Housing Issues in Rural West Central Texas

A Report Prepared for:

West Central Texas Council of Governments

Abilene, Texas

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Executive Summary

This report summarizes the findings of an analysis of housing conditions in the 18 rural counties in the 19-county region served by the West Central Texas Council of Governments. The first section summarizes the overall status of the housing supply in the aggregated 18 counties; the second examines, county-by-county, the nature and description of the housing in each county. The final section summarizes recommendations for both the region and each individual county, based on data collected during this study.

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Regional Description

Total Units and Vacancy Rates[1]

Based on the American Community Survey 5-Year Estimates Data Profiles analysis done by the United States Census Bureau (Table DP04), there are 91,959 total housing units in the 18 rural counties in the WCTCOG region. Of that number, 77.7% are occupied; this compares to the Texas rate of 92.8%, indicating that there are proportionately more vacant properties in the region than in the state. In the 18 counties, occupancy ranges from a high of 86.0% in Scurry County to a low of 56.6% in Kent County, suggesting that no counties in the region have comparable occupancy to that of the state. Median occupancy rate in the 18 counties is 76.25%.

Unoccupied Units

The unoccupied units in the county are primarily what are classified as “other vacant” properties. These are properties that include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. Whereas in the state 38.5% of all vacant units fall in this category, the rural counties in this study have over half of their vacant units (53.8%) fitting this description. Virtually every rural county in the region reports that management of these properties (almost uniformly dilapidated or in need of consequential repairs to make them reasonably habitable) is a major issue, complicated by outdated codes and lack of resources for consistent and equitable enforcement.

The second most common categorization of vacant units in this region are seasonal, recreational, or occasional use properties (31.4%); given the prevalence of hunting in the region, plus a few lakes with recreational draw, the difference between this rate and that of the state (17.6%) is not illogical. In some counties, these properties provide a valuable source of tax revenue, as in many cases, they represent some of the highest assessed valuations in the county. Conversely, their relatively inflated valuations are a source of inflationary pressures, exacerbating existing affordability issues in the region.

Whereas in the state of Texas the second-largest category of vacant properties is constituted by open rental units (28.5%), in this region that rate is less than one-fourth that

[1] Unless otherwise noted, U.S. Census data are drawn from American Community Survey, ACS 5-Year Estimates Detailed Tables (2022), Table DP04, and 2023: ACS 5-Year Estimates Detailed Tables, Table B25004: Vacancy Status.

of the state (6.4%). This finding is not surprising, given the disproportionate incidence of single-family units in every county (see below), a factor that contributes to the scarcity of rental options (particularly affordable and livable options) for renters. Other differences between the region and the state are less significant.

Housing Unit Types

The most common type of unit in the 18 rural counties of West Central Texas is the single-family structure (77.4%); in Texas, that number is 64.7%, suggesting a deficit of multi-unit (rental) properties in the region. In Texas, multi-unit structures account for over a quarter of available housing units (25.6%); in the region, that number is only 8.7%, a third that of the state. In contrast, as might be expected in a rural region, mobile homes make up 12.3% of the housing stock in our region, compared to 6.7% across the state.

Availability of subsidized housing in the region is remarkably well distributed across the region, with most counties having at least one housing authority connected with municipalities. However, these properties are described in mixed terms, with a majority of counties reporting significantly aged stock, often facing challenges in maintaining the properties. Almost uniformly, respondents in the counties indicated a need for more income-based housing, with many reporting the need for projects targeting residents in the over-55 age group.

Market-based multi-unit housing in the region is typically dated and adequate to marginal condition, according to respondents. It is also inadequate to supply needs, particularly for counties that experience influxes of temporary workers or that are experiencing growth.

Age of Housing

Using extrapolation techniques, it is estimated that the median age of all housing in the 18 counties is 56.9 years; examining median age on a county-by-county basis indicates that half of the 18 counties have housing supplies that are 61 years old or older. While only four counties have median age of properties newer than these numbers, those counties are primarily the more populated ones.

Looking at age of properties more closely, we find that 13.7% of the units in the region have been constructed since 2000; in Texas, this number is 35.0%. Conversely, in Texas only 3.2% of the housing units predate 1940; in the region, that number is nearly quadruple, at 11.3%. And, in the region nearly half of the units (49.3%) were built before 1970, while that number in the state is 21.5%.

Home Ownership and Occupancy

Of the 71,442 occupied housing units in the region, 53,433 (74.8%) are owner-occupied, a rate higher than that of the state in Texas (that rate is 62.4%). Statewide, slightly more than half of owners (56.5%) have mortgages. In the region, the proportion is significantly lower, with 35.8% with mortgages. In Texas, where the median value of owner-occupied units is $238,000, just over a quarter of the properties are valued at less than $150,000; in our region, that number is 60.2%. And where in West Central Texas few properties are valued at more than $500,000 (4.8%), in the state the proportion is roughly three times as many (13.5%).

At face value, these numbers suggest that housing is more affordable in the region than elsewhere; however, as will be discussed in further detail below, depressed household median incomes in the region erase this seeming advantage; it is much easier for a household making $90,000 a year to afford spending approximately a third of their income on housing (leaving over $60,000 of disposable income to spend on other things), than for a household making $45,000 a year, who will have just over $30,000 for other living expenses.

Cost and Affordability

In Texas nearly half of owners with mortgages (45.2%) are paying more than $2,000 per month, whereas in this region, fewer than one in four (21.2%) are paying this much. And while in the state just over half of homeowners without mortgages (51.0%) pay $600 or more per month, in the 18 rural counties in West Central Texas only a little more than a third of (36.7%) pay this much. With regard to rental costs, only slightly more than a quarter (28.6%) pay less than $1,000 per month. In this region, over two-thirds (67.3%) are paying less than that amount. Conversely, 2.9% of regional renters are paying $2,000 or more per month, while that number is 11.8%. The modal (most common) rental range in the state is between $1,000 and $1,499 (38.8%); in the region, it is between $500 and $999 (47.3%).

A better measure of affordability, however, is found by analyzing the proportion of the population that are “cost-burdened” by housing costs. According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be “cost-burdened.” In the state, 27.4%, or just over a quarter, of homeowners with mortgages fall in this category. In the region, that number is 25.4%, roughly equivalent to that of the state. For homeowners without mortgages, the state rate is 13.3% cost-burdened, while in the region that number is 12.8% (again, roughly equivalent). With regard to renters, nearly half (49.7%) statewide are cost-burdened; in the region, that number is 41.5%, slightly lower than renters in Texas overall.

Recurrent Themes and Issues in the Region

In conducting this analysis of housing issues in rural West Central Texas, several striking observations have been noted. These include:

- *Age and condition of housing stock*. All 18 rural counties are characterized by older units, with relatively little new construction being noted. Additionally, maintenance and modernization of existing units have not kept pace with needs and expectations of today's buying public.
- *Relatively higher cost burden for homeowners without mortgages than for those with mortgages*. The relative expense for homeowners without mortgages is significantly closer to the state average than the burden for homeowners with mortgages, indicating that these (mostly older) persons are more pressured, even if not statistically cost-burdened, to afford the cost of maintaining their properties.
- *High incidence of "food deserts" in the rural counties*. While not directly a factor in housing affordability, the fact that many rural communities lack full-service grocery stores creates disincentives for persons to move into those counties, even if employment opportunities are appealing.
- *Medically underserved status*. All of West Central Texas has historically been characterized as medically underserved; this is complicated by the demise of the nation's and the state's rural hospital network that grew up in the mid-20th century with the passage of the Hill-Burton Act and related legislation that encouraged and supported a network of county hospitals. Many of the remaining hospital systems in rural areas are dependent on Medicaid and Medicare for their existence; if legislation is enacted in the near future that moves significant numbers of persons off these programs, a substantial number of the remaining rural hospitals may not survive.
- *Inflationary trends complicated by transient construction projects in the region*. While these projects provide counties with short-term influxes of workers and the associated economic activity that they bring, most of these temporary workers are making salaries substantially higher than the prevailing rates in the rural counties. This enables them to out-bid local residents for existing rental properties and feeds inflationary trends that exacerbate locals' affordability issues. Ironically, in most of these projects, only a handful of permanent jobs are created, making little impact on longer-term county economic development.
- *In-migration and gentrification (easter part of the region)*. As the Dallas-Fort Worth Metroplex continues to grow, increasing numbers of persons wishing to escape the "big city" are drawn to rural counties because of relatively lower costs for housing

and associated expenses. This has led to additional inflationary pressures on multiple fronts; in addition to property costs going up, existing properties are being re-appraised in line with this trend, increasing tax and insurance burdens on local persons.

- *Lack of effective communication portals for rental properties*. Many counties lack any formal mechanisms for marketing rental properties as they come available. Realtors in these counties lack the resources to add these services, and persons wishing to list rental properties, or seeking properties to rent, find themselves resorting to social media (a less than effective strategy for either party).
- *Shortage of housing for persons 55 and older.* While some counties report having limited specialized housing for this population, almost uniformly they note that this is an issue. Older homeowners (particularly single-person households) reportedly attempt to remain in deteriorating properties because of a lack of alternatives. Many of these properties are reported to be suitable for renovation, adding a source of adequate housing alternatives that would improve the availability of decent and affordable housing.
- *Code inconsistencies and lack of county-wide codes and regulations*. Many key informants bemoaned the fact that codes regulating housing are seriously outdated and, in some cases, cumbersome to the point of discouraging the development of housing options. While West Texas culture resists regulations, there may be a place for counties to adopt codes to both expedite and moderate housing construction and maintenance.
- *Code enforcement*. The lack of adequate personnel to enforce existing codes was a repeating theme in discussions with respondents. In some counties and communities, declining revenues have led to reductions in personnel to inspect and to issue citations for code violations. Ultimately, in many cases condemnation proceedings are delayed or never initiated, contributing to the large number of abandoned or re-purposed uninhabitable properties.
- *Difficulties accessing existing social programs, including USDA and HUD*. While rural housing programs under these and other federal and state programs have been declining in recent years, there are a number of existing programs that would be helpful in addressing housing availability and affordability. Unfortunately, there are few mechanisms in many of the rural counties in the region to educate, inform, and assist eligible persons in accessing these programs. This is exacerbated by the reported lack of effective consumer education for persons to help them enhance their creditworthiness for renting or buying housing. The programs that were described reportedly had minimal participation, discouraging future efforts to create better consumers.

In addition to these more global observations, the following paragraphs describe in a more granular way some of the recurrent conditions in the region's rural counties.

Almost without exception, counties report they struggle to find adequate and affordable housing commensurate with their current needs. This is true for both properties for purchase and for rental options. Most counties' respondents describe a situation where the lack of adequate housing options is a serious issue mitigating economic development. In no counties was housing seen as a strength in facilitating the recruitment of new businesses and new residents, although in some cases, the perception of affordability on the part of persons living in densely populated areas (the Dallas-Fort Worth Metroplex and the Midland-Odessa region) are being drawn into counties. This in-migration is not typically seen as a positive, as it is contributing to inflation of both purchase and rent of properties.

Condition issues, as is suggested by the above discussion, are another recurrent theme. Counties and their communities struggle to deal with deteriorating and dilapidated (aging) properties, and lack both adequate codes and regulations to effectively force action to address condition issues, and the human resources and funding to consistently enforce existing regulatory statutes. In smaller communities, this is complicated further by the complex relationships that exist between public officials and the persons living in the community.

While not uniformly an issue, in many cases necessary infrastructure for growth and development is a factor in the maintenance and development of adequate housing stock. Many communities lack open space to be dedicated into new housing developments, and the vacant lots in the communities present problems either because of size, or because of codes that discourage the use of emerging technologies such as modular housing, site-based building, or 3-D construction.

Most counties report difficulties in recruiting and retaining entry-level professionals (teachers, nurses, law enforcement personnel) and higher-level professionals (physicians, accountants, lawyers) because of housing issues. In counties that have been more successful in these efforts, it is common for school districts or hospital districts to invest in rental properties that are in turn made available to new employees. In at least one county, local housing authorities have made exceptions to usual procedures to allow (in this case) law enforcement personnel to rent at market value in order to retain them.

Recommendations at the Regional Level

This study suggests that there are several things that the West Central Texas Council of Governments might do to help rural counties and communities in the region address persistent housing issues. These include:

1. Explore the availability of public and private grant programs for renovation of housing to bring substandard properties up to code. Funding ideally would be made available to persons wishing to buy existing properties, or rental property owners wishing to update housing.
2. Provide technical assistance to counties and municipalities wishing to update codes in order to address housing issues.
3. Provide technical assistance to counties and municipalities in locating and applying for relevant public and private funding for housing development.
4. Continue to provide coordination for economic development entities in the rural counties, including education and training on creative approaches to encourage housing development in their jurisdictions.
5. Facilitate multi-county partnerships to maximize resources to address housing challenges in the most rural parts of the region.

Brown County

Overview[2]

Brown County was formed in 1856 from lands drawn from Comanche and Travis counties, and organized in 1858, with Brownwood selected as the county seat. The county is named for Captain Henry Stevenson Brown, a commander in the pre-revolutionary skirmish at Velasco, and a delegate to the Convention of 1832. Brown is acknowledged as the first Anglo-American in the area.

Spanish soldiers came to the area in 1723, in pursuit of Apache Indians who had stolen horses and taken captives; a similar Spanish expedition took place in 1759. The 19th century saw the region frequented by Penateka-band Comanches; in 1828, Captain Brown led a group of Anglo-Americans into the region to recover livestock stolen by the Apaches. The first surveys in the area were made in 1838, and by 1856, settlers were occupying land in Pecan Bayou and Jim Ned Creek valleys.

The county was occupied by 244 persons according to the 1860 census, and developed slowly for most of the next two decades due to Indian harassment and White outlaws who operated in the area. Although the economy in the county was dominated by ranching in the latter part of the 19th century, increasing numbers of farmers moved into the area during that period; relations between ranchers and farmers were poor during this period. Rail service to the county reached the county in 1892 and by 1895 had been extended into Brownwood, contributing to population growth; by 1900, there were 16,019 people living in the county.

Growth continued in the early 20th century, with the 1910 census recording 22,935 people. However, by 1920, the population fell to 21,682; a brief oil boom contributed to a population increase to 26,382 by 1930 that was short-lived, as the population fell to 25,924 by 1940. Following a substantial population increase during the World War II period, the county was ravaged by an extended drought that contributed to population decline during the 1950s. However, since that time the population has grown steadily, peaking in 2010 at 38,106; since that time, the population has stabilized, with modest growth between 2020 and 2023. Currently 38,709 persons ae estimated to live in Brown County.

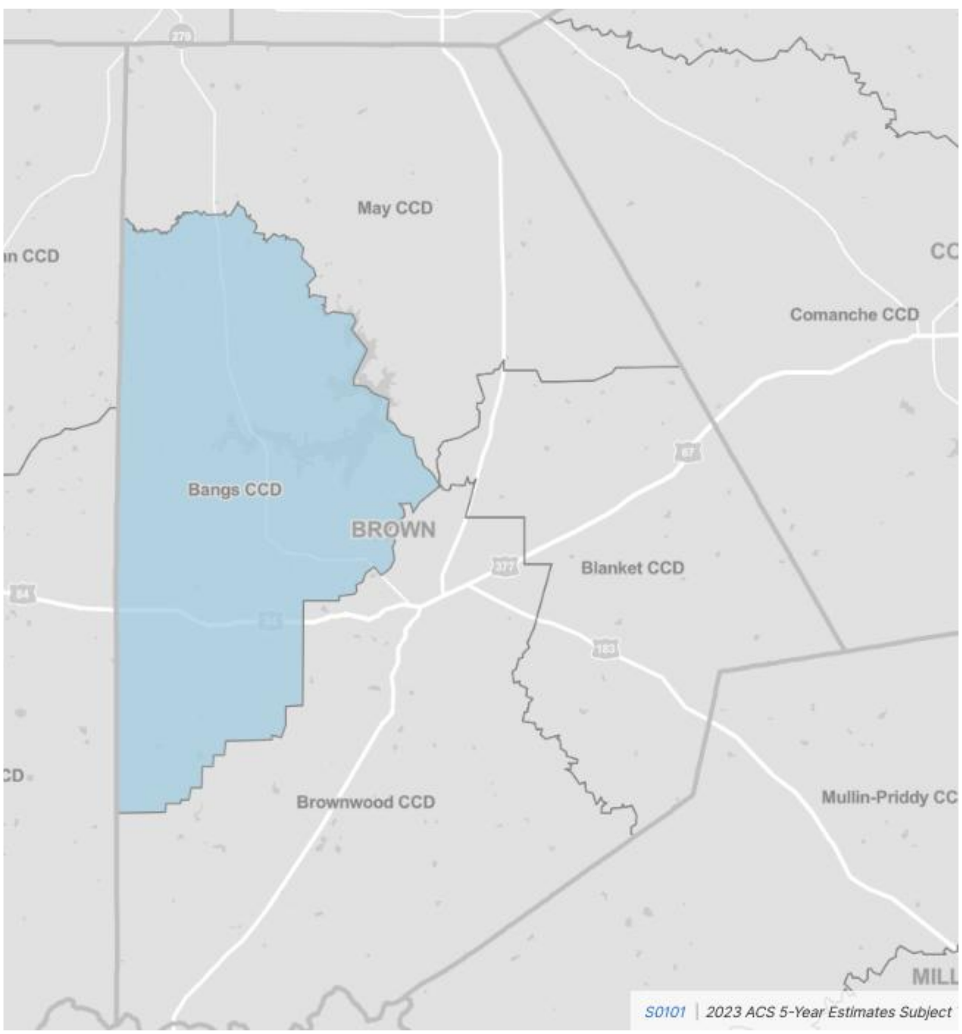
While agriculture dominated the economy in Brown County in its early history, there is significant diversification in the county at this time. Currently, the dominant industries, in

[2] All county overviews are summations of data developed by the Texas State Historical Society and presented on its website (https://www.tshaonline.org/handbook/entries/).

order, are government and government enterprise (in addition to local and county governments and K-12 education, the county hosts two state detention centers), followed by manufacturing. Health care and social assistance is the third most impactful industry, with a regional hospital and a regional mental health authority in the county. Retail trade and farm employment follow, respectively, in economic impact.

The county is divided into four Census County Divisions (CCDs): Brownwood, Bangs, Blanket, and May. The largest towns in the county are Brownwood and Early, with over half the county's population residing in these two municipalities. The Brownwood CCD includes Brownwood and Early and covers the southwestern portion of the county. Bangs CCD includes the west-central portion of the county, including most of the Lake Brownwood area. Blanket CCD covers the southeast portion of the county, and May northern Brown County.

Figure 1: Brown County Census County Divisions (CCDs)



Current County Conditions

As of 2022, there are an estimated 18,946 housing units in Brown County; of that number, 14,997, or 79.1%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Brownwood CCD, there are 11,297 units, 9,892 (87.6%) of which are occupied. The Bangs CCD has 4,130 units, 66.4% (2,742) of which are occupied. In the Blanket CCD, 1,240 of the 1,595 units (77.7%) are occupied, and in the May CCD 1,103 of 1,924 units (57.3%) and occupied.

Over half of the unoccupied units in the county (50.5%) are classified by the Census Bureau as "other vacant;" these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, that rate is 37.0%. Over a third (37.1%) are classified as seasonal, recreational or occasional use; this compares to 15.6% of Texas vacancies falling in that category. In Texas the largest number of unoccupied units are those categorized as "for rent" (32.6%).

The Brownwood CCD has nearly two-thirds of its vacant housing falling in the "other" category (63.3%); another 14.5% of the vacant housing in this CCD are seasonal use units. Another 12.4% are vacant rental units. In the Bangs CCD, over half of the vacant units are classified for seasonal use (51.2%); another 40.7% are classified as "other." In the Blanket CCD, the majority of vacant units are "other" (53.0%), with over a third (36.6%) seasonal use. May CCD vacancies are overwhelmingly seasonal use units (68.2%), with just under a third (30.6%) "other."

Of the county's 18,946 units, most (13,192, or 69.6%) are single-unit detached structures or single-unit attached (132, or 0.7%). A substantial number of units are mobile homes (2,785, or 14.7%); this compares to 6.7% in Texas. Multi-unit structures are fairly equally divided, with the largest number falling in the 5-9 unit category (4.3%).

Looking at the individual CCDs, some differences are noted. In the Brownwood CCD, there is a smaller proportion of mobile homes than in the county overall (5.7%), a number more in line with the state. Multi-unit structures are also fairly evenly distributed, with 508 unit structures most common (7.1%). In the Bangs CCD, virtually all units are either single family structures (68.4%) or mobile homes (27.7%), with the most numerous multi-unit structures being duplexes (2.0%). In Blanket CCD, 77.7 are single unit, with another 17.7% mobile homes; again, the most common type of multi-unit is duplexes (2.6%). The May CCD has the highest proportion of mobile homes in the county, with nearly four in ten units (38.1%) in this category. Just over half of the units in the May CCD (55.4%) are single occupancy structures. This CCD has the highest proportion of structures with 20 or more units (4.5%) in the county.

The median age of housing in Brown County is 53 years; only two other rural counties have newer housing inventory. County-wide, about one in six of the units in Brown County have been built since 2000 (16.2%); the Texas rate is 35.0%. Of the housing in Brown County, just over a third was built before 1970 (36.9%), and 6.4% was built before 1940. Texas rates for construction in these time frames is 21.5% and 3.2%, for comparison. In Brown County, over a third of the housing (36.3%) was built between 1970 and 1989. In the Brownwood CCD, 11.5% of existing housing units have been built since 2000, and 43.4% built before 1970; however, only about one it twenty units (5.1%) predates 1940. In the Bangs CCD, more than one in five units have been built since 2000 (21.3%), and over half (50.5%) were built between 1970 and 1999 (probably reflecting development in the Lake Brownwood area). Just over a fourth of the housing stock in this CCD (28.2%) predates 1970, with 6.1% being built before 1940. Blanket CCD presents a more bifurcated picture of housing development; nearly a fourth of its units (22.8%) have been built since 2000, yet more than one in ten (11.5%) predate 1940, and 20.2% built before 1970. In May CCD, a similar bifurcation is found. Over a fourth of its stock (27.7%) has been constructed since 2000, while just under a fourth (22.9%) of the units were built before 1970. Just under half of the stock in May CCD (49.5%) was produced between 1970 and 1999, corresponding with the rebound in population seen in the county during that period.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Brown County that number is 68.3%, roughly equal the state average; however, there is substantial variance among the CCDs in the county. In the Brownwood CCD, the rate is 61.3% and the May CCD has a rate of 72.4%, essentially the same as the state. In the Bangs and Blanket CCDs, the rate of ownership is higher, at 83.9% and 85.8%, respectively. While in Texas over half of all owner-occupied units have mortgages (56.5%), the Brown County rate is 43.3%. Median monthly cost for owners with mortgages in the county is $1,393, compared to state-wide average of $1,913. Brownwood CCD mortgagees have highest median monthly costs in Brown County, $1,470, followed closely by mortgagees in Blanket CCD at $1,419. Homeowners with mortgages in May have median monthly costs of $1,331, and those in Bangs $1,144. Overall, median monthly costs for county residents are 72.8% of the state-wide figure of $1,913.

Owners without mortgages in Texas typically pay a median amount of $611; in Brown County, this rate is $486, or 79.5% of the state median. Median costs by CCD vary from a high of $510 in the Brownwood CCD, to $478 in the Blanket CCD, $462 in May CCD, and $455 in Bangs CCD. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 4,746 occupied rental units in Brown County, 4,311 of which are paying rent (90.8%); this approximates the rate in Texas, where 95.4% of renters are paying rent. (The "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) In the Brownwood CCD, 3,616 of 3,825 (94.5%) are generating rent. In Bangs CCD,409 of 441 units (92.7%) are revenue generating, while in Blanket 71.6% do so (126 of 176 units). In May CCD , only 52.6% (160 of 304 units) had paying occupants.

Median rental costs statewide are $1,251 per month; in Brown County, the median rental cost is $862 (68.9%% of the state level). Rents are highest in the May CCD, at $1,535, 122.7% of the state level. Median cost in the Bangs CCD is $883 per month, and Brownwood CCD, it is $866. Rent is lowest in the Blanket CCD, with the median at $688 per month.

Most renters in the county (50.8%) pay between $500 and $999 per month; another quarter (38.7%) pay between $1,000 and $1,499 per month. Only about one in eight (13.6%) pays less than $500 per month. May CCD, with the highest median rent in the county, has a majority of its renters (53.8%) paying between $1,500 and $1,999 per month; the rest of the renters in this CCD pay less than $1,000 per month (41.3% paying $500-$999 per month, and 5.0% paying less than $500).

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Brown County's median housing valuation was $137,900, or 57.9% of the state level. Within the CCDs, median housing values ranged from a low of $121,400 in Bangs, to $139,800 in Brownwood CCD, $153,200 in May CCD, and $165,000 in May CCD. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Brown County only 4.1% were valued at that price. Properties of this value range from a high of 10.5% in May CCD, to a low of 2.3% in Brownwood CCD. Blanket CCD has nearly one in ten properties in this range (9.2%), while in the Bangs CCD 4.4% are valued at this level.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened."

Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Brown County, this number is 23.2%, approaching that of the state. While three of the four CCDs are below the state level with regard to cost-burdened households (Blanket at 19.6%, Brownwood at 20.6%, and May at 16.0%), mortgage holders in the Bangs CCD are experiencing challenges at a rate above that of the state (35.5%). This variability suggests that while most homeowners with mortgages are at a comfortable level with regard to affordability, others (particularly those in the Bangs CCD) are finding affordability to be more of a challenge.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Brown County, two CCDs have higher proportions of homeowners in this category who are experiencing affordability challenges (Blanket CCD, with 17.8%, and May, with 16.6%). In the other two CCDs (Bangs and Brownwood), that number well below the state average, 8.8% and 8.6% cost-burdened, respectively.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Brown County overall experience housing affordability challenges at a rate above that of the state, with 54.2% cost-burdened. Greatest affordability challenges for renters are found in the Brownwood CCD (55.6%) and May CCD (53.8%. Although renters in Bangs and Blanket are less pressured than others in the county and state, both are significant; 40.5% of Blanket renters and 44.9% of Bangs renters are cost-burdened.

Key Informant Information

Data were collected from a total of five key informants in Brown County. These included the county judge, two persons associated with real estate, an economic development director, and a mayor from one of the municipalities. A general outline of the semi-structured interview schedule is attached as Appendix A.

When asked to describe the availability and affordability of housing in Brown County, respondents reacted relatively positively to the issue of availability. From the perspective of realtors, there was a sense that the inventory of available homes for purchase was inclusive of a broad range of prices, but that lower-cost properties are often characterized by lower quality. Another respondent described a perceived shortage of housing characterized by lack of options for persons seeking housing in lower price ranges. Several respondents noted that inflationary trends in recent years are presenting challenges to affordability, to the point that in some areas of the county local governments have been forced to raise compensation levels to maintain staffing levels. It was also noted that this effort, although necessary, has contributed to inflation as well.

As noted in the descriptive data above, Brown County has a large number of housing units that are unoccupied and fall into the Census Bureau's "other vacant" category. Two respondents discussed how this issues was being addressed in their municipalities (located in the same CCD) through more aggressive code enforcement. In one case, the city provides the demolition service, then bills the property owner(s) at a discounted rate. This creation of additional "infill" properties in these municipalities is seen as creating opportunities to improve housing quality and encourage new construction. Though updating of construction codes, these respondents indicate that there is greater flexibility to encourage construction of smaller, more affordable units for both purchase and rent. Among the challenges to these infill efforts are concerns by neighborhood residents about the appropriateness of such units, particularly as they might impact the valuation of existing properties (the "NIMBY" phenomenon).

Home Ownership

When asked to specifically address issues of availability and affordability for persons owning or purchasing housing, respondents offered generally optimistic analyses. While there have been meaningful efforts to encourage new construction in parts of the county, the overall stock was described as older and outdated. Condition of housing coming on the market that predates 1980 was described as "poor," while units constructed toward the end of the last century were seen as "fair" but usually in need of maintenance and/or updating. Those units build after 2000 were described as good condition.

Options for persons looking for lower-cost homes have limited options, according to several of the respondents. In many cases these persons may have already been qualified for loans, but shortages of these units, coupled with inflationary pressures, compromises their ability to actually find property to buy. As one respondent noted, blue-collar workers in the county are being pushed out of home ownership and into extended rentals.

Some of the county's municipalities have engaged in strategies to encourage new construction while mitigating inflationary pressures by using public funding for things such as street and utility construction.

When asked to identify barriers to home ownership in the county, respondents noted the following:

- Availability, particularly for lower-priced housing
- Adequate stock of suitable homes for professionals moving into the county
- Condition issues, particularly with older stock
- Difficulty with down payments, particularly for first-time buyers
- Lack of consumer education of younger residents

Rental Properties

In discussing the availability of rental units in the county, all respondents noted that there are issues regarding availability of such properties in the county. While multifamily units in the county have increased in recent years, options for persons looking to rent single family homes were described as challenging. As is the case with homes for purchase, rental options for professionals moving into the county were described as limited, and coupled with the historic lack of supply of housing in the moderate to high income levels contributes to dissatisfaction and short tenures of these persons in the county (a professional drain that can be disruptive to industries such as health care and skilled manufacturing).

Inflationary trends are complicating the issue of affordability in the county; although recent construction of new apartment complexes in the county has addressed availability concerns, many of the units are less affordable for low and moderate income households. Even with the increased stock for multifamily housing, respondents described the available stock as generally fully occupied; this, coupled with the shortages of single family units in the rental market, contributes to the perception that the county lacks rental options that could support the addition of new businesses in the county.

Respondents discussed the availability of income-based housing in the county. In municipalities with formal low income programs, units were seen as reasonably maintained, usually full and with waiting lists. In at least one municipality, there is planning to build income-based property limited to persons 55 and older. While the county has a program that makes so-called "section 8" vouchers available, respondents noted that it has historically been difficult to convince lessors to accept this program. One responded described this issue as hurting both lessors and potential lessees, exacerbating the difficulty low-income persons experience in the county as they seek adequate and affordable housing options.

