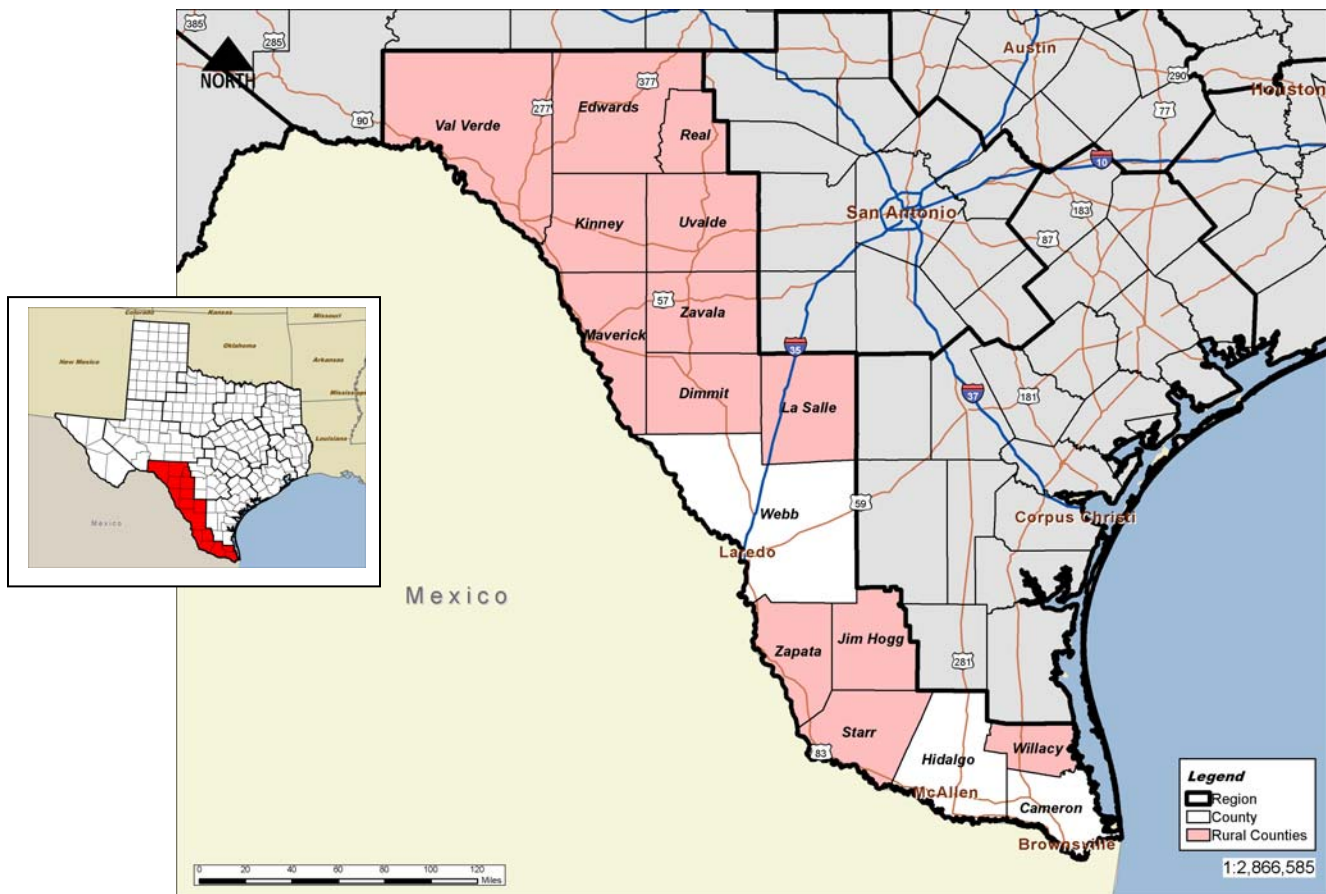


# ADDENDUM K - REGION 11 (SOUTH TEXAS BORDER)

## A. INTRODUCTION

Region 11 is located in the far southern portion of the state of Texas. This region includes a total of 16 counties, of which 13 were classified as rural and were included in the following analysis. The largest rural county in the region is Starr, with 60,968 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: 18,422 square miles  
2010 Population Density: 15 persons per square mile  
2010 Population: 269,430  
2010 Households: 81,694  
2010 Median Household Income: \$33,866



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

<b>Rural Counties (Studied) Within Region</b>		
Dimmit	Maverick	Willacy
Edwards	Real	Zapata
Jim Hogg	Starr	Zavala
Kinney	Uvalde	-
La Salle	Val Verde	-
<b>Non-Rural Counties (Excluded) Within Region</b>		
Cameron	Hidalgo	Webb

## **B. KEY FINDING**

According to local sources, substandard housing in colonias within some counties and the growth of the oil and gas extraction industries are key issues associated with the need for additional affordable housing in this region of Texas.

Based on the Bowen National Research rental housing inventory count, there are 3,598 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 98.5% were occupied, with many of the projects maintaining long waiting lists. Based on American Community Survey and U.S. Census data, there are 9,764 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 729 lots/homes. These manufactured home parks had an 80.5% occupancy/usage rate, which is below the overall state average of 86.1%. Finally, Bowen National Research identified 612 for-sale housing units in the region. These 612 available homes represent 1.0% of the 59,029 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that 32.2% of the for-sale housing stock is priced below \$100,000.

Area stakeholders indicated that large-family households have the greatest need for housing. Rapid growth from energy extraction-related work has caused rents to escalate and limit the number of available housing units. Numerous items such as limited financing, lack of infrastructure, property ownership disputes, and environmental compliance issues were cited as barriers to development. Frequent changes to TDHCA's Qualified Allocation Plan were also cited as an area that adds development challenges.

Additional key regional findings include:

- Total households within the region are projected to increase by 2,285, a 2.8% increase between 2010 and 2015. Overall, the number of households in rural regions of Texas is projected to increase by 1.5% during this same time, while the overall state increase will be 8.4%. Among householders age 55 and older within the region, it is projected that this age cohort will increase by 10.0%. The overall rural regions of the state will experience an increase in its older adult (age 55+) households base of 8.5%, while the overall state will increase by 17.6% during this same time period.

- Approximately 41.3% of renters in the region are paying over 30% (cost burdened) of their income towards rent compared to 24.8% 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 Zapata County, while the greatest number of cost burdened renter households is in Val Verde County. The greatest share of cost burdened homeowners and the greatest number of cost burdened homeowners is in Maverick County.
- A total of 14.7% of renter households within the region are considered to be living in overcrowded housing (1.0 or more persons per room) compared to 7.8% of owner households. Statewide, these shares are 7.3% for renters and 3.2% for owners. The greatest share of overcrowded renter-occupied housing is in Uvalde County, while the greatest number of overcrowded renter-occupied housing is in Maverick County. The highest share among owner-occupied housing is within Zapata County, while the highest number among owner-occupied housing is within Starr County.
- Within the region, the share of renter housing units that lack complete plumbing facilities is 2.7% among renter-occupied units and 1.3% 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 8,187 employees between 2006 and 2011, representing a 8.8% increase. The statewide average increase during this same time period is 6.6%.
- The region's largest industry by total employment is within the Educational Services sector at 15.1%. The largest negative change in employment between 2000 and 2010 was within the Agriculture-related industry, losing 3,373 employees; the largest positive change was within the Public Administration sector, increasing by 3,808 jobs.
- Between 2006 and 2011, the region's unemployment rate was at its lowest at 8.1% in 2007 and its highest rate in 2011 at 13.0%, indicating an upward trend in unemployment rates for the region. The state of Texas had unemployment rates ranging from 4.4% to 8.2% during the past six years.
- The overall occupancy rate of surveyed affordable rental-housing units in the region is 98.4%. This is slightly above the statewide average of 97.3% for the rural regions of Texas.

- Of all affordable rental units surveyed in the region, 603 (19.5%) were built before 1970; 760 (24.5%) were built since 2000. A total 1,187 units were built between 1970 and 1989, comprising the largest share at 38.4%.
- The lowest gross rent among rental units surveyed in the region is \$256; highest gross rent is \$874. 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 9,764 units with approximately 24.1% renter-occupied and 75.9% owner-occupied. There were a total of 729 manufactured home lots surveyed with 142 available, representing an overall occupancy/usage rate of 80.5%. This is below the state average (86.1%) occupancy rate for manufactured homes.
- Rental rates of manufactured homes surveyed range between \$450 and \$550/month. The rates fall within the rental rates of the affordable apartments surveyed in the region.
- A total of 612 for-sale housing units were identified within the region that were listed as available for purchase. Less than one-third (32.2%) of the units were priced below \$100,000. The average listed price of homes under \$100,000 is \$68,649, representing a moderate base of affordable for-sale product that is available to low-income households. It should be noted, however, that much of this supply is older (pre-1960) and likely lower quality product that requires repairs or renovations.
- The total affordable housing gap for the entire region was 7,260 rental units and 4,796 for-sale units. This does not mean that the entire region can support 7,260 new rental units and 4,796 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 Maverick County and the largest owner-occupied housing gap is in Zapata County.

## **C. DEMOGRAPHICS ANALYSIS**

### **1. POPULATION TRENDS**

		Year			
		1990	2000	2010	2015
<b>Dimmit County</b>	Population	10,433	10,248	9,996	9,896
	Population Change	-	-185	-252	-100
	Percent Change	-	-1.8%	-2.5%	-1.0%
<b>Edwards County</b>	Population	2,266	2,162	2,002	2,011
	Population Change	-	-104	-160	9
	Percent Change	-	-4.6%	-7.4%	0.4%
<b>Jim Hogg County</b>	Population	5,109	5,281	5,300	5,170
	Population Change	-	172	19	-130
	Percent Change	-	3.4%	0.4%	-2.4%
<b>Kinney County</b>	Population	3,119	3,379	3,598	3,486
	Population Change	-	260	219	-112
	Percent Change	-	8.3%	6.5%	-3.1%
<b>La Salle County</b>	Population	5,254	5,866	6,886	6,694
	Population Change	-	612	1,020	-192
	Percent Change	-	11.6%	17.4%	-2.8%
<b>Maverick County</b>	Population	36,377	47,296	54,258	56,690
	Population Change	-	10,919	6,962	2,432
	Percent Change	-	30.0%	14.7%	4.5%
<b>Real County</b>	Population	2,412	3,047	3,309	3,224
	Population Change	-	635	262	-85
	Percent Change	-	26.3%	8.6%	-2.6%
<b>Starr County</b>	Population	40,517	53,595	60,968	63,771
	Population Change	-	13,078	7,373	2,803
	Percent Change	-	32.3%	13.8%	4.6%
<b>Uvalde County</b>	Population	23,339	25,925	26,405	26,120
	Population Change	-	2,586	480	-285
	Percent Change	-	11.1%	1.9%	-1.1%
<b>Val Verde County</b>	Population	38,720	44,855	48,879	50,478
	Population Change	-	6,135	4,024	1,599
	Percent Change	-	15.8%	9.0%	3.3%
<b>Willacy County</b>	Population	17,704	20,081	22,134	22,332
	Population Change	-	2,377	2,053	198
	Percent Change	-	13.4%	10.2%	0.9%
<b>Zapata County</b>	Population	9,279	12,181	14,018	14,832
	Population Change	-	2,902	1,837	814
	Percent Change	-	31.3%	15.1%	5.8%
<b>Zavala County</b>	Population	12,162	11,600	11,677	11,743
	Population Change	-	-562	77	66
	Percent Change	-	-4.6%	0.7%	0.6%
<b>Sum of Rural Region</b>	Population	206,691	245,516	269,430	276,447
	Population Change	-	38,825	23,914	7,017
	Percent Change	-	18.8%	9.7%	2.6%
<b>Urban Areas</b>	Population	776,852	1,097,715	1,431,293	1,566,433
	Population Change	-	320,863	333,578	135,140
	Percent Change	-	41.3%	30.4%	9.4%
<b>State of Texas</b>	Population	16,986,510	20,851,820	25,145,561	27,291,474
	Population Change	-	3,865,310	4,293,741	2,145,913
	Percent Change	-	22.8%	20.6%	8.5%

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



The population bases by age are summarized as follows:

		Population by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Dimmit County</b>	2000	4,304 42.0%	1,225 12.0%	1,305 12.7%	1,285 12.5%	834 8.1%	663 6.5%	632 6.2%
	2010	4,004 40.1%	1,216 12.2%	1,058 10.6%	1,295 13.0%	1,129 11.3%	658 6.6%	637 6.4%
	2015	3,842 38.8%	1,318 13.3%	964 9.7%	1,158 11.7%	1,163 11.8%	830 8.4%	620 6.3%
<b>Edwards County</b>	2000	756 35.0%	182 8.4%	319 14.8%	286 13.2%	269 12.4%	215 9.9%	135 6.2%
	2010	664 33.2%	214 10.7%	159 7.9%	297 14.8%	283 14.1%	226 11.3%	159 7.9%
	2015	626 31.1%	257 12.8%	157 7.8%	229 11.4%	304 15.1%	256 12.7%	182 9.1%
<b>Jim Hogg County</b>	2000	2,098 39.7%	624 11.8%	674 12.8%	618 11.7%	495 9.4%	412 7.8%	360 6.8%
	2010	2,055 38.8%	590 11.1%	579 10.9%	656 12.4%	634 12.0%	418 7.9%	368 6.9%
	2015	1,975 38.2%	610 11.8%	493 9.5%	610 11.8%	627 12.1%	500 9.7%	356 6.9%
<b>Kinney County</b>	2000	1,048 31.0%	337 10.0%	391 11.6%	393 11.6%	388 11.5%	498 14.7%	324 9.6%
	2010	1,046 29.1%	332 9.2%	326 9.1%	464 12.9%	479 13.3%	508 14.1%	443 12.3%
	2015	970 27.8%	364 10.4%	277 7.9%	367 10.5%	498 14.3%	555 15.9%	455 13.1%
<b>La Salle County</b>	2000	2,307 39.3%	814 13.9%	813 13.9%	710 12.1%	540 9.2%	385 6.6%	297 5.1%
	2010	2,601 37.8%	887 12.9%	850 12.3%	864 12.5%	826 12.0%	484 7.0%	373 5.4%
	2015	2,474 37.0%	885 13.2%	765 11.4%	790 11.8%	836 12.5%	576 8.6%	366 5.5%
<b>Maverick County</b>	2000	21,798 46.1%	6,454 13.6%	6,159 13.0%	5,128 10.8%	3,263 6.9%	2,705 5.7%	1,789 3.8%
	2010	24,454 45.1%	6,483 11.9%	6,307 11.6%	6,223 11.5%	5,115 9.4%	3,219 5.9%	2,457 4.5%
	2015	25,226 44.5%	7,207 12.7%	5,799 10.2%	6,008 10.6%	5,725 10.1%	4,144 7.3%	2,582 4.6%
<b>Real County</b>	2000	880 28.9%	269 8.8%	386 12.7%	405 13.3%	473 15.5%	372 12.2%	262 8.6%
	2010	881 26.6%	288 8.7%	348 10.5%	481 14.5%	531 16.1%	467 14.1%	312 9.4%
	2015	821 25.5%	314 9.7%	302 9.4%	418 13.0%	533 16.5%	493 15.3%	343 10.6%
<b>Starr County</b>	2000	25,942 48.4%	7,717 14.4%	6,820 12.7%	5,089 9.5%	3,628 6.8%	2,652 4.9%	1,747 3.3%
	2010	28,542 46.8%	8,165 13.4%	7,321 12.0%	6,575 10.8%	5,013 8.2%	3,072 5.0%	2,279 3.7%
	2015	29,839 46.8%	8,269 13.0%	7,100 11.1%	6,609 10.4%	5,762 9.0%	3,809 6.0%	2,383 3.7%

