0%	0 0.0%	56 100.0%
	Owner	254 100.0%	0 0.0%	254 100.0%

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

(Continued)

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
Refugio County	Renter	708 93.0%	53 7.0%	761 100.0%
	Owner	2,023 97.3%	57 2.7%	2,080 100.0%
Sum of Rural Region	Renter	22,251 98.7%	295 1.3%	22,546 100.0%
	Owner	52,957 99.1%	503 0.9%	53,460 100.0%
Urban Areas	Renter	71,190 98.4%	1,154 1.6%	72,344 100.0%
	Owner	126,518 99.2%	978 0.8%	127,496 100.0%
State of Texas	Renter	3,211,698 99.2%	25,882 0.8%	3,237,580 100.0%
	Owner	5,657,396 99.5%	27,957 0.5%	5,685,353 100.0%

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

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

Permits	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Multi-Family	54	42	8	10	76	4	50	2	0	0
Single-Family	85	115	108	121	169	189	123	103	79	89
Total	139	157	116	131	245	193	173	105	79	89

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
254	\$66,784	67	\$121,953	102	\$168,029	64	\$246,049

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
10	\$87,862	82	\$81,044	287	\$115,791	85	\$154,862	23	\$181,739

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
35	\$163,877	22	\$158,199	27	\$150,925	118	\$123,932	168	\$1,938,175

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

	Estimated Home Values						
	<\$40,000	\$40,000 - \$59,999	\$60,000 - \$79,999	\$80,000 - \$99,999	\$100,000 - \$149,999	\$150,000 - \$199,999	\$200,000+
2000	20,767	53,912	74,679	16,450	91,129	20,767	53,912
2010	22,546	53,460	76,006	17,752	93,758	22,546	53,460

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

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

	Total Foreclosures (10/2010-9/2011)
Region 10	184

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

Counties in Region			
Bee	Brooks	DeWitt	Duval
Gonzales	Jackson	Jim Wells	Kenedy
Kleberg	Lavaca	Live Oak	McMullen
Refugio	-	-	-

The regional oil boom has played a role in the need for additional affordable housing in rural areas of this region. With the increase in the transient work force population associated with the energy extraction industry, rents in the area have increased based on demand.

Based on the Bowen National Research rental housing inventory count, there are 3,223 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 99.5% were occupied, with many of the projects maintaining long waiting lists. Based on American Community Survey and U.S. Census data, there are 9,561 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 573 lots/homes. These manufactured home parks had an 89.7% occupancy/usage rate, which is above the overall state average of 86.1%. Finally, Bowen National Research identified 487 for-sale housing units in the region. These 487 available homes represent 0.9% of the 53,460 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that more than half (52.5%) of the for-sale housing stock is priced below \$100,000.

2. Existing Housing Stock

According to several representatives there is a demand for additional affordable housing in region ten, in particular housing associated with the oil boom. Much of the non-subsidized affordable rental housing stock is older and poor quality and affordable subsidized housing is full. For-sale housing stock, although some availability exists, is not affordable to the average family. In order to purchase these homes moderate-income families would be overburdened by their housing costs. To some extent RV parks and manufactured housing has met the need of the transient energy extraction employees. However, although a timeline for the boom in the oil and gas extraction industry in the area has not been established, many local officials believe that if housing was available, workers from the industry would choose to make this area their permanent home. While these workers do not need affordable housing, existing rental and single-family home prices would and have increased along with demand.

3. Housing Need

Representatives state that the segment of the population in the greatest need for affordable rural housing are low- to moderate-income families followed by seniors and persons with disabilities. Affordable rental housing, be it multifamily or single-family homes with one-, two- and three-bedrooms would best meet the need in this region. Both the First Time Home Buyer program and rental programs should be balanced to meet current housing needs.

4. Housing for Seniors/Persons with Disabilities

A need for affordable housing for seniors was expressed by a local representative. The population of rural farmers is aging and often maintaining these farms becomes too difficult as they age. Few or, in some counties, no affordable senior housing options exist in the area.

5. Barriers to Housing Development

Limited funding is one of the major barriers associated with the development of additional affordable housing. In some counties available land is also a constraint to development.

6. Residential Development Financing

Additional funding for the HOME program would provide the greatest assistance in those areas not associated with the energy extraction industry. This program in conjunction with the First Time Home Buyer programs would work well in providing additional single-family housing.

7. Conclusions

The oil extraction energy boom and corresponding job growth has increased demand for housing and greatly contributed to the escalating housing and land costs. This in turn has made it more difficult for developers to build affordable housing. Limited funding and the lack of available, buildable land were the primary barriers to development in this rural region cited by stakeholders.

G. DEMAND ANALYSIS

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

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

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

*Units under construction, planned or proposed

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

*Units under construction, planned or proposed

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

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

Rental Housing Gap Analysis

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

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

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

For-Sale Housing Gap Analysis

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

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

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

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

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

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

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

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

- *New owner-occupied household growth* within a market is a primary demand component for demand for new for-sale housing. For the purposes of this analysis, we have evaluated growth between 2010 and 2015. The 2010 households by income level are based on ESRI estimates applied to 2010 Census estimates of total households for each study area. The 2015 estimates are based on growth projections by income level by ESRI. The difference between the two household estimates represents the new owner-occupied households that are projected to be added to a study area between 2010 and 2015. These estimates of growth are provided by each income level and corresponding price point that can be afforded.
- *Replacement of functionally obsolete housing* is a demand consideration in most established markets. Given the limited development of new housing units in many rural areas, homebuyers are often limited to choosing from the established housing stock, much of which is considered old and/or often in disrepair and/or functionally obsolete. There are a variety of ways to measure functionally obsolete housing and to determine the number of units that should be replaced. For the purposes of this analysis, we have applied the highest share of any of the following three metrics: cost burdened households, units lacking complete plumbing facilities, and overcrowded units. This resulting housing replacement ratio is then applied to the existing (2010) owner-occupied housing stock to estimate the number of for-sale units that should be replaced in the study areas.

1. Rental Housing

Region 10 is located in the southeast portion of the state of Texas. This region includes 13 counties which were classified as rural and were included in this analysis. The following tables summarize the housing gaps by AMHI and county for this region:

	County Level Rental Housing Gaps			
	Target Income			Total
	0% - 30%	31% - 50%	51% - 80%	
Bee County	331	222	61	615
Brooks County	71	34	46	152
DeWitt County	321	54	105	479
Duval County	79	47	38	163
Gonzales County	315	127	161	602
Jackson County	258	102	31	391
Jim Wells County	469	220	251	940
Kenedy County	6	10	-2	14
Kleberg County	863	239	384	1,486
Lavaca County	249	107	-20	336
Live Oak County	50	34	11	95
McMullen County	4	7	5	17
Refugio County	77	38	46	161
Region Total	3,091	1,241	1,118	5,450

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

2. For-Sale Housing

	County Level For-Sale Housing Gaps			
	Price Point			Total
	<\$100,000	\$100,000 to \$139,999	\$140,000-\$200,000	
Bee County	58	50	102	210
Brooks County	49	21	56	126
DeWitt County	43	29	138	210
Duval County	29	61	70	160
Gonzales County	80	99	96	275
Jackson County	6	31	41	78
Jim Wells County	109	132	81	322
Kenedy County	-1	1	1	1
Kleberg County	53	18	158	229
Lavaca County	89	42	37	168
Live Oak County	6	12	44	62
McMullen County	-3	-6	2	-7
Refugio County	-7	19	21	33
Region Total	511	509	847	1,867

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