When asked to identify the barriers that exist to the provision of adequate and affordable housing in Brown County, the following were noted:

- Availability of both multifamily and single occupancy rental properties
- Shortages of options for low and moderate income households
- Effect of inflation on affordable housing, particularly for young first-time renters
- Condition, particularly single-family, low income targeted units

Programs

Respondents reported relatively limited formal programs to address housing issues in the county in the interviews. In the two major municipalities, efforts have been made to partner with developers to encourage new construction through things such as reducing or waiving permitting fees and sharing costs for infrastructure development. These efforts were described as being valuable in maintaining momentum for new construction in those areas. These initiatives have not been limited to single family units, but have also been used to encourage construction of multi-unit rental properties. The incentivization of construction of rental units has led to the creation of several hundred new units that are reported to have occupancy rates of between 80% and 100%, expanding the pool of market priced rental properties.

As noted above, some parts of the county have focused on addressing the elimination of blighted properties to make way for informal infill efforts. Based on respondents' reports, although these efforts have had some success in reducing the number of such properties, they seem to have had limited impact on new construction, with permitting questions regarding size and type of construction unresolved at this point in time.

Housing and Economic Development

Respondents were asked to rate the impact of housing on economic development in Brown County, using a 10-point scale, with 1 indicating that housing quality, availability and affordability being the greatest challenge, and 10 indicating that housing is the greatest asset to such development. Ratings varied from between 3 and 4 to 6. Subjective interpretation of some of the respondent comments about this suggests that, depending on perspective, housing availability is a relatively neutral factor regarding economic development efforts. Concerns expressed by respondents representing municipal and county governments were primarily that, in the event that a relatively major potential employer were drawn to the county, finding adequate housing for an influx of new workers would be challenging; currently, those responsible for economic development recruitment report that they emphasize the labor pool found in what was described as a "microplex" of communities and contiguous counties that would enable workers to commute, mitigating the impact of relatively limited supply. One respondent noted, however, that for white-collar and professional workers, the current housing supply fails to adequately meet expectations about availability and quality of housing options for higher income persons.

Recommendations for Brown County

Based on the review of existing data and the feedback received from key informants in Brown County, the following recommendations for addressing housing issues in the county are suggested:

1. Address the plethora of substandard and dilapidated unoccupied properties in the county, particularly in municipalities with older housing stock. This might be addressed by actions such as the following:
    a. Engage municipalities (including economic development entities) to support maintenance and rehabilitation of existing substandard housing to increase the number of adequate and affordable rental housing;
    b. Continue to address code enforcement issues, including updating and modernizing existing codes, to facilitate condemnation procedures of properties that are beyond repair and/or rehabilitation;
    c. Explore county-wide uniformity in the development and/or modification of codes to establish consistency in enforcing regulations for the maintenance of unoccupied or abandoned properties.
2. Explore mechanisms to encourage the development of alternative housing types. This might include strategies such as:
    a. Incentives for affordable site-built housing (e.g., 3-D construction, modular homes);
    b. Incentives for new construction such as tax abatements, expedited permitting, and fee waivers and/or reductions.
3. Pursue public and private programs that offer grants to first-time or low- and moderate-income homebuyers to offset down-payment requirements or costs associated with rehabilitation of marginally adequate housing.
4. Based on the regional mentality described by respondents, establish a voluntary network of realtors, municipal and county officials, economic development professionals, and other knowledgeable persons to develop a regional housing strategy that facilitates cooperative marketing of housing options for persons seeking affordable housing.
5. Explore the development of a Public Facilities Corporation (PFC), possibly at the county level, to increase the availability of affordable mixed-income rental housing.

6. Explore the possibility of new public housing options for senior housing options; this is particularly appropriate for CCDs with high numbers of older people and high incidence of cost-burdened rental households.
7. Encourage communities to develop alternative housing types such as Accessory Dwelling Units (ADUs) or "tiny homes" to expand affordable rental housing; such a strategy could address infill development in low- and moderate-income neighborhoods.
8. For larger municipalities in the county, the possibility of establishing Community Land Trusts should be explored as a strategy for encouraging the development of low and moderate income housing.
9. Finally, all municipalities in the county should be encouraged and supported in developing a comprehensive housing plan; participation should be broad and inclusive in the creation and implementation of the plan.

Callahan County

Overview

Callahan County was formed by the Texas Legislature in 1858, named for James Hughes Callahan, an American soldier who fought in the Texas revolution. The county has a total of 901.3 square miles, 899.4 of which are described as grassy prairie, with between 21 and 30 percent described as prime farmland.

Dominated by Comanche Indians during the 18th and early 19th centuries, the first White settler was James Dulan in 1859, followed by the Whitten family (1863) and the Hittson, and Eubanks families (shortly after the Civil War). The first permanent residence was built in 1868 by A. A. and Caroline Hart.

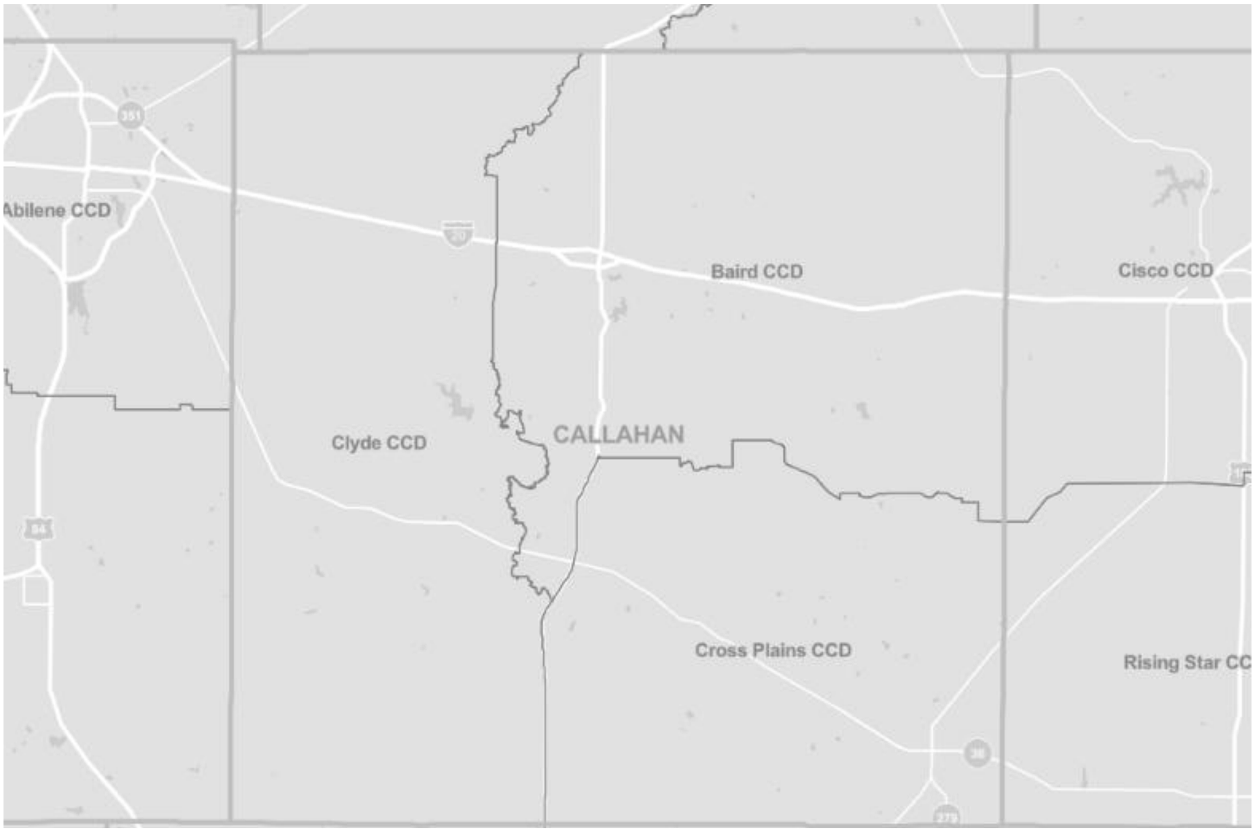
The 1870s saw the establishment of ranching in the county, and the defeat of the Comanches at Palo Duro Canyon in 1874 opened the county to further settlement. The first town, Belle Plain, was established in 1875. The late 1870s and early 1880s were characterized by trail drives through the county that ended by the mid-1880s as rail transportation replaced the drives.

The county was formally organized in 1887, with the first county seat at Callahan City, followed shortly by the moving of the seat of government to Belle Plain. The construction of the Texas and pacific Railway in 1880 and 1881 bypassed Belle Plain, and in 1883 the county seat was moved to Baird.

Population growth was steadily increasing in the latter decades of the 19th century, with the establishment of numerous farms during that time, although ranching remained the primary economic driver. By 1920, however, population was declining; although there was some recovery between 1920 and 1960, the county experience a significant decline by 1970. Since that time there has been modest growth in the county. Between 2010 and 2020, the population increased by 1.2%, and there has been an estimated growth of 4.9% between 2020 and 2023, with 14,374 people in the county. Median age in the county is 44 years, which is slightly higher than the median of 41 years in the 18 rural counties.

The county is divided into three Census County Divisions (CCDs): Clyde, Baird, and Cross Plains; these provide the basis for breakdowns in this study.

Figure 2: Callahan County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 6,508 housing units in Callahan County; of that number, 5,270, or 81.0%, were occupied. In the Baird CCD, there are 1,184 units, 931 (78.6%) of which are occupied. The Clyde CCD has 4,234 units, 83.3% (3,526) of which are occupied. In the Cross Plains CCD, 813 of the 1,090 units (74.6%) are occupied.

Of the unoccupied housing units in Callahan County, the vast majority (82.0%) are what the Census Bureau classifies as "other vacant" (foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants); in Texas, that rate is 37.0%. Most of the remaining vacant units (15.0%) are for seasonal, recreational, or occasional use; this number is consistent with that of the state (17.6%). A small number of vacancies are for sale (2.4%).

In two of the three CCDs in the county, this pattern persists. In the Baird CCD, 84.6% of vacant units are classified as "other," and in the Clyde CCD that number is 92.5%; seasonal or recreational units account for 12.7% and 4.9% of the remaining vacancies in these two areas, respectively. In contrast, in the Cross plains CCD, while almost two-thirds of the vacancies (62.1%) are other vacant, just over a third (34.1%) are seasonal or recreational units, reflecting the importance of hunting in that part of the county.

Of the 6,508 units, most (5,055, or 77.7%) are single-unit detached structures or single-unit attached (58, or 0.9%). A fairly substantial number of units are mobile homes (1,169, or 18.0%); this compares to 6.7% in Texas. Duplexes account for 1.5% of the units (99); larger unit structures are substantially less common in the county, all categories under 1% of the total available housing units.

Looking at the individual CCDs, some differences are noted. In the Baird CCD, there are larger proportions of duplexes and structures with 3 to 4 units (4.9% and 3.0%, respectively), and a smaller proportion of mobile homes (10.0%). Clyde CCD, in contrast, is reported to have a larger proportion of mobile homes (22.1%), with multiple-unit structures less common (no reported duplexes, and only 5 3-4 unit structures). Cross Plains has the highest proportion of single-unit structure (81.3%), with a lower proportion of mobile homes (10.5%).

The median age of housing in Callahan County is 51 years, representing newer housing stock than many of the other rural counties in the region. County-wide, about a fifth of the housing units were built since 2000 (21.1%); however, 12.5% of the housing was built before 1940. In the Baird CCD, less than a tenth of the units have been built since 2000 (9.6%), while nearly a fourth of the units were constructed before 1940 (23.1%) and over half (54.6%) built before 1970. Clyde CCD has nearly a fourth of its housing stock that was built since 2000 (23.7%); over a third of Clyde's housing stock was built before 1970 (34.5%). The Cross Plains CCD has just under a fourth of its housing stock built since 2000 (23.7%), but four in ten units (42.6%) were constructed before 1970.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Callahan County that number is 82.0%, significantly higher than the state average; this is true for all CCDs in the county, with Baird at 74.9%, Clyde at 85.8%, and Cross Plains at 73.9%. While in Texas over half of all owner-occupied units have mortgages (56.5%), the Callahan County rate is 42.6%. Median monthly cost for owners with mortgages in the County is $1,434, compared to state-wide average of $1,913. Baird CCD mortgagees have median monthly costs of $1,172; Clyde CCD median is $1,529, and Cross Plains CCD median is $1,155. Overall, median monthly costs for county residents is 75.0% of the state-wide figure.

Owners without mortgages in Texas typically pay a median amount of $611; in Callihan County, this rate is $446, or 73.0% of the state median. Costs by CCD are similar, with Baird at $446, Clyde at $442, and Cross Plain at $478. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 947 occupied rental units in Callihan County, 751 of which are paying rent (79.3%); in Texas, 95.4% of renters are paying rent. These units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent. In the Baird CCD, 44 of the 234 occupied rental units (18.8%) are rent-free, meaning 81.2% pay rent. Clyde CCD has 83.4% of its occupants paying rent, and of the 212 rental units in the Cross Plains CCD , 143 (67.5%) are revenue-generating.

Median rental costs statewide are $1,251 per month; in Callahan County, the median rental cost is $888 (71.0% of the state level). Baird CCD median rent is $677 per month, Clyde CCD is $959, and Cross Plains CCD is $775 per month. Most renters are paying between $500-$999 per month (47.2% in the county), but modal rates differ by CCD, with 42.1% of Baird CCD renters paying less than $500 per month while in the Clyde CCD 40.2% of renters pay $500-$999 and another 39.0% pay between $1,000-1,499 per month. In the Cross Plains CCD, almost two-thirds of renters (60.8%) pay $500-$999 per month, but nearly a third (32.9%) are paying less than $500 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Callahan County's median housing valuation was $129,500, or 54.4% of the state level. Within the CCDs, median housing values ranged from a low of $76,600 in Baird to $122,900 in Cross Plains and $143,200 in Clyde. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Callihan County only 5.2% were valued at that price; while in Clyde CCD a similar proportion of properties are valued at this level (6.9%), properties of this value are rare in Cross Plains and Baird CCDs (1.7% and 0.9%, respectively).

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; it Callahan County, this number is 25.7%. Baird CCD rates are 27.6%, while in Clyde the rate is 26.3%; in the Cross Plains CCD this rate is 19.5%. These numbers suggest that homeowners with mortgages in Callahan County are not more likely to be cost-burdened than others in the state.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Callahan County, that number is 7.3%. Virtually no deviation from this rate is found across the CCDs, with Baird at 7.2%, Clyde at 7.5%, and Cross Plains at 7.3% respectively. This suggests that homeowners without mortgages face fewer challenges than counterparts across the state of Texas.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). This level is mirrored in the county, with 48.0% of renters in this category. Renters in the Clyde CCD face the greatest challenge, with 53.6% of renters cost-burdened; Cross Plains CCD nears the state level, at 44.8%, while Baird has more than a third of renters (38.4%) in this category.

Key Informant Interviews

In order to validate the accuracy of archival data as presented above, five key informants were interviewed from Callahan County. These included the county judge, two officials from the city of Clyde, and one official each from the Baird and Cross Plains communities. The interview with the county judge centered on review of a brief summary of findings drawn from the above data from a global (county) perspective, and the generation of a list of key informants that could provide additional perspective. Four respondents agreed to participate in an expanded interview via a single “Zoom” interview, giving a diverse and county-wide perspective on housing issues. The general outline for the interview is attached as Appendix A.

The interview began with a global question regarding housing availability and affordability in the county. Responses varied by regions in the county; in Clyde, with its proximity to Abilene, the housing situation was described as robust, although the availability is somewhat of a challenge. For the other two CCDs, the general conditions were described with less glowing terms. While Clyde is seeing substantial development both in houses and apartments, both Baird and Cross Plains are seen as stagnant with regard to new construction in both areas, and as having significant deficits with regard to rental availability. Additionally in these communities affordability was perceived as a greater barrier than in the Clyde CCD; more discussion follows that will provide nuances about these differences. All communities report a shortage of rental properties.

Home Ownership

Regarding home ownership, representatives of all three communities noted that the inventory of homes for sale is not high; however, the factors contributing to that inventory shortage differ by location. In the Clyde area, there is substantial new construction of homes, with three subdivisions under construction; however, new units tend to be either under contract during construction, or sell quickly if priced below $300,000 (most fall in this price range, and stay on the market for 30 days or less), according to informants. And, while a new subdivision is being developed in the Baird community, there has been little construction in recent years in the rest of the county.

The inventory of single-family homes in the Clyde area was described as appropriate to the growth projections of that part of the county, although it was noted that were a major new employer be enticed into the community, the supply would be very tight. The more positive economic outlook in this part of Callahan County has produced an interest in the rehabilitation of some of the older housing stock, with a goal of increasing the availability of lower-cost options for home ownership for lower-income households (according to respondents, the target pricing for these older homes is in the $160,000-$170,000 range). Economic development in the other CCDs is not presented as positively; while Baird is developing a new subdivision, Cross Plains representatives suggest that the stagnant economy in that part of the county coupled with high materials costs and interest rates make new construction unaffordable to many residents in and around the community.

Persons wishing to purchase homes in the Clyde area find a broader range of available types of units; however, the larger homes, both in terms of square footage and bedrooms, present affordability challenges to many households in that area. And in the Baird and Cross Plains regions of the county, availability of a diverse stock is challenging. Based on respondents' discussion, outside of the Clyde CCD condition of homes for purchase is more challenging, with older, not updated stock dominating the supply.

Barriers to purchasing housing were consistently described by all respondents as two-fold: affordability and price. Other barriers identified included lack of land for new housing development, particularly in Clyde and Cross Plains; slow, cumbersome code processes that discourage outside developers; and, financing, particularly high interest rates.

Renting

With respect to rental housing, all parts of the county report lack of availability as the major issue. This lack of rental property, particularly affordable units, presents communities with challenges in recruiting economic development into their areas.

In the Clyde area, the availability of affordable rental units is acute for lower income households; respondents from this part of the county report no income-based rental properties; coupled with the increase in housing costs associated with an influx of higher-income households moving into Clyde as a “bedroom” community for Abilene, the issue of affordability for this population is exacerbated. In Baird and Cross Plains, the perception is that the rental challenges are greatest for moderate-income families needing such housing. This is particularly acute for “professional” entry-level persons such as public school teachers and public servants (law enforcement, etc.). The school districts in these parts of the county are considering providing housing for new teachers as a way of addressing that particular issue.

Condition of rental properties is most problematic in the Baird and Cross Plains CCDs; as described above, availability is challenging, and the units available are often older and not well maintained. It was inferred from discussions that the income-based housing in those communities are dated, but perhaps among the better maintained of lower cost rental properties; in the Cross Plains area, recent grants to build additional low-income rental units has alleviated the pressure on these properties, but the increases in construction costs limited the number of units that could be constructed.

Barriers for renters in the county, according to the key informants, center primarily around availability, cost, and quality. For moderate to higher income persons wishing to rent, the issues of availability and quality are dominant.

Previous Programs

Few prior programs to address housing issues are reported in Callahan County. In the Clyde CCD, the City of Clyde reports that they have recently revised building codes to bring them into compliance with uniform national standards, expediting the permitting process for builders who are coming from outside the county. This has facilitated the development of three new subdivisions and is expected to also facilitate the construction of additional rental properties in the city and surrounding area. This, coupled with partnerships with economic development programs in the city, The city also dedicated COVID-relief funds to infrastructure development, further facilitating new construction in the city, and put some parcels of land inside tax increment reinvestment zones to incentivize the building of apartments that are needed for continued growth and development. Representatives of this region report that these efforts have facilitated their efforts to build new, relatively affordable housing.

For the other two regions of the county, the only programmatic efforts have focused on construction of subsidized housing for low-income persons. While these are described in positive language, there is a recognition that sustainability of the maintenance of these properties remains challenging.

Recommendations

Based on the review of existing data and the feedback received from key informants in Callahan County, the following recommendations for addressing housing issues in the county are suggested:

1. Given the proximity to Abilene, the county should consider adopting building codes based on uniform national standards, and expedite permitting processes for construction in the county.
2. The municipalities of Baird and Cross Plains should similarly revise building codes according to uniform national standards and determine ways to expedite development of new housing construction.
3. Fee waivers and investment of economic development funds in infrastructure development in municipalities should be considered as a mechanism to encourage new construction and rehabilitation of existing housing structures.
4. Given the affordability pressures on renters, particularly in the Clyde CCD, the city should work with the Abilene Housing Authority to secure grants or other funding for the creation of subsidized housing beyond that made available through Section 8 programs.
5. Given the availability of Section 8 vouchers in Callahan County, there should be a marketing program designed to encourage owners of rental properties to become more receptive to participation in the Section 8 program and its successor programs.
6. As economic development in the Abilene Metropolitan Area progresses, Callahan County and its municipalities should explore ways to increase the stock of affordable rental housing that can provide cost-effective alternatives to the Abilene market. These could include things such as designating parcels of land as tax increment reinvestment zones to encourage private investment.
7. Encourage communities, particularly in the eastern part of the county, to create incentives for alternative housing types such as Accessory Dwelling Units (ADUs), modular housing, or “tiny homes” as a way to increase the supply of affordable housing.
8. Explore public and private programs that offer grants to first-time or low- and moderate-income homebuyers to offset down-payment requirements or costs associated with rehabilitation of marginally adequate housing.

9. Finally, both the county and all municipalities in the county should be encouraged and supported in developing comprehensive housing plans; participation should be broad and inclusive in the creation and implementation of the plans.

Coleman County

Overview

The area now comprising Coleman County has been occupied for between 10,000-12,000 years, mostly along the Colorado River that forms its southern boundary. More recently, Lipan Apache and Comanche Indians dominated the area. The first non-indigenous excursions into what is now Coleman County began in 1632, when a Father Salas led an expedition of the upper Colorado River; this was followed by expeditions in 1650 and 1654. In 1683-84, a mission was established in the area by Juan Dominguez de Mendoza, perhaps near the community of Leaday.

Anglo exploration was initiated with the establishment of Camp Colorado; although the camp was originally in modern-day Mills County, it was moved to the eastern part of Coleman County in 1856, then relocated to Jim Ned Creek a year later. The Camp functioned as a U.S. Army outpost until the Civil War, when it was alternately occupied by Texas militiamen, then Texas Rangers. After decommissioning, the Camp transitioned to private hands in 1870.

Coleman County was formed in 1858 from lands drawn from Brown and Travis counties; organization of the county initiated in 1862 and was consummated in 1864. The county was named for Robert M. Coleman, signer of the Texas Declaration of Independence. Camp Colorado served as the initial county seat, from 1864 to 1876, but as the population grew, a site on Jim Ned Creek more central to the county was selected and platted in 1876 and named Coleman. This was followed by the settlement of what is now Santa Anna, initially called Gap because of the geographical characteristics of its location.

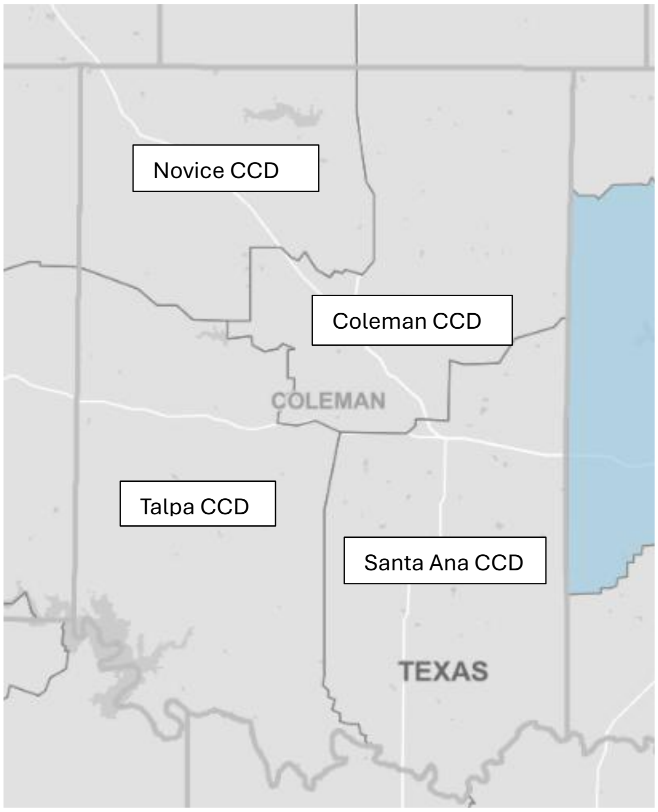
In the latter part of the 19th century, agriculture dominated the economy, and by 1880 there were 3,603 persons living in the county. The population nearly doubled in the next decade, with 6,112 counted at the 1890 census. It continued to grow into the 20th century; in 1900, there were 10,077, and doubled in the next decade. However, due to drought conditions in the decade between 1910 and 1920, the population fell to 18,805. After the discovery of natural gas and oil deposits in 1916 and 1917, population growth rebounded, and by 1930 there were 23,669 people living in Coleman County—its zenith with regard to population.

By 1940, the population declined to 20,571, and although farming economy improved in this period, by 1950 the population had declined to 15,503. As agriculture consolidated and oil and gas production declined, so did the population, falling to 12,458 by 1960. In 1990, only 9,710 people remained in the county, and in 2010, census data found a population of 8,895. There was another 13.6% decline in population between 2010 and 2020, with just 7,684 people counted in that decennial census. A slight increase in population has been estimated in recent years, with an estimate of 7,842 people living in the county in 2023.

While agriculture dominated the economy in Coleman County in its early history, diversification of the economy began as early as the beginning of the 20th century, with manufacturing playing a major role in the city of Coleman's economy. As noted earlier, the discovery of oil and natural gas provided a burst of economic output through the mid-20th century. Farm production increased through the 1970s as oil and gas production declined. Today, the dominant industries in the county are farm employment, followed by government and government enterprise. Retail trade, construction, and mining, quarrying, and oil and gas extraction round out the economic drivers in the county.

The county is divided into four CCDs: Coleman, Novice, Santa Anna, and Talpa. The largest municipality in the county is Coleman; as of the 2020 census, over 60% of the county's population was located in this CCD, which covers roughly the northeast quarter of the county. The Novice CCD comprises the northwestern section of the county, and is sparsely populated with no significant towns. Santa Anna CCD includes the municipality of that name, and covers the southeastern portion of the county. Finally, Talpa CCD includes the southwestern quarter of the county.

Figure 3: Coleman County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 4,927 housing units in Coleman County; of that number, 3,210, or 65.2%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Coleman CCD, there are 2,799 units, 1,920 (68.6%) of which are occupied. The Novice CCD has 545 units, 52.8% (288) of which are occupied. In the Santa Anna CCD, 713 of the 1,037 units (68.8%) are occupied, and in the Talpa CCD 289 of 546 units (52.9%) and occupied.

Over half of the unoccupied units in the county (56.8%) are classified by the Census Bureau as “other vacant"; these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, that rate is 37.0%. Over a third (36.9%) are classified as seasonal, recreational or occasional use; this compares to 15.6% of Texas vacancies falling in that category. In Texas the largest number of unoccupied units are those categorized as “for rent” (32.6%); in Coleman County, that number is just 1.3%.

The Coleman CCD has over five in six of its vacant housing units falling in the “other” category (84.4%); only 13.8% of the vacant housing in this CCD are seasonal use units, a rate roughly equal to that of the state. In the Novice CCD, two-thirds of the vacant units are classified for seasonal use (67.3%); another 18.3% are classified as "other," and nearly one in ten (8.9) are units listed as "for sale." In the Santa Anna CCD, vacant properties are relatively equally divided between those used for season use (45.4%) and "other vacant" properties (43.2%). This CCD does have a small number of units vacant while awaiting rental (15, or 4.6%). Talpa CCD vacancies are overwhelmingly seasonal use units (74.7%), with just under a fifth (7.9%) "other," perhaps due to the inclusion of the north side of the O. H. Ivie reservoir in this CCD.

Of the county's 4,927 units, most (3,803, or 77.2%) are single-unit detached structures or single-unit attached (61, or 1.2%). A substantial number of units are mobile homes (705, or 14.3%); this compares to 6.7% in Texas. Multi-unit structures are fairly equally divided, with the largest number falling in the duplex category (3.1%).

Looking at the individual CCDs, some differences are noted. In the Coleman CCD, there is a smaller proportion of mobile homes than in the county overall (9.0%), a number more in line with the state. Multi-unit structures are also fairly evenly distributed, with 2-unit structures most common (3.0%). In the Novice CCD, virtually all units are either single family structures (69.4%) or mobile homes (30.6%), with no multi-unit structures noted. In Santa Anna CCD, 75.9% of the structures are single unit, with another 15.4% mobile homes; again, the most common type of multi-unit is duplexes (5.7%). The Talpa CCD distribution of structure types is similar to that of Novice CCD; three-fourths of the units in the Novice CCD (74.5%) are single occupancy structures, and nearly a fourth (22.9%) are mobile homes.

The median age of housing in Coleman County is 62 years; only three other rural counties in the region have newer housing inventory. County-wide, just over a tenth of the units in Coleman Count have been built since 2000 (11.9%); the Texas rate is 35.0%. Of the housing in Coleman County, over half of the units were built before 1970 (56.5%), and 14.9% were built before 1940. Texas rates for construction in these time frames is 21.5% and 3.2%, for comparison. In Coleman County, over a third of the housing (36.3%) was built between 1970 and 1989. Building has been stagnant for the last half-century, with fewer than ten percent of stock constructed in any of the decades since 1980.