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

(Continued)

		Population by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Uvalde County	2000	10,665 41.1%	3,176 12.3%	3,376 13.0%	3,018 11.6%	2,156 8.3%	1,851 7.1%	1,683 6.5%
	2010	10,505 39.8%	3,246 12.3%	2,962 11.2%	3,208 12.1%	2,862 10.8%	1,880 7.1%	1,742 6.6%
	2015	10,328 39.5%	3,157 12.1%	2,845 10.9%	2,861 11.0%	2,948 11.3%	2,293 8.8%	1,688 6.5%
Val Verde County	2000	18,602 41.5%	6,611 14.7%	5,916 13.2%	4,954 11.0%	3,859 8.6%	2,836 6.3%	2,077 4.6%
	2010	19,925 40.8%	6,491 13.3%	5,923 12.1%	5,716 11.7%	4,946 10.1%	3,319 6.8%	2,559 5.2%
	2015	20,408 40.4%	7,009 13.9%	5,442 10.8%	5,689 11.3%	5,253 10.4%	3,937 7.8%	2,739 5.4%
Willacy County	2000	8,743 43.5%	2,594 12.9%	2,750 13.7%	2,160 10.8%	1,506 7.5%	1,351 6.7%	977 4.9%
	2010	9,219 41.7%	3,269 14.8%	2,583 11.7%	2,598 11.7%	2,043 9.2%	1,264 5.7%	1,158 5.2%
	2015	9,261 41.5%	3,175 14.2%	2,715 12.2%	2,302 10.3%	2,288 10.2%	1,494 6.7%	1,097 4.9%
Zapata County	2000	5,241 43.0%	1,491 12.2%	1,445 11.9%	1,285 10.5%	977 8.0%	970 8.0%	772 6.3%
	2010	5,923 42.3%	1,766 12.6%	1,530 10.9%	1,541 11.0%	1,408 10.0%	959 6.8%	890 6.3%
	2015	6,318 42.6%	1,768 11.9%	1,588 10.7%	1,509 10.2%	1,564 10.5%	1,194 8.1%	891 6.0%
Zavala County	2000	5,144 44.3%	1,575 13.6%	1,400 12.1%	1,326 11.4%	848 7.3%	719 6.2%	588 5.1%
	2010	5,004 42.9%	1,535 13.1%	1,273 10.9%	1,319 11.3%	1,164 10.0%	735 6.3%	647 5.5%
	2015	4,964 42.3%	1,593 13.6%	1,181 10.1%	1,214 10.3%	1,226 10.4%	932 7.9%	633 5.4%
Sum of Rural Region	2000	107,528 43.8%	33,069 13.5%	31,754 12.9%	26,657 10.9%	19,236 7.8%	15,629 6.4%	11,643 4.7%
	2010	114,823 42.6%	34,482 12.8%	31,219 11.6%	31,237 11.6%	26,433 9.8%	17,209 6.4%	14,024 5.2%
	2015	117,052 42.3%	35,926 13.0%	29,628 10.7%	29,764 10.8%	28,727 10.4%	21,013 7.6%	14,335 5.2%
Urban Areas	2000	505,896 46.1%	161,753 14.7%	141,804 12.9%	110,182 10.0%	70,799 6.4%	60,705 5.5%	46,576 4.2%
	2010	637,272 44.5%	200,093 14.0%	177,241 12.4%	156,888 11.0%	122,702 8.6%	73,950 5.2%	63,151 4.4%
	2015	696,298 44.5%	211,534 13.5%	188,335 12.0%	162,474 10.4%	143,858 9.2%	97,580 6.2%	66,355 4.2%
State of Texas	2000	8,085,640 38.8%	3,162,083 15.2%	3,322,238 15.9%	2,611,137 12.5%	1,598,190 7.7%	1,142,608 5.5%	929,924 4.5%
	2010	9,368,816 37.3%	3,653,545 14.5%	3,417,561 13.6%	3,485,240 13.9%	2,617,205 10.4%	1,431,667 5.7%	1,171,525 4.7%
	2015	10,067,025 36.9%	4,026,446 14.8%	3,562,076 13.1%	3,432,406 12.6%	3,052,202 11.2%	1,897,495 7.0%	1,253,824 4.6%

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



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

		Year			
		1990	2000	2010	2015
<b>Dimmit County</b>	Population	10,433	10,248	9,996	9,896
	Area in Square Miles	1,334.51	1,334.51	1,334.51	1,334.51
	Density	7.8	7.7	7.5	7.4
<b>Edwards County</b>	Population	2,266	2,162	2,002	2,011
	Area in Square Miles	2,119.98	2,119.98	2,119.98	2,119.98
	Density	1.1	1.0	0.9	0.9
<b>Jim Hogg County</b>	Population	5,109	5,281	5,300	5,170
	Area in Square Miles	1,136.19	1,136.19	1,136.19	1,136.19
	Density	4.5	4.6	4.7	4.6
<b>Kinney County</b>	Population	3,119	3,379	3,598	3,486
	Area in Square Miles	1,365.32	1,365.32	1,365.32	1,365.32
	Density	2.3	2.5	2.6	2.6
<b>La Salle County</b>	Population	5,254	5,866	6,886	6,694
	Area in Square Miles	1,494.24	1,494.24	1,494.24	1,494.24
	Density	3.5	3.9	4.6	4.5
<b>Maverick County</b>	Population	36,377	47,296	54,258	56,690
	Area in Square Miles	1,291.75	1,291.75	1,291.75	1,291.75
	Density	28.2	36.6	42.0	43.9
<b>Real County</b>	Population	2,412	3,047	3,309	3,224
	Area in Square Miles	700.06	700.06	700.06	700.06
	Density	3.4	4.4	4.7	4.6
<b>Starr County</b>	Population	40,517	53,595	60,968	63,771
	Area in Square Miles	1,229.34	1,229.34	1,229.34	1,229.34
	Density	33.0	43.6	49.6	51.9
<b>Uvalde County</b>	Population	23,339	25,925	26,405	26,120
	Area in Square Miles	1,558.64	1,558.64	1,558.64	1,558.64
	Density	15.0	16.6	16.9	16.8
<b>Val Verde County</b>	Population	38,720	44,855	48,879	50,478
	Area in Square Miles	3,232.43	3,232.43	3,232.43	3,232.43
	Density	12.0	13.9	15.1	15.6
<b>Willacy County</b>	Population	17,704	20,081	22,134	22,332
	Area in Square Miles	600.23	600.23	600.23	600.23
	Density	29.5	33.5	36.9	37.2
<b>Zapata County</b>	Population	9,279	12,181	14,018	14,832
	Area in Square Miles	1,058.11	1,058.11	1,058.11	1,058.11
	Density	8.8	11.5	13.2	14.0
<b>Zavala County</b>	Population	12,162	11,600	11,677	11,743
	Area in Square Miles	1,301.72	1,301.72	1,301.72	1,301.72
	Density	9.3	8.9	9.0	9.0
<b>Sum of Rural Region</b>	Population	206,691	245,516	269,430	276,447
	Area in Square Miles	18,422.52	18,422.52	18,422.52	18,422.52
	Density	11.2	13.3	14.6	15.0
<b>Urban Areas</b>	Population	776,852	1,097,715	1,431,293	1,566,433
	Area in Square Miles	5,669	5,669	5,669	5,669
	Density	137.0	193.6	252.5	276.3
<b>State of Texas</b>	Population	16,986,510	20,851,820	25,145,561	27,291,474
	Area in Square Miles	261,797.12	261,797.12	261,797.12	261,797.12
	Density	64.9	79.6	96.0	104.2

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

## 2. HOUSEHOLD TRENDS

Household trends are summarized as follows:

		Year			
		1990	2000	2010	2015
<b>Dimmit County</b>	Households	3,072	3,308	3,421	3,403
	Household Change	-	236	113	-18
	Percent Change	-	7.7%	3.4%	-0.5%
<b>Edwards County</b>	Households	795	801	839	847
	Household Change	-	6	38	8
	Percent Change	-	0.8%	4.7%	0.9%
<b>Jim Hogg County</b>	Households	1,675	1,815	1,902	1,862
	Household Change	-	140	87	-40
	Percent Change	-	8.4%	4.8%	-2.1%
<b>Kinney County</b>	Households	1,187	1,314	1,350	1,309
	Household Change	-	127	36	-41
	Percent Change	-	10.7%	2.7%	-3.0%
<b>La Salle County</b>	Households	1,701	1,819	1,931	1,877
	Household Change	-	118	112	-54
	Percent Change	-	6.9%	6.2%	-2.8%
<b>Maverick County</b>	Households	9,756	13,089	15,563	16,289
	Household Change	-	3,333	2,474	726
	Percent Change	-	34.2%	18.9%	4.7%
<b>Real County</b>	Households	924	1,245	1,374	1,349
	Household Change	-	321	129	-25
	Percent Change	-	34.7%	10.4%	-1.8%
<b>Starr County</b>	Households	10,331	14,410	17,001	17,857
	Household Change	-	4,079	2,591	856
	Percent Change	-	39.5%	18.0%	5.0%
<b>Uvalde County</b>	Households	7,553	8,559	9,025	8,939
	Household Change	-	1,006	466	-86
	Percent Change	-	13.3%	5.4%	-0.9%
<b>Val Verde County</b>	Households	11,840	14,151	15,654	16,206
	Household Change	-	2,311	1,503	552
	Percent Change	-	19.5%	10.6%	3.5%
<b>Willacy County</b>	Households	5,049	5,584	5,764	5,825
	Household Change	-	535	180	61
	Percent Change	-	10.6%	3.2%	1.1%
<b>Zapata County</b>	Households	2,862	3,921	4,297	4,560
	Household Change	-	1,059	376	263
	Percent Change	-	37.0%	9.6%	6.1%
<b>Zavala County</b>	Households	3,356	3,428	3,573	3,614
	Household Change	-	72	145	41
	Percent Change	-	2.1%	4.2%	1.1%
<b>Sum of Rural Region</b>	Households	60,101	73,444	81,694	83,937
	Household Change	-	13,343	8,250	2,243
	Percent Change	-	22.2%	11.2%	2.7%
<b>Urban Areas</b>	Households	211,172	304,788	403,208	443,581
	Household Change	-	93,616	98,420	40,373
	Percent Change	-	44.3%	32.3%	10.0%
<b>State of Texas</b>	Households	6,070,937	7,393,354	8,922,933	9,673,279
	Household Change	-	1,322,417	1,529,579	750,346
	Percent Change	-	21.8%	20.7%	8.4%

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

The household bases by age are summarized as follows:

		Households by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Dimmit County</b>	2000	182 5.5%	491 14.8%	629 19.0%	604 18.3%	494 14.9%	465 14.1%	443 13.4%
	2010	170 5.0%	518 15.1%	530 15.5%	700 20.5%	644 18.8%	424 12.4%	435 12.7%
	2015	132 3.9%	579 17.0%	476 14.0%	615 18.1%	657 19.3%	524 15.4%	420 12.3%
<b>Edwards County</b>	2000	14 1.7%	73 9.1%	160 20.0%	158 19.7%	140 17.5%	155 19.4%	101 12.6%
	2010	18 2.1%	87 10.4%	96 11.4%	171 20.4%	165 19.7%	161 19.2%	141 16.8%
	2015	16 1.9%	106 12.5%	90 10.6%	135 15.9%	170 20.0%	176 20.8%	155 18.3%
<b>Jim Hogg County</b>	2000	54 3.0%	277 15.3%	385 21.2%	309 17.0%	258 14.2%	226 12.5%	306 16.9%
	2010	72 3.8%	260 13.7%	286 15.0%	368 19.3%	373 19.6%	280 14.7%	263 13.8%
	2015	61 3.3%	271 14.5%	242 13.0%	334 17.9%	368 19.8%	330 17.7%	257 13.8%
<b>Kinney County</b>	2000	22 1.7%	147 11.2%	197 15.0%	210 16.0%	185 14.1%	325 24.7%	228 17.4%
	2010	29 2.1%	126 9.3%	142 10.5%	208 15.4%	240 17.8%	303 22.5%	301 22.3%
	2015	24 1.8%	149 11.4%	122 9.3%	158 12.1%	240 18.3%	319 24.4%	298 22.7%
<b>La Salle County</b>	2000	105 5.8%	249 13.7%	318 17.5%	382 21.0%	262 14.4%	270 14.8%	233 12.8%
	2010	69 3.6%	262 13.6%	287 14.9%	378 19.6%	419 21.7%	265 13.7%	251 13.0%
	2015	55 2.9%	263 14.0%	249 13.3%	336 17.9%	417 22.2%	313 16.7%	243 13.0%
<b>Maverick County</b>	2000	364 2.8%	2,416 18.5%	2,943 22.5%	2,645 20.2%	1,798 13.7%	1,749 13.4%	1,174 9.0%
	2010	601 3.9%	2,444 15.7%	3,001 19.3%	3,260 20.9%	2,800 18.0%	1,920 12.3%	1,536 9.9%
	2015	577 3.5%	2,755 16.9%	2,737 16.8%	3,102 19.0%	3,091 19.0%	2,435 14.9%	1,591 9.8%
<b>Real County</b>	2000	26 2.1%	115 9.2%	204 16.4%	213 17.1%	282 22.7%	214 17.2%	191 15.3%
	2010	37 2.7%	138 10.0%	178 13.0%	238 17.3%	292 21.3%	276 20.1%	215 15.6%
	2015	27 2.0%	166 12.3%	151 11.2%	202 15.0%	284 21.1%	283 21.0%	235 17.4%
<b>Starr County</b>	2000	592 4.1%	2,740 19.0%	3,414 23.7%	2,718 18.9%	2,097 14.6%	1,805 12.5%	1,044 7.2%
	2010	740 4.4%	2,927 17.2%	3,623 21.3%	3,414 20.1%	2,856 16.8%	1,901 11.2%	1,539 9.1%
	2015	735 4.1%	2,992 16.8%	3,489 19.5%	3,430 19.2%	3,257 18.2%	2,326 13.0%	1,629 9.1%

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

(Continued)

		Households by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Uvalde County	2000	406 4.7%	1,354 15.8%	1,719 20.1%	1,644 19.2%	1,221 14.3%	1,126 13.2%	1,089 12.7%
	2010	445 4.9%	1,433 15.9%	1,508 16.7%	1,747 19.4%	1,654 18.3%	1,147 12.7%	1,092 12.1%
	2015	417 4.7%	1,403 15.7%	1,442 16.1%	1,555 17.4%	1,687 18.9%	1,386 15.5%	1,050 11.7%
Val Verde County	2000	597 4.2%	2,520 17.8%	3,062 21.6%	2,616 18.5%	2,304 16.3%	1,813 12.8%	1,239 8.8%
	2010	696 4.4%	2,634 16.8%	2,919 18.6%	3,060 19.5%	2,763 17.7%	2,011 12.8%	1,571 10.0%
	2015	679 4.2%	2,901 17.9%	2,666 16.5%	3,018 18.6%	2,904 17.9%	2,367 14.6%	1,671 10.3%
Willacy County	2000	192 3.4%	744 13.3%	1,205 21.6%	1,038 18.6%	772 13.8%	863 15.5%	770 13.8%
	2010	173 3.0%	921 16.0%	982 17.0%	1,167 20.2%	1,040 18.0%	724 12.6%	757 13.1%
	2015	161 2.8%	899 15.4%	1,012 17.4%	1,022 17.5%	1,157 19.9%	861 14.8%	714 12.3%
Zapata County	2000	144 3.7%	557 14.2%	769 19.6%	738 18.8%	513 13.1%	723 18.4%	477 12.2%
	2010	193 4.5%	703 16.4%	754 17.5%	785 18.3%	705 16.4%	565 13.1%	593 13.8%
	2015	203 4.5%	711 15.6%	795 17.4%	773 17.0%	782 17.2%	697 15.3%	598 13.1%
Zavala County	2000	169 4.9%	518 15.1%	693 20.2%	617 18.0%	491 14.3%	488 14.2%	452 13.2%
	2010	172 4.8%	542 15.2%	578 16.2%	672 18.8%	654 18.3%	478 13.4%	477 13.4%
	2015	150 4.2%	573 15.9%	535 14.8%	608 16.8%	677 18.7%	602 16.7%	469 13.0%
Sum of Rural Region	2000	2,867 3.9%	12,201 16.6%	15,698 21.4%	13,892 18.9%	10,817 14.7%	10,222 13.9%	7,747 10.5%
	2010	3,415 4.2%	12,995 15.9%	14,884 18.2%	16,168 19.8%	14,605 17.9%	10,455 12.8%	9,171 11.2%
	2015	3,237 3.9%	13,768 16.4%	14,006 16.7%	15,288 18.2%	15,691 18.7%	12,619 15.0%	9,330 11.1%
Urban Areas	2000	13,377 4.4%	58,724 19.3%	71,939 23.6%	58,229 19.1%	37,182 12.2%	36,123 11.9%	29,214 9.6%
	2010	18,194 4.5%	72,845 18.1%	85,692 21.3%	81,824 20.3%	64,802 16.1%	41,789 10.4%	38,063 9.4%
	2015	19,190 4.3%	77,998 17.6%	91,152 20.5%	84,606 19.1%	75,562 17.0%	54,841 12.4%	40,231 9.1%
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
<b>Dimmit County</b>	2000	158 18.3%	209 24.2%	123 14.2%	194 22.5%	180 20.8%	864 100.0%
	2010	172 18.2%	232 24.6%	129 13.7%	251 26.6%	159 16.9%	943 100.0%
	2015	185 19.6%	219 23.2%	136 14.4%	270 28.5%	137 14.5%	946 100.0%
<b>Edwards County</b>	2000	43 26.7%	36 22.4%	22 13.7%	29 18.0%	32 19.9%	161 100.0%
	2010	40 25.0%	32 20.0%	27 16.9%	38 23.8%	23 14.4%	160 100.0%
	2015	49 26.6%	37 20.1%	28 15.2%	44 23.9%	25 13.6%	184 100.0%
<b>Jim Hogg County</b>	2000	118 29.1%	73 18.0%	62 15.3%	28 6.9%	124 30.5%	406 100.0%
	2010	178 34.6%	80 15.5%	57 11.1%	30 5.8%	170 33.0%	515 100.0%
	2015	149 34.6%	68 15.8%	42 9.7%	29 6.7%	143 33.2%	431 100.0%
<b>Kinney County</b>	2000	94 31.6%	80 26.9%	37 12.5%	44 14.8%	43 14.5%	297 100.0%
	2010	94 31.6%	88 29.6%	29 9.8%	39 13.1%	48 16.2%	297 100.0%
	2015	93 29.8%	95 30.4%	24 7.7%	43 13.8%	57 18.3%	312 100.0%
<b>La Salle County</b>	2000	137 29.7%	129 28.0%	31 6.7%	69 15.0%	94 20.4%	461 100.0%
	2010	171 32.4%	147 27.8%	39 7.4%	72 13.6%	100 18.9%	528 100.0%
	2015	168 32.9%	141 27.6%	38 7.4%	69 13.5%	95 18.6%	511 100.0%
<b>Maverick County</b>	2000	911 22.9%	628 15.8%	663 16.6%	702 17.6%	1,078 27.1%	3,982 100.0%
	2010	1,151 24.3%	704 14.9%	791 16.7%	816 17.2%	1,272 26.9%	4,733 100.0%
	2015	1,319 25.3%	771 14.8%	866 16.6%	867 16.6%	1,394 26.7%	5,217 100.0%
<b>Real County</b>	2000	90 31.4%	67 23.3%	47 16.4%	44 15.3%	39 13.6%	287 100.0%
	2010	111 33.7%	68 20.7%	57 17.3%	50 15.2%	43 13.1%	329 100.0%
	2015	107 33.4%	64 20.0%	57 17.8%	51 15.9%	41 12.8%	320 100.0%
<b>Starr County</b>	2000	372 12.6%	516 17.4%	530 17.9%	557 18.8%	984 33.2%	2,960 100.0%
	2010	552 14.7%	643 17.2%	678 18.1%	662 17.7%	1,208 32.3%	3,743 100.0%
	2015	579 15.2%	610 16.0%	690 18.1%	678 17.8%	1,255 32.9%	3,812 100.0%

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
Uvalde County	2000	561 23.6%	521 21.9%	447 18.8%	342 14.4%	510 21.4%	2,381 100.0%
	2010	690 25.6%	541 20.1%	509 18.9%	378 14.0%	573 21.3%	2,692 100.0%
	2015	695 26.8%	498 19.2%	489 18.9%	344 13.3%	563 21.7%	2,589 100.0%
Val Verde County	2000	1,143 23.8%	1,113 23.2%	929 19.3%	807 16.8%	814 16.9%	4,807 100.0%
	2010	1,446 26.8%	1,274 23.6%	978 18.1%	881 16.3%	822 15.2%	5,402 100.0%
	2015	1,506 26.6%	1,307 23.1%	1,012 17.9%	951 16.8%	885 15.6%	5,661 100.0%
Willacy County	2000	176 13.9%	255 20.1%	238 18.8%	273 21.5%	326 25.7%	1,268 100.0%
	2010	209 15.3%	229 16.8%	253 18.5%	324 23.7%	349 25.6%	1,365 100.0%
	2015	212 15.5%	208 15.2%	254 18.6%	335 24.5%	361 26.4%	1,369 100.0%
Zapata County	2000	195 27.5%	208 29.3%	117 16.5%	61 8.6%	129 18.2%	709 100.0%
	2010	285 31.0%	235 25.5%	167 18.2%	67 7.3%	165 17.9%	920 100.0%
	2015	284 33.0%	203 23.6%	166 19.3%	57 6.6%	150 17.4%	860 100.0%
Zavala County	2000	124 13.4%	147 15.9%	192 20.8%	207 22.5%	252 27.3%	922 100.0%
	2010	170 16.4%	167 16.1%	216 20.8%	217 20.9%	267 25.7%	1,038 100.0%
	2015	166 16.0%	155 14.9%	226 21.7%	221 21.3%	273 26.3%	1,040 100.0%
Sum of Rural Region	2000	4,122 21.1%	3,982 20.4%	3,438 17.6%	3,357 17.2%	4,605 23.6%	19,505 100.0%
	2010	5,269 23.2%	4,440 19.6%	3,930 17.3%	3,825 16.9%	5,199 22.9%	22,665 100.0%
	2015	5,512 23.7%	4,376 18.8%	4,028 17.3%	3,959 17.0%	5,379 23.1%	23,252 100.0%
Urban Areas	2000	17,580 19.3%	17,253 19.0%	16,272 17.9%	16,277 17.9%	23,662 26.0%	91,043 100.0%
	2010	27,040 21.1%	23,335 18.2%	22,559 17.6%	22,226 17.4%	32,820 25.6%	127,977 100.0%
	2015	28,967 21.0%	24,286 17.6%	24,356 17.6%	24,313 17.6%	36,276 26.2%	138,201 100.0%
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
<b>Dimmit County</b>	2000	415 17.0%	722 29.5%	475 19.4%	369 15.1%	462 18.9%	2,444 100.0%
	2010	392 15.8%	742 29.9%	523 21.1%	399 16.1%	421 17.0%	2,478 100.0%
	2015	387 15.8%	702 28.6%	535 21.8%	396 16.1%	437 17.8%	2,457 100.0%
<b>Edwards County</b>	2000	133 20.8%	242 37.8%	98 15.3%	57 8.9%	110 17.2%	640 100.0%
	2010	142 20.9%	250 36.8%	113 16.6%	60 8.8%	115 16.9%	679 100.0%
	2015	149 22.5%	245 37.0%	104 15.7%	63 9.5%	102 15.4%	663 100.0%
<b>Jim Hogg County</b>	2000	289 20.5%	413 29.3%	264 18.7%	236 16.7%	208 14.8%	1,409 100.0%
	2010	255 18.4%	457 32.9%	255 18.4%	193 13.9%	227 16.4%	1,387 100.0%
	2015	241 16.8%	482 33.7%	254 17.7%	207 14.5%	246 17.2%	1,431 100.0%
<b>Kinney County</b>	2000	250 24.6%	416 40.9%	95 9.3%	117 11.5%	139 13.7%	1,017 100.0%
	2010	271 25.7%	447 42.5%	109 10.4%	113 10.7%	113 10.7%	1,053 100.0%
	2015	257 25.8%	422 42.3%	108 10.8%	107 10.7%	103 10.3%	997 100.0%
<b>La Salle County</b>	2000	261 19.2%	410 30.2%	245 18.0%	229 16.9%	213 15.7%	1,358 100.0%
	2010	263 18.7%	408 29.1%	234 16.7%	252 18.0%	246 17.5%	1,403 100.0%
	2015	252 18.4%	382 28.0%	227 16.6%	258 18.9%	246 18.0%	1,366 100.0%
<b>Maverick County</b>	2000	738 8.1%	1,952 21.4%	1,553 17.1%	1,877 20.6%	2,987 32.8%	9,107 100.0%
	2010	927 8.6%	2,265 20.9%	1,826 16.9%	1,996 18.4%	3,817 35.2%	10,830 100.0%
	2015	920 8.3%	2,307 20.8%	1,847 16.7%	1,993 18.0%	4,005 36.2%	11,072 100.0%
<b>Real County</b>	2000	263 27.5%	391 40.8%	105 11.0%	125 13.0%	75 7.8%	958 100.0%
	2010	295 28.2%	430 41.1%	107 10.2%	139 13.3%	74 7.1%	1,045 100.0%
	2015	291 28.3%	423 41.1%	98 9.5%	141 13.7%	76 7.4%	1,029 100.0%
<b>Starr County</b>	2000	1,251 10.9%	2,107 18.4%	2,048 17.9%	2,506 21.9%	3,538 30.9%	11,450 100.0%
	2010	1,480 11.2%	2,442 18.4%	2,286 17.2%	2,792 21.1%	4,258 32.1%	13,258 100.0%
	2015	1,515 10.8%	2,494 17.8%	2,426 17.3%	2,975 21.2%	4,636 33.0%	14,045 100.0%