In the Coleman CCD, 10.4% of existing housing units have been built since 2000, while nearly two-thirds (64.0%) were built before 1970. About one in eight units predates 1940 (12.8%), and nearly one in five units were constructed during the 1940s (19.7%)—the highest proportion in any decade since 1940. In the Novice CCD, roughly the same number of housing units have been built since 2000 (10.5%); however, only a third (33.3%) of the units predate 1970, and 10.5% predate 1940. Over a fourth of the housing in Novice CCD was constructed in the 1980s (27.7%). Santa Anna CCD presents a picture of housing development similar to that of the Coleman CCD; slightly less than a tenth of its units (9.8.8%) have been built since 2000, yet more than one in four (27.9%) predate 1940. Nearly six in ten units (57.1%) predate 1970 in their construction, while about a third (33.2%) were constructed between 1970 and 1999. In Talpa CCD, there is somewhat of an exception in housing age to the rest of the county. Over a fourth of its stock (25.9%) has been constructed since 2000, yet two in five units (40.6%) predate 1970. Only 9.5% of the units in Talpa predate 1940.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Coleman County that number is 72.1%, higher than the state average; however, there is substantial variance among the CCDs in the county. In the Coleman CCD, the rate is 68.5% (closer to the state level); in Santa Anna and Talpa CCDs, home ownership is 71.0 % and 79.6%, respectively. However, in the Novice CCD, that rate is 91.3%. While in Texas over half of all owner-occupied units have mortgages (56.5%), the Coleman County rate is 36.2%.

Median monthly cost for owners with mortgages in the County is $1,234, compared to state-wide average of $1,913 (64.5% of the state median). Coleman CCD mortgagees have similar median monthly costs at $1,279. Mortgagees in the other CCDs present outliers to these numbers; in Novice, the median housing cost for a homeowner with a mortgage is $1,688, or 88.2% of the state level, while in Santa Anna and Talpa CCDs, the median costs are $1,112 and $1,104, respectively (rates 58.1% and 57.7%of the state level).

Owners without mortgages in Texas typically pay a median amount of $611; in Coleman County, this rate is $503, or 82.3% of the state median. Median costs by CCD vary from a high of $539 in the Talpa CCD, to $531 in the Coleman CCD, $476 in Novice CCD, and $469 in Santa Anna CCD. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner’s association fees.

There are an estimated 896 occupied rental units in Coleman County, 724 of which are paying rent (80.8%); this rate is lower than that of the state of Texas, where 95.4% of renters are paying rent. (The “no rent paid” units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) In the Coleman CCD, 492 of 605 occupied rental units (81.3%) are generating rent. In Novice CCD,21 of 25 units (84.0%) are revenue generating, while in Santa Anna 85.5% do so (177 of 207 units). In Talpa CCD, there are 34 units occupied by paying renters; small sample sizes make it impossible to determine the “no rent paid” occupancy.

Median rental costs statewide are $1,251 per month; in Coleman County, the median rental cost is $684 (54.7% of the state level). Rents are highest in the Coleman CCD, at $758, 60.6% of the state level. Median rental cost in the Novice CCD is $678 per month, and Santa Anna CCD, it is $585. Rent is lowest in the Talpa CCD, with the median at $524 per month.

Most renters in the county (61.6%) pay between $500 and $999 per month; another quarter (28.3%) pay between less than $500 per month. While the rest (10.1%) pay $1,000 or more, no renters in the county are paying more than $1,999. Coleman CCD, with the highest median rent in the county, has about two-thirds of its renters (64.8%) paying between $500 and $999 per month; about a fourth pay $500 or less per month (23.8%). The rest of the renters in this CCD pay between $1,000 and $1,999 per month (8.5% paying $1,000-$1,499 per month, and 2.8% paying between $1,500 and $1,999). All Novice CCD renters are paying $500-$999 per month. In Santa Anna CCD, 45.8% are paying less than $500 per month, and another 46.9% pay between $500 and $999 per month; 7.3% of renters in this CCD pay between $1,000 and $1,499. Talpa CCD rates are more bifurcated; while two-thirds (67.6%) are paying between $500 and $999 per month and 20.6% pay $500 or less, a substantial number of of renters (11.8%) are paying between $1,500 and $1,999 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Coleman County's median housing valuation was $91,800, or 38.6% of the state level. Within the CCDs, median housing values ranged from a low of $72,500 in Santa Anna, to $86,400 in Coleman CCD, $144,100 in Novice CCD, and $158,900 in Talpa CCD. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Coleman County only 8.8% were valued at that price. Properties of this value range from a high of 14.4% in Novice and Talpa CCDs, to a low of 5.9% in Santa Anna CCD. Coleman CCD has about one in twelve properties in this range (7.8%). Parenthetically, 10.9% of the properties in the Talpa CCD are valued at $1,000,000 or more, perhaps reflecting building on the O. H. Ivie reservoir.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Coleman County, this number is 22.3%, approaching that of the state. While two of the four CCDs are below the state level with regard to cost-burdened households (Coleman at 18.9% and Talpa at 17.2%), mortgage holders experience higher rates of cost-burdened status in Novice (43.1%) and Santa Anna (30.3%) CCDs. This variability suggests that while most homeowners with mortgages are at a comfortable level with regard to affordability, others (particularly those in the Novice and Santa Anna CCDs) are finding affordability to be more of a challenge.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Coleman County, that rate is about the same (14.1%). The lowest proportion of homeowners without mortgages who are cost-burdened is found in the Santa Anna CCD (9.2%), and Coleman CCD has a rate slightly below that of the state (12/1%). In contrast residents of the Talpa CCD who own their homes outright experience a rate 61.2% higher than the state average (21.3% cost-burdened), and in the Novice CCD, the rate is more than double that of the state (26.9%).

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Coleman County overall experience housing affordability challenges at a rate well below that of the state, with 16.7% cost-burdened. Greatest affordability challenges for renters are found in the Santa Anna CCD (22.0%), yet that rate is less than half that of the state. Even lower rates are found in the other CCDs, with 15.9% cost-burdened in Coleman CCD, 11.8% in Talpa CCD, and no renters (0.0%) in Novice.

Key Informant Interviews

After initial contact with a community leader in Coleman County (and several surrounding counties), a community meeting was arranged to gather qualitative information about housing in the county; five persons (including the community leader referenced above) were in attendance via teleconference. Participants included representatives from two school districts in the county; one city manager; a representative from the real estate industry in the county; and, an administrator of a multi-county agency that includes housing in its focus. General structure of the meeting is included in Appendix A.

There was broad consensus that the county faces significant issues with regard to availability and affordability in the county, and in the individual communities represented. Most comments centered on issues related to affordability, which has been significantly impacted since the COVID-19 pandemic. Properties for sale have increased dramatically in price, according to respondents, driving many persons away from home ownership to rental. In the city of Coleman per se, it was reported that nearly half of the population does not have the financial resources to purchase adequate homes; for that portion of the population, “affordable” options have serious condition issues that further discourage buyers, as the costs of renovation exacerbate the financial pressures of buying properties at the inflated cost that has been a consequence of the pandemic.

School districts, a predominant employer of entry-level professionals moving into the county, find housing adequacy and affordability a significant barrier, particularly for those with families; as a result, some districts actually provide housing that is affordable and of sufficient quality to facilitate recruitment of new teachers.

Home Ownership

Looking specifically at issues related to purchasing or building a home, respondents consistently referenced affordability issues, exacerbated by inflationary trends in the housing market generally and dramatically higher costs of new construction. Availability of inventory was also posited as a major issue, exacerbated by the absence of options in mid-level price ranges. Additionally, financing issues were noted as a significant barrier, particularly for entry-level homeowners. The lenders whose products are targeted to this population (USDA and FHA were mentioned) have inspection criteria that most homes in the county that are affordable cannot meet without significant additional costs. While owner-financing is an option for some buyers, this option is inconsistent and unpredictable, according to those interviewed.

Affordability of home ownership in the county, according to respondents, is further complicated by increases in homeowner taxes (the inflation in the valuation of property consequential to increased value/cost) and insurance. With regard to insurance, respondents noted that the issue is both cost and availability; many persons attempting to purchase lower-valued properties find difficulty locating insurers who will underwrite coverage due to condition or lender requirements. According to one respondent, the pressures of increased taxes and insurance are contributing to increased numbers of homeowners exiting ownership because they can no longer afford monthly costs.

As suggested above, respondents described a bifurcated inventory of housing for purchase in the county; more expensive homes tend to be in good condition, the greatest issue being that of lack of updates, while lower cost properties (estimated by one respondent as constituting up to half of stock) is in poor condition, many on the verge of condemnation.

In the city of Coleman, there has been a recent effort to build new homes, with the creation of a new subdivision with the potential of up to 120 new units (nine new units were described as “on the ground,” and ready for occupancy in the near future). The caveat expressed by respondents is that the pricing of these new units ($296,000-$355,000) makes them financially unaffordable for all but a small number of existing or new residents in the county. Based on respondents' comments, this level of purposive construction of new homes is unique to the Coleman CCD.

When asked to identify the major barriers to homeownership in the county, respondents identified inventory as a major barrier. The raw number of units on the market at a given time in the county masks a dearth of adequate options for persons wishing to buy, with affordable units of dubious quality, and livable properties unattainable for average income persons in the county. Unsurprisingly, based on the above, respondents indicated that quality of housing options is a second barrier. A third barrier identified was location.

A cluster of barriers related to affordability emerged in discussions with respondents. As noted above, inflationary trends in taxes and insurance within the county are seen as pricing persons out of the market for home ownership. One respondent described insurance rates increasing 20-30% a year, requiring homeowners to choose unrealistic deductibles just to maintain their coverage. Another issue identified was the impact of potential buyers' deteriorating credit ratings on attempts to secure financing. Coupled with general real estate inflation since the beginning of the COVID-19 pandemic, these affordability factors were seen by respondents as significant barriers to buying and maintaining home ownership in the county.

Renting

Discussions around rental issues in Coleman County began with several respondents expressing frustration that the county lacks any centralized or formalized mechanism for inventorying available properties for rent. While some persons attempt to use social media for accessing rental properties, this was described as being ineffective. One respondent described how an employee in their organization had historically maintained an informal inventory of rental properties, but in recent years the list of available properties has evaporated.

There are some units of income-based housing in the county, but these are described as fully occupied and with waiting lists (including private units approved for tenant-based rental assistance [TBRA]). With regard to the TBRA availability in the county, it was noted that the requirements that units pass HUD inspection precludes many landlords from participating in the program, making securing one of these limited properties extremely difficult.

Another issue identified by respondents was the lack of availability of units for families with children. In most cases, the affordable rental units that are available are, at best, 2-

bedroom one bath units. Coupled with the inflationary trends in rental costs (respondents described frequent major increases in rental rates in the county), adequate and affordable rental options are limited. Respondents noted that inflationary trends in taxes and insurance, as noted above with regard to home ownership, have forced owners to either raise prices or exit the rental market, exacerbating the rental shortages in the county.

Respondents identified two major recruiters for young professionals entering the county (school districts and the county hospital), and noted that the lack of availability of affordable and adequate rental options for these populations are creating recruitment and retention issues—particularly when they come with families.

Quality of rental properties is an issue, according to respondents. As one respondent put it, price appears to be the major factor regarding condition. Higher cost rentals were described as generally good condition, while lower cost rentals frequently present condition issues. Respondents noted that persons who own rental properties sometimes fail to keep the properties insured as a cost-saving decision, which can create additional risks for renters should an issue occur. There was some sympathy expressed for the situation of owners of rental properties, as they face the same challenges presented by inflationary trends (particularly the increases in taxes and insurance). One even noted that investors in the county who have purchased "bargain" properties in anticipation of turning them into rental units are struggling to afford the repairs needed to bring them to a livable condition—some even abandoning their investment completely out of frustration.

Respondents were asked to identify the barriers that exist in Coleman County regarding adequate and affordable rental options. Barriers closely paralleled those for persons wanting to purchase in the county. Availability was discussed as a major issue—particularly the availability of decent lower cost options. The inventory of available rental properties was noted as being insufficient, particularly for livable options targeting low and moderate income households. Condition issues were also cited; some properties available in the county have been "red tagged" because of safety concerns.

Price is an increasingly critical issue for renters in the county, according to the respondents. While income levels have experienced only modest increases in recent years, rental costs, for reasons articulated above, have risen at rates far exceeding low and moderate income renters' ability to pay. As one respondent pointed out, this has (often negative) impacts on persons who qualify for rental assistance programs as well.

Finally, quality and location were presented as barriers; with nearly half of available rental units in the county described as "poor" condition, it remains a challenge for persons to find housing that meets basic expectations with regard to condition. Shortages of rental housing also sometimes means that persons in the county cannot secure units in the communities where they wish to live, presenting additional affordability challenges like transportation expense.

Housing and Economic Development

Respondents were asked to rank housing in tems of its impact on economic development on a one to ten scale, with "1" indicating lack of housing the greatest barrier to such development, and "10" representing housing as the major asset in those efforts. Uniformly, all respondents rated it at the lowest level.

Prior Programs for Housing

When asked to describe previous efforts to address housing issues in the county, respondents were hard pressed to name any. One respondent discussed how efforts to create "infill" strategies have been largely unsuccessful, failing to gain traction. And, while local lenders reportedly have been willing to promote programs targeting low and moderate income prospects, those efforts have been stymied because of condition issues in the properties being considered (cost of repairs or inability to secure insurance frequently precluding the consummation of the loans). One program designed to provide potential homebuyers with financial literacy skills was described in disappointing language, with low participation noted.

However, some current initiatives were described that are hoped to improve the housing situation. The creation of a new housing addition in Coleman offers hope for the creation of a supply of high quality, reasonably affordable options for middle and upper-middle income households; early progress on this project was described with positive language. Also, one entity in the county has recently been approved for a grant that will encourage the development of modular units that are affordable for purchase, and are expandable as the conditions of the homeowners change. This effort is of particular interest to the community, as it has the prospects of bringing construction of the units to the county; school district personnel interviewed expressed excitement about the implications for career training in construction and related skill areas that are needed in the county not solely for the potential new employment, but to address shortages in the county of skilled tradespersons in areas such as electricians, plumbers, and HVAC tecnicians. Discussions about potential tax deferment programs are in progress, according to respondents, with evidence of support for such efforts.

While there were a number of issues and challenges presented by respondents in the process of interviews, there was clear evidence of a sense of optimism about the future. They described a future that can increase the availability and affordability of housing options for low and moderate income citizens, enabled by creative approaches to providing home ownership for entry-level individuals and families through the recently approved Rural Economic Development grant. The role of strategic partnerships was discussed, in particular with regard to career and technical education strategies to address key needs in the county and region.

Recommendations

Based on the review of existing data and the feedback received from key informants in Coleman County, the following recommendations for addressing housing issues in the county are suggested:

1. Pursue public and private programs that offer grants to first-time or low- and moderate-income homebuyers to offset down-payment requirements or costs associated with rehabilitation of marginally adequate housing.
2. Encourage public service entities such as schools and law enforcement agencies to develop rental properties exclusive to their employees (teachers, deputies, and so on) in order to recruit and retain employees.
3. Facilitate, through processes such as code revisions, tax abatements, or other strategies, the use of innovative, low cost construction methods such as 3-D or modular construction to increase the stock of affordable housing.
4. Explore the creation of a grant fund, perhaps using economic development funds or through external grants, to encourage single family unit landlords to improve existing rental stock to HUD inspection standards, making more units available for Tenant-Based Rental Assistance.
5. For larger municipalities in the county, the possibility of establishing Community Land Trusts should be explored as a strategy for encouraging the development of low and moderate income housing.
6. Collaborate with P-12 public schools in the county to encourage Career and Technical Education (CTE) programs that prepare a workforce for housing-related skills that are needed in the county, including construction trades, electricians, HVAC and plumbing skills, and other critical skills.
7. Explore the development of a Public Facilities Corporation (PFC), possibly at the county level, to increase the availability of affordable mixed-income rental housing.
8. Revisit efforts to provide consumer education programs for residents of the county that emphasize credit management skills necessary for qualifying for purchasing a home; this should also include school districts in the county, encouraging mandatory consumer education programs for all students.

9. Given the relatively higher rates of cost-burdened homeowners without mortgages in parts of the county, pursue the establishment of means-tested grant programs for maintenance and upkeep of homes.
10. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Comanche County

Overview

Comanche County, named after the Comanche Indians, was dominated by that tribe from the 18th to mid-19th century. White settlement in what is now Comanche County began when Jesse Mercer led a small group to organize a colony in1854; the first permanent structure was a log house built by F. M. Collier in 1855. Formed by the Texas legislature in 1856, Cora was designated as the initial county seat; in 1959, the city of Comanche became the county seat.

By 1860, there were 709 people living in the county, with farming and ranching (primarily cattle ranching) dominating the economy. During the Civil War, the United States Army withdrew its troops from the region, leading to increasing numbers of Indian raids; by 1866, only about 60 Anglo settlers remained. With the end of the Civil War and the return of a military presence, settlement resumed; by 1870 there were 1,001 persons in Comanche County. By 1880 the population of the county had exploded to 8,608, with the rapid expansion of crop production (primarily corn and cotton). With the coming of rail service to the county in 1881, settlement continued to expand; by 1890 there were 15,679 people in the county, and 23,009 by 1900.

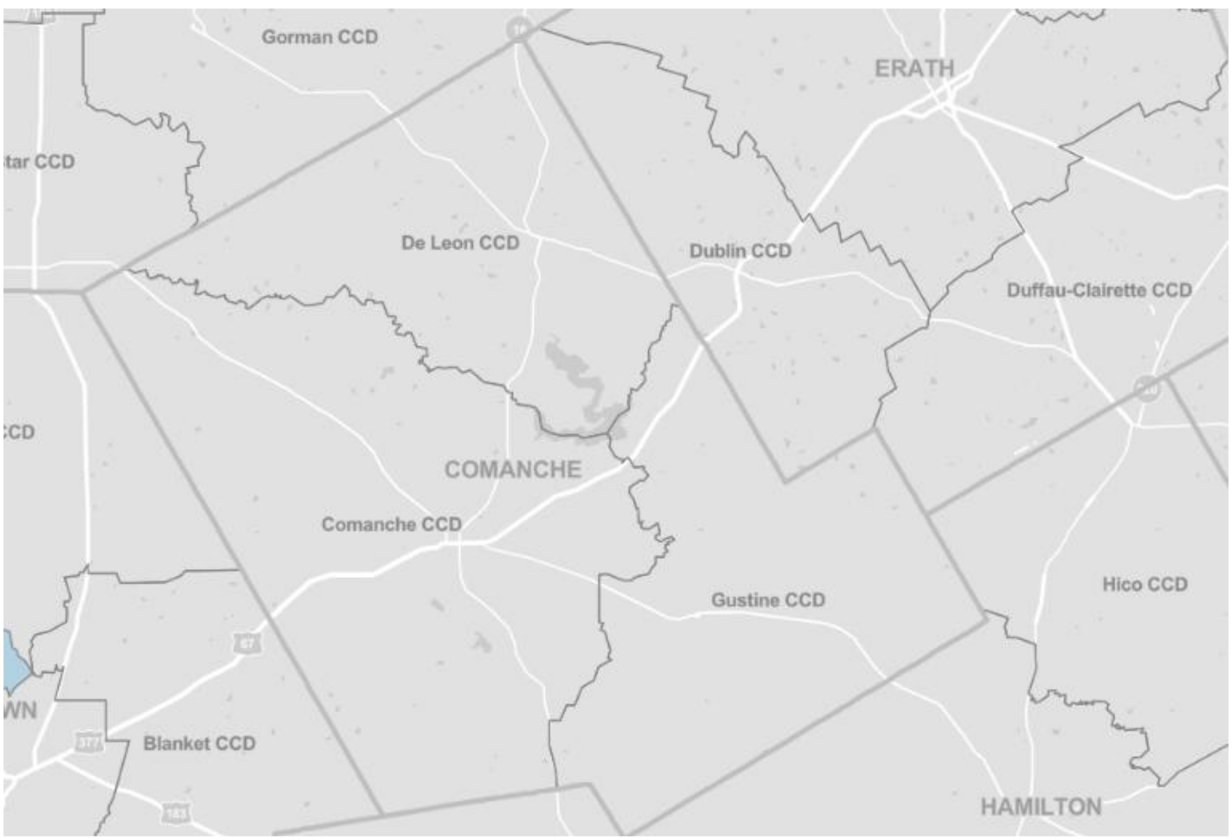
Boll weevil infestations devastated the farming industry in the county in the first three decades of the 20th century; as the number of farms fell during that time, from 4,372 in 1919 to 2,746 in 1925, the population also fell. After reaching a high of 27,186 in 1919, the number of persons living in the county fell to 25,748 in 1920 and 18,748 in 1930. The agricultural decline was offset with the first crop of peanuts being planted in 1907, followed by the creation of furit orchards (primarily peaches).

During the Depression and Dust Bowl of the 1930s, crop production suffered less than many contemporaries in the West Central Texas area, and the number of farms actually increased between 1920 and 1940. Population growth was also experienced in the decade between 1930 and 1940, with 19,245 people by the end of the decade. However, agricultural mechanization and drought conditions in the 1950s led to depopulation of the county. In the 1950 census, there were 15,516 persons in Comanche County; by 1960, the population fell to 11,865. This was followed by a reprieve during the last part of the 20th century; in 1970, there were 11,898 persons in the county. The 1980 census saw a 6% increase to 12,617, followed by another 6% increase in the 1990 census (13,381) and a 4.8% increase, to 14,026, by 2000. Since that time, the county's population has declined modestly, to 13,974 in 2010, and to 13,594 in 2020. However, the county has experienced an estimated 3.4% increase in population between 2020 and 2023, to 14,050.

Farming and ranching dominated the economy in Comanche County in its early history, and agriculture continues to be the county's economic driver. Today, the dominant industries in the county are agriculture, forestry, fishing and hunting; real estate and rental and leasing; government and government enterprise; retail trade; and, utilities.

Three municipalities are dominant in Comanche County: Comanche, population 4,294; De Leon, with 2,337 residents; and, Gustine, population 413. These communities also provide the basis for the Census County Divisions (CCDs) in Comanche County that are used for the analysis in this report.

Figure 4: Comanche County Census County Divisions



Comanche County commissioned a comprehensive planning process at the end of the last decade that culminated in the production of a 3-volume document that outlined a strategic plan for 2022-2042. Embedded in those documents were substantial data regarding housing in the county. Rather than analyzing housing data within the county by Census County Divisions (CCDs), the study focused on county-wide and municipal data.

Consultation with the county judge led to a shared decision to use the current process to (1) describe current conditions in Comanche County, and (2) compare relevant findings with the results published in the first volume of the previous analysis (dated 2020). The request was to focus on changes that have taken place in the county over the approximately 5-year period between studies, to examine recommendations from the previous study, and to contact a limited number of key informants to gain perspective on what impacts, if any, the recommendations of the prior study have made with regard to housing availability and affordability in Comanche County.

Current County Conditions

As of 2022, there are an estimated 6,957 housing units in Comanche County; of that number, 5,340, or 76.8%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In comparison with the previous study, this represents a 5.0% decrease in the housing supply, from the 2018 estimate of 7,322 units in the county. Not surprisingly from this trend, the current occupancy rate is 7.1% greater than the 2018 estimate of 71.8% (Table 1).

Table 1: Change in Housing Units and Occupancy, 2018-2024

	2020*	**2024****	**Percent Change**
Total Housing Units	7,322	6,957	-5.0%
Total Occupied	5,260	5,340	+1.5%
Percent Occupied	71.8%	76.8%	+6.9%

** Data drawn from Comanche County Comprehensive Plan, Part 1*

***U.S. Census, Table DP04, American Community Survey 2023*

Slightly more than half of the county's housing units, 3,519, are located in the Comanche CCD (50.6%), which contains the city of Comanche as well as the southwestern third of the county. The De Leon CCD, comprising the northeastern third of the county including the town of De Leon, has 2,313 units, 1,760 (76.1%) of which are occupied. The Gustine CCD , roughly the southeastern third of the county has 1,125 housing units, with a 70.3% occupancy rate.

In the county, the largest proportion of unoccupied units (52.0%) are classified by the Census Bureau as "other vacant;" these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants (for comparison, only 38.5% of vacant properties in Texas are classified this way). The second-highest proportion of vacancies (41.6%) are classified as "for seasonal, recreational, or occasional use" (such as hunting or lake cabins); in Texas, this rate is 17.6%. The balance of vacant properties in the county are ither for sale (3.2%) or sold but not occupied (3.2%).

The Comanche CCD has three out of five (60.4%) of its vacant housing units falling in the “other vacant” classification. The recreational or occasional use category catches almost a third of the vacant units (29.6%). The remaining vacant units in this part of the county are for sale but unoccupied (5.9%) or sold but not occupied (4.2%). In the De Leon CCD, most of the vacancies are classified as seasonal or recreational use (54.3%), with 42.0% classified as “other” vacant. 3.7% of the vacant units are sold but not occupied. In the Gustine CCD, most vacant units are “other” vacant (53.87%), while another 42.2% are seasonal or recreational use units. The remaining vacant units (4.0%) are for sale and unoccupied (5.1%).

Of the county’s 6,957 units, nearly four out of five (79.8%) are single-unit detached structures, and another 1.0% are single unit attached units. Mobile homes comprise the next largest classification of structure (14.5%). This represents an increase of single-unit structures of 7.0% (from 74.6%), and a decline in the proportion of mobile homes of about a third (30.9%, from 21.0% of units; Table 2). With regard to multi-unit structures, only duplexes (1.8%) and structures with 5 to 9 units (1.0%) currently comprise as much as one percent of the housing stock in the county.

Table 2: Change in Housing Types, 2020-2024

	2020*	**2024****	**Percent Change**
Single Family Units	74.6%	79.8%	+7.0
Mobile Homes	21.0%	14.5%	-30.9%

** Data drawn from Comanche County Comprehensive Plan, Part 1*
***U.S. Census, Table DP04, American Community Survey 2023*

Among the CCDs in the county, the highest proportion of single-family units is found in the Gustine CCD, with 82.8% in this category; Comanche CCD follows closely, at 81.2%. In the De Leon CCD, 76.1% are single occupancy units. Mobile homes are most common in the De Leon CCD (18.8%); in Gustine CCD that rate is 15.8%. Comanche CCD has 11.2% of its stock comprised of mobile homes. Regarding multi-unit structures, Comanche CCD’s stock is concentrated in duplexes (2.9%) and 5-9 unit structures (1.8%), while in Deleon, 1.2% are in structures with 20 or more units, and another 1.1% duplexes. Gustine CCD has no reported multi-unit structures.

The median age of housing in Comanche County is 47 years. County-wide, 17.4% of the housing units have been built since 2000; the Texas rate is 35.0%. Of the county’s housing stock, about two in five units (40.5%) predate 1970, with about one in ten units (11.8%)

constructed before 1940. For comparison, in Texas, 31.5% of units were constructed before 1970, and only 3.2% predate 1940. In the Comanche CCD, 16.8% % of the housing units have been built since 2000, while 9.9% were constructed before 1940; just over a third (38.8%) were constructed before 1970. In the Deleon CCD 18.4% of units have been built since 2000, while two in five units (42.4%) predate 1970 and 14.8% were built before 1940. The Gustince CCD data indicate that 16.8% of its housing was constructed since 2000, while 42.4% predates 1970; 11.7% of the housing in this part of the county was built before 1940.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Comanche County that number is 82.4%, substantially higher than the state average; this number compares to the 2020 estimate of 79.3%, an increase of 3.9% (Table 3). Home ownership is relatively the same in the three CCDs in the county, at 81.1% in Comanche, 83.9% in De Leon, and 83.7% in Gustine.

Table 3: Homeowner Mortgage Situation

	2020*	**2024****	**Percent Change**
Total Owner Occupied	79.3%	82.4%	+3.9
Homeowners with Mortgages	36.1%	30.2%	-16.3%

** Data drawn from Comanche County Comprehensive Plan, Part 1*
***U.S. Census, Table DP04, American Community Survey 2023*

While in Texas over half of all owner-occupied units have mortgages (56.5%), fewer than a third of Comanche County homeowners (30.2%) have mortgages, down from 36.1% of homeowners in 2020 (Table 3). Rates among the CCDs differ only slightly, with Comanche CCD at 33.0%, De Leon at 25.9%, and Gustine at 30.2%.

Median monthly cost for owners with mortgages in Comanche County is estimated at $1,227, compared to state-wide average of $1,913 (64.1% of the state median). This is up from $1,100 in 2020, a 11.5% increase; however, the rate of increase comparative to state-wide inflation is 9.7% less, meaning current mortgage holders in the county have had less inflationary pressure than cohorts in the state overall. Costs for mortgage holders vary modestly among the CCDs, from a high of $1,291 in Gustine, to $1,239 in Comanche, and $1,138 in De Leon.

Owners without mortgages in Texas typically pay a median amount of $611; in Comanche County, this rate is $537, or 87.9% of the state median. For comparison, four years ago the median was $448; this represents an increase in costs of 19.9% in the 4-year period. And while the comparative cost of a home without a mortgage has declined by 1.9% (from 89.65 of the state-wide median to 87.9%), the 19.9% increase in costs is having a negative impact on affordability for these homeowners (Table 4).

Median costs are higher for residents of the Gustine CCD, at the state median of $612 per month Homeowners without mortgages in Comanche and De Leon are reported to have lower median costs, at $523 and $520, respectively. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are 939 occupied rental units in Comanche County, 705 of which are paying rent (75.1%); this rate is lower than that of the state of Texas, where 95.4% of renters are paying rent, yet similar to many of the rural counties in the region. (The "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) In the Comanche CCD, 420 of 526 occupied units (79.8%) are revenue generating; in the De Leon CCD, 204 units, or 71.8%, pay rent, and in the Gustine CCD, 81 of 129 occupied units (62.8%) generate revenue.

The median rent paid in Comanche County is $795 per month, compared to the statewide median of $1,251 (63.5%). Rental costs show the greatest increase in the last 4 years, 45.6% greater than the previous median of $546 per month. And, to make rental affordability more problematic, this represents a 16.1% as a percentage of the state median (Table 4).