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
Uvalde County	2000	1,097 17.8%	1,939 31.4%	1,080 17.5%	1,052 17.0%	1,010 16.3%	6,178 100.0%
	2010	1,130 17.8%	1,984 31.3%	1,158 18.3%	1,126 17.8%	936 14.8%	6,333 100.0%
	2015	1,140 18.0%	2,007 31.6%	1,132 17.8%	1,140 18.0%	931 14.7%	6,350 100.0%
Val Verde County	2000	1,336 14.3%	2,772 29.7%	1,510 16.2%	1,656 17.7%	2,070 22.2%	9,344 100.0%
	2010	1,561 15.2%	3,362 32.8%	1,607 15.7%	1,601 15.6%	2,120 20.7%	10,252 100.0%
	2015	1,530 14.5%	3,462 32.8%	1,686 16.0%	1,667 15.8%	2,199 20.9%	10,544 100.0%
Willacy County	2000	703 16.3%	1,069 24.8%	733 17.0%	702 16.3%	1,110 25.7%	4,316 100.0%
	2010	728 16.5%	1,029 23.4%	773 17.6%	717 16.3%	1,152 26.2%	4,399 100.0%
	2015	724 16.2%	1,025 23.0%	785 17.6%	741 16.6%	1,181 26.5%	4,456 100.0%
Zapata County	2000	490 15.3%	963 30.0%	502 15.6%	592 18.4%	666 20.7%	3,212 100.0%
	2010	485 14.4%	944 28.0%	570 16.9%	712 21.1%	666 19.7%	3,377 100.0%
	2015	536 14.5%	987 26.7%	618 16.7%	801 21.7%	758 20.5%	3,699 100.0%
Zavala County	2000	413 16.5%	612 24.4%	479 19.1%	394 15.7%	609 24.3%	2,506 100.0%
	2010	452 17.8%	559 22.1%	543 21.4%	438 17.3%	544 21.5%	2,535 100.0%
	2015	456 17.7%	542 21.1%	556 21.6%	462 17.9%	557 21.6%	2,574 100.0%
Sum of Rural Region	2000	7,639 14.2%	14,008 26.0%	9,187 17.0%	9,912 18.4%	13,197 24.5%	53,939 100.0%
	2010	8,381 14.2%	15,319 26.0%	10,104 17.1%	10,538 17.9%	14,689 24.9%	59,029 100.0%
	2015	8,398 13.8%	15,480 25.5%	10,376 17.1%	10,951 18.0%	15,477 25.5%	60,683 100.0%
Urban Areas	2000	23,885 11.2%	50,854 23.8%	34,960 16.4%	40,053 18.7%	63,989 29.9%	213,745 100.0%
	2010	31,966 11.6%	63,397 23.0%	45,956 16.7%	51,024 18.5%	82,886 30.1%	275,231 100.0%
	2015	35,473 11.6%	68,625 22.5%	51,171 16.8%	56,861 18.6%	93,254 30.5%	305,383 100.0%
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
<b>Dimmit County</b>	Number	1,813	858	1,589	883	215	477	140	5,975
	Percent	30.3%	14.4%	26.6%	14.8%	3.6%	8.0%	2.3%	100.0%
<b>Edwards County</b>	Number	274	155	393	234	45	174	63	1,338
	Percent	20.5%	11.6%	29.4%	17.5%	3.4%	13.0%	4.7%	100.0%
<b>Jim Hogg County</b>	Number	791	482	884	547	94	193	112	3,103
	Percent	25.5%	15.5%	28.5%	17.6%	3.0%	6.2%	3.6%	100.0%
<b>Kinney County</b>	Number	488	247	620	407	100	301	113	2,276
	Percent	21.4%	10.9%	27.2%	17.9%	4.4%	13.2%	5.0%	100.0%
<b>La Salle County</b>	Number	1,061	554	1,083	591	103	239	42	3,673
	Percent	28.9%	15.1%	29.5%	16.1%	2.8%	6.5%	1.1%	100.0%
<b>Maverick County</b>	Number	11,170	4,131	6,377	3,234	1,428	2,016	1,188	29,544
	Percent	37.8%	14.0%	21.6%	10.9%	4.8%	6.8%	4.0%	100.0%
<b>Real County</b>	Number	258	330	639	532	97	294	100	2,250
	Percent	11.5%	14.7%	28.4%	23.6%	4.3%	13.1%	4.4%	100.0%
<b>Starr County</b>	Number	15,140	5,213	6,735	3,251	801	1,556	1,313	34,009
	Percent	44.5%	15.3%	19.8%	9.6%	2.4%	4.6%	3.9%	100.0%
<b>Uvalde County</b>	Number	3,723	1,829	3,977	2,977	970	1,798	754	16,028
	Percent	23.2%	11.4%	24.8%	18.6%	6.1%	11.2%	4.7%	100.0%
<b>Val Verde County</b>	Number	7,130	3,119	7,920	4,568	1,416	2,948	1,749	28,850
	Percent	24.7%	10.8%	27.5%	15.8%	4.9%	10.2%	6.1%	100.0%
<b>Willacy County</b>	Number	4,096	1,481	3,394	1,861	299	787	299	12,217
	Percent	33.5%	12.1%	27.8%	15.2%	2.4%	6.4%	2.4%	100.0%
<b>Zapata County</b>	Number	2,353	1,068	2,616	1,248	194	558	292	8,329
	Percent	28.3%	12.8%	31.4%	15.0%	2.3%	6.7%	3.5%	100.0%
<b>Zavala County</b>	Number	2,474	946	1,577	809	351	323	288	6,768
	Percent	36.6%	14.0%	23.3%	12.0%	5.2%	4.8%	4.3%	100.0%
<b>Sum of Rural Region</b>	Number	50,771	20,413	37,804	21,142	6,113	11,664	6,453	154,360
	Percent	32.9%	13.2%	24.5%	13.7%	4.0%	7.6%	4.2%	100.0%
<b>Urban Areas</b>	Number	207,985	99,423	190,439	125,678	42,438	82,008	38,843	786,814
	Percent	26.4%	12.6%	24.2%	16.0%	5.4%	10.4%	4.9%	100.0%
<b>State of Texas</b>	Number	1,465,389	1,649,091	3,176,650	2,858,720	668,476	1,996,204	976,012	12,790,542
	Percent	11.5%	12.9%	24.8%	22.4%	5.2%	15.6%	7.6%	100.0%

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

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

		White Alone	Black or African American Alone	American Indian and Alaskan Native American	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	Total
<b>Dimmit County</b>	Number	8,860	99	34	56	0	785	162	9,996
	Percent	88.6%	1.0%	0.3%	0.6%	0.0%	7.9%	1.6%	100.0%
<b>Edwards County</b>	Number	1,739	11	26	7	0	197	22	2,002
	Percent	86.9%	0.5%	1.3%	0.3%	0.0%	9.8%	1.1%	100.0%
<b>Jim Hogg County</b>	Number	4,658	22	20	15	0	504	81	5,300
	Percent	87.9%	0.4%	0.4%	0.3%	0.0%	9.5%	1.5%	100.0%
<b>Kinney County</b>	Number	3,187	53	26	10	0	248	74	3,598
	Percent	88.6%	1.5%	0.7%	0.3%	0.0%	6.9%	2.1%	100.0%
<b>La Salle County</b>	Number	6,176	34	40	7	0	549	80	6,886
	Percent	89.7%	0.5%	0.6%	0.1%	0.0%	8.0%	1.2%	100.0%
<b>Maverick County</b>	Number	49,617	135	642	177	4	3,138	545	54,258
	Percent	91.4%	0.2%	1.2%	0.3%	0.0%	5.8%	1.0%	100.0%
<b>Real County</b>	Number	2,996	22	37	2	12	175	65	3,309
	Percent	90.5%	0.7%	1.1%	0.1%	0.4%	5.3%	2.0%	100.0%
<b>Starr County</b>	Number	58,585	69	77	133	0	1,811	293	60,968
	Percent	96.1%	0.1%	0.1%	0.2%	0.0%	3.0%	0.5%	100.0%
<b>Uvalde County</b>	Number	20,631	170	146	134	6	4,534	784	26,405
	Percent	78.1%	0.6%	0.6%	0.5%	0.0%	17.2%	3.0%	100.0%
<b>Val Verde County</b>	Number	41,534	746	240	238	44	5,067	1,010	48,879
	Percent	85.0%	1.5%	0.5%	0.5%	0.1%	10.4%	2.1%	100.0%
<b>Willacy County</b>	Number	18,995	473	63	140	7	2,048	408	22,134
	Percent	85.8%	2.1%	0.3%	0.6%	0.0%	9.3%	1.8%	100.0%
<b>Zapata County</b>	Number	13,122	19	42	32	0	725	78	14,018
	Percent	93.6%	0.1%	0.3%	0.2%	0.0%	5.2%	0.6%	100.0%
<b>Zavala County</b>	Number	10,301	89	41	4	16	1,062	164	11,677
	Percent	88.2%	0.8%	0.4%	0.0%	0.1%	9.1%	1.4%	100.0%
<b>Sum of Rural Region</b>	Number	240,401	1,942	1,434	955	89	20,843	3,766	269,430
	Percent	89.2%	0.7%	0.5%	0.4%	0.0%	7.7%	1.4%	100.0%
<b>Urban Areas</b>	Number	1,255,273	7,856	5,283	11,631	237	130,815	20,198	1,431,293
	Percent	87.7%	0.5%	0.4%	0.8%	0.0%	9.1%	1.4%	100.0%
<b>State of Texas</b>	Number	6,570,152	1,088,836	57,265	307,373	6,353	714,396	178,558	8,922,933
	Percent	73.6%	12.2%	0.6%	3.4%	0.1%	8.0%	2.0%	100.0%

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

The table below summarizes the Hispanic and Non-Hispanic populations within the study counties of Region 11.

County	Total Population	Total Hispanic Population	Percent Hispanic	Total Non-Hispanic Population	Percent Non-Hispanic
<b>Dimmit County</b>	9,996	8,616	86.2%	1,380	13.8%
<b>Edwards County</b>	2,002	1,027	51.3%	975	48.7%
<b>Jim Hogg County</b>	5,300	4,907	92.6%	393	7.4%
<b>Kinney County</b>	3,598	2,004	55.7%	1,594	44.3%
<b>La Salle County</b>	6,886	5,920	86.0%	966	14.0%
<b>Maverick County</b>	54,258	51,914	95.7%	2,344	4.3%
<b>Real County</b>	3,309	814	24.6%	2,495	75.4%
<b>Starr County</b>	60,968	58,337	95.7%	2,631	4.3%
<b>Uvalde County</b>	26,405	18,299	69.3%	8,106	30.7%
<b>Val Verde County</b>	48,879	39,199	80.2%	9,680	19.8%
<b>Willacy County</b>	22,134	19,297	87.2%	2,837	12.8%
<b>Zapata County</b>	14,018	13,084	93.3%	934	6.7%
<b>Zavala County</b>	11,677	10,961	93.9%	716	6.1%
<b>Sum of Rural Region</b>	269,430	234,379	87.0%	35,051	13.0%
<b>Urban Areas</b>	24,876,131	9,226,542	37.1%	15,649,589	62.9%
<b>State of Texas</b>	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		
<b>Dimmit County</b>	German (4.6%)	English (2.7%)	French (2.4%)	Irish (1.7%)	American (1.3%)	87.3%	10,143
<b>Edwards County</b>	American (20.0%)	English (11.4%)	German (8.9%)	Irish (7.2%)	Scotch-Irish (4.4%)	48.0%	2,102
<b>Jim Hogg County</b>	Italian (3.0%)	American (1.7%)	English (1.3%)	Irish (1.1%)	German (0.8%)	92.0%	4,965
<b>Kinney County</b>	American (12.7%)	German (12.4%)	English (8.9%)	Irish (4.6%)	Scotch-Irish (4.5%)	56.9%	3,819
<b>La Salle County</b>	German (5.3%)	Irish (4.4%)	English (3.8%)	French (1.7%)	American (1.7%)	83.0%	6,249
<b>Maverick County</b>	German (0.8%)	American (0.7%)	Scotch-Irish (0.6%)	Irish (0.3%)	Italian (0.2%)	97.4%	50,969
<b>Real County</b>	German (18.7%)	Irish (14.0%)	American (10.5%)	English (8.6%)	Scotch-Irish (7.4%)	40.8%	3,714
<b>Starr County</b>	American (1.1%)	Irish (0.5%)	French (0.4%)	Italian (0.4%)	English (0.4%)	97.1%	61,218
<b>Uvalde County</b>	German (7.7%)	English (5.6%)	Irish (4.4%)	American (3.5%)	Scotch-Irish (2.2%)	76.6%	28,029
<b>Val Verde County</b>	American (5.2%)	German (4.2%)	English (2.9%)	Irish (2.7%)	Italian (1.4%)	83.5%	48,631
<b>Willacy County</b>	German (3.5%)	English (1.8%)	American (1.8%)	Irish (1.4%)	Italian (0.5%)	90.9%	20,342
<b>Zapata County</b>	German (3.4%)	Dutch (1.9%)	English (1.7%)	Irish (1.7%)	American (1.6%)	89.7%	13,788
<b>Zavala County</b>	German (3.1%)	Irish (0.9%)	English (0.4%)	Polish (0.4%)	Italian (0.4%)	94.8%	11,667
<b>Sum of Rural Region</b>	German (3.2%)	American (2.5%)	English (2.1%)	Irish (1.9%)	Scotch-Irish (0.8%)	89.5%	265,636
<b>Urban Areas</b>	German (2.7%)	Irish (1.5%)	English (1.5%)	American (1.3%)	French (0.6%)	92.4%	1,341,837
<b>State of Texas</b>	German (10.4%)	Irish (7.5%)	English (7.0%)	American (5.5%)	French (2.3%)	67.3%	25,910,495