About two-thirds of these renters (62.0%) pay from $500 to $999 per month; another 22.6%, or just under a fourth, pay less than $500.The balance of renters in the county pay between $1,000 and $1,499 per month. No renters pay $1,500 or more for rent in the county.

Table 4: Changes in Housing Costs, 2020-2024

Median Cost	**2020* (% of State)**	**2024** (% of State)**	**Percent Change (Controlling for State Inflation)**
Owner, with Mortgage	$1,100 (71.0%)	$1,227 (64.1%)	+11.5% (-9.7%)
Owner, without Mortgage	$448 (89.6%)	$537 (87.9%)	+19.9% (-1.9%)
Rent	$546 (54.7%)	$795 (63.5%)	+45.6% (+16.1%)

** Data drawn from Comanche County Comprehensive Plan, Part 1*
***U.S. Census, Table DP04, American Community Survey 2023*

In the Comanche CCD, the average renter pays $821 per month; as with the county overall, most (62.4%) pay $500-999 per month, 22.4% pay less than $500, and 15.2% pay between $1,000 and $1,499. Median rent is highest in the Gustine CCD, at$977 per month; over half (51.9% 9are paying from $500 to $999 per month, and two out of five (42.3%) pay from $1,000 to $1,499 per month. Only one in twenty renters in this CCD (4.9%) are paying l3s than $500 per month. Renters in the Comanche CCD have the next highest median rental costs, at $821 per onth. Most renters (62.4%) pay between $500 and$999 per month, and nearly a quarter (22.4%) pay less than $500. The remaining renters in this CCD (15.2%) are paying between $1,000 and $1,499 per month. In the De Leon CCD, median rent is significantly lower, at $535 per month. Almost two-thirds of renters in this CCD (65.2%) are paying between $500 and $999 per month, while another 29.9% are paying less than $500 per month. Only 49% of renters are paying $1,000 or more.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Comanche County's median housing valuation was $131,800, slightly more than half that of the state (55.4%). As Table 5 indicates, this represents a negative shift in terms of comparative value of properties in Comanche County, meaning properties are more affordable to potential buyers than in the state overall.

Table 5:

Median Home Value	**2020***	**2024****	**Percent Change**
Texas	$161,700	$238,000	+47.2%
Comanche County	$101,400	$131,800	+30.0%
Percent of State Value	62.7%	55.4%	-11.6%

** Data drawn from Comanche County Comprehensive Plan, Part 1*
***U.S. Census, Table DP04, American Community Survey 2023*

Substantial variance is seen between the CCDs, with median housing values ranging from a low of $115,500 in the De Leon CCD, to $139,400 in the Comanche CCD, and $188,800 in the Gustine CCD. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Comanche County only 5.9% were valued at that price. Consistent with property value differences in the county, most of the properties in this value range are found in the Gustine CCD, where 18.1% of units fall in this price range (greater than the state average). In De Leon CCD, 6.1% of properties are in this range, and in Comanche, only 2.1% of properties are valued at more than $500,000.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Comanche County, this number is 21.2%, slightly lower than that of the state. This level represents a significant decline from data presented in the 2020 study conducted for the county, when approximately 33% of mortgage holders were cost-burdened. However, this must be interpreted cautiously in light of the significant decreased in the proportion of homeowners with mortgages in the county; this decline suggests that many of these homeowners have exited the market in the county (Table 6).

While in the De Leon and Gustine CCDs the number of cost-burdened homeowners with mortgages is lower (17.8% and 14.1%, respectively), the proportion of cost-burdened mortgage holders in Comanche CCD (24.8%) more closely approximates that of the state.

Overall, in Texas just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Comanche County, that rate is negligibly higher, at 15.2%. This represents a slight increase from the approximate rate of 14% reported in 2020, suggesting that inflationary trends as described earlier are increasing the affordability burden on this class of homeowners (Table 6).

Some significant differences are seen when comparing the three CCDs on this phenomenon. In the Gustine CCD, a third of mortgage-free homeowners (33.2%) are cost-burdened; in the Comanche CCD that number is14.0%, and in the De Leon CCD only 9.6% are cost-burdened.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). In Comanche County, 40.1% are cost-burdened. In spite of the significant increase in the cost of renting in the county, the proportion has changed only marginally from the estimated 39% who were cost-burdened in 2020 (Table 6)

Table 6: Cost-Burdened Households by Category

Cost-Burdened Households	2020*	2024**	Percent Change
Homeowner, Mortgage	33%	21.2%	-35.6%
Homeowner, No Mortgage	14%	15.2%	+8.6%
Renters	39%	40.1%	+2.8%

** Data drawn from Comanche County Comprehensive Plan, Part 1*
***U.S. Census, Table DP04, American Community Survey 2023*

The rates in the Comanche and De Leon CCDs approximate that of the state (42.9% and 48.0%, respectively), while only 6.2% of renters in the Gustine CCD are cost-burdened.

Notable Changes from Previous Data

Although not meant to be exhaustive or comprehensive, comparisons of data between the study done around 2000 and current data as drawn from U.S. Census resources indicate the following changes:

1. Although occupancy rates have risen substantially, by about five percentage points, the actual number of occupied units has risen only modestly, by 80 households. This suggests that a substantial number of housing units are no longer in the housing supply. The substantial reduction in the number of mobile homes in the county, coupled with modest but not insignificant efforts to clear condemned properties, further reduces the potential availability of housing options in Comanche County.
2. The increase in owner-occupied properties in the county, particularly when coupled with the substantial decline in the proportion of homeowners with mortgages, suggests that middle-income households may be being squeezed out of home ownership, and either leaving the county or transitioning into renting. Anecdotal reports of wealthier families moving into the county from the DFW Metroplex are consistent with this finding, as many are bringing high equities and high incomes with them; this is a potential explanation for the dramatic drop in the proportion of homeowners with mortgages who are cost-burdened.
3. Although inflation has substantially increased the valuation of housing in Comanche County, that inflation has not kept pace with that of the state. This suggests that persons outside the county are more likely to perceive property values as a bargain, which in turn encourages inflated values that make affordability a greater issue for persons in the county.
4. Median costs for homeowners with or without mortgages have increased, but at rates below that of the state; however, median rental costs have become relatively

more expensive in this period, placing increased pressures on renters (this is born out by the increasing number of renters in the county who are cost-burdened).

Recommendations of Previous Study

The previous study conducted by Texas A&M University included interviews with community stakeholders to solicit information about their perceptions of issues. Among the concerns articulated in these interviews were:

- Failure of construction of housing to keep up with demand
- Increased numbers of persons living in recreational vehicles because of the lack of permanent housing
- Financing issues for local residents
- Insufficient number of rental properties
- Lack of housing for entry level professionals moving into the county, particularly educators
- Shortage of subsidized housing, particularly for elderly
- Lack of infrastructure for new housing developments
- "Mismatch" between local housing needs and emergent market trend (high income buyers from outside the county building and purchasing second homes)

The report also notes that stakeholders have a perception that most county residents are resistant to growth. There are concerns that as housing conditions are upgraded, the resulting increases in taxes and insurance will place increased financial burdens on local residents. In addition, there was a perception that current codes and regulations are inadequate to address issues related to growth.

Based on the archival demographic data and stakeholder feedback, the report generated a list of recommendations that included:

- Development of county-wide standards for codes and ordinances to guide housing development in ways that assure adequate infrastructure and protect historic land use patterns in the county
- Development of infrastructure to support "guided growth"
- Adjusting permitting process to facilitate regulated development
- Address perceived staffing shortages for enforcement of existing and proposed codes and regulations
- Use tax abatements and other strategies to encourage economic development in selected areas

- Encourage municipalities to create comprehensive housing plans that are consistent with a county plan[3]

Specific to housing, the following 11 action items were proposed:

- Promote housing preservation and development in areas that are already well-served by schools, public transportation, commercial facilities, and have adequate infrastructure to support alternative modes of transportation
- Investigate incentives for workforce housing construction such as tax abatements, density bonuses, expedited permitting and fee waivers and reductions
- Encourage community preferred development types such as affordable sitebuilt housing and high quality middle income housing
- Encourage municipalities to explore the development of alternative housing types that increase available rental units, such as Accessory Dwelling Units (ADUs)
- Offer home buyer and credit education courses to facilitate affordable homeownership for households with low income or poor credit
- Explore Community Land Trusts (CLTs) to ensure the long-term affordability of homeownership for lower-income households
- Seek federal and state funding to increase affordable/workforce housing supply, e.g. Multi-Family Housing Loan Guarantees offered by USDA
- Investigate partnership with United Way of Abilene to offer Individual Development Accounts (IDAs) to match (and maximize) the savings of lower-income households
- Bring partners like large employers, including the school district where kids will attend, governments, etc. into the discussion to help build momentum to approach builders and identify land and other resources
- Develop strategies to attract smaller, more attainable new housing that appeals to financially-limited young families moving to the region, and market the County as an alternative to higher housing costs in the surrounding county
- Work with municipalities and local organizations like Community Rehab to support maintenance and rehabilitation of existing substandard housing. Identify ways to expand the service and serve residents who might not qualify under existing programs[4]

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[3] Texas Target Communities (September 2022). *Comanche County Comprehensive Plan 2022-2042, Part III: Strategies,* p. 35.
[4] Texas Target Communities (October 2020). *Comanche County Comprehensive Plan, Part I: State of the Community,* p. 40.

Key Informant Responses to Changes

As noted above, interviews were conducted with the county judge and two key informants identified by the judge. While the interviews included information outlined in Appendix A, information was solicited regarding what progress, if any, the key informants had noted since the presentation of recommendations in the previous study.

Respondents described current housing issues in language paralleling that of the previous study. They noted that there is a shortage of affordable housing in the county that persists, particularly for low- and moderate-income households, and that this shortage impacts both rental and purchase options. It was noted that the inflationary pressures that accompanied Covid-19, and that are exacerbated by the influx of (wealthier) persons from the Dallas-Fort Worth Metroplex into the county. In addition, modernization of the county's property evaluation process, a boon to revenue, has had an unintended consequence of making costs of housing more expensive for existing county residents, and of discouraging upkeep and renovation of existing properties.

Respondents describe the supply of housing for purchase as inadequate, particularly for lower cost housing that is livable and of adequate condition to meet inspection requirements for financing. From their perspective, new construction has shown some increase, but there are no developments, particularly none that address the economic realities of the county (as one respondent described it, there are no builders who are interested in constructing two bedroom, two bath homes in the $200,000 or less range).

Barriers to home ownership, as described by the key informants, are primarily availability of affordable housing, lack of supply of desirable yet affordable housing, credit issues and creditworthiness of the local population, and the ability of many households to get the needed downpayment to qualify for financing.

Similarly, with regard to renting in the county, they describe a scenario with a shortage of options for renters. Market-based rental properties are limited, and described as dated; however, according to respondents, there are few vacancies, meaning that finding an apartment could take weeks or months. Single-family rental units are similarly described as being in short supply, and frequently sub-standard in quality. Better quality single-family rental units are described as being priced outside the range of affordability of most county residents.

Subsidized housing options exist in the county's major municipalities, but are described as inadequate for the demand, particularly for the over-55 population. While in Comanche the housing authority is actively pursuing strategies to generate new income-based housing, particularly for the elderly, the stigmatization factor in other parts of the county discourages meaningful efforts to expand such options.

Barriers to renting in Comanche County, as described by key informants, center around availability and affordability. The lack of adequate options for families, both single-family and multi-family units, is also an issue, in their view. These are exacerbated by what one respondent describe as a “lack of civic involvement” by city governments with regard to public housing strategies.

There is modest optimism about the prospects of economic development in the county; however, it is tempered by the realities of housing opportunities as described above. Using a 10-point scale, with 1 representing housing as the major obstacle to economic development and 10 representing it as the major strength, respondents rate it as between 1 and 3. As in the previous study, respondents noted that recruitment of entry level professionals such as teachers is seriously compromised by the lack of adequate and affordable housing options. And, it was noted that were the county to successfully recruit a major new industry, the lack of affordable housing would present significant issues. One respondent reiterated the sense that there is local resistance to meaningful economic development that might challenge the status quo—as another respondent put it, “some people want us to remain little three-light town.”

With regard to future needs for the county, respondents reiterated the previous observations that municipalities need to focus efforts on cleaning up dilapidated properties for infill. There need to be aggressive efforts to clear such properties and strategies to market them to potential developers for infill projects. Greater cooperation between the county and municipalities was also noted as a need to be addressed if housing options are to be improved. Addressing housing was cited as a prerequisite to addressing economic growth.

Recommendations

It should be noted that the 15 action recommendations included in the previous study remain valid; while there have been some notable changes in some of the housing conditions described in that study, none of those changes negate their validity. Similarly, interviewees perceptions are that little substantive action has taken place based on these earlier recommendations. All should be retained as stimuli for community and county efforts to address Comanche County’s housing situation.

Based on interviews with key respondents, analysis of archival data regarding housing in Comanche County, and review of the previous study conducted as part of the county's Strategic Plan, the following priority recommendations are made:

1. Renew efforts to update and establish uniform county-wide standards for regulations and ordinances around housing, focusing on:
    a. Procedures for code enforcement around property conditions, including guidelines for condemnation if appropriate;
    b. Providing fiscal and administrative support for enforcement of housing codes across the county;
    c. Development of alternative housing types such as Accessory Dwelling Units (ADUs) and site-built housing such as modular or 3-D construction as a solution to infill needs;
    d. Establishing county-wide code modifications to effectively regulate the development and operation of temporary housing solutions such as RV parks and placement of such vehicles inside and outside municipal boundaries.
2. Actively pursue strategies and resources for the preservation and renovation of habitable older housing through state and federal grant programs; also consider use of county funds as appropriate, either through appropriations or the use of economic development funds, as allowable.
3. Work with county housing authorities to support and encourage creative approaches to the construction of new, much needed subsidized housing. Emphasis should be placed on housing for the elderly and creation of projects that allow mixed use (subsidized and market-based units).
4. Encourage current employers who recruit entry-level professionals into the county (school districts, hospital districts, local and county governments and so on) to collaboratively create housing solutions for these critical employees. Building or purchasing townhomes, single-family homes, or multi-family properties dedicated to this population should be a priority for the county.
5. Explore creative tax abatement strategies that encourage rehabilitation or upgrading of existing housing, mitigating the impact of increased valuation on the affordability of taxes.
6. Collaborate with community resources such as schools, real estate groups, and lending organizations, to expand consumer education for local residents regarding financial management skills prerequisite to qualifying for renting higher quality housing or purchasing and maintaining a home.
7. Renew activities designed to encourage and support (including financially) the development of comprehensive housing plans for municipalities in the county; this

should include a review and revision of the county housing plan as laid out in the previous study.

Eastland County

Overview

Eastland County, named after one of the unfortunate victims of an ill-fated raiding excursion into Mexico in 1842 by a group of Republic of Texas fighters who were ultimately captured, with the Mexican authorities authorizing the execution of one-tenth of the force in 1843, to be drawn by lot from a container of beans, 17 of which were black. Captain William Mosby Eastland was one of those unfortunate persons; the county was named for Eastland to honor his role in the Republic's on-going conflict with Mexico in that period.

A hunting ground for Comanche, Kiowa, and other plains Indians, the area was part of a land grant to Stephen F. Austin and Samuel May Williams, made in 1831. Anglo presence in the area was limited, with a Mexican American, Frak Sanchez, settling in the 1850s; additional settlers by 1858 included the Flannagan, Mansker, McGough, James Ellisong, J. M. Ellison, and Gilbert families. That year saw the formation of the county by the Texas legislature, with judicial connections to Palo Pinto County to the north.

Early communities included McGough Springs, established before the Civil War, and Mansker Lake (later called Alameda), founded in 1859. The 1860 census reported 99 people in the county, with limited agricultural production; improved land was restricted to 650 acres at that time. As a result of raiding Indians and the county's isolation, population fell to 77 persons in1870, with only 5 farms of less than 20 acres reported at that time.

As raiding declined in the 1870s, settlers began to move into the county, leading to the selection of Merriman as the first county seat, in 1874; subsequent elections in 1875 designated Eastland as the county seat. By 1880, census figures recorded 4,855 people in th county. Development in the county expanded rapidly between 1880 and 1900, with the number of farms expanding almost five-fold, to 2,510, by 1900. This period saw the establishment of a number of towns, including current municipalities of Ranger, Rising Star, and Carbon. Population growth rose to 17,971 by 1900, nearly quadruple the 1880 level.

Agricultural production was significantly hampered in the first two decades of the 20th century, most significantly impacted by a boll weevil infestation during that period; this led from a drop in acreage being farmed and a decline of working farms in the county. However, the 1917 discovery of oil near Ranger sparked a rapid population boom, from 23,421 people in 1910 to 58,508 in 1920. The oil boom was accompanied by the construction of expanded rail lines in the county to accommodate the oil production in the Ranger and surrounding oil fields.

As oil production began to decline around 1922, the agricultural sector recovered somewhat; this expansion was short-lived, with the Depression contributing to a drop in farms and ranches in the county. A concomitant drop in population was observed during that time, with 34,156 people counted in 1930 and 30,345 in 1940. The population decline has continued, with a brief reprieve between 1970 and 1980, declining to 18,583 by 2010. The county experienced a 4.6% decline in population between 2020 and 2020, to 17,725 persons, but has experienced a modest 1.8% increase in population between 2020 and 2023.

The current economy in Eastland County is led by government and government enterprises, followed by farm employment, retail trade, mining, quarrying, and oil and gas extraction, and construction. Median household income as of 2022 was $53,351.

The county is divided into five Census County Divisions (CCDs): Eastland, Cisco, Gorman, Ranger, and Rising Star. These provide the basis for breakdowns in this study.

Figure 5: Eastland County Census County Divisions

Current County Conditions

As of 2022, there are an estimated 9,391 housing units in Eastland County; of that number, 7,168, or 76.3%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Eastland CCD, there are 2,964 units, 2,214 (74.7%) of which are occupied. The Cisco CCD has 2,490 units, 83.1% (2,069) of which are occupied. The Gorman CCD has 1,196 units, 70.4% occupied; of Ranger's 1,606 units,1,263, or 78.6%, are occupied. Of Rising Star's 1,135 units, 780, or 68.7%, are occupied. Cisco's rate of occupancy most closely resembles that of the state, with Rising Star and Gorman having the most unoccupied units.

The most common description of unoccupied units in Eastland County is "other" vacant (53.0%); these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, that rate is 38.5%. The second most common attribution for vacancy is the classification of the unit as seasonal, recreational, or occasional use (36.9%), a rate twice that of the state of Texas (17.6%). Another 5.8% of empty properties are for sale, and 3.9% are for rent.

In the Cisco CCD, the greatest proportion of vacant properties (over half, 57.5%) are seasonal or recreational use; all the others (42.5%) are "other" vacant. In the Eastland CCD, nearly half of the empty properties are "other" (47.1%), with seasonal or recreational properties comprising 40.8% of vacancies. Another 6.8% of vacancies are empty homes that are for sale. Similarly, in the Gorman CCD 48.0% of vacant properties are classified as "other" vacant, and 39.5% are seasonal or recreational properties. A higher percentage of vacant properties in the Gorman CCD are empty units for sale (10.2%), with the remaining vacancies sold but unoccupied (2.3%). Vacancies in the Ranger CCD are disproportionately found in the "other" category (71.4%), while only 8.5% are classified as seasonal or recreational properties. About one in ten vacant homes (10.8%) are on the market for sale, and curiously, nearly the same proportion (9.3%) are empty rental units. Finally, in the Rising Star CCD, about two-thirds of vacant properties (65.1%) are in the "other" category, and 29.0% are classified as seasonal or recreational properties. The balance of empty units are either for rent (4.2%) or for sale (1.7%).

While the predominant type of housing is a single unit structure in the county (7,122, or 75.8%), the county has a sizeable number of mobile homes (1,194, or 12.7% of housing units); this compares to 6.7% in Texas. Of the multi-unit properties, duplexes and tri/quad plexes are more common options in the county (3.0% and 2.5% of units, respectively). Larger capacity properties (20 or more units) also represent 2.0% of the units in the county.

Looking at the CCDs individually reveals differences among the areas in the county. The highest concentration of single-unit structures is found in Cisco, with 82.9% of units falling in this category. At the same time, Cisco is reported as having no large housing units in census data; this finding is somewhat suspicious, given the presence of Cisco College. Mobile home concentration, although somewhat less than the county overall, is significant, with 10.3% of units in this category.

Ranger CCD has the lowest proportion of single-unit structures in the county (61.0%), and the highest number of mobile homes (20.8%). This CCD also has a high number of duplexes (7.8% of the housing units) and large units (over 20 capacity; 4.9%); this latter number may reflect the presence of student housing at Ranger College.

Eastland (76.2%, Gorman (76.6%), and Rising Star (79.5%) are relatively equal in terms of single-unit structures. Similarly, the frequency of mobile homes is relatively similar in these CCDs, with 9.8% in Eastland, 13.9% in Gorman, and 13.0% in Rising Star. In the Eastland CCD, there is a higher concentration of tri/quad-plex structures (5.3%) than in the others. Larger capacity units (20 or more) are least common in Rising Star CCD (0.8% of units).

The median age of housing in Eastland County is 57 years; this suggests the county's housing stock is somewhat newer than the 18-county average. County-wide, less than a sixth of the housing units have been built since 2000 (15.6%; Texas overall, 35.0%); at the same time the number of units constructed prior to 1940 is 19.5%, or about one in five units (Texas, 3.2%). Over half of the housing stock in the county (54.3%) was constructed before 1970 (Texas, 21.5%). Almost a third of the housing (30.5%) was built in the 1950s (16.0%) or 1970s (14.5%).

Examining housing stock age by CCD reveals some interesting contrasts. In Eastland CCD, 13.9% of the housing has been built since 2000; in Gorman CCD, that number is 21.9%, and in Rising Star CCD, 19.6% of units have been constructed this century. In contrast, Cisco CCD shows only 13.4% of units built in this time period, and Ranger CCD's stock has the lowest number of recently constructed units, at 11.7%.

Of the five CCDs, Ranger has the largest number of units constructed before 1940 (28.0%), consistent with its "boom" history during the early part of the 20th century; Gorman follows closely behind, with 25.0% built before 1940, followed by Cisco (22.2%) and Rising Star 19.0%). Again, these numbers are consistent with the population growth history as described above in this document. Eastland shows the fewest number of aged units, with only about one in ten (10.7%) constructed prior to 1940.

Another analysis of housing age involves looking at the number of units constructed before 1970. As noted above, a majority of the units in the county (54.3%) were constructed in that time period. Examining these data by CCD reveals that the Rising Star and Gorman CCDs have the highest proportion of pre-1970 housing stock (56.7% and 56.2%, respectively). Ranger CCD similarly has over half of its housing stock constructed in that time period (53.5%). The Eastland CCD's proportion of pre-1970 properties is just under half (47.9%); in contrast, Cisco CCD has just over a third (38.1%) of aging properties.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Eastland County that number is 71.1%; while slightly higher than the state average, the county is more in line with statewide rates than others in the region. Among the CCDs in the county, Eastland (73.4%), Cisco (72.9%), Gorman (73.0%) and Rising Star (74.5%) are similar in frequency of ownership to each other and the county. The outlier is Ranger, where the rate of home ownership is slightly lower than the state average (61.0%).

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Eastland County rate is 34.9%. Median monthly cost for owners with mortgages in the County is $1,468, compared to state-wide average of $1,913; overall, median monthly costs for county residents is 46.7% of the state-wide figure. The CCDs with the highest median costs are Cisco ($1,668) and Eastland ($1,620). Gorman CCD mortgagees have median monthly costs of $1,263, while the median cost in Rising Star for mortgage holders is $1,175. The lowest median monthly cost for mortgagees is found in Ranger, at $1,073.

Owners without mortgages in Texas typically pay a median amount of $611; in Eastland County, this rate is $435, or 71.2% of the state median. Costs by CCD show Rising Star with the highest costs for homeowners without mortgages ($473), followed by Cisco ($448); rates in the other CCDs range from $422 in Ranger, to $413 in Gorman, and a low of $395 in Eastland. These costs include things such as nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 2,069 occupied rental units in Eastland County, 1,726 of which are paying rent (83.4%); in Texas, 95.4% of renters are paying rent. These non-paying rental units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent. In the Eastland CCD, 34 of the 590 occupied rental units (5.8%) are rent-free, meaning 94.2% pay rent. Cisco CCD also has 94.2% of its rental stock occupants paying rent. Proportions of paying renters declines in the other CCDs; in Ranger, 86.8% are paying, in Gorman 87.7% pay, and in Rising Star the rate is 54.8%.

Median rental costs statewide are $1,251 per month; in Eastland County, the median rental cost is $803 (64.2% of the state level). Rental costs are highest in the Cisco CCD at $951 per month, followed by Eastland CCD at $887 and Ranger at $735. Rising Star median rental costs are $656, and the median cost in Cisco CCD is $500 per month. The plurality of renters in the county (42.2%) are paying between $500 and $999 per month, with two-thirds (69.1%) paying less than $1,000 per month and nearly nine in ten (89.4%) paying less than $1,500; about one in twelve renters (8.5%) pay between $2,000-$2,999 per month.

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Eastland County's median housing valuation was $121,70, or 51.1% of the state level. Within the CCDs, median housing values in Eastland are $182,000, while in Rising Star the median valuation is $186,300, and in Cisco the median value is estimated at 113,300. Values in the Gorman and Ranger CCDs are significantly lower, at $89,000 and $54,500, respectively.

Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Eastland County only 6.3% were valued at that price. There is little variance among the CCDs; in the Eastland CCD, 6.9% are estimated to be valued at $500,000 or more, in Cisco CCD 6.2%, in Gorman 8.8%, in Rising Star 9.5%, and in Ranger CCD only 3.1% are valued at this level.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Eastland County, this number is 32.6%. There is significant variance in the numbers of cost-burdened mortgagees among the CCDs in the county. These range from a high of 67.3% in Ranger CCD, 41.7% in Rising Star CCD, 28.0% in Cisco CCD, 23.4% in Eastland CCD, and 17.5% in Gorman CCD. rates are 23.4%, while in Woodson CCD no mortgage holders are cost-burdened. These numbers suggest that homeowners with mortgages in Eastland County are more likely to be cost-burdened than others in the state, with substantial variance among the CCDs.

Overall in Texas, just over one in eight (13.2%) households without a mortgage are cost-burdened; in Eastland County, that number is 12.2%, close to that of state figures. Looking across the CCDs, the largest number of cost-burdened mortgage-free homeowners are found in the Ranger CCD (21.1%), followed by Eastland CCD at 13.9%, just above the state level. Rising Star (11.4%), Gorman (10.6&), and Cisco (7.6%) fall below the state level, although only in Cisco does that number significantly vary from the state (57.6% of the state).

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Eastland County experience housing affordability challenges at a rate below that of the state, with 38.3% cost-burdened; however, the proportion of renters in the various CCDs who are cost-burdened varies significantly. In Gorman CCD, 54.8% of renters are cost-burdened, followed closely by Cisco CCD at 50.0%; Rising Star CCD falls just below the state average, at 47.7%. Renters face the least challenges with regard to affordability in the Eastland CCD (35.6%) and Ranger CCD (19.8%).

Key Informant Information

Efforts to engage key informants identified by the county judge in Eastland County proved challenging, with poor attendance at scheduled zoom meetings and an inability to get participation from representatives of all CCDs in the county. Consequently this summary should be recognized as lacking comprehensiveness of the housing situations in all areas of the county. In the end, completed interviews were conducted with two city managers and one economic development officer, representing three of the five Census County Divisions.

As to the general availability and affordability of housing in the county, all respondents reported that there are shortages, particularly for low and moderate income households. The condition of housing generally was described in pejorative terms such as "outdated," "dilapidated," and "deteriorated." There was also a sense that inflationary pressures over the last three to five years have complicated the housing situation in more rural parts of the county, particularly as wealthier persons have been moving into Eastland County from the DFW Metroplex. In one CCD, the respondent described housing as reflecting "50 years of neglect," noting that no substantive efforts to increase the stock of housing or to systematically improve property conditions since the 1960s and 1970s.

Home Ownership

When asked to describe the situation specifically about buying and/or building in Eastland County, respondents noted that there is wide disparity, with some availability of higher-priced housing that is in good to excellent condition, while much of the stock that falls in the affordability range of most county residents is in poor condition and in need of substantial investment to make it livable, much less capable of passing inspections required for lending and insurance.

Increasing demand for housing is being fueled by an influx of persons from the DFW Metroplex, as reflected in the Census data noting a 1.8% increase between 2020 and 2023. In some communities in the county, this is contributing to a decrease in the median age, marking a shift in the composition of the population. As one respondent noted, this has contributed not only to proper inflation that makes buying more difficult for local residents, but also to property evaluations that playout in higher tax burdens.

Respondents described some new construction in parts of the county, ostensibly in response to increased demand from persons moving into Eastland County. It was noted that the new construction typically is not affordable for existing residents. Additionally, in some municipalities it is difficult to find land to build new homes. Also, zoning issues were noted as a challenge in some areas of the county. In at least one case, efforts are being made to increase the number of mobile homes to address the need for new housing options.

Barriers to buying or building homes in Eastland County, as noted by respondents, include:

- Availability, particularly of affordable and livable housing for low and moderate income households;
- Cost of housing, exacerbated by inflation and in-migration;
- Condition issues of certain neighborhoods in municipalities;
- In some communities, issues with school districts' educational quality;
- Inconsistent or unenforced zoning regulations that discourage the mitigation of substandard housing.

Renting

According to the key informants who were interviewed, there are shortages of rental properties in most parts of the county. Shortages are most acute for persons looking for single family units and for market-based apartments. In some cases, mobile homes are increasingly used for single family rental housing. There are condition issues with many of the rental properties, according to respondents.

Subsidized housing is available in several of the municipalities in Eastland County, comprising up to two-thirds of the available units in some towns. Curiously, respondents tended to describe the condition of subsidized housing in their parts of the county as better than average for rental properties. All the respondents interviewed indicated that subsidized units were usually full, with waiting lists of several months.

Barriers to renting in Eastland county that were identified by the respondents include:

- Availability of single family units that are adequate and affordable;

- Availability of market-based rental housing;
- Poor quality of rental properties;
- Affordability of rental properties, particularly higher quality units;
- Creditworthiness and lack of consumer skills on the part of lower and moderate income families.

Housing and Economic Development

Housing was described as a significant issue in economic development in the communities represented by the persons interviewed in this study. Much of the county is contiguous with I-20, and ripe for economic development associated with travel on that thoroughfare; however, drawing major investment is challenging because of the lack of affordable housing in the communities surrounding the interstate. In at least one community, it was reported that economic development was limited to small businesses because of the housing issues, and that there is a high rate of failure of these ventures.

When asked to rate the impact of housing on economic development on a one to ten scale, with 1 representing housing as the greatest barrier and 10 representing it as the greatest asset, respondents consistently rated it between 1 and 3, with the economic development director the most optimistic. The most rural parts of the county note the lack of amenities in their municipalities is a major factor discouraging both economic development and the development of more appealing housing options as a strategy for growth.

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Eastland County. These recommendations are presented somewhat tentatively, given the limited representation of the respondents who participated.

1. Address the issue of significant numbers of dilapidated and deteriorated housing that exist, particularly in the more rural communities in the county. This could be done by such things as:
    a. Considering the adoption of county-wide standards for code development and enforcement;
    b. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as the Texas Communities Group.
2. Encourage innovative ways to address the development of affordable rental housing, such as facilitating infill development in communities that use emerging technologies such as modular/site-based and 3-D construction.

3. Given that lower-cost housing in the county is significantly dated and described as of marginal condition, explore the development of grant programs for both buyers and landlords who are investing in older properties for rent, to mitigate the cost of improving the livability of housing stock.
4. Explore options for the development of expanded income-based housing options, including renovation of outdated or substandard subsidized housing, including both market-based and subsidized options.
5. Use strategies such as tax abatements to encourage development potential along commercial corridors to ensure the efficient use of land and existing infrastructure, and to promote ideal employment locations rather than in isolated, difficult to access locations.
6. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Fisher County

Overview

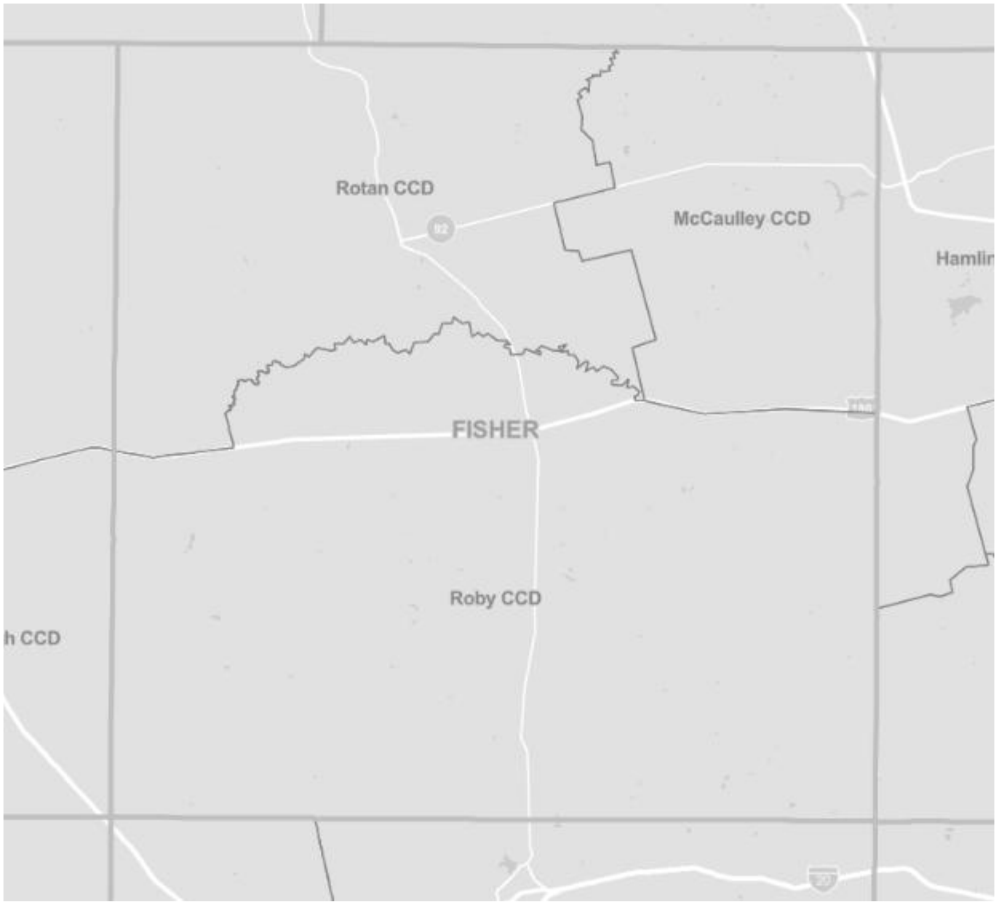
Fisher County was formed in 1876 by the Texas Legislature and was named for Samuel Rhoads Fisher, a signatory of the Texas Declaration of Independence. Formally organized in 1886, the county was primarily ranch land at its beginning. The first townsites registered were Fisher (1885) and Roby (1886), with Roby winning a controversial election to become the county seat.

Although the area had been inhabited intermittently for around 10,000 years, it became the home of the Lipan Apaches in the 16th century, followed by several other tribes who hunted the river valleys in the county. In the first census after its formation in 1880, 136 persons were identified as living in the county; by 1890, the population had grown to nearly 3,000 persons, and by 1910 there were more than 12,500 people in the county. Much of the growth was farmers entering the county, leading to declines in ranching. Population peaked around 1930, with declining numbers since that time. The county experienced a loss of 7.6% between 2010 and 2020 and has seen an estimated decline of 1.6% in the past three years, to 3,612.

Today the major industries in the county are mining, quarrying, and oil and gas extraction; utilities; government and government enterprise; real estate and rental and leasing; and, hunting.

The county is divided into three CCDs: McCaulley, Rotan, and Roby. Rotan is the largest town in the county.

Figure 6: Fisher County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 2,038 housing units in Fisher County; of that number, 1,514, or 74.3%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the McCaulley CCD, there are 99 units, 56 (56.6%) of which are occupied. The Roby CCD has 994 units, 78.5% (780) of which are occupied. In the Rotan CCD, 678 of the 945 units (71.7%) are occupied.

Almost two-thirds of the unoccupied units in the county (61.9%) are classified by the Census Bureau as “other vacant”; these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, that rate is 37.0%. The next largest category of empty units (17.1%) is constituted of what are classified as seasonal, recreational or occasional use properties; this compares to 15.6% of Texas vacancies falling in that category. Whereas in Texas about a third of empty properties are rental units

(32.6%), in Fisher County only about one in ten (9.5%) are in this category; another 7.5% of the county's vacant units are for sale; this compares to 6.6% in the state.

The McCaulley CCD has less than a fourth of its vacant housing units falling in the "other" category (22.9%); about two-thirds of the vacant housing units in this CCD (62.9%) are seasonal use units, a rate three times that of the state (17.6%). In the Roby CCD, three-fourths of the vacant units are classified as "other vacant" (75.5%); another 16.2% are classified as seasonal or recreational use. The balance of empty units are rental properties, 3.4% for rent and 4/9% rented but unoccupied. In the Rotan CCD, over half (55.2%) are classified as "other vacant", while only one in ten (10.4%) are seasonal or recreational use properties. A high proportion of the vacant properties in Rotan CCD are either for rent (17.0%) or for sale (13.7%); only a handful of empty units are sold but unoccupied (3.8%).

Of the 2,038 units, most (1,752, or 86.0%) are single-unit detached structures or single-unit attached (36, or 1.8%). A fairly substantial number of units are mobile homes (164, or 8.0%); this compares to 6.7% in Texas. Duplexes account for 3.0% of the units (62); larger unit structures are substantially less common in the county, all categories under 1% of the total available housing units.

Looking at the individual CCDs, some differences are noted. In the McCaulley CCD, there is a larger proportion of mobile homes (10.0%), and a substantial number of reported RVs or vans (6.1%, although it must be noted that the number is only 6). Roby CCD similarly is reported to have a slightly larger proportion of mobile homes (9.8%). The Rotan CCD has the highest proportion of duplexes (5.1%), with a slightly lower proportion of mobile homes (5.6%).

The median age of housing in Fisher County is 61 years, similar to other counties in the region. County-wide, however, less than a tenth of the housing units were built since 2000 (9.6%), and 10.3% of the housing was built before 1940. Overall, 82.5% of the county's housing stock was built before 1980, with the largest proportion (26.5%) being built in the 1950s. In the McCaulley CCD, only 2.0% were built since 2000, and three-fourths (75.5%) was built before 1980. Less than a tenth of the housing in the Roby CCD has been built since 2000 (9.4%), and while only 9.6% of that housing was built before 1940, four out of five houses (81.5%) were built before 1980, and nearly two-thirds were built before 1970 (62.7%). Similarly, the Rotan CCD has built just over a tenth of its housing stock since 2000 (10.4%), and two-thirds (68.9%) constructed before 1970. Neary a third of Rotan CCD's housing stock was built in the decade of the 1950s (32.1%).

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Fisher County that number is 79.1%, significantly higher than the state average; this is true for all CCDs in the county, with McCaulley at 91.2%, Roby at 85.3%, and Rotan at 70.9%. While in Texas over half of all owner-occupied units have mortgages (56.5%), the Fisher County rate is 25.5%. Median monthly cost for owners with mortgages in the County is $1,287, compared to state-wide average of $1,913. McCauley CCD mortgagees have median monthly costs of $1,477; Roby CCD median is $1,490, and Rotan CCD median is $1,148. Overall, median monthly costs for county residents is 67.3% of the state-wide figure.

Owners without mortgages in Texas typically pay a median amount of $611; in Fisher County, this rate is $440, or 72.0% of the state median. Costs by CCD are similar, with McCaulley at $568, Roby at $437, and Rotan at $426. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 317 occupied rental units in Fisher County, 202 of which are paying rent (63.7%); in Texas, 95.4% of renters are paying rent. These "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent. In the McCaulley CCD, only 5 rental properties were identified, none of which involved payment of rent. Roby CCD has only 54.3% of its occupants paying rent, and of the 197 rental units in the Rotan CCD , 141 (71.6%) are revenue-generating.

Median rental costs statewide are $1,251 per month; in Fisher County, the median rental cost is $605 (48.4% of the state level). As noted above, the McCaulley CCD has no paying renters; in the Roby CCD, median rent is $764, and in the Rotan CCD it is $563 per month. Most renters are paying between $500-$999 per month (67.3% in the county), but modal rates differ by CCD, with 100.0% of Roby CCD renters paying less than $500 per month while in the Rotan CCD 44.0% pay less than $500 per month, and 53.2% of renters pay $500-$999 and another 2.8% pay between $1,000-1,499 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Fisher County's median housing valuation was $82,700, or 34.7% of the state level. Within the CCDs, median housing values ranged from a low of $65,800 in Rotan to $87,800 in Roby and $119,100 in McCaulley.

Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Fisher County only 1.9% were valued at that price. The highest proportion of such units is in the

McCaulley CCD, where 9.8% of the properties fall in this range (it should be noted, however, that there are only 51 owner-occupied units in the CCD). Roby CCD has 2.5% of its properties in this range, and Rotan only 0.4%.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Fisher County, this number is 16.1%. There is little variance in the numbers of cost-burdened mortgagees among the CCDs in the county. These range from a high of 18.2% in Rotan CCD, to 14.6% in Roby CCD, and 10.0% in McCaulley. These numbers suggest that persons currently holding mortgages are less likely than counterparts across the state to be cost-burdened.

Overall in Texas, just over one in eight (13.2%) households without a mortgage are cost-burdened; in Fisher County, that number is 8.1%, less than two-thirds that of state figures. Looking across the CCDs, the largest number of cost-burdened mortgage-free homeowners are found in the McCaulley CCD where 16.1% of homeowners fall in this category. In the other two CCDs, the rates fall well below the state figure, with 8.3% of Roby CCD residents and 7.1% of Rotan CCD residents being cost-burdened.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Fisher County overall experience housing affordability challenges at a rate below that of the state, with 9.8% cost-burdened; however, the proportion of renters in the various CCDs who are cost-burdened varies significantly. In the Rotan CCD, over half of renters (51.0%) are cost-burdened, a level incrementally higher than the state overall; in contrast, fewer than one in ten (9.8%) of renters in the Roby CCD are cost burdened, and in the McCaulley CCD, there are no occupied units paying rent, resulting in a 0.0% cost-burdened rate.

Key Informant Responses

Data were collected from five respondents with information relating to housing issues in Fisher county. These included the county judge, a housing director, a hospital administrator, and two banking representatives familiar with lending programs in Fisher County. The general outline for these interviews is attached as Appendix A.

There was broad consensus that the housing stock in Fisher county is dated, with numerous older units that often have condition issues. One respondent noted that they were only aware of 3 new homes constructed in the county in the last 8 years. As to availability and affordability of housing generally, a recurring theme was that most vacant properties in the county are not livable; this is contributing to a shortage of housing in the county that is affordable. Because of the age and condition of existing stock, the cost of renovation to make them appropriate for occupancy makes them unaffordable, not to mention issues with lenders and insurance companies regarding prerequisites for qualification for loans.

Issues of availability and affordability exist both for buying and renting in the county. Renting is almost exclusively restricted to income-based housing, although one respondent noted that there are a few investors in the county who are purchasing single-family homes and bringing them up to livable standards.

Home Ownership

As noted above Fisher County has a somewhat higher level of home ownership than in the State of Texas, but the number of homeowners with mortgages is less than half that of the state. However, with the population decline over the past decades coupled with condition issues as described above by respondents, there is a perception of a housing shortage for buyers in the county. At the same time, respondents noted that prices of available homes are increasing, presenting additional challenges for persons wanting to buy.

Qualifying with lenders was cited as an issue for many younger and low to moderate income residents in the county. Even when specialized programs are in place to assist buyers, it was noted that there are high numbers of applicants who cannot qualify to purchase property.

There are efforts to market the county as a retirement area with low tax burdens and affordable housing prices; however, the limited stock, coupled with the lack of rental or specialized retirement income-based housing and absence of continuity of care options (specifically, no nursing homes for elderly as they age) were described as working against those efforts.

While the mix of available homes for sale was seen as not highly diverse (a predominance of two and three bedroom homes, many with a single bathroom), buyers in the county were described by one responding as “making do” with what is available on the market. It was also noted that some persons are buying homes at tax sales and moving into them, although many are questionable as to safety. In some cases persons wishing to buy are finding owner-financing, according to that respondent.

Among the barriers to home ownership noted by respondents were:

- Shortage of adequate housing stock
- Age and condition of existing housing stock
- Financing resources for persons wanting to buy
- Creditworthiness of applicants wanting to buy
- Lack of consumer awareness that compromises the ability to afford home ownership

Renting

Respondents noted a significant lack of choice in finding rental properties in Fisher County. The county judge who was interviewed stated that he was not aware of any market-based apartment complexes in the county, meaning that persons wanting to rent are restricted to either finding single-family homes or qualifying for income-based housing in the county (primarily in the city of Rotan). The data presented earlier in this report noted a significant proportion of rental properties that do not generate revenue. According to one respondent, that number contains a large proportion of persons who are living in properties owned by other family members; it was reported that there are not a significant number of persons living in housing provided as compensation for labor, as is not uncommon in agriculture.

Cost of rental properties was seen by respondents as usually not excessive, although recent inflationary trends have exacerbated affordability of rental properties. A significant proportion of rental properties in Fisher County are income-based properties; these are reported to be adequately maintained and desirable for renters. Because rental rates are set based on gross income, and persons seeking to live in these units are generally lower income persons, the relatively high proportion of such arrangements may present an artificially low picture of rental costs in the county, according to one respondent.

Efforts are being made in the county to modify the programming under which subsidized housing generates revenue. Rotan's public housing authority is in the process of converting to a "project-based voucher program" that will subsidize the difference between market value and income-based rental assessment; the value of this change is that it will increase the revenue available to the housing district, allowing better maintenance and more services for renters.

Subsidized housing constructed under USDA comprise a part of this housing stock in the county; while there are waiting lists for housing generally (particularly since HUD guidelines preclude "over-renting"—placing renters in larger units than family size justifies), USDA guidelines allow renting vacant properties to persons whose income falls outside those regulations at market value. This allows some families to access 3 and 4 bedroom units that they would otherwise not have access to, and can alleviate some of the stresses caused by the lack of rental property in the county, according to one respondent. However, subsidized units are typically at capacity with waiting lists.

It was the perception of at least two respondents that many single-family homes in the rental market are of marginal quality. While there are reports that a few investors have bought lower-priced properties and made modest efforts to improve the livability of these units, many renters find themselves in sub-standard conditions as renters.

Many renters are reported to lack basic money management skills, which contributes to a large number of renters who are behind on payments. While this is perceived as a major issue, respondents were not aware of meaningful programs to address financial literacy in a systematic way.

Barriers to adequate and affordable housing in the rental market identified by respondents include:

- Availability of adequate rental properties
- Poor financial literacy skills of low-income renters
- Increasing costs due to inflation

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Fisher County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    b. Evaluate municipality codes for currency and utility in addressing such properties;
    c. Consider county-wide uniformity in city code development and enforcement.
2. Address the problem of substandard housing that is sold at tax sales, where purchasers are able to move into properties that are not safe. This could be done through modifications to local codes that prevent establishing electrical, water and sewer service without passing a safety inspection.
3. Explore the development of subsidized housing options for elderly persons to accommodate the county's efforts to market it as a retirement option.

4. Establish mechanisms to market the homebuyer subsidy program being provided by a local lender for Fisher and Nolan Counties to encourage home ownership.
5. Explore novel solutions to the development of affordable rental housing. This might include:
    a. Incentives for construction of efficiency units ("granny flats") to increase availability of livable efficiency rental properties;
    b. Develop strategic infill approaches that incentivize emerging construction techniques such as 3-D and modular construction.
6. Establish partnerships to provide consumer education for potential homebuyers in the county to address creditworthiness issues; partners could include local K-12 school districts, real estate brokers or organizations, and lending institutions, including governmental entities such as USDA and FHA.
7. Explore the development of grant programs to address condition issues in housing stock (both rental and sale properties), including use of economic development funds as allowable under regulations for these funds.
8. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Haskell County

Overview

Haskell County, named for Charles R. Haskell who was killed in the Goliad Massacre, is the site of indigenous sites dating to pre-Columbian times. Prior to the 18th century, Plains Apaches established camping sites in what is now Haskell County; after 1700, Comanche, Kiowa, and Kickapoo Indians populated the area. Anglo excursions are thought to include Francisco Vasquez de Coronado; the first significant expedition into the present county was led by Captain Randolph B. Marcy in 1849, followed by gold-seekers heading for California. Subsequently in 1855 the area was surveyed by William Armstrong and I. G. Search for possible settlement.

The county was formed in 1858 by decree of the Texas legislature but remained unsettled until the mid 1870s when, in 1876, buffalo hunters decimated the herds that roamed the area. By 1877, ranchers began moving into the county. By 1880 there were 48 persons in the county, with two ranches. The community of Rice Springs, established in the 1870s, was re-named Haskell in response to a request from the United States post Office in 1882, and when the county was organized in 1885, became the county seat.

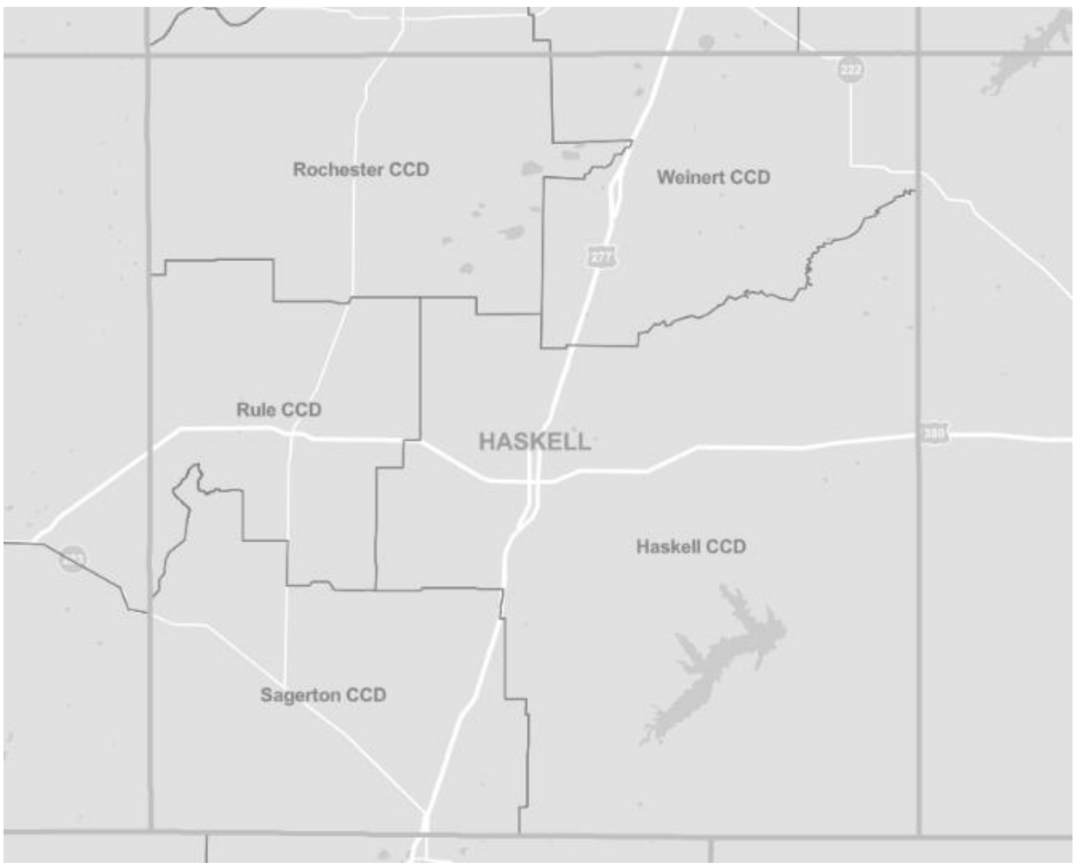
Ranching and farming dominated the economy in the late 19th century in Haskell County, and the county saw the population grow to 1,665 in 1890 and 2,637 in1900. Rail services expanded in the first decade of the 20th century, providing marketing access for agricultural products and leading to increased immigration into the county. The population exploded to 16,249 by 1910, with most of the growth in farm production, primarily cotton. Oil production in Haskell County was sparse after discovery of the mineral in 1929, but during the mid-twentieth century, expanded significantly. Production has slowed since reaching a peak of over 4 million barrels in 1974.

The population fell to 14,193 by 1920, but rebounded to 16,669 people by 1930. The 1930s saw another population exodus, due to the Depression and the Dust Bowl, with 14,905 people in Haskell County in 1940. Population declines have continued since 1940, and by 1990 only 6,820 people lived in the county. 2010 saw the population at 5,899, and in 2020, that number had fallen to 5,416. Current census estimates place the population at 5,385 as of 2023.

Farming and ranching have dominated the economy in Haskell County since its inception. Today, the dominant industries in the county are farm employment, followed by government and government enterprise. Retail trade, “other services,” and mining, quarrying, and oil and gas extraction round out the current economic drivers in the county.

The county is divided into five CCDs: Haskell, Rochester, Rule, Sagerton, and Weinert. The largest municipality in the county is Haskell; as of the 2020 census, over two-thirds of the county's population was located in this CCD, which covers roughly the southeast quarter of the county. The Rochester CCD comprises the northwestern section of the county and is sparsely populated; although the community of Rochester continues to have a school district, the town currently has only 324 residents. Rule CCD includes the municipality of that name and covers the central part of the western portion of the county. Sagerton CCD lies on the southwestern part of the county, named for the unincorporated community in it. Finally, Weinert CCD includes the northeastern portion of the county, including the small community of the same name.

Figure 7: Haskell County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 3,101 housing units in Haskell County; of that number, 2,090, or 67.4%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Haskell CCD, there are 1,926 units, 1,231 (63.9%) of which are occupied. The Rochester CCD has 326 units, 72.7% (237) of which are occupied. In the Rule CCD, 440 of the 613 units (71.8%) are occupied, and in the Sagerton CCD 95 of 127 units (74.8%) are occupied. Weinert's CCD has 109 units, 87 of which are occupied (79.8%).

Almost half of the unoccupied units in the county (47.2%) are classified by the Census Bureau as "other vacant;" these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, that rate is 37.0%. About two in five vacant units (40.8%) are classified as seasonal, recreational or occasional use; this compares to 15.6% of Texas vacancies falling in that category. In Texas the largest number of unoccupied units are those categorized as "for rent" (32.6%); in Haskell County, that number is just 2.6%.

The Haskell CCD has over a third of its vacant housing units falling in the "other" category (35.3%); however, over half of the vacant housing units in this CCD (52.1%) are seasonal use units, a rate roughly two and a half times that of the state. In the Rochester CCD, nearly nine in ten of the vacant units are classified as "other vacant" (88.8%); another 11.2% are classified as seasonal or recreational use. In the Rule CCD, almost two-thirds (61.3) are classified as "other vacant", while almost a fourth (23.1%) are seasonal or recreational properties. A high proportion of the vacant properties in Rule CCD are either sold and unoccupied (9.8%) or vacant and for sale (5.8%). All of the vacant properties in the Sagerton CCD are "other vacant" properties. Finally, in Weinert CCD, vacant properties are primarily "other vacant" (68.2%) or are sold and unoccupied (31.8%).

Of the county's 3,101 units, most (5,571, or 82.9%) are single-unit detached structures or single-unit attached (16, or 0.5%). A substantial number of units are mobile homes (382, or 12.3%); this compares to 6.7% in Texas. Multi-unit structures are fairly equally divided, with the largest number falling in the duplex category (2.1%).

Looking at the individual CCDs, some differences are noted. In the Haskell CCD, there is a slightly larger proportion of mobile homes than in the county overall (14.7%). Multi-unit structures are also fairly evenly distributed, with 2-unit structures most common (3.4%). In the Rochester CCD, virtually all units are either single family structures (89.9%) or mobile homes (7.7%); 1.8% of the units are in structures for 10-19 units. In Rule CCD, 91.0% of the structures are single unit, with the remaining 9.0% mobile homes; no other types of structure are found in this CCD. The Sagerton CCD distribution of structure types is similar to that of Rochester and Rule CCDs; most (85.0%) are single occupancy structures, and 12.6% are mobile homes, with a small number (2.4%) single unit attached. In the Weinert CCD, virtually all of the housing units are single occupancy units (94.5%); only 1.8% are mobile homes, with the remaining units RV or vans (3.7%).

The median age of housing in Haskell County is 61 years; this rate is consistent with many of the other counties in the region. County-wide, only 7.9% of the housing units have been built since 2000; the Texas rate is 35.0%. The largest proportion of housing units in the county were built before 1940, about one in five (19.3%); of the housing in Haskell County, three out of five units were built before 1970 (60.7%). Texas rates for construction in these time frames is 3.2% and 21.5%, for comparison. In Haskell County, almost a third of the housing (32.4%) was built between 1950 and 1969. Building has been stagnant since 1990, with less than a seventh (14.5%) of the housing constructed since that time.

In the Haskell CCD, 10.9% of existing housing units have been built since 2000, while over half (55.6%) were built before 1970. Almost one in four units predates 1940 (22.8%); building rates were highest in the decades between 1950 and1990, but the rates of construction in those periods was remarkably stable, ranging from 10.1% to 14.5% of current units built per decade. In the Rochester CCD, there have been no units constructed since 2010, and only 2.1% of the existing stock was built during the decade from 2000 to 2009. Curiously, this CCD has limited stock constructed before 1940 (12.0%); the "boom era" for construction in this part of Haskell County was between 1950 and 1969, with nearly half of the units (45.0%) constructed in this 20 year window.

There has been virtually no recent construction in the Rule CCD; only 4.6% of the housing stock has been built since 2000; nearly three-fourths of the units in the county (70.3%) were built before 1970, with the greatest numbers constructed in the 1950s (29.1%) or 1960s (17.6%). In the Sagerton CCD, only one unit has been built since 1990; while just under a third of the housing was constructed before 1940 (31.5%), another fourth (25.2%) was constructed in the decade between 1940 and 1949. Weinert CCD's scenario is somewhat unique in the county; like in Sagerton CCD, there has been no construction since 2000. At the same time, fewer than one in five units in this CCD (18.3%) predate 1940. About two-thirds of the units (66.1%) were built between 1960 and 1989.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Haskell County that number is 70.0%, higher than the state average; however, there is some variance among the CCDs in the county. In the Haskell CCD, the rate is 64.2% (closer to the state level); in Rochester and Weinert CCDs, home ownership is 71.4 % and 71.3%, respectively. However, in the Rule CCD, that rate is 81.4%, and in the Sagerton CCD, it is 86.3%.

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Haskell County rate is 25.9%--less than half that of the state.

Median monthly cost for owners with mortgages in the County is $1,131, compared to state-wide average of $1,913 (59.1% of the state median). Haskell CCD mortgagees have similar median monthly costs at $1,206. Mortgagees in the other CCDs present outliers to these numbers; these range from a high of $1,533 (80.1% of the state median) in the Sagerton CCD, to a low of $861 (45.0% of the state median) in Rule. in Rochester, the median housing cost for a homeowner with a mortgage is $1,301, or 68.0% of the state level. Weinert calculations are not done because of the low number of cases in that CCD.