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



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

		Same House	Different House in Same County	Different County Same State	Different County in Different State	Elsewhere	Total
<b>Dimmit County</b>	Number	7,851	1,471	320	27	0	9,669
	Percent	81.2%	15.2%	3.3%	0.3%	0.0%	100.0%
<b>Edwards County</b>	Number	1,722	84	94	0	0	1,900
	Percent	90.6%	4.4%	4.9%	0.0%	0.0%	100.0%
<b>Jim Hogg County</b>	Number	4,425	124	143	252	24	4,968
	Percent	89.1%	2.5%	2.9%	5.1%	0.5%	100.0%
<b>Kinney County</b>	Number	2,886	56	169	27	65	3,203
	Percent	90.1%	1.7%	5.3%	0.8%	2.0%	100.0%
<b>La Salle County</b>	Number	4,544	433	840	49	0	5,866
	Percent	77.5%	7.4%	14.3%	0.8%	0.0%	100.0%
<b>Maverick County</b>	Number	43,845	3,781	1,549	657	319	50,151
	Percent	87.4%	7.5%	3.1%	1.3%	0.6%	100.0%
<b>Real County</b>	Number	2,703	71	112	49	0	2,935
	Percent	92.1%	2.4%	3.8%	1.7%	0.0%	100.0%
<b>Starr County</b>	Number	53,983	3,771	1,209	292	223	59,478
	Percent	90.8%	6.3%	2.0%	0.5%	0.4%	100.0%
<b>Uvalde County</b>	Number	22,227	2,167	1,314	358	107	26,173
	Percent	84.9%	8.3%	5.0%	1.4%	0.4%	100.0%
<b>Val Verde County</b>	Number	40,105	3,577	1,079	1,541	149	46,451
	Percent	86.3%	7.7%	2.3%	3.3%	0.3%	100.0%
<b>Willacy County</b>	Number	18,611	320	989	182	14	20,116
	Percent	92.5%	1.6%	4.9%	0.9%	0.1%	100.0%
<b>Zapata County</b>	Number	11,574	1,236	44	256	153	13,263
	Percent	87.3%	9.3%	0.3%	1.9%	1.2%	100.0%
<b>Zavala County</b>	Number	9,892	643	467	347	155	11,504
	Percent	86.0%	5.6%	4.1%	3.0%	1.3%	100.0%
<b>Sum of Rural Region</b>	Number	224,368	17,734	8,329	4,037	1,209	255,677
	Percent	87.8%	6.9%	3.3%	1.6%	0.5%	100.0%
<b>Urban Areas</b>	Number	1,098,191	137,163	19,791	16,857	13,488	1,285,490
	Percent	85.4%	10.7%	1.5%	1.3%	1.0%	100.0%
<b>State of Texas</b>	Number	18,934,892	2,702,009	1,042,342	557,097	188,594	23,424,934
	Percent	80.8%	11.5%	4.4%	2.4%	0.8%	100.0%

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

Households by tenure are distributed as follows:

	Household Type	2000		2010		2015	
		Number	Percent	Number	Percent	Number	Percent
<b>Dimmit County</b>	Owner-Occupied	2,444	73.9%	2,478	72.4%	2,457	72.2%
	Renter-Occupied	864	26.1%	943	27.6%	946	27.8%
	Total	3,308	100.0%	3,421	100.0%	3,403	100.0%
<b>Edwards County</b>	Owner-Occupied	640	79.9%	679	80.9%	663	78.3%
	Renter-Occupied	161	20.1%	160	19.1%	184	21.7%
	Total	801	100.0%	839	100.0%	847	100.0%
<b>Jim Hogg County</b>	Owner-Occupied	1,409	77.6%	1,387	72.9%	1,431	76.8%
	Renter-Occupied	406	22.4%	515	27.1%	431	23.2%
	Total	1,815	100.0%	1,902	100.0%	1,862	100.0%
<b>Kinney County</b>	Owner-Occupied	1,017	77.4%	1,053	78.0%	997	76.2%
	Renter-Occupied	297	22.6%	297	22.0%	312	23.8%
	Total	1,314	100.0%	1,350	100.0%	1,309	100.0%
<b>La Salle County</b>	Owner-Occupied	1,358	74.7%	1,403	72.7%	1,366	72.8%
	Renter-Occupied	461	25.3%	528	27.3%	511	27.2%
	Total	1,819	100.0%	1,931	100.0%	1,877	100.0%
<b>Maverick County</b>	Owner-Occupied	9,107	69.6%	10,830	69.6%	11,072	68.0%
	Renter-Occupied	3,982	30.4%	4,733	30.4%	5,217	32.0%
	Total	13,089	100.0%	15,563	100.0%	16,289	100.0%
<b>Real County</b>	Owner-Occupied	958	76.9%	1,045	76.1%	1,029	76.3%
	Renter-Occupied	287	23.1%	329	23.9%	320	23.7%
	Total	1,245	100.0%	1,374	100.0%	1,349	100.0%
<b>Starr County</b>	Owner-Occupied	11,450	79.5%	13,258	78.0%	14,045	78.7%
	Renter-Occupied	2,960	20.5%	3,743	22.0%	3,812	21.3%
	Total	14,410	100.0%	17,001	100.0%	17,857	100.0%
<b>Uvalde County</b>	Owner-Occupied	6,178	72.2%	6,333	70.2%	6,350	71.0%
	Renter-Occupied	2,381	27.8%	2,692	29.8%	2,589	29.0%
	Total	8,559	100.0%	9,025	100.0%	8,939	100.0%
<b>Val Verde County</b>	Owner-Occupied	9,344	66.0%	10,252	65.5%	10,544	65.1%
	Renter-Occupied	4,807	34.0%	5,402	34.5%	5,661	34.9%
	Total	14,151	100.0%	15,654	100.0%	16,206	100.0%
<b>Willacy County</b>	Owner-Occupied	4,316	77.3%	4,399	76.3%	4,456	76.5%
	Renter-Occupied	1,268	22.7%	1,365	23.7%	1,369	23.5%
	Total	5,584	100.0%	5,764	100.0%	5,825	100.0%
<b>Zapata County</b>	Owner-Occupied	3,212	81.9%	3,377	78.6%	3,699	81.1%
	Renter-Occupied	709	18.1%	920	21.4%	860	18.9%
	Total	3,921	100.0%	4,297	100.0%	4,560	100.0%
<b>Zavala County</b>	Owner-Occupied	2,506	73.1%	2,535	70.9%	2,574	71.2%
	Renter-Occupied	922	26.9%	1,038	29.1%	1,040	28.8%
	Total	3,428	100.0%	3,573	100.0%	3,614	100.0%
<b>Sum of Rural Region</b>	Owner-Occupied	53,939	73.4%	59,029	72.3%	60,683	72.3%
	Renter-Occupied	19,505	26.6%	22,665	27.7%	23,252	27.7%
	Total	73,444	100.0%	81,694	100.0%	83,937	100.0%
<b>Urban Areas</b>	Owner-Occupied	213,745	70.1%	275,231	68.3%	305,383	68.8%
	Renter-Occupied	91,043	29.9%	127,977	31.7%	138,201	31.2%
	Total	304,788	100.0%	403,208	100.0%	443,581	100.0%
<b>State of Texas</b>	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+
Dimmit County	2000	758 22.9%	783 23.7%	593 17.9%	356 10.8%	331 10.0%	140 4.2%	347 10.5%
	2010	554 16.2%	617 18.0%	476 13.9%	416 12.2%	356 10.4%	213 6.2%	790 23.1%
	2015	477 14.0%	506 14.9%	480 14.1%	357 10.5%	367 10.8%	258 7.6%	960 28.2%
Edwards County	2000	145 18.1%	185 23.1%	124 15.5%	99 12.4%	66 8.2%	68 8.5%	114 14.2%
	2010	114 13.6%	133 15.9%	134 16.0%	93 11.1%	86 10.3%	55 6.6%	224 26.7%
	2015	103 12.2%	114 13.5%	127 15.0%	90 10.6%	89 10.5%	60 7.1%	263 31.1%
Jim Hogg County	2000	417 23.0%	330 18.2%	290 16.0%	230 12.7%	219 12.1%	83 4.6%	246 13.6%
	2010	310 16.3%	279 14.7%	233 12.3%	217 11.4%	195 10.3%	172 9.0%	495 26.0%
	2015	264 14.2%	248 13.3%	213 11.4%	181 9.7%	187 10.0%	156 8.4%	614 33.0%
Kinney County	2000	233 17.7%	252 19.2%	213 16.2%	187 14.2%	123 9.4%	95 7.2%	211 16.1%
	2010	177 13.1%	191 14.1%	170 12.6%	169 12.5%	139 10.3%	125 9.3%	379 28.1%
	2015	148 11.3%	160 12.2%	156 11.9%	135 10.3%	141 10.8%	116 8.9%	453 34.6%
La Salle County	2000	437 24.0%	420 23.1%	328 18.0%	260 14.3%	91 5.0%	119 6.5%	165 9.1%
	2010	358 18.5%	357 18.5%	305 15.8%	261 13.5%	213 11.0%	86 4.5%	352 18.2%
	2015	308 16.4%	308 16.4%	281 15.0%	233 12.4%	219 11.7%	130 6.9%	398 21.2%
Maverick County	2000	3,047 23.3%	3,177 24.3%	2,191 16.7%	1,472 11.2%	1,049 8.0%	808 6.2%	1,345 10.3%
	2010	2,746 17.6%	2,853 18.3%	2,524 16.2%	1,925 12.4%	1,312 8.4%	1,165 7.5%	3,038 19.5%
	2015	2,539 15.6%	2,621 16.1%	2,527 15.5%	1,936 11.9%	1,485 9.1%	1,173 7.2%	4,008 24.6%
Real County	2000	189 15.2%	300 24.1%	218 17.5%	183 14.7%	101 8.1%	81 6.5%	173 13.9%
	2010	161 11.7%	246 17.9%	227 16.5%	174 12.7%	157 11.4%	96 7.0%	314 22.8%
	2015	141 10.5%	202 15.0%	210 15.6%	171 12.7%	166 12.3%	93 6.9%	366 27.1%
Starr County	2000	4,358 30.2%	4,063 28.2%	2,192 15.2%	1,488 10.3%	530 3.7%	656 4.6%	1,122 7.8%
	2010	3,861 22.7%	3,894 22.9%	2,901 17.1%	1,850 10.9%	1,410 8.3%	740 4.4%	2,345 13.8%
	2015	3,587 20.1%	3,611 20.2%	3,069 17.2%	2,062 11.5%	1,517 8.5%	1,015 5.7%	2,998 16.8%

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+
Uvalde County	2000	1,428 16.7%	1,796 21.0%	1,438 16.8%	1,046 12.2%	725 8.5%	641 7.5%	1,484 17.3%
	2010	1,217 13.5%	1,428 15.8%	1,365 15.1%	1,186 13.1%	851 9.4%	623 6.9%	2,356 26.1%
	2015	1,090 12.2%	1,252 14.0%	1,305 14.6%	1,089 12.2%	894 10.0%	631 7.1%	2,678 30.0%
Val Verde County	2000	2,486 17.6%	2,659 18.8%	2,237 15.8%	1,912 13.5%	1,389 9.8%	1,015 7.2%	2,454 17.3%
	2010	2,144 13.7%	2,316 14.8%	2,152 13.7%	1,789 11.4%	1,625 10.4%	1,333 8.5%	4,295 27.4%
	2015	1,982 12.2%	2,106 13.0%	2,049 12.6%	1,808 11.2%	1,555 9.6%	1,386 8.6%	5,320 32.8%
Willacy County	2000	1,272 22.8%	1,270 22.7%	952 17.0%	763 13.7%	485 8.7%	237 4.2%	605 10.8%
	2010	1,004 17.4%	1,110 19.3%	854 14.8%	690 12.0%	602 10.4%	451 7.8%	1,053 18.3%
	2015	902 15.5%	985 16.9%	826 14.2%	709 12.2%	538 9.2%	513 8.8%	1,353 23.2%
Zapata County	2000	807 20.6%	827 21.1%	674 17.2%	509 13.0%	392 10.0%	270 6.9%	442 11.3%
	2010	660 15.4%	708 16.5%	597 13.9%	535 12.4%	429 10.0%	301 7.0%	1,068 24.8%
	2015	612 13.4%	647 14.2%	599 13.1%	536 11.8%	451 9.9%	354 7.8%	1,361 29.8%
Zavala County	2000	1,053 30.7%	877 25.6%	566 16.5%	279 8.1%	226 6.6%	139 4.1%	288 8.4%
	2010	900 25.2%	798 22.3%	536 15.0%	453 12.7%	241 6.7%	186 5.2%	458 12.8%
	2015	833 23.0%	755 20.9%	570 15.8%	442 12.2%	257 7.1%	197 5.5%	560 15.5%
Sum of Rural Region	2000	16,630 22.6%	16,939 23.1%	12,016 16.4%	8,784 12.0%	5,727 7.8%	4,352 5.9%	8,996 12.2%
	2010	14,206 17.4%	14,930 18.3%	12,474 15.3%	9,758 11.9%	7,616 9.3%	5,546 6.8%	17,167 21.0%
	2015	12,986 15.5%	13,515 16.1%	12,412 14.8%	9,749 11.6%	7,866 9.4%	6,082 7.2%	21,332 25.4%
Urban Areas	2000	56,353 18.5%	64,559 21.2%	50,828 16.7%	37,537 12.3%	26,805 8.8%	19,550 6.4%	49,155 16.1%
	2010	64,363 16.0%	73,513 18.2%	63,127 15.7%	49,679 12.3%	37,761 9.4%	28,129 7.0%	86,634 21.5%
	2015	69,917 15.8%	79,991 18.0%	68,988 15.6%	54,747 12.3%	41,918 9.5%	30,882 7.0%	97,132 21.9%
State of Texas	2000	766,921 10.4%	977,043 13.2%	1,019,750 13.8%	938,180 12.7%	773,525 10.5%	636,862 8.6%	2,281,073 30.9%
	2010	777,984 8.7%	958,678 10.7%	1,036,681 11.6%	1,022,435 11.5%	906,500 10.2%	755,169 8.5%	3,465,486 38.8%
	2015	815,417 8.4%	1,001,101 10.3%	1,089,326 11.3%	1,082,945 11.2%	972,338 10.1%	814,916 8.4%	3,897,236 40.3%