Owners without mortgages in Texas typically pay a median amount of $611; in Haskell County, this rate is $444, or 72.7% of the state median. Median costs by CCD vary from a high of $608 in the Sagerton CCD (99.5% of the state), to a low of $358 (58.6%) in the Rule CCD. In Rochester CCD, the median is $438 (71.7%), $469 (76.8%) in Haskell CCD, and in Weinert it is $473 (77.4%). These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 628 occupied rental units in Haskell County, 555 of which are paying rent (88.4%); this rate is approaching that of the state of Texas, where 95.4% of renters are paying rent. (The "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) In the Haskell CCD, 406 of 441 occupied rental units (92.1%) are generating rent. In Rochester CCD, all occupied rental units are revenue generating, and in Rule CCD, 72 of 82 (87.8%) are revenue generating. In the other two CCDs (Sagerton and Weinert) the majority of occupied units are non-revenue generating (69.2% and 76.0%, respectively); this probably reflects agricultural workers whose compensation includes the provision of living quarters as part of compensation.

Median rental costs statewide are $1,251 per month; in Haskell County, the median rental cost is $862 (68.9% of the state level). Rents are highest in the Rule CCD, at $1,070, 85.5% of the state level. Median rental cost in the Rochester CCD is $894 per month, and in the Haskell CCD, it is $689. The low number of paying renters in the Sagerton and Weinert CCDs preclude calculation in those areas of the county.

A plurality of renters in the county (40.7%) pay between $500 and $999 per month; roughly another quarter (27.9%) pay less than $500 per month, while a similar number (24.5%) pay from $1,000-$1,499 per month. The balance of renters in the county are paying between $1,500 and $1,999 per month. In the Haskell CCD, just over a third of its renters (38.2%) pay less than $500 per month, and another third (35.7%) are paying between $500 and $999 per month. About one in six renters in this CCD (16.7%) are paying between $1,000 and $1,499 per month, and the rest (6.8%) are paying between $1,500 and $1,999 per month. Almost three-fourths of the Rochester CCD renters (73.1%) are paying $500-$999 per month; the rest of those renting in the county (26.9) are paying from $1,000 to $1,499 per month. In the Rule CCD, over two-thirds (69.4%) are paying from $1,000 to $1,499 per months; the balance of renters (30.6%) pay between $500 and $999 per month. In Sagerton and Weinert CCDs, all renters pay between $500 and $999 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Haskell County's median housing valuation was $69,800, or 29.2% of the state level. Within the CCDs, median housing values ranged from a low of $50,000 in Weinert CCD, to $64,000 in Rule CCD, and $76,300 in Haskell CCD, to a high of $86,900 in Sagerton CCD (Rochester CCD values are not calculated by the Census Bureau). Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Haskell County only 1.3% were valued at that price, with all but one of those properties located in the Haskell CCD, where 2.3% of the properties fall in this range.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Haskell County, this number is 24.0%, approaching that of the state. While three of the five CCDs are below the state level with regard to cost-burdened households (Haskell at 13.0%, Rochester at 8.6%, and Weinert at 0.0%), mortgage holders experience higher rates of cost-burdened status in Rule (37.5%) and Sagerton (53.0%) CCDs. This variability suggests that while most homeowners with mortgages are at a comfortable level with regard to affordability, others (particularly those in the Rule and Sagerton CCDs) are finding affordability to be more of a challenge.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Haskell County, that rate is slightly lower (11.1%). The lowest proportion of homeowners without mortgages who are cost-burdened is found in the Weinert CCD (3.6%), and Rochester CCD (5.2) and Haskell CCD (10.8%) have rates below that of the state. In contrast residents of the Rule and Sagerton CCDs who own their homes outright experience a rate of being cost-burdened above that of the state average; in Rule, 16.0% are cost-burdened, and in Sagerton that level is 17.9%.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). While over a third of renters in Haskell County (36.4%) experience housing affordability challenges, that rate is below that of the state. Greatest affordability challenges for renters are found in the Weinert CCD, where all renters (100.0%) are cost-burdened. The next two highest rates are found in Rule (29.8%) and Haskell CCDs (32.3%). Rochester (7.5%) and Weinert CCD renters (0.0%) experience little affordability issues.

Key Informant Interviews

Four key informant interviews were conducted in Haskell County; these included the county judge, who provided a list of potential interviewees, two representatives of real estate agencies that operate in the county, and a representative of the county appraisal district. These persons were selected because of their comprehensive awareness of the county as a whole; while this precluded in-depth perspectives on the CCDs organized around the smaller communities anchoring those districts, it is asserted that their responses fairly capture the realities of those areas. One interview was conducted in person, with the others by zoom or phone. Additional data were gathered informally from an economic development director in the county. The general outline of interviews is attached as Appendix A.

Interviews were initiated with questions about the respondents' perspectives on the accuracy of the data as presented in the discussion above, and followed by a global question regarding housing availability and affordability in Haskell County. With few exceptions, respondents expressed agreement that the data fairly represented the realities of housing in the county. While one respondent questioned the data suggesting continuing decline in population and the number of unoccupied housing units in the county, there was general agreement as to the accuracy of the published US Census data.

As to availability and affordability, there was uniform agreement that the housing situation in the county has become increasingly challenging. Increased cost was cited by all respondents as a critical issue; one respondent attributed the increase in cost to in-migration of temporary workers associated with recent major construction projects in the county whose incomes allowed them to pay higher prices, particularly for rental properties. Representatives of the real estate industry described the stock of homes for purchase as "good," others noted that homes for purchase were somewhat bifurcated; lower cost stock frequently require significant investment in remodeling and repair due to condition, while higher priced properties present as being in good condition, but are not affordable for lower and moderate income residents of the county. A shortage of units for rent or lease was cited by several respondents as an increasing issue, particularly for low and moderate income residents—exacerbated, as noted above, by the influx of temporary renters employed in short-term construction projects in the county.

Home Ownership

Questioning then turned to home ownership issues in the county. There was significant agreement that property costs have increased significantly in the post-COVID era, with some respondents giving anecdotal examples of persons struggling to afford to purchase homes. Inventory of homes for sale was perceived differently by some respondents; while one realtor described the inventory as "good," and inclusive of all price ranges, another reported problems with supply. While properties of diverse sizes and types were represented as being available, lower income buyers have fewer options in selecting property. And, as noted above, respondents cited condition issues with many of the lower-cost properties.

Home ownership in Haskell County, as in many Texas areas, is being impacted by the high costs of taxes and insurance. And, as one respondent noted, the relatively modest median household income level in the county ($48,587) makes home ownership challenging for one-income households. One respondent felt there is a need for a new housing addition in Haskell, but noted that there are challenges to such developments, as the city lacks resources to facilitate utility connections, and potential developers are reluctant to make those investments absent greater assurances of profitability.

When asked to identify the current barriers to home ownership in Haskell County, respondents cited several issues. Foremost is the cost of home ownership, exacerbated by inflationary trends since 2000 and the increasing burdens of taxes and insurance. Availability of affordable options was also cited, as affordable properties available to low and moderate income households often have significant condition issues that present buyers with unanticipated costs. Another issue impacting both construction of new housing and maintenance or upgrading of existing stock that was mentioned was the inflated cost of construction materials, coupled with availability issues. Another issue that is discouraging both new construction and renovation in the county is the lack of contractors required for such projects. Finally, respondents cited financing issues that hamper home ownership in the county. Rising interest rates impact affordability, and while there are some buyer-friendly financing programs such as those offered by FHA and USDA, lenders like these present sometimes insurmountable barriers (e.g. inspections, paperwork) to accessing such programs.

Renting

With regard to rental issues in the Haskell County, respondents uniformly reported that finding adequate and affordable rental property is problematic. One realtor suggested that single family homes for rent are difficult to find, and that cost for such units are often prohibitively expensive for local persons/families. As noted earlier, recent large construction projects requiring a significant number of highly skilled personnel have drawn significant numbers of renters into the county. According to all respondents, these projects and the workforce drawn to the county have been a major stressor on the rental market in Haskell County. Because this workforce is relatively skilled and paid higher than the local workforce, they are able and willing to pay significantly higher amounts to secure housing than local persons or families are able to afford. While multifamily housing is available in the county, much of that is income-based housing. Units are described as being decently maintained, but inadequate for larger family units, and are comprised of fewer than 10 units each. It was noted that a nursing home was purchased and repurposed as a rental property, but the apartments are small.

Several barriers to adequate rental property in the county were identfied. Uniformly, availability and cost were named as the two greatest barriers. Competition from non-permanent occupants, described by one respondent as "transients," has inflated costs to the point that local renters are pushed into less adequate options, with affordable units often of dubious quality. One respondent noted that there is a lack of affordable housing options for elderly persons who can no longer manage maintaining their homes independently.

It should be noted that several respondents made note of the creation of recreational vehicle (RV) parks as a response to housing demands created by recent solar and wind construction projects. The RV parks were described alternately as between 80% full and completely full by respondents, with expansion of some of the parks currently in process. The number of spaces suggest that, due to lag in reporting, census data may underrepresent the number of this type of housing arrangement in the county. While one respondent noted that some of the occupants are county residents choosing this type of housing arrangement, most are non-permanent occupants whose reason for locating in the county is working on one of the construction projects in the county. Based on respondents' descriptions of rental issues, it would appear that the RV parks have done little to mitigate the rental issues in the county.

Housing and Economic Development

Interviewees were asked to describe the relationship between housing availability and economic development in the county. It was noted that, absent the temporary construction projects as described earlier, economic development in the county has not drawn significant new persons, and that existing industries such as the detention center are not a stimulus for population growth. When asked to rank housing's relationship to economic development on a 10-point scale (1 indicating lack of housing is the greatest barrier, and 10 indicating it is the greatest strength), responses ranged from three to five; from the real estate perspective, properties for sale would be adequate for such development, although cost and quality are potential issues, and rental options are limited. From other perspectives, condition and cost are moderate negative factors for sustainable economic development.

Previous Efforts to Address Housing Issues

A question about previous efforts to address housing issues in the county and its communities generated relatively few formal programs. One respondent described an effort to inform residents of lending programs through the USDA to encourage home ownership that was poorly attended and that did not seem to be effective. Another described a recent private initiative to create rental properties (duplexes) to capitalize on the rental shortage, but was concerned about the affordability of these properties for long-term residents. One respondent noted that there is discussion about addressing the number of vacant properties in the city of Haskell, allowing for potential infill projects, but that to date this does not seem to be gaining traction.

Respondents were asked to identify resources in the county that are relevant to addressing housing needs and issues. It was noted by two informants that the city of Haskell has a highly functional internet capacity; that has the potential to be a draw for persons who can work remotely, and who are looking for a location with lower cost of living and the benefits of a rural setting. However, it was noted that rural areas lack fiber for internet, a weakness that is common to rural areas. Another positive resource that was identified was the Development Corporation of Haskell. There is a positive perception of the school district in Haskell, the stability of the detention center as a source of employment, and the quality of the county's hospital district. In addition, a modest recent influx of young professionals and the establishment of four new businesses in Haskell proper have provided renewed optimism about the future of the county.

Respondents noted that there is a need for both municipalities and the county to address the large number of vacant properties. Within municipalities, historic reluctance to enforce codes is being addressed, although there is a lack of resources for the cleanup of such properties. Addressing this problem has the potential to stimulate the building of new housing, either for sale or rent, adding assets to the county's tax rolls.

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Haskell County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    b. Evaluate municipality codes for currency and utility in addressing such properties;
    c. Consider county-wide uniformity in city code development and enforcement.
2. Develop a coordinated county-wide plan for infrastructure development, including upgrading existing systems, to accommodate maintenance of quality of life and facilitate planned growth, particularly as it relates to the energy projects that are developing in the county.
3. Explore county-wide code modifications to effectively regulate the development of temporary housing solutions to the influx of construction workers for energy and other projects.
4. Municipalities should adopt zoning regulations that encourage the incorporation of novel construction techniques that are affordable and sustainable, such as 3-D construction and modular housing.
5. Given that lower-cost housing in the county is significantly dated and described as of marginal condition, explore the development of grant programs for both buyers and landlords who are investing in older properties for rent, to mitigate the cost of improving the livability of housing stock.
6. Explore options for the development of housing options for persons over 55, including both market-based and subsidized options.
7. Revisit efforts to inform local residents of lender requirements for home ownership, including collaborating with local educational institutions and lenders to provide consumer education.
8. Use strategies such as tax abatements to encourage municipalities to emphasize development potential in downtowns and along commercial corridors to ensure the

efficient use of land and existing infrastructure, and to promote ideal employment locations rather than in isolated, difficult to access locations.

9. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Jones County

Overview

Jones County drew its name from Anson Jones, early Republic of Texas statesman. The area now comprising Jones County was frequented by a number of native American tribes because of its herds of bison and abundant water provided by the Clear Fork of the Brazos River. Comanche, Kiowa, Tonkawa, Caddo, Delaware, and Wichita Indians were transient in the area prior to Anglo settlement, which began in 1851 with the establishment of Fort Phantom Hill to protect migrants heading west after the discovery of gold in California. The fort had a checkered history, abandoned in 1854, becoming a station on the Butterfield Overland Mail route in 1858, recommissioned as a military post in 1872, and permanently abandoned in 1875.

Jones County was established by the Texas Legislature in 1858 but was not settled until the early 1870s; with the elimination of the threat of Indian raids in the mid-1870s, early settlers established ranches in the county. By 1880 the population reached 546 persons, and in 1881 the county was formally organized with Jones City (now Anson) selected as the county seat; the name change took place in 1882. By this time farming was rivaling ranching for agricultural dominance in the county. The county grew to 3,797 people by 1890, and 7,049 by 1900. Between 1900 and 1910 the population tripled to 24,299, largely due to extension of railroad services in to the county; the new communities of Stamford, Leuders, and Hamlin were settled during this period.

As farming increased in the early part of the 20th century, the number of tenant farmers increased dramatically, and by 1930 over two-thirds of the farmers in the county were tenants. Population roughly stabilized between 1910 and 1930; the discovery of oil in 1926 mitigated the impact of the Depression and Dust Bowl on the population at that time, but as farming practices changed in mid-century and tenancy dropped, population declines were consistent in Jones County through the end of the century, with only 16,490 people as of the 1990 census. By 2010, the county had experienced modest growth, with 20,202 people, but the county experienced a 2.7% decline over the next decade, with 19,663 people as of 2020. As of 2023, the Census Bureau estimates a 3.7% increase, to 20,381 people.

The end of the 20th century saw the emergence of manufacturing in the county, particularly in the areas of agribusiness and trucking, manufacturing of gypsum products, and oil and gas extraction. Currently, the dominant economic drivers are government and government enterprise, farm employment, construction, retail trade, and “other services” (services that cannot be classified in traditional service categoris). The county currently also benefits from its proximity to the Abilene metropolitan area.

Jones County is divided by the Census Bureau into five Census County Divisions (CCDs): Anson, Hamlin, Hawley-Noodle, Leuders, and Stamford. These designations are used for the analysis in this report. Of the major municipalities in the County, the largest is Stamford, at 2.977; however, the town lies in both Jones and Haskell counties, so the actual number of persons living in the county is significantly less. Anson is the largest town totally contained in the county, with 2,301 persons living in the county in 2022. Hamlin follows closely behind, with 2,066 people. Hawley and Leuders are significantly smaller, with populations of 482 and 261, respectively; however, the Hawley-Noodle CCD includes a substantial area that lies within the city limits of Abilene, a complicating factor when examining differences between CCDs in the county.

Figure 8: Jones County Census County Divisions

Current County Conditions

As of 2022, there are an estimated 7,060 housing units in Jones County; of that number, 6,028, or 85.4%, were occupied; in Texas overall, 90.0% of all housing units are occupied.

In the Anson CCD, there are 1,345 units, 1,243 (81.3%) of which are occupied. The Hamlin CCD has 1,279 units, 84.2% (1,077) of which are occupied. In the Hawley-Noodle CCD, 2,170 of the 2,414 units (89.9%) are occupied, and in the Leuders CCD 284 of 341 units (8.03%) and occupied. In the Stamford CCD, 1,403 of 1,681 units (83.5%) are occupied.

Over three-fourths of the unoccupied units in the county (76.3%) are classified by the Census Bureau as "other vacant;" these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, that rate is 37.0%. The next largest proportion of vacant units (12.0%) are classified as seasonal, recreational or occasional use; this compares to 15.6% of Texas vacancies falling in that category. In Texas the largest number of unoccupied units are those categorized as "for rent" (32.6%); no vacant properties in Jones County are estimated to be vacant rental properties.

The Anson CCD has nearly nine in ten of its vacant housing falling in the "other" category (87.3%); another 108% of the vacant housing in this CCD are vacant homes that are for sale. In the Hamlin CCD, three-fourths of the vacant units are classified as "other" vacant (75.0%); another 16.7% are classified as "sold, not occupied." In the Hawley-Noodle CCD that includes the Lake Fort Phantom area, the vacant units are primarily divided among "other vacant" (48.0%) and seasonal or recreational use (42.5%). Nearly one in ten vacant units (9.5%) are for sale but unoccupied. IN the Lueders CCD the most common reason for vacancy is "other" (84.7%), while another 11.9% are seasonal or recreational properties. Finally, in the Stamford CCD vacancies are overwhelmingly "other" (97.1%), with the remaining vacant units classified as seasonal/recreational (2.9%).

Of the county's 7,060 units, most (5,862, or 83.0%) are single-unit detached structures. A substantial number of units are mobile homes (936, or 13.3%); this compares to 6.7% in Texas. Multi-unit structures are infrequent in Jones County; only duplexes (1.1%) and 10-19-unit structures (1.0%) constitute more than one percent of the housing units in the county.

Looking at the individual CCDs, some differences are noted. Only in the Hawley-Noodle CCD does the number of single-unit structures differ significantly, where just over two-thirds (68.1%) of the units are single occupancy. Similarly, about three in ten of the structures in this CCD (29.9%) are mobile homes. In the other CCDs, the proportions of single-occupancy units correspond closely to that of the county; the number of mobile homes in Hamlin and Lueders CCDs (6.9% and 7.6%) approximate that of the state (6.4%), and only 1.7% of the housing units in Stamford CCD are mobile homes. Multi-unit structures are most common in the Stamford CCD, and although the number is small, duplexes (3.0%) and structures with 10-19 units (3.0%) are the most common. Persons living in RVs or vans are infrequent in the county, although in Lueders, 3.5% of the occupied units fall in this category.

The median age of housing in Jones County is 60 years. County-wide, about one in seven of the units in Jones Count have been built since 2000 (14.4%); the Texas rate is 35.0%. Of the housing in Jones County, just over a half was built before 1970 (50.8%), and 11.1% was built before 1940. Texas rates for construction in these time frames is 21.5% and 3.2%, for comparison. In Jones County, there are no decades that indicate a building “boom”; slightly higher proportions of existing housing stock date to the 1950s (16.1%) and 1970s (14.6%), but only in recent decades has the proportion fallen below 10%.

In the Anson CCD, only 5.8% of the housing units have been built since 2000; while a relatively smaller proportion of units predate 1940 (9.2%), three in five units (60.1%) were built between 1950 and 1979. In the Hamlin CCD, almost two-thirds of the housing inventory (64.2%) predates 1970, and 11.9% were built before 1940. Only 9.6% of the units have been constructed since 2000. The Hawley-Noodle CCD more closely approximates rates in the state of Texas; just over a fourth of the units (26.3%) have been constructed since 2000, and only 4.6% predate 1940. However, over a quarter of the housing (26.0%) was built before 1970. The decade with the highest proportion of units constructed was the 1990s, representing 18.1% of the CCD’s housing stock.

In the Lueders CCD, almost a third of the housing (30.5%) was constructed before 1940, and over half (56.8%) prior to 1970. At the same time, this CCD has a fifth of its stock (20.5%) having been built since 2000. The oldest housing in the county is in the Stamford CCD; 17.3% of its stock predates 1940, and over two thirds (69.0%) was built prior to 1970. Only 6.4% of the units in Stamford CCD have been built since 2000, and no decade since the 1970s has seen the creation of more than ten percent of the housing in this part of the Jones County.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Jones County that number is 80.9%, significantly higher than in the state. Among the CCDs, there are two outliers: the Hamlin CCD, with home ownership at 69.5%, and Stamford CCD, at 65.3%. The rate of home ownership is highest in the Hawley-Noodle CCD, at 94.9%. While in Texas over half of all owner-occupied units have mortgages (56.5%), the Jones County rate is 41.3%. Median monthly cost for owners with mortgages in the County is $1,255, compared to state-wide average of $1,913 (65.6% of the state level). Hawley-Noodle CCD mortgagees have highest median monthly costs in Jones County, $1,479, 77.3% of the state; rates in the other CCDs are relatively equal, with Anson at $1,169, Hamlin at $1,143, Lueders at $1,107, and Stamford at $1,129 per month.

Owners without mortgages in Texas typically pay a median amount of $611; in Jones County, this rate is $513, or 84.0% of the state median. Median costs by CCD vary from a high of $547 in the Stamford CCD, to $539 in the Anson CCD, $521 in Hawley-Noodle CCD, $459 in Hamlin CCD, and $409 in Lueders CCD. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 1,154 occupied rental units in Jones County, 992 of which are paying rent (86.0%); this number is lower than the rate in Texas, where 95.4% of renters are paying rent. (The "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) In the Anson CCD, 139 of 197 (70.6%) are generating rent. In the Hamlin CCD, 289 of 328 units (88.1%) are revenue generating, while in Hawley-Noodle 84.5% do so (93 of 110 units). In the Lueders CCD, 78.1%% (25 of 32 units) had paying occupants, and in Stamford CCD, 446 of 487 (91.6%) of rental units are generating revenue.

Median rental costs statewide are $1,251 per month; in Jones County, the median rental cost is $938 (75.0%% of the state level). Rents are highest in the Hawley-Noodle CCD, at $1,072 (85.7% of the state level), followed closely by the Stamford CCD ($1,043, (83.4% of the state). Median cost in the Anson CCD is $921 per month, and $847 in the Hamlin CCD. Because of the low number of rentals in the Lueders CCD, the median rental rate is not calculated by the Census Bureau.

Most renters in Jones County (51.3%) pay between $500 and $999 per month; another third (35.4%) pay between $1,000 and $1,499 per month. Only about one in twenty renters (5.7%) pays less than $500 per month. Curiously, 5.8% of the renters are paying $3,000 or more per month. In the Anson CCD, nearly three-fourths of renters (71.9%) pay between $500 and $999 per month for rent; another 12.2% pay from $1,500 to $1,999, and 5.0% are paying more than $3,000 per month. Over two-thirds of Hamlin renters (69.2% pay between $500 and $999 per month, and another 27.7% are paying from $1,000-$1,499. In the Hawley-Noodle CCD, two-thirds of renters are paying between $1,000 and $1,499 per month; the rest are paying between $500 and $999 per month. Almost half of the renters in the Lueders CCD pay less than $500 per month (48.0%); the balance are paying in the $1,000-1,499 (28.0%) range, or between $1,000 and $1,499 per month (24.0%). Finally, in Stamford, 43.0% pay between $1,000 and $1,499 per month; another third (38.6%) pay from $500 to $999. And while a handful of Stamford renters are paying less than $500 per month (7.0%), more than one in ten renters in this CCD (11.4%) are paying more than $3,000 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Jones County's median housing valuation was $92,700, or 38.9% of the state level. Within the CCDs, median housing values ranged from a low of $72,000 in Hamlin, to $75,000 in Stamford CCD, $82,000 in Lueders CCD, $84,700 in Anson, and $131,100 in Hawley-Noodle CCD. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Jones County only 3.7% were valued at that price. Properties of this value range from a high of 6.4% in the Hawley-Noodle CCD, to a low of 0.7% in Hamlin CCD. Lueders CCD has 3.2% of its units valued in this range, Anson CCD 2.1%, and Stamford 1.2%.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Jones County, this number is 28.2%, approximately the same as that of the state. While two of the five CCDs are below the state level with regard to cost-burdened households (Hamlin at 16.4% and Lueders at 20.0%), mortgage holders in the remaining CCDs are experiencing challenges at a rate above that of the state. The proportion of cost-burdened mortgage holders is highest in the Stamford CCD (37.3%), while 30.2% of Anson CCD and 30.3% of Hawley-Noodle CCD mortgagees are cost burdened.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Jones County, 16.6% are experiencing affordability issues. This increased pressure is most evident in the Lueders CCD, where nearly half of homeowners without mortgages (49.4%) are cost-burdened. Hamin and Anson CCDs are also above the state average (23.4% and 18.2%, respectively). Stamford CCD homeowners without mortgages are cost-burdened at a rate roughly equal to that of the state (12.9%), while mortgage free homeowners in the Hawley-Noodle CCD are below the state rate at 10.4%.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Jones County overall experience housing affordability challenges at a rate only slightly below that of the state, with 42.9% cost-burdened. Stamford CCD renters experience the highest rate of affordability challenges; nearly three-fourths (74.0%) of renters in this part of the county are cost-burdened. Similarly, Anson CCD renters are cost-burdened at a rate only slightly below that of the state, at 45.3%. In the remaining CCDs, Lueders has about a third of its renters (32.0%) who are cost-burdened, Hawley-Noodle 17.2%, and in Hamlin, only 3.1%.

Key Informant Data

Five persons were interviewed as key informants from Jones County; these included the county judge, two city administrators/managers, a municipal economic development director, and the director of a housing authority in one of the larger cities in the county. A general outline of the interview questions is contained in Appendix A.

When asked to respond to a general question about the availability and affordability of housing in Jones County, respondents note that inventory of homes varies significantly depending on what part of the county one is examining. In some areas, there is an almost non-existent availability of housing, while in other areas the inventory of available homes is relatively strong. In all cases, the supply of adequate options for low and moderate income families is described as challenging due to condition issues and affordability. Incoming entry-level professionals such as teachers also face significant challenges in finding housing in the county. While the county's population fell slightly between 2010 and 2020, it has seen a modest increase since that time, placing additional pressure on the housing inventory. The expectation of two new projects in the county (a data center and solar project) is expected to add to the challenges of providing adequate and affordable housing.

Home Ownership

With regard to buying or building homes in Jones county, respondents noted that the condition of many homes for sale in some communities are in "bad shape," most requiring at least significant updating, and many requiring substantial remodeling to bring them to acceptable standards. One respondent noted that the quality of higher-end homes is typically "quite nice," but these properties are outside the range of affordability for most residents. Inflationary pressures are exacerbated by the very modest median household income in the county, making home ownership increasingly challenging for typical residents.

New construction in the county is challenging, according to one respondent, because of a lack of builders and contractors; another respondent noted that some construction materials (specifically concrete) are not available in the county, and transportation costs dramatically increase the expense associated with this critical material. Some concerns were expressed about the lack of building codes in parts of the county, exacerbating existing issues of maintenance and quality of construction. Inflationary trends were also cited as an issue that is hampering new construction in the county.

In some communities there are options for development of vacant lots through infill programs, although one respondent noted that the county's appraisal district lacks current data on properties due to chronic underfunding that leads to short-staffing. In one municipality, the city and the Municipal Development District (MDD) have partnered to simplify the process for infill development, including allowing tiny homes and other lower cost properties to be developed (incentives include reduced pricing for the lots and courtesy installation of water and sewer connections). On the other hand, one community in Jones County was described as having many properties that lack clear titles, making them either unavailable for purchase, or ineligible for use as collateral for new construction.

Rising tax and insurance costs were cited as further depressing home ownership in the county. As properties sell at inflated prices, valuations of properties are increasing, increasing the cost of home ownership. One respondent expressed frustration with the process for valuation of properties in the county.

Barriers to home ownership in Jones County that were identified by respondents include:

- Availability, particularly for low and moderate income families
- Condition issues of available homes for purchase that impact buyer qualification for financing
- Lack of contractors, particularly for projects involving multiple units
- Affordability due to inflationary trends, increasing tax and insurance costs, and the high cost of new construction
- Supplier/supply chain issues for certain building materials
- Questionable supply of water outside of the municipalities
- Deteriorating infrastructure in some communities
- Poor credit histories that negatively impact borrowing ability of many residents
- Availability of land for new developments and construction

Renting

When asked to discuss availability and affordability of rental options in Jones County, respondents noted that there is a shortage of such units in the county. Multi-unit rental properties are concentrated in Anson and Stamford and are described as older and not well maintained, although they are usually full. Although local residents consider them overpriced, more than one respondent noted that persons come to their communities for the comparative affordability of rental properties. Also, in several communities, renters are described as tending to stay for long periods of time in their properties, unable to transition to home ownership; this further diminishes the availability of rental property in the county.

Development of new multiunit rental properties is a priority in at least one community in Jones County; however, efforts to secure such investments are hampered by land availability and construction costs, including interest rates for financing. It is believed that there is a market for a significant number of units (as many as 100 in one community), assuming that the cost of renting is consistent with prevailing rates in the county.

Respondents note condition issues in many of the multi-unit rental properties in the county. In one case, economic development funds have been used to subsidize renovations to an aging complex, but the demand for these updated units greatly exceeded the capacity. Responses of informants suggest that market-priced multi-unit property owners struggle with maintenance and renovation demands.

Public housing in the communities represented by respondents were described as dated, and in some cases not well maintained due to budgeting challenges. While all were described as having waiting lists, it was reported that some housing authorities struggle to keep two and three bedroom units full. In one case, the community's housing authority has worked creatively to provide housing for public safety employees coming into the county while they look for rental or purchase property to become available in the tight market; this is seen as a positive factor in ensuring the safety of the developments.

Assuming the success of the solar and data center projects, pressures on the rental market in Jones County are expected to increase in the near future, as many of the jobs associated with these projects (although frequently temporary) pay higher than local wage levels, fueling inflationary pressures. In at least one community, the respondent noted that this phenomenon was already at work, further inflating the cost of rental properties in that municipality.

Barriers to renting in Jones County that were identified by respondents include:

- Accessibility and availability of rental properties
- Condition issues
- Emerging affordability issues as inflation increases

Housing and Economic Development

The impact of housing issues on economic development in Jones County is significant, with respondents rating it between 1 and 4 on a ten-point scale, with 1 describing housing as the greatest barrier to economic development, and 10 indicating housing is the county's greatest asset in economic development. As noted above, most communities express optimism that if they had more and better-quality housing, it would facilitate enticement of new businesses and investments in the county.