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

		Household Incomes		
		Median Income	Mean Income	HUD 4-Person Median Income
<b>Dimmit County</b>	2000	\$24,602	\$32,105	\$20,000
	2010	\$31,153	\$37,451	\$31,400
	2015	\$35,039	\$40,756	\$31,050
<b>Edwards County</b>	2000	\$28,067	\$35,580	\$24,300
	2010	\$36,027	\$42,497	\$34,600
	2015	\$41,106	\$47,299	\$46,150
<b>Jim Hogg County</b>	2000	\$29,792	\$38,893	\$30,000
	2010	\$36,359	\$42,988	\$38,100
	2015	\$42,285	\$48,166	\$39,800
<b>Kinney County</b>	2000	\$32,271	\$45,315	\$26,000
	2010	\$40,974	\$51,756	\$40,900
	2015	\$46,836	\$59,623	\$38,250
<b>La Salle County</b>	2000	\$25,511	\$34,380	\$39,800
	2010	\$30,818	\$37,632	\$32,600
	2015	\$34,500	\$42,820	\$41,350
<b>Maverick County</b>	2000	\$23,569	\$33,904	\$38,500
	2010	\$28,304	\$37,492	\$31,600
	2015	\$31,232	\$42,342	\$43,600
<b>Real County</b>	2000	\$29,834	\$39,867	\$26,500
	2010	\$36,888	\$44,770	\$38,100
	2015	\$40,961	\$50,290	\$42,900
<b>Starr County</b>	2000	\$17,545	\$26,746	\$16,000
	2010	\$21,452	\$29,856	\$22,400
	2015	\$23,306	\$33,636	\$24,500
<b>Uvalde County</b>	2000	\$30,675	\$41,194	\$33,700
	2010	\$37,234	\$46,431	\$39,200
	2015	\$42,312	\$51,834	\$41,400
<b>Val Verde County</b>	2000	\$31,499	\$40,264	\$27,500
	2010	\$38,438	\$45,275	\$40,200
	2015	\$43,845	\$50,371	\$45,150
<b>Willacy County</b>	2000	\$25,054	\$34,206	\$27,300
	2010	\$30,472	\$38,197	\$32,000
	2015	\$33,998	\$42,660	\$27,600
<b>Zapata County</b>	2000	\$27,161	\$34,710	\$27,900
	2010	\$33,866	\$40,826	\$34,100
	2015	\$39,011	\$46,013	\$25,150
<b>Zavala County</b>	2000	\$19,475	\$27,819	\$20,700
	2010	\$23,319	\$31,433	\$24,800
	2015	\$25,847	\$35,121	\$27,850
<b>Sum of Rural Region</b>	2000	\$26,543	\$35,768	\$27,554
	2010	\$32,716	\$40,508	\$33,846
	2015	\$36,944	\$45,456	\$36,519
<b>Urban Areas</b>	2000	N/A	N/A	N/A
	2010	N/A	N/A	N/A
	2015	N/A	N/A	N/A
<b>State of Texas</b>	2000	\$60,903	\$45,858	N/A
	2010	\$59,323	\$74,825	N/A
	2015	\$66,417	\$85,091	N/A

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

The population by poverty status is distributed as follows:

		Income below poverty level:			Income at or above poverty level:			Total
		<18	18 to 64	65+	<18	18 to 64	65+	
<b>Dimmit County</b>	Number	1,535	1,760	196	1,530	3,698	673	9,392
	Percent	16.3%	18.7%	2.1%	16.3%	39.4%	7.2%	100.0%
<b>Edwards County</b>	Number	157	208	38	291	946	247	1,887
	Percent	8.3%	11.0%	2.0%	15.4%	50.1%	13.1%	100.0%
<b>Jim Hogg County</b>	Number	236	258	137	1,225	2,502	565	4,923
	Percent	4.8%	5.2%	2.8%	24.9%	50.8%	11.5%	100.0%
<b>Kinney County</b>	Number	286	403	180	421	1,108	699	3,097
	Percent	9.2%	13.0%	5.8%	13.6%	35.8%	22.6%	100.0%
<b>La Salle County</b>	Number	437	526	140	1,182	2,444	487	5,216
	Percent	8.4%	10.1%	2.7%	22.7%	46.9%	9.3%	100.0%
<b>Maverick County</b>	Number	6,804	6,475	2,159	11,370	20,853	3,409	51,070
	Percent	13.3%	12.7%	4.2%	22.3%	40.8%	6.7%	100.0%
<b>Real County</b>	Number	204	282	91	434	1,241	572	2,824
	Percent	7.2%	10.0%	3.2%	15.4%	43.9%	20.3%	100.0%
<b>Starr County</b>	Number	10,920	10,919	2,197	11,711	20,855	3,809	60,411
	Percent	18.1%	18.1%	3.6%	19.4%	34.5%	6.3%	100.0%
<b>Uvalde County</b>	Number	3,054	3,521	636	4,900	11,139	2,771	26,021
	Percent	11.7%	13.5%	2.4%	18.8%	42.8%	10.6%	100.0%
<b>Val Verde County</b>	Number	4,369	4,683	1,926	9,690	20,917	5,350	46,935
	Percent	9.3%	10.0%	4.1%	20.6%	44.6%	11.4%	100.0%
<b>Willacy County</b>	Number	3,583	4,412	964	2,575	6,137	1,449	19,120
	Percent	18.7%	23.1%	5.0%	13.5%	32.1%	7.6%	100.0%
<b>Zapata County</b>	Number	2,377	2,746	381	1,988	4,627	1,181	13,300
	Percent	17.9%	20.6%	2.9%	14.9%	34.8%	8.9%	100.0%
<b>Zavala County</b>	Number	2,203	1,860	239	1,513	4,288	1,128	11,231
	Percent	19.6%	16.6%	2.1%	13.5%	38.2%	10.0%	100.0%
<b>Sum of Rural Region</b>	Number	36,165	38,053	9,284	48,830	100,755	22,340	255,427
	Percent	14.2%	14.9%	3.6%	19.1%	39.4%	8.7%	100.0%
<b>Urban Areas</b>	Number	214,733	207,293	32,506	256,093	502,397	91,379	1,304,401
	Percent	16.5%	15.9%	2.5%	19.6%	38.5%	7.0%	100.0%
<b>State of Texas</b>	Number	1,549,110	2,063,809	279,613	4,992,273	12,306,555	2,016,796	23,208,156
	Percent	6.7%	8.9%	1.2%	21.5%	53.0%	8.7%	100.0%

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



## **D. ECONOMIC ANALYSIS**

This region is located in the southern portion of the state. Primary job sectors in this region include Public Administration and Educational Services. The overall job base has increased by 8,187, or by 8.9%, between 2006 and 2011. The region's unemployment rate ranged from 8.1% to 13.0% over the past six years.

### **1. EMPLOYMENT BY JOB SECTOR**

Employment by industry is illustrated in the following table:

<b>Largest Industry by County</b>		
	<b>Industry</b>	<b>Percent of Total Employment</b>
<b>Dimmit County</b>	Health Care & Social Assistance	23.2%
<b>Edwards County</b>	Educational Services	14.9%
<b>Jim Hogg County</b>	Public Administration	21.2%
<b>Kinney County</b>	Utilities	33.0%
<b>La Salle County</b>	Public Administration	25.8%
<b>Maverick County</b>	Health Care & Social Assistance	16.3%
<b>Real County</b>	Educational Services	19.6%
<b>Starr County</b>	Educational Services	25.6%
<b>Uvalde County</b>	Retail Trade	17.7%
<b>Val Verde County</b>	Public Administration	20.9%
<b>Willacy County</b>	Public Administration	20.2%
<b>Zapata County</b>	Educational Services	23.8%
<b>Zavala County</b>	Educational Services	25.3%
<b>Sum of Rural Region</b>	Educational Services	15.1%
<b>Urban Areas</b>	Retail Trade	15.2%
<b>State of Texas</b>	Retail Trade	13.1%

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

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

Largest Industry by County		
	Industry	Percent of Total Employment
<b>Dimmit County</b>	Transportation & Warehousing	-230
<b>Edwards County</b>	Agriculture, Forestry, Fishing & Hunting	-198
<b>Jim Hogg County</b>	Educational Services	-221
<b>Kinney County</b>	Educational Services	-169
<b>La Salle County</b>	Public Administration	229
<b>Maverick County</b>	Manufacturing	-641
<b>Real County</b>	Construction	-111
<b>Starr County</b>	Construction	-1,190
<b>Uvalde County</b>	Wholesale Trade	1,162
<b>Val Verde County</b>	Public Administration	1,500
<b>Willacy County</b>	Retail Trade	-407
<b>Zapata County</b>	Construction	455
<b>Zavala County</b>	Wholesale Trade	427
<b>Sum of Rural Region</b>	Public Administration	3,808
<b>Urban Areas</b>	Retail Trade	16,956
<b>State of Texas</b>	Health Care & Social Assistance	345,031

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

## 2. WAGES BY OCCUPATION

Typical Wage by Occupation Type		
Occupation Type	Southern Texas Nonmetropolitan Area	Texas
Management Occupations	\$77,670	\$102,840
Business and Financial Occupations	\$54,170	\$66,440
Computer and Mathematical Occupations	\$54,660	\$77,400
Architecture and Engineering Occupations	\$45,770	\$79,590
Community and Social Service Occupations	\$40,150	\$43,640
Art, Design, Entertainment and Sports Medicine Occupations	\$40,800	\$46,720
Healthcare Practitioners and Technical Occupations	\$55,240	\$67,420
Healthcare Support Occupations	\$18,650	\$24,570
Protective Service Occupations	\$52,350	\$39,330
Food Preparation and Serving Related Occupations	\$17,980	\$19,420
Building and Grounds Cleaning and Maintenance Occupations	\$19,430	\$22,080
Personal Care and Service Occupations	\$18,780	\$21,400
Sales and Related Occupations	\$22,930	\$35,650
Office and Administrative Support Occupations	\$24,910	\$32,400
Construction and Extraction Occupations	\$31,560	\$36,310
Installation, Maintenance and Repair Occupations	\$34,030	\$39,730
Production Occupations	\$26,120	\$32,710
Transportation and Moving Occupations	\$26,770	\$31,820

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

**3. TOP EMPLOYERS**

The 10 largest employers within the South Texas Border region comprise a total of 5,787 employees. These employers are summarized as follows:

<b>Business</b>	<b>Total Employed</b>	<b>County</b>
Laughlin Air Force Base	1,200	Val Verde County
Ralph & Diana Ramon	600	Uvalde County
San Antonio Shoe Inc.	600	Val Verde County
Willacy Processing Center	600	Willacy County
Zapata Independent School District	527	Zapata County
Uvalde Memorial Hospital	500	Uvalde County
Del Monte Foods Co.	500	Zavala County
Del Rio Personnel	460	Val Verde County
Dixondale Farms	400	Dimmit County
Walmart Supercenter	400	Starr County
Total:	5,787	

Source: InfoGroup



#### 4. EMPLOYMENT GROWTH

The following illustrates the total employment base by county:

		Total Employment					
		2006	2007	2008	2009	2010	2011*
<b>Dimmit County</b>	Number	3,532	3,704	3,695	3,778	3,862	3,934
	Change	-	4.9%	-0.2%	2.2%	2.2%	1.9%
<b>Edwards County</b>	Number	918	960	1,000	1,000	955	920
	Change	-	4.6%	4.2%	0.0%	-4.5%	-3.7%
<b>Jim Hogg County</b>	Number	2,571	2,629	2,657	2,775	2,761	2,727
	Change	-	2.3%	1.1%	4.4%	-0.5%	-1.2%
<b>Kinney County</b>	Number	1,253	1,289	1,297	1,325	1,362	1,347
	Change	-	2.9%	0.6%	2.2%	2.8%	-1.1%
<b>La Salle County</b>	Number	2,597	2,617	2,744	2,650	2,904	3,033
	Change	-	0.8%	4.9%	-3.4%	9.6%	4.4%
<b>Maverick County</b>	Number	17,003	17,550	18,563	19,462	19,771	19,820
	Change	-	3.2%	5.8%	4.8%	1.6%	0.2%
<b>Real County</b>	Number	1,277	1,317	1,400	1,452	1,468	1,460
	Change	-	3.1%	6.3%	3.7%	1.1%	-0.5%
<b>Starr County</b>	Number	18,926	18,994	19,669	20,410	20,780	21,021
	Change	-	0.4%	3.6%	3.8%	1.8%	1.2%
<b>Uvalde County</b>	Number	10,661	10,371	10,488	10,672	10,655	10,605
	Change	-	-2.7%	1.1%	1.8%	-0.2%	-0.5%
<b>Val Verde County</b>	Number	18,979	19,102	19,185	19,058	19,315	19,121
	Change	-	0.6%	0.4%	-0.7%	1.3%	-1.0%
<b>Willacy County</b>	Number	6,919	6,921	7,006	7,387	8,046	8,273
	Change	-	0.0%	1.2%	5.4%	8.9%	2.8%
<b>Zapata County</b>	Number	4,610	4,675	4,864	4,747	4,910	5,096
	Change	-	1.4%	4.0%	-2.4%	3.4%	3.8%
<b>Zavala County</b>	Number	3,305	3,317	3,247	3,353	3,409	3,381
	Change	-	0.4%	-2.1%	3.3%	1.7%	-0.8%
<b>Sum of Rural Region</b>	Number	92,551	93,446	95,815	98,069	100,198	100,738
	Change	-	1.0%	2.5%	2.4%	2.2%	0.5%
<b>Urban Areas</b>	Number	462,231	472,843	484,489	488,112	497,424	503,514
	Change	-	2.3%	2.5%	0.7%	1.9%	1.2%
<b>State of Texas</b>	Number	10,757,510	10,914,098	11,079,931	11,071,106	11,264,748	11,464,525
	Change	-	1.5%	1.5%	-0.1%	1.7%	1.8%

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

\*September

## 5. UNEMPLOYMENT RATES

The following illustrates the total unemployment base by county:

		Unemployment Rate					
		2006	2007	2008	2009	2010	2011*
<b>Dimmit County</b>	Rate	7.6%	6.4%	6.7%	10.0%	9.6%	9.3%
	Change	-	-1.2	0.3	3.3	-0.4	-0.3
<b>Edwards County</b>	Rate	4.3%	3.9%	3.8%	7.1%	7.2%	7.3%
	Change	-	-0.4	-0.1	3.3	0.1	0.1
<b>Jim Hogg County</b>	Rate	4.3%	3.8%	3.9%	7.7%	7.9%	7.3%
	Change	-	-0.5	0.1	3.8	0.2	-0.6
<b>Kinney County</b>	Rate	5.8%	4.8%	5.4%	7.7%	9.0%	8.9%
	Change	-	-1.0	0.6	2.3	1.3	-0.1
<b>La Salle County</b>	Rate	5.0%	4.9%	5.5%	9.2%	7.9%	7.2%
	Change	-	-0.1	0.6	3.7	-1.3	-0.7
<b>Maverick County</b>	Rate	12.9%	11.6%	10.8%	14.4%	15.2%	15.5%
	Change	-	-1.3	-0.8	3.6	0.8	0.3
<b>Real County</b>	Rate	4.9%	3.9%	3.8%	5.5%	5.8%	6.3%
	Change	-	-1.0	-0.1	1.7	0.3	0.5
<b>Starr County</b>	Rate	11.6%	10.8%	11.6%	16.4%	17.9%	17.8%
	Change	-	-0.8	0.8	4.8	1.5	-0.1
<b>Uvalde County</b>	Rate	6.0%	5.3%	5.8%	7.9%	9.1%	9.7%
	Change	-	-0.7	0.5	2.1	1.2	0.6
<b>Val Verde County</b>	Rate	6.0%	5.5%	5.9%	9.2%	9.1%	9.5%
	Change	-	-0.5	0.4	3.3	-0.1	0.4
<b>Willacy County</b>	Rate	9.1%	8.2%	9.0%	11.9%	12.4%	13.7%
	Change	-	-0.9	0.8	2.9	0.5	1.3
<b>Zapata County</b>	Rate	6.1%	5.4%	5.6%	10.8%	11.0%	10.1%
	Change	-	-0.7	0.2	5.2	0.2	-0.9
<b>Zavala County</b>	Rate	11.8%	10.7%	10.9%	14.5%	15.6%	16.8%
	Change	-	-1.1	0.2	3.6	1.1	1.2
<b>Sum of Rural Region</b>	Rate	8.9%	8.1%	8.4%	12.1%	12.7%	13.0%
	Change	-	-0.8	0.3	3.7	0.7	0.3
<b>Urban Areas</b>	Rate	6.8%	6.1%	6.8%	9.9%	11.1%	11.3%
	Change	-	-0.7	0.7	3.1	1.2	0.2
<b>State of Texas</b>	Rate	4.9%	4.4%	4.9%	7.5%	8.2%	7.9%
	Change	-	-0.5	0.5	2.6	0.7	-0.3

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

\*September

## **E. HOUSING SUPPLY ANALYSIS**

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

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

### **Rental Housing**

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

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

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



*Secondary Data* (Data Obtained from Published Sources)

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

For-Sale Housing

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

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

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

## 1. RENTAL HOUSING

We identified 3,598 affordable housing units contained in 67 projects within study counties of the region. Bowen National Research surveyed projects with a total of 3,149 units, of which 98.4% are occupied.

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
Dimmit	60	12	81	93	0	0	0	0	60	12	81	93
Edwards	0	0	0	0	0	0	0	0	0	0	0	0
Jim Hogg	0	0	0	20	0	0	0	58	0	0	0	78
Kinney	0	0	48	32	0	0	0	0	0	0	48	32
La Salle	76	0	60	24	0	0	0	0	76	0	60	24
Maverick	200	64	502	180	0	0	0	0	200	64	502	180
Real	0	0	0	0	0	0	0	0	0	0	0	0
Starr	0	0	134	160	0	0	0	0	0	0	134	160
Uvalde	100	130	48	24	0	0	0	0	100	130	48	24
Val Verde	152	101	0	42	0	0	391	0	152	101	391	42
Willacy	61	94	0	161	0	0	0	0	61	94	0	161
Zapata	0	24	0	68	0	0	0	0	0	24	0	68
Zavala	60	24	288	26	0	0	0	0	60	24	288	26
<b>Region Total</b>	<b>709</b>	<b>449</b>	<b>1,161</b>	<b>830</b>	<b>0</b>	<b>0</b>	<b>391</b>	<b>58</b>	<b>709</b>	<b>449</b>	<b>1,552</b>	<b>888</b>

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

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

PH – Public Housing

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

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

Public Housing totals 1,552 units in the region, the largest number of affordable housing types.

A total of 2,284 Housing Choice vouchers were issued in the region.

## Apartments

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

	Surveyed Projects		
	Units	Vacant	Occ.
<1-BR	834	3	99.6%
2-BR	999	18	98.2%
3+-BR	1,250	30	97.6%

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

	Tax Credit			Tax Credit/Subsidized			Subsidized			Total Units
	Units	Vacant	Occ.	Units	Vacant	Occ.	Units	Vacant	Occ.	
<1-BR	68	0	100.0%	516	3	99.4%	250	0	100.0%	834
2-BR	250	4	98.4%	645	10	98.4%	104	4	96.2%	999
3+-BR	391	15	96.2%	809	15	98.1%	50	0	100.0%	1,250

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	603	1,187	544	440	320	3,094
Percent	19.5%	38.4%	17.6%	14.2%	10.3%	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	\$256 - \$621
2-BR	\$273 - \$753
3-BR	\$300 - \$874

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 - 887	650 - 1,100	810 - 1,320

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

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

Unit Amenities (Share Of Units With Feature)										
Range	Refrigerator	Dishwasher	Disposal	Microwave Oven	Window A/C	Central A/C	Washer/ Dryer	Washer/ Dryer Hook-ups	Window Blinds	Patio
98.5%	98.5%	17.9%	14.9%	7.5%	6.0%	70.1%	3.0%	70.1%	82.1%	61.2%

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
61.2%	53.7%	52.2%	43.3%	0.0%	10.4%	7.5%	55.2%

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
3,598	133	3.7%

Source: Bowen National Research – 2011 Survey

### Manufactured Housing

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

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

<b>Manufactured Home Units by Type (Rent vs. Own)</b>		
<b>Renter-Occupied</b>	<b>Owner-Occupied</b>	<b>Total</b>
2,349	7,415	9,764

Source: ACS 2005-2009

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

<b>Manufactured Home Park Survey Percent Occupancy/Usage</b>		
<b>Total Lots</b>	<b>Total Lots Available</b>	<b>Percent Occupancy/Usage</b>
729	142	80.5%

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.

<b>Manufactured Home Park Survey Rental Rates Range</b>	
<b>Lot Only</b>	<b>Lot with Manufactured Home</b>
\$100 - \$300	\$450 - \$550

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.

<b>Manufactured Home Park Survey Percent of Parks Offering On-Site Amenities &amp; Utilities</b>		
<b>Office</b>	<b>Laundry Facility</b>	<b>All Utilities*</b>
80.0%	60.0%	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	19,504	53,938	73,442	16,443	89,885
2010	22,665	59,029	81,694	17,964	99,658

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

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

		Housing by Tenure by Year Built					Total
		<1970	1970-1989	1990-1999	2000-2004	2005+	
<b>Dimmit County</b>	Renter	251 26.6%	446 47.3%	153 16.2%	92 9.8%	0 0.0%	943 100.0%
	Owner	924 37.3%	929 37.5%	331 13.4%	236 9.5%	58 2.3%	2,478 100.0%
<b>Edwards County</b>	Renter	101 63.1%	36 22.5%	10 6.3%	13 8.1%	0 0.0%	160 100.0%
	Owner	397 58.5%	169 24.9%	28 4.1%	53 7.8%	32 4.7%	679 100.0%
<b>Jim Hogg County</b>	Renter	257 49.9%	102 19.8%	101 19.6%	42 8.2%	13 2.5%	515 100.0%
	Owner	609 43.9%	558 40.2%	169 12.2%	27 1.9%	24 1.7%	1,387 100.0%
<b>Kinney County</b>	Renter	144 48.5%	49 16.5%	81 27.3%	18 6.1%	5 1.7%	297 100.0%
	Owner	390 37.0%	393 37.3%	195 18.5%	75 7.1%	0 0.0%	1,053 100.0%
<b>La Salle County</b>	Renter	259 49.1%	178 33.7%	43 8.1%	0 0.0%	47 8.9%	528 100.0%
	Owner	642 45.8%	458 32.6%	248 17.7%	19 1.4%	36 2.6%	1,403 100.0%
<b>Maverick County</b>	Renter	1,375 29.1%	1,903 40.2%	819 17.3%	592 12.5%	44 0.9%	4,733 100.0%
	Owner	1,873 17.3%	4,502 41.6%	2,505 23.1%	1,496 13.8%	454 4.2%	10,830 100.0%

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
Real County	Renter	172 52.3%	99 30.1%	29 8.8%	28 8.5%	0 0.0%	329 100.0%
	Owner	334 32.0%	436 41.7%	203 19.4%	63 6.0%	9 0.9%	1,045 100.0%
Starr County	Renter	681 18.2%	1,622 43.3%	780 20.8%	405 10.8%	255 6.8%	3,743 100.0%
	Owner	2,257 17.0%	6,049 45.6%	3,540 26.7%	1,151 8.7%	261 2.0%	13,258 100.0%
Uvalde County	Renter	978 36.3%	1,241 46.1%	281 10.4%	146 5.4%	45 1.7%	2,692 100.0%
	Owner	2,841 44.9%	2,168 34.2%	799 12.6%	448 7.1%	76 1.2%	6,333 100.0%
Val Verde County	Renter	1,779 32.9%	2,270 42.0%	781 14.5%	445 8.2%	127 2.4%	5,402 100.0%
	Owner	3,485 34.0%	4,183 40.8%	1,746 17.0%	453 4.4%	385 3.8%	10,252 100.0%
Willacy County	Renter	607 44.5%	361 26.4%	300 22.0%	96 7.0%	0 0.0%	1,365 100.0%
	Owner	2,349 53.4%	1,398 31.8%	477 10.8%	119 2.7%	56 1.3%	4,399 100.0%
Zapata County	Renter	254 27.6%	406 44.1%	112 12.2%	148 16.1%	0 0.0%	920 100.0%
	Owner	588 17.4%	1,669 49.4%	633 18.7%	358 10.6%	128 3.8%	3,377 100.0%
Zavala County	Renter	579 55.8%	226 21.8%	95 9.2%	54 5.2%	84 8.1%	1,038 100.0%
	Owner	1,067 42.1%	880 34.7%	391 15.4%	192 7.6%	6 0.2%	2,535 100.0%
Sum of Rural Region	Renter	7,437 32.8%	8,939 39.4%	3,585 15.8%	2,079 9.2%	620 2.7%	22,665 100.0%
	Owner	17,756 30.1%	23,792 40.3%	11,265 19.1%	4,690 7.9%	1,525 2.6%	59,029 100.0%
Urban Areas	Renter	28,082 21.9%	45,390 35.5%	26,669 20.8%	18,513 14.5%	9,328 7.3%	127,977 100.0%
	Owner	49,093 17.8%	95,007 34.5%	68,024 24.7%	47,105 17.1%	16,002 5.8%	275,231 100.0%
State of Texas	Renter	906,296 28.0%	1,383,596 42.7%	466,897 14.4%	350,273 10.8%	130,517 4.0%	3,237,580 100.0%
	Owner	1,701,505 29.9%	1,941,572 34.2%	1,002,690 17.6%	732,282 12.9%	307,303 5.4%	5,685,353 100.0%

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

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

	Number of Bedrooms				
	No Bedroom	1-Bedroom	2-Bedroom	3+-Bedroom	Total
Renter	457	3,689	9,641	8,878	22,665
Owner	424	2,140	14,537	41,928	59,029

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	12,495	6,168	1,351	288	2,349	22,665
Owner	50,960	427	52	0	7,415	59,029
Total	63,456	6,595	1,403	288	9,764	81,694

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
\$865	\$499

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				Total
		Less Than 20%	20% - 29%	30% or More	Not Computed	
<b>Dimmit County</b>	Renter	154 16.3%	187 19.8%	311 33.0%	291 30.9%	943 100.0%
	Owner	1,390 56.1%	491 19.8%	587 23.7%	11 0.4%	2,478 100.0%
<b>Edwards County</b>	Renter	42 26.3%	20 12.5%	49 30.6%	49 30.6%	160 100.0%
	Owner	406 59.8%	121 17.8%	148 21.8%	3 0.4%	679 100.0%
<b>Jim Hogg County</b>	Renter	164 31.8%	78 15.1%	135 26.2%	139 27.0%	515 100.0%
	Owner	913 65.8%	157 11.3%	317 22.9%	0 0.0%	1,387 100.0%
<b>Kinney County</b>	Renter	26 8.8%	62 20.9%	127 42.8%	82 27.6%	297 100.0%
	Owner	737 70.0%	106 10.1%	210 19.9%	0 0.0%	1,053 100.0%
<b>La Salle County</b>	Renter	128 24.2%	111 21.0%	158 29.9%	131 24.8%	528 100.0%
	Owner	907 64.6%	248 17.7%	248 17.7%	0 0.0%	1,403 100.0%

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

(Continued)