While respondents generally expressed openness to innovative strategies for building affordable housing such as 3-D and modular construction, many communities in Jones County struggle to find available land, particularly for projects that involve multiple units. Most communities report difficulty in managing abandoned and dilapidated properties due to legal costs associated with condemnation procedures. While some communities are turning to external resources to facilitate such efforts, others report re-examination of zoning and other ordinances that might facilitate more aggressive mitigation of such structures.

The county's contiguous connection to Taylor County contributes to disparate perceptions of economic development in Jones County. This is reflected in the variation of property values, with homes in the southern part valuated significantly higher as one nears Taylor County. Unsurprisingly, housing is seen as more detrimental to economic development as one moves away from the Abilene metropolitan area.

The optimism generated by prospective renewable energy and artificial intelligence projects being considered in the county is muted by the realities of housing shortages in virtually all communities in the county.

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Jones County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    b. Evaluate municipality codes for currency and utility in addressing such properties;
    c. Consider county-wide uniformity in city code development and enforcement.
2. Explore the use of tax abatements for improvements to certain properties to encourage maintenance and repair of habitable but dilapidated properties

3. Establish a county-wide plan for housing development in the primary municipalities in Jones County to facilitate economic development
4. Explore novel solutions to the development of affordable rental housing. This might include:
    a. Incentives for construction of efficiency units (“granny flats”) to increase availability of livable efficiency rental properties;
    b. Develop strategic infill approaches that incentivize emerging construction techniques such as 3-D and modular construction.
5. Develop a coordinated county-wide plan for infrastructure development, including upgrading existing systems, to accommodate maintenance of quality of life and facilitate planned growth.
6. Adopt zoning regulations that encourage the incorporation of novel construction developments that are affordable and sustainable, such as 3-D construction and modular homes.
7. Use collaborative networks between municipalities to entice outside developers into the county.
8. Explore economically viable strategies for creating temporary housing alternatives for transient laborers who will be connected to anticipated major construction projects; this should include adjustments to permitting processes to coordinate with water, electricity, sewage, and phone/internet providers.
9. Use strategies such as tax abatements to encourage municipalities to emphasize development potential in downtowns and along commercial corridors to ensure the efficient use of land and existing infrastructure, and to promote ideal employment locations rather than in isolated, difficult to access locations.
10. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Kent County

Overview

Kent County, named for Alamo hero Andrew Kent, has been occupied intermittently for about 10,000 years, with artifacts from the Folsom culture having been found in the area. The area was dominated by the Comanches of the Wanderers band in the eighteenth and 19th centuries; After the Comanches were defeated and relocated in 1872 by Ranald Mackenzie and buffalo were exterminated from the area, it was opened to settlement.

The first White settlers in what is now Kent County included R. L. Rhomberg, a cattleman who settled in the county in 1888. The 1890 census revealed only 324 people living in the county, and the economy was dominated by ranching. By 1900, the population had increased to 899. A rail line connecting Stamford and Spur crossed the county in 1909, leading to increased settlement of the county; by 1910, the population had grown to 2,655. Population continued to grow during the period, with crop production supplanting livestock production by 1920, when 3,815 persons were living in the county. Population peaked in 1930, at 3,851, but a steady decline followed over the next decades.

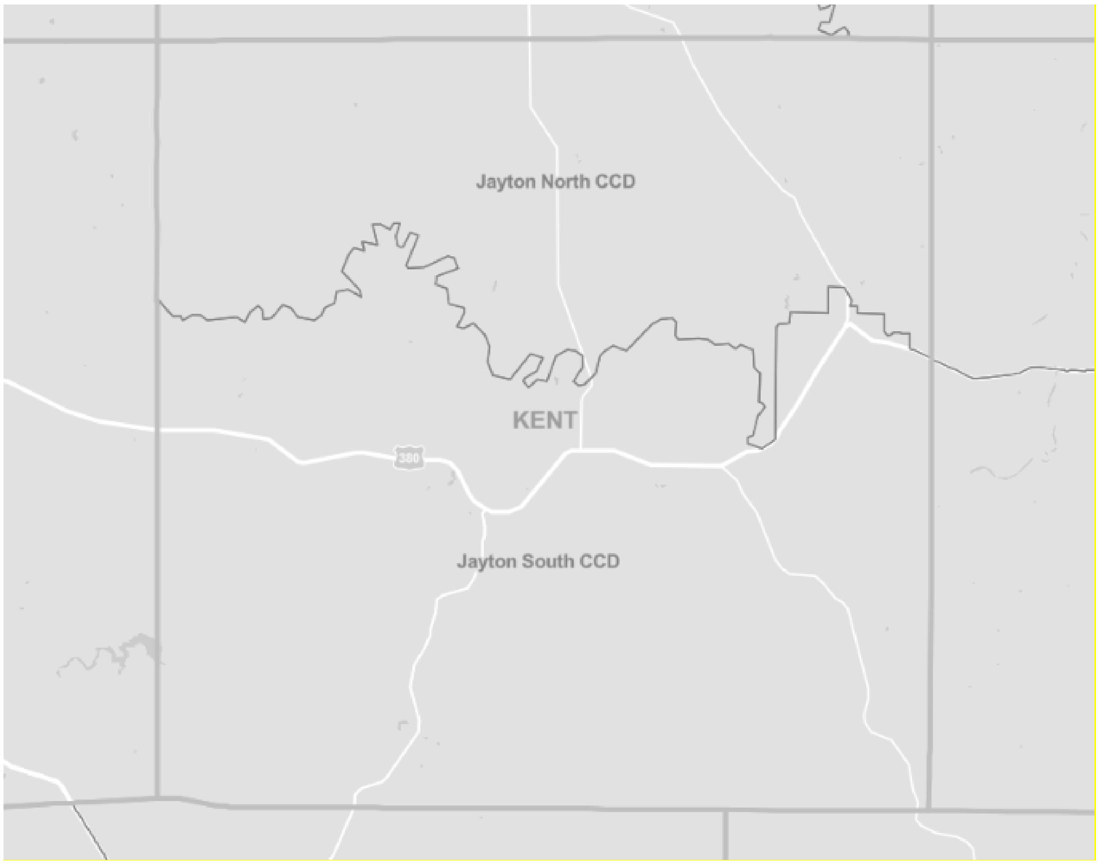
The number of farms declined precipitously between 1930 and 1950, with a corresponding decline in population; the 1950 census found only 2,249 people remaining in the county. By 1960, the population had dropped to 1,727; it fell further to 1,434 in 1980, and to 1,010 in 1990. By 2010, only 808 people remained in the county, and the next decade saw a 9.8% decrease in population, to 753. The U.S. Census Bureau estimates that the county has lost another 19 people between 2020 and 2023, a 2.5% decline.

Although the county was marked off in 1876, it was not formally organized until 1892, with the community of Clairemont chosen as the county seat. When the community of Jayton was established near the rail, Clairemont began to decline, and in 1954, the county seat was moved to Jayton.

Farming and ranching have dominated the economy in Kent County since its inception. Like much of West Central Texas, the county experienced an economic boom with the discovery of oil in 1946, with production peaking in the mid-1970s. Today, the dominant industries in the county are farm employment, government and government enterprise, finance and insurance, transport and warehousing, and mining, quarrying, and oil and gas extraction.

The county is divided into two CCDs: Jayton North and Jayton South, primarily demarcated by the Brazos River. The largest municipality in the county is Jayton; no other communities of substance remain in the county. As of the 2020 census, over two-thirds of the county's population was located in the town, whose population is divided among the two CCDs.

Figure 9: Kent County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 475 housing units in Kent County; of that number, 246, or 51.8%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Jayton North CCD, there are 174 units, 89 (51.1%) of which are occupied. The Jayton South CCD has 301 units, 52.2% (157) of which are occupied.

Half of the unoccupied units in the county (50.2%) are classified by the Census Bureau as seasonal, recreational or occasional use; across the state of Texas, only 15.6% of units fall in this category. About a fourth of the unoccupied units (24.9%) are classified as "other vacant;" these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, that rate is 37.0%. The county has a substantial number of rented but unoccupied units (18.3%); statewide, this figure is 4.4%. In Texas the largest number of unoccupied units are those categorized as “for rent” (32.6%); in Kent County, no units are estimated in that category.

The Jayton North CCD has over a third of its vacant housing units falling in the “other” category (34.1%); however, nearly half of the vacant housing units in this CCD (48.2%) are seasonal use units, a rate over twice that of the state (18.1%). In the Jayton South CCD, the largest number of vacant units are seasonal or occasional use (51.4%), while the next largest number are classified as “rented, not occupied” (25.7%). Only about one in five vacant units (19.4%) are classified as “other vacant” (88.8%).

Of the county’s 475 units, most are single-unit detached structures (399, or 84.0%). The remaining structures are either mobile homes (14.5%) or RV or vans (1.5%). Looking at the individual CCDs, little difference is noted. In the Jayton North CCD, 82.8% of the units are single family structures, 13.2% are mobile homes, and 4.0% are RVs or vans. Similarly, in Jayton South, 84.7% are single-family units, and 15.3% are mobile homes.

The median age of housing in Kent County is 64 years. County-wide, 17.4% of the housing units have been built since 2000; the Texas rate is 35.0%. Nearly half of the housing in the county was constructed between 1970 and 1989 (41.7%); about the same number of units (39.0%) were built before 1970, compared to 21.5% state-wide. About one in six (16.4%) units were built before 1940; however, in Texas only 3.2% of the housing stock predates that time. In the Jayton North CCD, 23.0% of the housing units have been built since 2000, while in Jayton South CCD, that number is even smaller, at 14.3%. Comparing the two CCDs shows that both have relatively similar proportions of units constructed before 1970 (37.4% in Jayton North and 39.9% in Jayton South).

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Kent County that number is 80.9%, higher than the state average. There is little variance between the two CCDs, with Jayton North having 82.0% owner-occupied units, and Jayton Sount 80.3%.

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Kent County rate is 15.6%. Differences between the two CCDs are stark; in Jayton North, nearly a third of homeowners (31.5%) have a mortgage, while in Jayton South, only 6.3% are in this category.

Median monthly cost for owners with mortgages in the County is $2,050, compared to state-wide average of $1,913 (107.1% of the state median). While rates are somewhat higher in Jayton South CCD ($2,167) than in Jayton North ($2,021), these differences are not significant.

Owners without mortgages in Texas typically pay a median amount of $611; in Kent County, this rate is $460, or 75.3% of the state median. Median costs In the Jayton North CCD are estimated at $285, while in Jayton South CCD, thery are estimated at $610—roughly equal to that of the state. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are only 47 occupied rental units in Kent County, 22 of which are paying rent (46.8%); this rate is less than half that of the state of Texas, where 95.4% of renters are paying rent. (The "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) In the Jayton North CCD, only two off 16 occupied rental units (12.5%) are generating rent. In the Jayton South CCD, 20 of 31 occupied rental units (64.5%) are revenue generating. These numbers probably reflect agricultural workers whose compensation includes the provision of living quarters as part of compensation.

All renters in Kent County pay less than $1,000 per month; most (90.9%) pay between $500 and $999 per month, while the remainder pay less than $500 per month. All of the renters in Jayton North pay less than $500 per month, while all renters in Jayton South pay between $500-999 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Kent County's median housing valuation was $76,400, or 32.1% of the state level. Within the CCDs, median housing values ranged from a low of $74,300 in Jayton South CCD, to $91,500 in Jayton North CCD. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Kent County only 1.5% were valued at that price, with all of those properties located in the Jayton South CCD, where 2.4% of the properties fall in this range.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Kent County, this number is 16.1%, well below that of the state. While the number of units with mortgages is small in Jayton South CCD (only 8), half of those mortgage holders (50%) are cost burdened, while only one of 23 in Jayton North CCD (4.3%) is in this category.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Kent County, that rate is similar, at 14.3%. Twice as many homeowners without mortgages in Jayton North CCD are cost-burdened as in Jayton South CCD (22.0% and 11.0%, respectively).

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). No renters in Kent County are considered to be cost-burdened; none are currently estimated to be paying more than 19.9% of their monthly income for rental housing.

Key Informant Responses

The low population of Kent County presented obstacles to identifying and interviewing key informants regarding housing; as a result, three informants were identified for this part of the study. These included the county judge, county appraiser, and a school district administrator. The general outline for questions is included in Appendix A.

There is a consensus among respondents that the availability and affordability of housing in the county is a significant challenge. The county's economic drivers are government and government enterprises (county government and school district), agriculture, and a nursing home; persons employed in government, the school district, and the nursing home, while frequently drawn from the county, have significant difficulty finding housing in the county, and are often forced to look outside the county for suitable housing. To address this issue, the school district has resorted to providing housing for some employees (according to one respondent, its tax base is sufficient to allow modest investment in this area).

Home Ownership

There are few homes available for sale in the county (in late 2024, only 9 listings were noted in the county), and according to one respondent, the prices for homes are more than most residents can afford. This is exacerbated by the selection of properties; most are older and disproportionately two bedroom, one bath properties that do not meet the needs of families.

New construction in the county has been dominated by development around the lake in the southernmost part of the county. These homes include occasional use properties.

Land for building homes is problematic in the county, both from availability and affordability perspectives. New construction is further complicated by the lack of contractors (electricians, plumbers, etc.) in the county; new construction is a time consuming process in the county, according to respondents.

When asked to identify barriers to home ownership in Kent County, the following were identified:

- Availability
- Condition of available stock
- Challenges with new construction (cost, access to contractors)
- Rising costs for insurance and taxes

Renting

Renting in Kent County is challenging; there are only 47 total rental units identified by the U.S. Census Bureau, 25 of which do not generate rental income. There are no multifamily units in the county, meaning that prospective renters are limited to single-family units. According to respondents, there is a severe shortage of properties to rent. Inflation is becoming more of a problem, according to respondents, with current available properties being listed above the levels indicated in Census data.

When asked to identify barriers to renting in the county, respondents identified the following:

- Availability
- Condition of properties

Respondents were not able to cite any specific programs in the past to address housing issues.

Future needs cited by respondents include finding a developer who would be willing to come into the county, buy land, and develop a small development with three bedrooms and two bathrooms, some for sale and some investment rental properties. Also, there are opportunities for some infill development in Jayton, according to respondents; however, modest economic development is needed (restaurants, perhaps a mini-market for basic groceries).

The school district is seen as a major asset for the county; it has a successful athletic program, and is attractive for families looking for a smaller setting with strong financial resources to support their academic and extracurricular programs; however, this is significantly hampered by the lack of housing in the county.

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Kent County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    b. Consider county-wide code development and enforcement.
2. Explore ways to replicate the school district's program of providing rental properties for its employees with other county employers (the county itself, for law enforcement officers, and the nursing home).
3. Engage with the county's primary K-12 school district to expand programs for Career and Technical Education (CTE) that focus on county needs (construction trades such as electrical, plumbing, HVAC, etc.).
4. Explore innovative ways to address the development of additional rental properties, such as facilitating infill development in Jayton by encouraging emerging construction technologies (modular construction, 3-D building techniques).
5. The county and the city of Jayton should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Knox County

Overview

Knox County, the northernmost county in the region served by the West Central Texas Council of Governments, was an unsettled area frequented by nomadic Native Americans until the late nineteenth century. While copper deposits along the Brazos River were reportedly mined during the Spanish and Mexican colonization of the area now comprising Knox County, Anglo exploration of the area probably began in 1854 as part of the Marcy expedition's search for sites for Indian reservations. The county is named after Henry Knox, secretary of war during the first term of President George Washington.

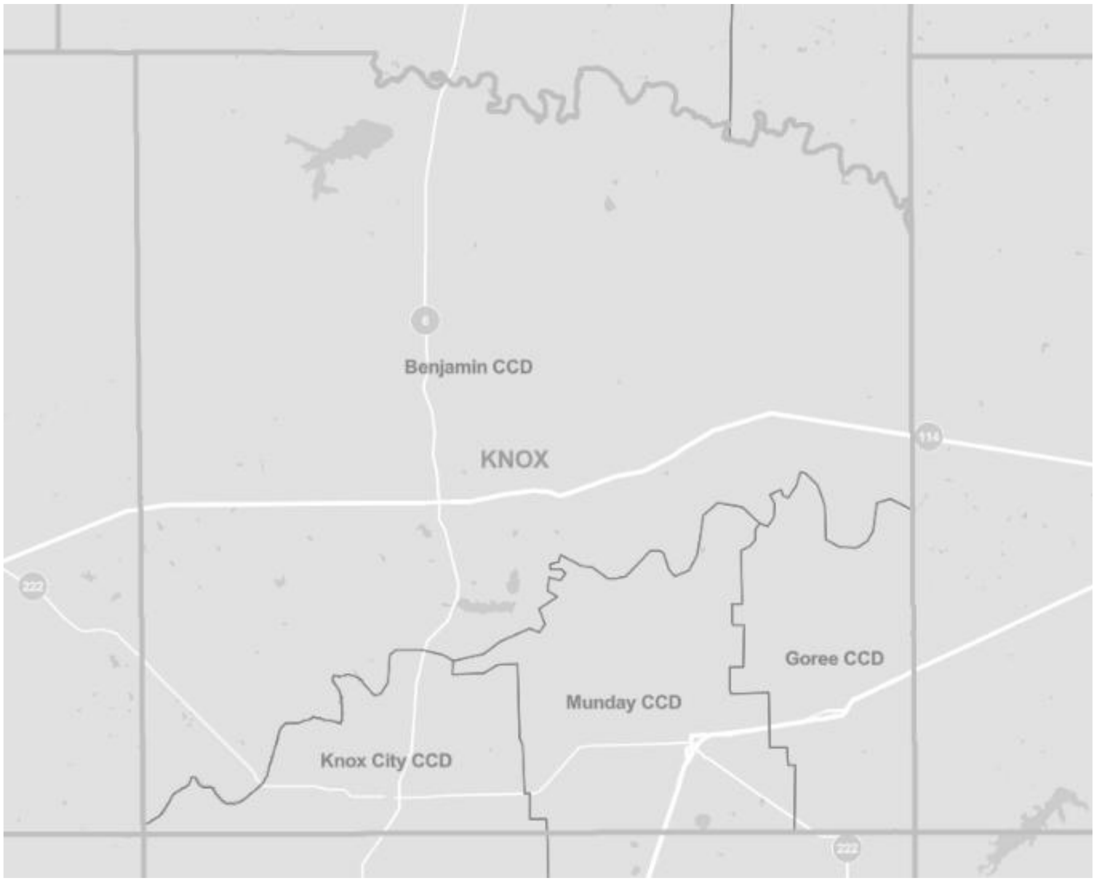
Knox county was formed in 1858 by the Texas legislature but remained unsettled; it was decreed a county in 1876. Early settlement was slow, with only three farms or ranches and 77 persons according to the 1880 census. The county was formally organized in 1886, with the community of Benjamin selected as county seat. As farming and ranching developed in the county, the population grew to 1,134 by 1890, and to 2,322 by 1900. Extension of rail services into the county in the early 20th century led to rapid growth in the county, with 9,625 people counted in the 1910 census. The expansion of cotton farming in the county was paralleled with population growth, with 11,268 people in the county by 1930.

The Depression and Dust Bowl decimated agricultural production in the 1930s, and the population declined to 10,090 by 1940. Although the discovery of oil in 1945 provided some economic relief to the county, changes in agricultural practices led to further population declines in the county, dropping to 10,082 in 1950, 7,857 in 1960, 5,972 in 1970, and 5,329 in 1980. By 2010, the population had decreased to 3,719; the county experienced a 9.8% decline in population over the next decade, with the 2020 census counting only 3,353 people remaining. Population estimates for 2023 reflect a continuing decline, to 3,302 people in Knox County.

Farming and ranching have dominated the economy in Knox County since its inception. Today, the dominant industries in the county are government and government enterprise, farm employment, retail trade, wholesale trade, and arts and entertainment.

Dominant municipalities in Knox County are Benjamin, the county seat; Munday, the largest town in the county; and Knox City. Smaller communities include Goree, Rhineland, Truscott, Vera, and Hefner. The county is divided into four Census County Divisions (CCDs): Benjamin, Goree, Knox City, and Munday. These designations are used for analysis in this report.

Figure 10: Knox County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 1,815 housing units in Knox County; of that number, 1,248, or 68.8%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Benjamin CCD, there are 279 units, 121 (43.4%) of which are occupied. The Goree CCD has 164 units, 65.2% (107) of which are occupied. In the Knox City CCD 431 of 589 (73.2%) of the housing units are occupied, and in the Munday CCD, 589 of 783 (75.2%) of units are occupied.

Three of every five unoccupied units in the county (61.2%) are classified by the Census Bureau as “other vacant;” these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, only 39.0% of vacant properties fall in this category. About a third of the vacant properties (30.0%) are classified as seasonal, recreational or occasional use; across the state of Texas, only 15.6% of units fall in this category. Small numbers of vacant units are for rent (3.7%) or for sale (2.6%).

The Benjamin CCD has over a half of its vacant housing units falling in the “other” category (50.6%); however, the balance of the vacant housing units in this CCD (49.4%) are seasonal use units, a rate over twice that of the state (18.1%). In the Goree CCD, two thirds of the vacant units (66.7%) are classified as “other; and, while nearly a quarter are classified as seasonal or occasional use (22.8%), about one in ten of the vacant units (10.5%) are on the market as “for sale.” In the Knox City CCD, most of the vacant units are classified either as “other vacant” (41.9%) or seasonal or recreational use (36.7%). And while 7.0% of the vacancies are units for rent, another 5.7% are rented but not occupied. Finally, in the Munday CCD, virtually all of the vacant properties (84.0%) fall in the “other” category, while another 10.8% are seasonal or occasional use units. There are a handful of units available for rent, but not occupied (5.2%).

Of the county’s 1,818 units, most are single-unit detached structures (1,611, or 88.8%). Remarkably, there are few mobile homes in Knox County (3.8%). The largest proportion of multi-unit structures are classified having 20 or more units (2.6%). Looking at the individual CCDs, some differences are noted. In the Benjamin CCD, units are primarily single occupancy units (86.4%); the balance are mobile homes (13.6%). In the Goree CCD, 96.3% of units are single occupancy, and the balance (3.7%) are mobile homes. In the Knox City CCD, four in five units (82.7%) are single-unit detached structures; another 8.1% are classified as having 20 or more units. And while there are a few duplexes (2.5%) and structures with 3 or 4 units (2.0%), another 2.0% are 1-unit attached, and another 2.5% are RV or vans. Finally, in the Munday CCD, 92.6% of the units are single occupancy, with 3.2% mobile homes.

The median age of housing in Knox County is 62 years. County-wide, only 5.1% of the housing units have been built since 2000; the Texas rate is 35.0%. At the same time, over half of the housing stock (56.9%) predates 1970, and 11.9% was constructed before 1940. For comparison, in Texas, only 31.5% of units were constructed before 1070, and only 3.2% predate 1940. In the Benjamin CCD, only 2.1% of the housing units have been built since 2000, while nearly a fourth (22.2%) were constructed before 1940. Almost two-thirds of the housing stock in Benjamin (62.0%) predates 1970. Curiously, the data suggest a building boom in the 1990s, when nearly a fourth of the existing housing stock (22.9%) was constructed. In the Goree CCD, 6.7% of units have been constructed since 2000. About a fourth (23.2%) predate 1940, and over half (57.3%) were built before 1970. Curiously, over a fourth of this CCD’s units (27.4%) were constructed in the 1970s. In the Knox City CCD, there has been virtually no new construction of housing since 2000 (2.5%). At the same time, units predating 1940 are comparatively rare, at 9.2% of stock. Still, more than half of the housing stock (55.9%) predates 1970. Over a third of the units in this CCD (36.8%) were constructed between 1970 and 1989. Munday CCD has the highest proportion of newer housing units in Knox County with 7.7% built since 2000. About one in five units (19.5%) were constructed during the 1970s, and another 14.2% were built during the 1980s. And while relatively few units predate 1940 (7.9%), more than half were built before 1970 (55.9%).

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Knox County that number is 78.0%, higher than the state average. Home ownership is highest in the Goree (81.3%) and Munday CCDs (87.6%); in Benjamin, the rate of home ownership is 65.3%, and in Knox City, it is 67.7%.

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Knox County rate is 20.9%. Differences between the two CCDs are stark; in Munday CCD, nearly a third of homeowners (30.0%) have a mortgage, and one in five (20.9%) of Knox City homeowners are mortgagees. In contrast, only 6.9% of homeowners in Goree CCD and 3.8% in Benjamin have mortgages.

Median monthly cost for owners with mortgages in Kent County is comparatively quite low at $972, compared to state-wide average of $1,913 (50.8% of the state median). Costs are highest for mortgage holders in Munday ($978) and Knox City ($953). Because of low numbers of mortgage holders in Benjamin and Goree, no estimates are available for these CCDs.

Owners without mortgages in Texas typically pay a median amount of $611; in Knox County, this rate is $419, or 68.6% of the state median. Median costs are highest in the Goree CCD, at $494 per month; in Munday, that rate is $489 per month. Costs in Knox City and Benjamin CCDs are lower ($419 and $406, respectively). These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are only 274 occupied rental units in Knox County, 191 of which are paying rent (69.7%); this rate is just over two-thirds that of the state of Texas, where 95.4% of renters are paying rent. (The "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) In the Benjamin CCD, only 19 of 42 occupied units are revenue-producing (45.2%). Eighteen of 20 occupied rental units in the Goree CCD (90.0%) are generating rent, while in Knox City 117 of 139 (84.2%) are revenue-producing. In Munday, just over half of the rentals (50.7%) are paid rentals. One of the possibilities for the number of non-paying rental occupants in Benjamin and Goree CCDs is that there are larger numbers of agricultural workers whose compensation includes the provision of living quarters as part of compensation in these parts of the county.

No renters in Knox County pay more than $1,499 per month for rent. Proportions are relatively equally divided among those paying less than $500 per month (30.4%), $500 to $999 (34.0%), and $1,000 to $1,499 (35.6%). About three-fourths of renters in the Benjamin CCD (73.7%) pay between $500 and $999 per month; the balance (26.3%) pay less than $500 per month. In the Goree CCD, about five in six renters (83.3%) pay between $500 and $999, while the remaining renters pay less than $500 per month. In the Knox City CCD, over half (50.4%) are paying between $1,000 and $1,499 per month; the remaining renters pay from $500 to $999 (26.5%) or less than $500 per month (23.1%). In the Munday CCD, over three-fifths of renters (62.2%) are paying less than $500 per month; 13.5% pay between $500 and $999, and just under a quarter (24.3%) pay between $1,000 and $1,499.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Knox County's median housing valuation was $55,100, less than a quarter of that of the state (23.2%). Within the CCDs, median housing values ranged from a low of $54,100 in Munday CCD, to $56,400 in Knox City CCD, and $61,400 in Benjamin CCD (low numbers of units precluded the Census Bureau from estimating median value in Goree CCD). Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Knox County only 0.5% were valued at that price, with all of those properties located in the Munday CCD, where 1.0% of the properties fall in this range.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Knox County, this number is 26.7%, roughly equal that of the state. All of the mortgage holders (3) in the Benjamin CCD are cost-burdened; none are cost burdened in Goree. Two out of five of the mortgagees in Knox City (41.0%) are classified as cost-burdened, while in Munday CCD one in five (20.7%) is in this category.

Overall, in Texas just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Knox County, that rate is lower, at 8.2%. However, among the CCDs there is significant variance. One in five (20%) of the homeowners without a mortgage in the

Benjamin CCD is cost-burdened, and over a fourth (27.7%) of the Goree homeowners in this category are financially stressed. In contrast, in the Knox City CCD 12.1% are cost-burdened, and in Munday CCD, only 5.8% of homeowners without mortgages are in this category.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). In Knox County, this number is slightly higher, with 54.4% of renters cost-burdened. All renters in the Goree CCD (100.0%) fall in this category, and in the Knox City CCD, over two-thirds (69.2%) are cost-burdened. In Benjamin this rate is just over a quarter (26.3%), and in the Munday CCD there are no cost-burdened renters.

Key Informant Information

Data regarding housing in Knox County were collected from three knowledgeable persons in the county: the county judge, a realtor located in the county, and the city manager of one of the municipalities in the county. A general outline of the format of interviews is published as Appendix A.

Respondents noted that the supply of available and affordable housing in the county is "tight," particularly for desirable options. One respondent suggested that over a third of the available housing supply in the county is, in their term, "not desirable." It was noted that there is some activity in the county by local investors buying lower priced properties and updating them for sale or rent.

Home Ownership

With regard to buying homes in Knox County, respondents described the supply of available homes as tight but adequate for the current demand. Inflationary trends since the Covid-19 epidemic have been problematic, although it was noted that prices for homes on the market have declined slightly in recent months. It was also noted that many prospective buyers in the county have difficulty qualifying for loans. Affordability has also been negatively impacted for local residence by an influx of persons from more affluent areas (often either older persons looking for retirement locations or persons who work remotely) who are drawn to the county by the comparatively lower cost of housing, and who can pay cash for properties at the higher end.

New home construction has been limited in the county both because of demand (population has continued to decline over the last decade) and cost. Also, according to respondents, the high costs of remodeling is a hindrance to the purchase of homes in the county.

From the county perspective, finding housing for professionals such as law enforcement personnel and teachers is problematic due to the lack of supply, particularly for affordable housing that is livable without major renovations.

Barriers to purchasing property in Knox County, as identified by respondents, include:

- Lack of adequate supply, especially lower cost properties that are habitable
- Problems with prospective buyers qualifying for mortgages
- Prohibitive costs for building new construction or significant remodeling
- Dated stock

Renting

Regarding renting in Knox County, respondents were uniformly pessimistic about the availability and affordability of rental properties. Stocks of rental properties are scarce, and condition issues are problematic, particularly for person who qualify for subsidized housing in the county.