		Cost as a Percent of Income				
		Less Than 20%	20% - 29%	30% or More	Not Computed	Total
<b>Maverick County</b>	Renter	1,210 25.6%	1,043 22.0%	1,931 40.8%	550 11.6%	4,733 100.0%
	Owner	5,371 49.6%	2,275 21.0%	3,115 28.8%	69 0.6%	10,830 100.0%
<b>Real County</b>	Renter	44 13.4%	49 14.9%	92 28.0%	145 44.1%	329 100.0%
	Owner	573 54.8%	182 17.4%	279 26.7%	12 1.1%	1,045 100.0%
<b>Starr County</b>	Renter	651 17.4%	559 14.9%	1,591 42.5%	942 25.2%	3,743 100.0%
	Owner	7,473 56.4%	2,479 18.7%	3,073 23.2%	232 1.7%	13,258 100.0%
<b>Uvalde County</b>	Renter	840 31.2%	376 14.0%	1,166 43.3%	310 11.5%	2,692 100.0%
	Owner	3,269 51.6%	1,422 22.5%	1,579 24.9%	63 1.0%	6,333 100.0%
<b>Val Verde County</b>	Renter	1,191 22.0%	1,040 19.3%	2,419 44.8%	753 13.9%	5,402 100.0%
	Owner	5,864 57.2%	1,931 18.8%	2,337 22.8%	120 1.2%	10,252 100.0%
<b>Willacy County</b>	Renter	256 18.8%	169 12.4%	380 27.8%	560 41.0%	1,365 100.0%
	Owner	1,957 44.5%	753 17.1%	1,240 28.2%	450 10.2%	4,399 100.0%
<b>Zapata County</b>	Renter	104 11.3%	189 20.5%	514 55.9%	114 12.4%	920 100.0%
	Owner	2,137 63.3%	360 10.7%	859 25.4%	20 0.6%	3,377 100.0%
<b>Zavala County</b>	Renter	170 16.4%	154 14.8%	500 48.2%	214 20.6%	1,038 100.0%
	Owner	1,431 56.4%	362 14.3%	679 26.8%	64 2.5%	2,535 100.0%
<b>Sum of Rural Region</b>	Renter	4,980 22.0%	4,037 17.8%	9,373 41.4%	4,280 18.9%	22,665 100.0%
	Owner	32,428 54.9%	10,887 18.4%	14,671 24.9%	1,044 1.8%	59,029 100.0%
<b>Urban Areas</b>	Renter	25,021 19.6%	23,715 18.5%	60,750 47.5%	18,486 14.4%	127,977 100.0%
	Owner	129,448 47.0%	56,517 20.5%	85,317 31.0%	3,948 1.4%	275,231 100.0%
<b>State of Texas</b>	Renter	788,401 24.4%	742,012 22.9%	1,442,041 44.5%	265,126 8.2%	3,237,580 100.0%
	Owner	2,882,501 50.7%	1,311,320 23.1%	1,453,941 25.6%	37,591 0.7%	5,685,353 100.0%

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

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

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
<b>Dimmit County</b>	Renter	858 91.0%	83 8.8%	2 0.3%	943 100.0%
	Owner	2,379 96.0%	54 2.2%	45 1.8%	2,478 100.0%
<b>Edwards County</b>	Renter	160 100.0%	0 0.0%	0 0.0%	160 100.0%
	Owner	657 96.8%	22 3.2%	0 0.0%	679 100.0%
<b>Jim Hogg County</b>	Renter	505 98.1%	3 0.6%	7 1.4%	515 100.0%
	Owner	1,333 96.1%	54 3.9%	0 0.0%	1,387 100.0%
<b>Kinney County</b>	Renter	276 92.9%	21 6.9%	0 0.0%	297 100.0%
	Owner	1,048 99.5%	5 0.5%	0 0.0%	1,053 100.0%
<b>La Salle County</b>	Renter	521 98.7%	7 1.3%	0 0.0%	528 100.0%
	Owner	1,323 94.3%	68 4.9%	12 0.9%	1,403 100.0%
<b>Maverick County</b>	Renter	3,738 79.0%	689 14.5%	307 6.5%	4,733 100.0%
	Owner	9,761 90.1%	731 6.7%	338 3.1%	10,830 100.0%
<b>Real County</b>	Renter	325 98.8%	4 1.2%	0 0.0%	329 100.0%
	Owner	1,032 98.8%	13 1.2%	0 0.0%	1,045 100.0%
<b>Starr County</b>	Renter	3,036 81.1%	411 11.0%	296 7.9%	3,743 100.0%
	Owner	12,004 90.5%	863 6.5%	391 3.0%	13,258 100.0%
<b>Uvalde County</b>	Renter	2,225 82.7%	165 6.1%	302 11.2%	2,692 100.0%
	Owner	5,912 93.4%	338 5.3%	83 1.3%	6,333 100.0%
<b>Val Verde County</b>	Renter	4,909 90.9%	355 6.6%	138 2.5%	5,402 100.0%
	Owner	9,644 94.1%	573 5.6%	35 0.3%	10,252 100.0%
<b>Willacy County</b>	Renter	1,115 81.7%	199 14.6%	51 3.7%	1,365 100.0%
	Owner	3,919 89.1%	339 7.7%	141 3.2%	4,399 100.0%

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

(Continued)

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
<b>Zapata County</b>	Renter	724 78.7%	168 18.3%	28 3.0%	920 100.0%
	Owner	2,977 88.2%	195 5.8%	205 6.1%	3,377 100.0%
<b>Zavala County</b>	Renter	937 90.3%	61 5.9%	39 3.8%	1,038 100.0%
	Owner	2,390 94.3%	128 5.0%	17 0.7%	2,535 100.0%
<b>Sum of Rural Region</b>	Renter	19,329 85.3%	2,165 9.6%	1,170 5.2%	22,665 100.0%
	Owner	54,379 92.1%	3,382 5.7%	1,268 2.1%	59,029 100.0%
<b>Urban Areas</b>	Renter	102,978 80.5%	16,716 13.1%	8,283 6.5%	127,977 100.0%
	Owner	246,974 89.7%	20,535 7.5%	7,722 2.8%	275,231 100.0%
<b>State of Texas</b>	Renter	2,992,816 92.4%	177,803 5.5%	66,961 2.1%	3,237,580 100.0%
	Owner	5,502,669 96.8%	146,079 2.6%	36,605 0.6%	5,685,353 100.0%

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

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

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
<b>Dimmit County</b>	Renter	913 96.8%	30 3.2%	943 100.0%
	Owner	2,473 99.8%	5 0.2%	2,478 100.0%
<b>Edwards County</b>	Renter	160 100.0%	0 0.0%	160 100.0%
	Owner	667 98.2%	12 1.8%	679 100.0%
<b>Jim Hogg County</b>	Renter	502 97.5%	13 2.5%	515 100.0%
	Owner	1,350 97.3%	37 2.7%	1,387 100.0%
<b>Kinney County</b>	Renter	297 100.0%	0 0.0%	297 100.0%
	Owner	1,053 100.0%	0 0.0%	1,053 100.0%
<b>La Salle County</b>	Renter	508 96.2%	20 3.8%	528 100.0%
	Owner	1,348 96.1%	55 3.9%	1,403 100.0%
<b>Maverick County</b>	Renter	4,611 97.4%	122 2.6%	4,733 100.0%
	Owner	10,725 99.0%	105 1.0%	10,830 100.0%
<b>Real County</b>	Renter	329 100.0%	0 0.0%	329 100.0%
	Owner	1,030 98.6%	15 1.4%	1,045 100.0%
<b>Starr County</b>	Renter	3,529 94.3%	214 5.7%	3,743 100.0%
	Owner	13,037 98.3%	221 1.7%	13,258 100.0%
<b>Uvalde County</b>	Renter	2,652 98.5%	40 1.5%	2,692 100.0%
	Owner	6,271 99.0%	62 1.0%	6,333 100.0%
<b>Val Verde County</b>	Renter	5,360 99.2%	42 0.8%	5,402 100.0%
	Owner	10,122 98.7%	130 1.3%	10,252 100.0%
<b>Willacy County</b>	Renter	1,359 99.6%	6 0.4%	1,365 100.0%
	Owner	4,345 98.8%	54 1.2%	4,399 100.0%

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
<b>Zapata County</b>	Renter	874 95.0%	46 5.0%	920 100.0%
	Owner	3,309 98.0%	68 2.0%	3,377 100.0%
<b>Zavala County</b>	Renter	986 95.0%	52 5.0%	1,038 100.0%
	Owner	2,530 99.8%	5 0.2%	2,535 100.0%
<b>Sum of Rural Region</b>	Renter	22,080 97.4%	585 2.6%	22,665 100.0%
	Owner	58,260 98.7%	769 1.3%	59,029 100.0%
<b>Urban Areas</b>	Renter	124,871 97.6%	3,106 2.4%	127,977 100.0%
	Owner	270,872 98.4%	4,359 1.6%	275,231 100.0%
<b>State of Texas</b>	Renter	3,211,698 99.2%	25,882 0.8%	3,237,580 100.0%
	Owner	5,657,396 99.5%	27,957 0.5%	5,685,353 100.0%

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

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

Permits	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Multi-Family	49	114	148	32	26	142	20	14	139	59
Single-Family	401	446	413	413	453	452	406	254	212	229
Total	450	560	561	445	479	594	426	268	351	288

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
197	\$68,649	129	\$119,165	154	\$168,752	132	\$247,615

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
11	\$103,402	105	\$106,725	353	\$141,583	119	\$176,458	21	\$190,114

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
106	\$178,869	50	\$158,224	102	\$160,581	210	\$130,535	70	\$112,529

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	19,504	53,938	73,442	16,443	89,885	19,504	53,938
2010	22,665	59,029	81,694	17,964	99,658	22,665	59,029

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 11	159



## **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 11 is located in the South Texas Border portion of the state of Texas. This region includes the following 13 counties which were classified as rural

Counties in Region			
Dimmit	Edwards	Jim Hogg	Kinney
La Salle	Maverick	Real	Starr
Uvalde	Val Verde	Willacy	Zapata
Zavala	-	-	-

Substandard housing in colonias within some counties and the growth of the oil and gas extraction industries are key issues associated with the need for additional affordable housing in this region of Texas.

Based on the Bowen National Research rental housing inventory count, there are 3,598 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 98.5% were occupied, with many of the projects maintaining long waiting lists. Based on American Community Survey and U.S. Census data, there are 9,764 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 729 lots/homes. These manufactured home parks had an 80.5% occupancy/usage rate, which is below the overall state average of 86.1%. Finally, Bowen National Research identified 612 for-sale housing units in the region. These 612 available homes represent 1.0% of the 59,029 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that 32.2% of the for-sale housing stock is priced below \$100,000.

## 2. Existing Housing Stock

Representatives state that the major issue affecting the South Texas Border Region is the existence of large areas of very substandard non-subsidized housing in unincorporated rural colonias. There is little availability of subsidized affordable rental stock and projects in the area typically have long waiting lists. There is also little available for-sale affordable housing in the area.

## 3. Housing Need

Young four- to five-person families have the greatest need for affordable housing in the region according to representatives. Owner-occupied single-family homes would best serve the population in need of affordable housing in rural areas and both new construction and rehabilitation of existing owner-occupied homes is needed.

Due to the type of housing needed in this region the First Time Home Buyer program should be prioritized over multifamily rental programs with the lowest income level households served first. Due to the high energy costs in the region, manufactured housing is not a good fit since typical energy bills exceed mortgage payments.

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

According to representative that we spoke with seniors make up a small portion of the population seeking affordable housing in the region, therefore they believe there is a lesser demand for senior affordable housing. They indicated that the existing set-aside units of affordable housing for persons with disabilities is adequate for the number of people they have seeking affordable housing.

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

Lack of infrastructure, available financing, environmental compliance issues and property ownership disputes are the greatest barriers to the development of affordable housing in the region. Many of the colonias have no available infrastructure and since they have been developed in unincorporated portions of rural counties there is no zoning code or permitting to be enforced. Many of these homes have no potable water or sewage systems and disease is a continuing problem. Rehabilitation of existing owner-occupied housing is often slowed due to delayed response from compliance officials. Systems in place to deal with property ownership issues are cumbersome and inflexible.

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

TDHCA has made some excellent changes to the Housing Trust Fund program within the past few months by instating the reservation system. Allowing funding on a first come first serve basis and having unused funding roll back into the program has decreased the backup associated with some other financing programs. The HOME program also works quite well and TDHCA has been receptive to suggestions from those who use this program. There is insufficient funding for the First Time Home Buyer program when the demand in the region for affordable single-family housing is taken into consideration. The LIHTC program geared toward development of affordable rental housing is extremely difficult to use. With the annual changes to the QAP, organizations have difficulty getting up to speed on changes and modification prior to the annual deadline for submittal.

## 7. Conclusions

Large-family households have the greatest need for housing. Numerous items such as limited financing, lack of infrastructure, property ownership disputes, and environmental compliance issues were cited as barriers to development. Frequent changes to TDHCA’s Qualified Allocation Plan were also cited as an area that adds development challenges.

## 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
• Renter Household Growth	• Available Rental Housing Units
• Cost Overburdened Households	• Pipeline Units*
• Overcrowded Housing	
• Households in Substandard Housing	

\*Units under construction, planned or proposed

For-Sale Housing Gap Analysis	
Demand Factors	Supply Factors
• Owner Household Growth	• Available For-Sale Housing Units
• Replacement Housing	• 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 11 is located in the southwest 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%	
<b>Dimmit County</b>	69	23	-319	-227
<b>Edwards County</b>	21	12	20	53
<b>Jim Hogg County</b>	23	5	13	42
<b>Kinney County</b>	15	7	18	40
<b>La Salle County</b>	54	37	18	109
<b>Maverick County</b>	1,415	691	367	2,473
<b>Real County</b>	19	14	12	45
<b>Starr County</b>	668	353	430	1,452
<b>Uvalde County</b>	364	219	295	878
<b>Val Verde County</b>	801	427	411	1,639
<b>Willacy County</b>	31	25	54	111
<b>Zapata County</b>	124	95	44	263
<b>Zavala County</b>	193	95	95	382
<b>Region Total</b>	3,800	2,002	1,459	7,260

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	
<b>Dimmit County</b>	78	28	50	156
<b>Edwards County</b>	12	11	20	43
<b>Jim Hogg County</b>	29	6	24	59
<b>Kinney County</b>	8	-2	17	23
<b>La Salle County</b>	10	14	36	60
<b>Maverick County</b>	363	360	278	1,001
<b>Real County</b>	-3	14	13	24
<b>Starr County</b>	664	528	363	1,555
<b>Uvalde County</b>	136	114	136	386
<b>Val Verde County</b>	129	232	156	517
<b>Willacy County</b>	124	150	77	351
<b>Zapata County</b>	125	140	112	377
<b>Zavala County</b>	127	70	47	244
<b>Region Total</b>	1,802	1,665	1,329	4,796

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