Cost is a major issue for renters in the county; as noted above, over half of the renters in the county are cost-burdened. Inflationary trends in the county have negatively impacted affordability of rental properties, and if anticipated construction projects in the county materialize (oil and gas and renewable energy were cited), the ability of those transient workers coming into the county is expected to drive prices of existing rental properties even higher, further exacerbating barriers for local residents.

Rental issues are further hindered by the lack of an organized resource for marketing properties. According to one respondent, sources of availability of rental properties is limited to social media postings. Local realtors lack the resources to take on such a project, leading to frustration on the part of persons seeking rental properties. Several respondents noted the need for construction of low to moderate cost rental properties such as duplexes, but efforts to entice builders into the municipalities in the county have been unsuccessful due to the high cost of construction.

Barriers to renting in Knox County that were identified by respondents include:

- Lack of stock, particularly for low and moderate income households
- Cost of rentals in the county
- Condition issues with rental options

Housing and Economic Development

When asked about the impact of housing on economic development in the county, respondents cited it as a negative factor; using the 10-point scale of hosusing being the greatest asset to economic development (10) to the greatest barrier (1), it was rated around a 3. Should the potential renewable energy projects come to fruition, or oil and gas projects to update aging infrastructure be initiated, housing those transient workers would necessitate creation of “man camps” or recreational vehicle parks to accommodate them.

Future needs generated by respondents include the clean-up of deteriorated properties, which would free up properties for infill or other development. Also, it was noted that there is a need for more professional service providers to be recruited to the county. Efforts to draw industry or other economic drivers to the county were cited as important to continued viability. As one respondent put it, leaders in the county “need ideas” or vision for a future that is realistic and achievable.

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Knox County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    b. Evaluate municipality codes for currency and utility in addressing such properties;
    c. Consider county-wide uniformity in city code development and enforcement.
2. Encourage K-12 school districts in the county to explore investing in real estate to provide housing to incoming personnel as a recruitment and retention strategy.
3. Explore novel solutions to the development of affordable rental housing. This might include:
    a. Incentives for construction of efficiency units (“granny flats”) to increase availability of livable efficiency rental properties;
    b. Develop strategic infill approaches that incentivize emerging construction techniques such as 3-D and modular construction.
4. Explore economically viable strategies for creating temporary housing alternatives for transient laborers who will be connected to potential major construction projects; this should include:
    a. Adopting appropriate zoning regulations to ensure safety and adequacy of such developments;

    b. Adjustments to permitting processes to coordinate with water, electricity, sewage, and phone/internet providers.

5. Use strategies such as tax abatements to encourage municipalities to emphasize development potential in downtowns and along commercial corridors to ensure the efficient use of land and existing infrastructure, and to promote ideal employment locations rather than in isolated, difficult to access locations.
6. Establish and fund a county-wide resource for the listing of rental properties; this effort should involve broad representation, including realtors from agencies serving the county and landlords.
7. Explore the development of a Public Facilities Corporation (PFC) or similar entity, possibly at the county level, to increase the availability of affordable mixed-income rental housing.
8. For larger municipalities in the county, the possibility of establishing Community Land Trusts should be explored as a strategy for encouraging the development of low and moderate income housing.
9. Pursue public and private programs that offer grants to first-time or low- and moderate-income homebuyers (e.g., USDA Section 502) to encourage home ownership, or to mitigate costs associated with rehabilitation of marginally adequate housing.
10. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Mitchell County

Overview

Mitchell County, named after two Texas Revolution participants (Asa and Eli Mitchell), was first explored by the Spanish in the early 1600s, looking for wealth allegedly possessed by the indigenous Jumano Indians. The area now comprising Mitchell County was settled by Comanche Indians in the late 18th century, controlling it until 1875 when they were resettled onto reservations. The county comprises 915.9 square miles, with a land area of 911.1 square miles; major water bodies include Lake Colorado City, Champion Creek Reservoir, Lake Gregor, and Lake Butler (all recreational sites). The Colorado River is a dominant feature of the county, as well.

The 1876 Texas Legislature formed Mitchell County, initially assigned to Shackelford County for administrative purposes. Settled primarily by buffalo hunters during the late 1870s, there were 112 residents by the 1880 census. Elections were held in 1881 to organize the county, with Colorado City chosen as the county seat at that time. The first Anglo settlers were cattlemen, who first moved into the county in the late 1870s, followed by merchants and traders who anticipated the construction of rail service by the Texas and Pacific Railroad, which was completed in the early 1880s. By the time rail service reached Colorado City, the town's population had increased to 300 persons; ultimately Colorado City became a major cattle shipping center for West Texas, and by 1884, the population had reached approximately 3,000.

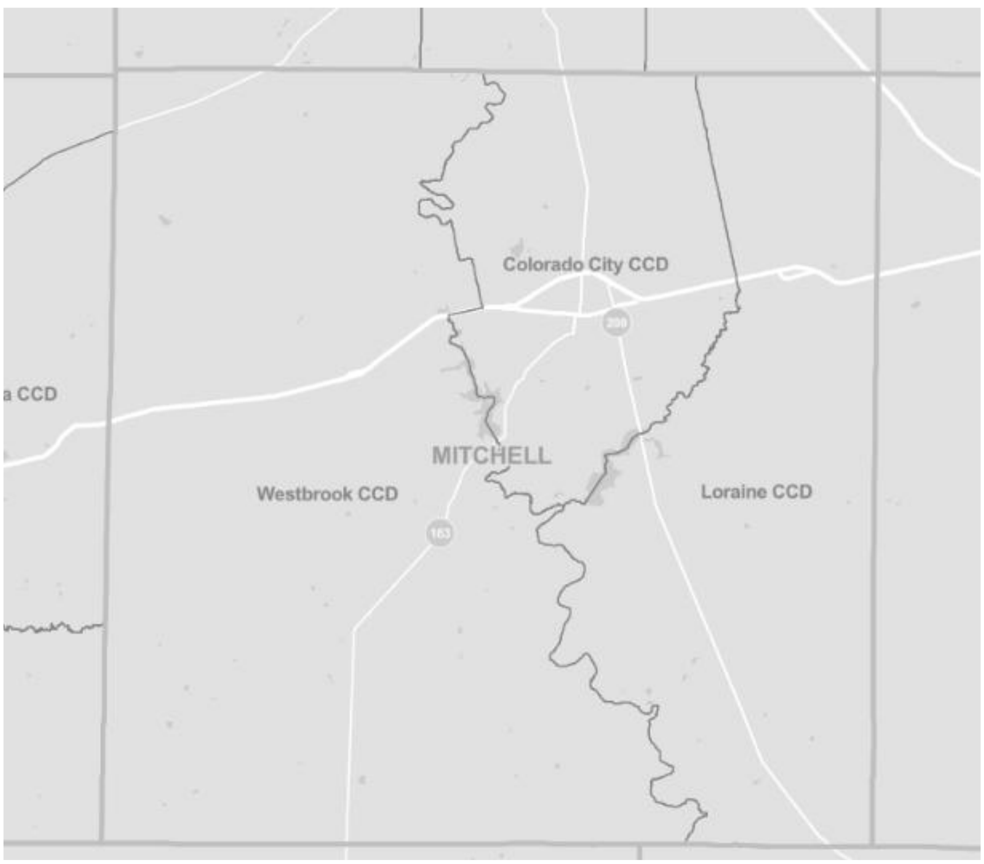
Drought and natural disasters contributed to population declines in the last two decades of the 19th century, with 1890 census figures showing only 2,059 people in the county, rebounding to 2,855 by the 1900 census. Land under cultivation increased during the 1890s to over 4,000 acres, three-fourths of which were planted in cotton. Sorghum and cotton cultivation expanded rapidly between 1900 and 1930, with over 132,000 acres of cotton being grown in the county by 1930. Tenant farming was dominant by 1930, and the population reached 14,183 at that time.

The Depression, drought and Dust Bowl led to a dramatic decline in crop production in the 1930s, accompanied by substantial declines in farms and population by 1940, when the census reported 12,477 persons living in Mitchell County. While the discovery of oil in 1920 somewhat stabilized the county's economy during this time, the 1950s saw the loss of about a quarter of the county's population, from 15,357 in 1950 to 11,255 in 1960. By 2010, the population had declined to 9,403, and fell another 4.4% by 2020, to 8,990. A negligible increase in population has been noted between 2020 and 2023, to 9,075, or 0.9%.

At the current time, the dominant industries in Mitchell County are mining, quarrying, and oil and gas extraction, government and government enterprise (including the Wallace Unit of the Texas Department of Corrections), real estate and rental and leasing, retail trade, and finance and insurance.

The county is divided into three CCDs: Colorado City, Loraine, and Westbrook. The largest municipality in the county is Colorado City, which is included in the Colorado City CCD; as of the 2023 census estimate, over two-thirds of the county's population (70.8%) was located in this CCD, which covers roughly the north central of the county. The Loraine CCD comprises the eastern third of the county and is more sparsely populated, with 1,134 persons. The Westbrook CCD captures almost half of the county, and constitutes the westernmost part of Mitchell County, with 1,489 persons living in the CCD. These divisions are used for analysis in this study.

Figure 11: Mitchell County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 3,706 housing units in Mitchell County; of that number, 2,411, or 65.1%, were occupied; in Texas overall, 90.0% of all housing units are occupied.

In the Colorado City CCD, there are 2,413 units, 1,668 (69.1%) of which are occupied. The Loraine CCD has 525 units, 67.8% (356) of which are occupied. The Westbrook CCD has 768 units, 50.4% occupied.

In Mitchell County, nearly half of the vacant properties (48.3%) are classified as "other vacant"--foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants; in the state of Texas, this number is 38.5%. The next highest number of empty units are classified as seasonal, recreational, or occasional use, 27.5%, about 50% higher than the Texas rate of 17.6%. While the rate of vacant rental properties is among the highest among the region's rural counties at 15.6%, this rate is still below the state level (28.5%). The balance of vacancies in the county are distributed among units rented but unoccupied (2.3%), for sale (4.8%), or sold but unoccupied (1.5%).

When examining the three CCDs in the county, two follow the general county distribution (Colorado City and Loraine CCDs), while the Westbrook CCD presents a different pattern. In the Colorado City CCD, half (50.1%) of vacancies are "other" and about one in six (16.9%) are seasonal or recreational units. About one in five (21.3%) are open rental units. Smaller proportions are rented but unoccupied (4.0%) or for sale (7.8%). Similarly, in the Loraine CC, 55.3% are "other vacant" properties, and 17.3% are seasonal or recreational units. Another 20.7% are rental units on the market; the balance are either for sale (2.7%) or sold but unoccupied (4.0%). Westbrook CCD presents a different picture; in this part of the county, over half of the empty properties (53.2%) are seasonal or recreational units, while another 41.6% are "other vacant." Only 1.8% of empty properties in this CCD are for rent, and the balance (3.3%) are sold but unoccupied units.

While the predominant type of housing is a single unit structure in the county (2,896, or 78.1%), the county has a sizeable number of mobile homes (473, or 12.8% of housing units); this compares to 6.7% in Texas. Of the multi-unit properties, duplexes and large-capacity structures with 20 or more units are more common options in the county (4.1% and 3.6% of units, respectively).

Looking at the CCDs individually reveals differences among the areas in the county. The highest concentration of single-unit structures is found in Colorado City CCD, with 82.9% of units falling in this category, and Loraine, with 81.7% single-family homes. Westbrook CCD, in contrast, has only 60.7% single family structures, with almost all the remaining options being mobile homes (39.1%).

The median age of housing in Mitchell County is 63 years, suggesting the county's housing stock is among the older in the region. County-wide, only 5.3%, or about one in twenty, of the housing units have been built since 2000 (Texas overall, 35.0%). At the same time the number of units constructed prior to 1940 is 21.4%, or about one in five units (Texas, 3.2%). Over two-thirds of the housing stock in the county (69.5%) was constructed before 1970 (Texas, 21.5%). Just over a fourth of the housing (25.5%) was built in the 1950s.

Examining housing stock age by CCD reveals some interesting contrasts. In the Colorado City CCD, only 4.2% of the housing has been built since 2000; in Loraine, that number is even more stark, with just 1.7% of units being constructed in that period. By contrast, Westbrook CCD has just over a tenth of its units (11,4%) constructed the recent past. In Texas overall, over a third of all housing units (35.0%) have been built in the current century.

Of the three CCDs in Mitchell County, Colorado City has the largest proportion of units built before 1940 (29.1%, or about three in ten units). In contrast, Loraine CCD has about a tenth of its stock (9.9%) built before that time, and Westbrook CCD with about one in twenty (4.9%) of that era. Looking at the number of units constructed before 1970, three-fourths of the housing stock in Colorado City (75.9%) was constructed before 1970; the situation in Loraine CCD is basically the same, with 69.8% of units constructed in that time period. Westbrook CCD fares somewhat better, with just under half of the units of this age (49.1%). As noted above, this compares to a Texas figure of 21.5%. And, with the exception of Colorado City where housing built before 1940 constitutes the most common period of construction, the most common era of construction was during the 1950s, a period that saw dramatic increases in oil production in the county.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Mitchell County that number is 70.9%. Among the CCDs in the county, Westbook CCD (80.1%) has the highest ownership rate. Followed closely by Loraine CCD (79.5%). Perhaps not surprisingly because of its larger population, Colorado City CCD has the lowest rate of owner-occupied units, at 67.0%, or about two-thirds. Again, contrasting to overall state figures, the county and its units do reflect a slightly higher rate than across Texas (62.4%).

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Mitchell County rate is substantially lower, at 23.0%. Median monthly cost for owners with mortgages in the County is $1,347, compared to state-wide average of $1,913; overall, median monthly costs for county residents is 70.4% of the state-wide figure. The CCD with the highest median costs is Westbrook ($1,511); Colorado City ($1,347) and Loraine CCDs ($1,397) are relatively equal in cost.

Owners without mortgages in Texas typically pay a median amount of $611; in Mitchell County, this rate is $514, or 84.1% of the state median. Costs by CCD show Westbrook with the highest costs for homeowners without mortgages ($553), followed by Colorado City ($508). The lowest rate for these households is found in Loraine, with the median cost of $478. These costs include things such as nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 701 occupied rental units in Mitchell County, 577 of which are paying rent (82.3%); in Texas, 95.4% of renters are paying rent. These non-paying rental units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent. In the Colorado City CCD, 41 of the 551 occupied rental units (7.4%) are rent-free, meaning 92.6% pay rent. Loraine CCD has 81.2% of its rental stock occupants paying rent; however, in Westbrook CCD census data shows 77 total units, 70 of which (90.9%) do not generate rent.

Median rental costs statewide are $1,251 per month; in Mitchell County, the median rental cost is $764 (61.1% of the state level). Rental costs are highest in the Colorado City CCD at $770 per month. Median rent in Loraine is substantially lower, at $340 per month. The small number of occupied rental units generating revenue in Westbrook does not allow an estimate for rent in that community. The majority of renters in the county (61.9%) are paying between $500 and $999 per month, with another 24.3% paying $500 or less. About one in eight renters (13.7%) pay between $1,000-$1,500 per month, meaning virtually all renters in the county (99.8%) are paying less than $1,500 per month. This pattern holds true for the Colorado City CCD, where over two-thirds (68.8%) pay between $500 and $999 per month, with the balance fairly equally divided among those paying less than $500 (16.5%) and between $1,000 and $1,500 (14.7%); there are no rents estimated above $1,500 per month in that CCD. The differences in the other CCDs are stark; virtually all renters in Loraine (93.3%) pay less than $500 per month, and only 5.0% pay between $500 and $999 per month. Rental cost in the Westbrook CCD is greater; in that area, a majority of renters are paying between $1,000 and $1,499 per month; the rest, 42.9%, pay between $500 and $999 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Mitchell County's median housing valuation was $83,900, or 35.3% of the state level. Within the CCDs, median housing values in Westbroook are $111,700, in Loraine the median valuation is $80,500, and in Colorado City it is $75,500.

Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Mitchell County only 2.1% were valued at that price. There is little variance among the CCDs; in the Colorado City CCD, 1.9% are estimated to be valued at $500,000 or more, in Loraine CCD 4.2%, and in Westbrook CCD, that number is 1.3%.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Mitchell County, this number is 14.5%; that same rate occurs in the Colorado City CCD (14.5%), although all of the cost-burdened mortgage holders are paying 35% or more of their household income for housing. There is significant variance in the numbers of cost-burdened mortgagees between the other CCDs in the county, with only 6.5% of mortgage holders in Loraine cost-burdened, while more than one in five (20.4%) of Westbrook CCD are cost-burdened. It should be noted, however, that all fall below the Texas average of 27.4% cost-burdened.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Mitchell County, that number is 15.8%, slightly above that of state figures. Looking across the CCDs, the largest number of cost-burdened mortgage-free homeowners are found in the Colorado City CCD (20.1%), followed by Loraine CCD at 8.3%, The proportion of homeowners without mortgages who are cost burdened in Westbrook CCD is quite low, at 4.4%.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Mitchell County experience housing affordability challenges at a rate below that of the state, with 24.4% cost-burdened; however, the proportion of renters in the various CCDs who are cost-burdened varies significantly. In the Colorado City CCD, 18.2% of renters are cost-burdened, while in Loraine over two-thirds (68.3%) face significant affordability challenges (all of this number are spending 35% or more of their household income for rent). And, in the Westbrook CCD, all renters (100%) are cost-burdened, although this finding should be interpreted with some caution due to the small number of rentals generating revenue in that CCD.

Key Informant Responses

A total of three key informants were interviewed for qualitative data about housing in Mitchell County. These included the county judge, a county appraiser, and a city manager in one of the communities in the county. A copy of the general outline for these interviews is attached as Appendix A.

There is a general consensus that there is a shortage of available and affordable housing in Mitchell County. As noted above, the county has a substantial number of unoccupied housing units that are classified as "other," and these were described by respondents as "dilapidated" and frequently in need of condemnation. According to one respondent, the number of tax sales for these units is increasing, with many of them being replaced by mobile homes. Efforts to develop new affordable housing after the county secured construction of a large (1,500 capacity) prison failed to materialize, although the county invested significant resources in infrastructure development.

Home Ownership

For persons wishing to purchase homes in Mitchell County, there are few options for finding decent housing that is affordable given the income levels in the county (for example, one respondent noted that salaries for prison employees are low). Few properties become available in what one respondent described as an optimal range of $80,000-$150,000); properties that are affordable for most citizens of the county are described as in poor condition and in need of updating, primarily because of age.

The county has a viable rural hospital that employs a number of professionals; the options for these higher-paid, higher status persons to find quality housing is limited, as existing homes in the better part of Colorado City (where the hospital is located) were typically constructed in the 1960s and are in need of significant upgrading to be desirable for this population. At the same time, construction of new housing has been limited in Mitchell County; currently the cost of new construction is an issue.

Barriers to home ownership in the county, as identified by respondents, include:

- Availability of decent homes
- Affordability, particularly for low and moderate income households
- Lack of new developments
- Qualifying issues for potential buyers related to affordability, inability of properties to qualify for financing under HUD programs, and/or lack of down payment for conventional loans

Renting

Regarding renting in the county, respondents cited a significant lack of available properties. Much of the single-family rental stock is substandard, according to respondents, with one municipality now requiring inspection of properties to assure safety and livability before authorizing turning on utilities. Multi-unit market-priced options are sparse, and with the county having a high volume of temporary workers in the energy industry who would frequently look for rental property, there has been an increase in the number of recreational vehicle parks to accommodate that demand.

School districts in the county are a major employer; according to respondents, the shortage of available rental properties has led to some districts building or purchasing properties that they rent to teachers, particularly entry-level staff.

Persons looking to rent in Mitchell County typically work through realtors to find available housing, but it is not clear if that is a reliable source of information about how to find rental property.

There are subsidized housing options in two communities in the county; the largest is in Colorado City, with about 200 units. These are described as dated, and usually full; no information about waiting lists was provided in the interviews. A second substantial subsidized housing in Loraine emphasizes housing for senior citizens.

Barriers to renting in Mitchell County that were identified by respondents include:

- Availability
- Quality of rental stock
- Lack of surplus to accommodate shorter-term workers on construction projects such as oil and gas or renewable energy projects

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Mitchell County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    b. Evaluate municipality codes for currency and utility in addressing such properties.

   c. Consider county-wide uniformity in city code development and enforcement.
2. Explore novel solutions to the development of affordable rental housing. This might include:
   a. Incentives for construction of efficiency units ("granny flats") to increase availability of livable efficiency rental properties.
   b. Develop strategic infill approaches that incentivize emerging construction techniques such as 3-D and modular construction.
3. Encourage public service entities (such as schools, the hospital district, and law enforcement agencies) to develop rental properties exclusive to their employees (teachers, deputies, and so on) in order to recruit and retain employees.
4. Establish and fund a county-wide resource for the listing of rental properties; this effort should involve broad representation, including realtors from agencies serving the county and landlords.
5. Explore economically viable strategies for creating temporary housing alternatives for transient laborers who are connected to major construction projects; this should include adjustments to permitting processes to coordinate with water, electricity, sewage, and phone/internet providers.
6. Given that lower-cost housing in the county is significantly dated and described as of marginal condition, explore the development of grant programs for both buyers and landlords who are investing in older properties for rent, to mitigate the cost of improving the livability of housing stock.
7. Given the relatively higher rates of cost-burdened homeowners without mortgages in parts of the county, pursue the establishment of means-tested grant programs for maintenance and upkeep of homes.
8. Explore options for further development of housing options for persons over 55, including both market-based and subsidized options.
9. Use strategies such as tax abatements to encourage municipalities to emphasize development potential along commercial corridors (particularly I-20) to ensure the efficient use of land and existing infrastructure, and to promote ideal employment locations rather than in isolated, difficult to access locations.
10. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Nolan County

Overview

Prior to the Civil War, the area now comprising Nolan County had no Anglo residents. The first non-Native American inhabitants were buffalo hunters who frequented the area after the Civil War. Created by the Texas Legislature in 1876, Knight's store was started in 1877 to serve buffalo hunters; the first post office followed in the village of Sweet Water (now Sweetwater) in 1879.

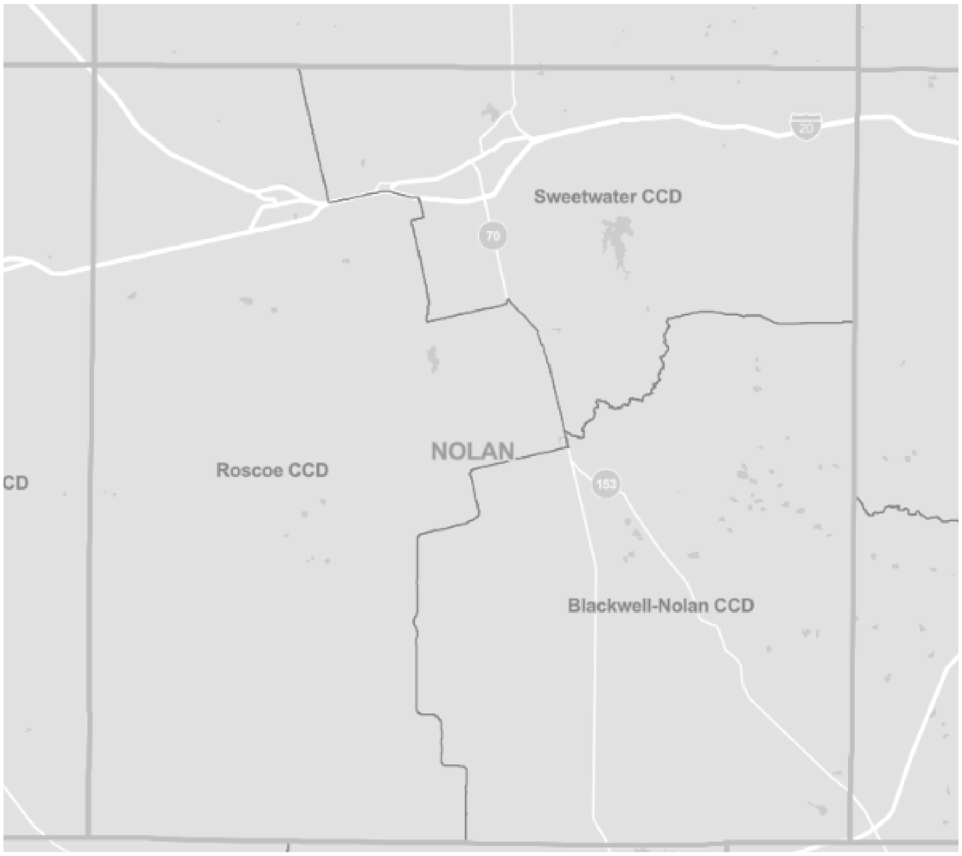
Ranching dominated the early settlement of the county, with 640 people recorded in the 1880 census. In 1881 the county was formally organized with Sweetwater chosen as the permanent county seat. Population grew in the decades following, with 1,573 persons recorded in the 1890 census, 2,611 in 1900, and 11,999 in 1910. During this period the town of Roscoe was established in 1890, and Blackwell and Maryneal around 1906.

The early 20th century saw a transition from ranching to farming in the county, with cotton cultivation dominating crops. The influx of farmers fed population growth that grew to a watershed level of 19,323 by 1930. The combined impact of the Depression and the Dust Bowl devastated agriculture in the county and fueled a decline in population to 17,309 in 1940. Following a brief reprise during World War II that saw an increase in population to just over 19,000 in 1950, a trend of slow decline in population continued until the beginning of this century.

While agriculture continues to play an important role in the county's economy, the discovery of oil in the 1930s has usurped agricultural production in recent years. At the current time, the dominant industries are government and government enterprise, manufacturing, retail trade, accommodation and food service, and farm employment.

The county is divided into three Census County Divisions (CCDs): Sweetwater, Roscoe, and Blackwell/Nolan.

Figure 12: Nolan Conty Census County Divisions



Current County Conditions

The 2023 Census Estimate placed the population of the county at 16,024, an 8.7% increase from the 2010 census. There was a 3.1% decline in population between the 2010 and 2020 census. As noted above, county population has hovered around the 16,000 level for several decades. Drawing on data from the 2022 American Community Survey 5-Year Estimates Data Profiles, over four-fifths of the population in the county (83.0%) is in the Sweetwater CCD, about a seventh (14.8%) in the Roscoe CCD, and the balance (3.1%) in the Blackwell/Nolan CCD.

As of 2022, there are an estimated 7,118 housing units in Nolan County; of that number, 5,670, or 79.7%, are occupied (in Texas overall, 90.0% of units are occupied). In the Sweetwater CCD, there are 5,814 units, 4,649 (80.0%) of which are occupied. The Roscoe CCD has 986 units, 79.7% (786) of which are occupied. In the Blackwell/Nolan CCD, 235 of the 318 units (73.9%) are occupied.

In Nolan County, nearly two-thirds of the vacant properties (63.2%) are classified as “other vacant”--foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants; in the state of Texas, this number is 38.5%. The next highest number of empty units are classified as for rent, about one in five (18.9%), compared to the state average of 28.5%. In contrast to many other counties in the region, Nolan County has a small number of seasonal or recreational vacant units (7.9%--less than half that of the state's rate of 17.6%). Smaller numbers are either for sale (3.0%) or sold but unoccupied (6.5%).

The distribution of vacant properties in the three CCDs in the county generally follows the same pattern as the county overall. The proportion of "other vacant" properties is somewhat higher in the Blackwell-Nolan CCD (77.8%) and Roscoe CCDs (70.3%); however, even in the Sweetwater CCD, more than three of five (61.4%) of empty properties fall in this category. In the Blackwell-Nolan CCD, all the remaining empty properties (22.2%) are seasonal or recreational units; in contrast, neither the Roscoe CCD nor the Sweetwater CCD have meaningful numbers of seasonal/recreational properties (2.9% and 7.7%, respectively). In the Roscoe CCD, larger numbers of vacant rental properties (10.1%) and unoccupied sold properties (16.7%) make up the balance of empty units. The Sweetwater CCD has a larger proportion of empty rental units (21.1%), approximating that of the state; almost all the remaining vacant units are either for sale (3.6%) or sold but unoccupied (5.6%).

Of the 7,118 units in Nolan County, most (77.3%) are single unit detached or single unit attached (31, or 0.4%) dwellings. Mobile homes comprise 7.1% of the housing stock, a level comparable to that of the state overall (6.7%). Rental units are evenly distributed with regard to numbers of units, with a relative scarcity of larger capacity structures of 20 or more units (2.8%, compared to 10.0% in Texas. Only in the Sweetwater CCD does the housing stock contain meaningful numbers of multi-unit structures, with over 10 percent of the available housing in structures with three to nine units, and 3.4% in structures with 20 or more units.

The median age of housing in Nolan County is 60 years, about the same as the 18-county average of 59.28 years. County-wide, 5.2% of the housing has been built since 2000; on the other hand, nearly six in ten structures (58.5%) were constructed before 1970. In the Blackwell/Nolan CCD, nearly three-fourths of the housing stock (72.6%) was constructed before 1970, and over a fourth (28.9%) was constructed before 1940. Similar rates of newer construction are found in Roscoe CCD and Sweetwater CCD, with 5.7% and 4.7%, respectively, built since 2000. In Sweetwater, three in five units (59.3%) were constructed before 1970, and in Roscoe, just under half (49.9%) were constructed at that time. New construction, as reflected by the number of construction permits granted in 2023 (17), appears to be slow.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Nolan County that number is 65.4%, roughly the same. Among the CCDs in the county, the Roscoe CCD (85.6%) has the highest ownership rate. The Blackwell-Nolan CCD follows, with 72.3% owner occupancy; the Sweetwater CCD has the lowest rate (61.7%), marginally lower than that of the state.

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Nolan County rate is lower, at 30.2%. Median monthly cost for owners with mortgages in the County is $1,416, compared to state-wide average of $1,913; overall, median monthly costs for county residents is 74.0% of the state-wide figure. The CCD with the highest median costs is Roscoe, which approximates that of the state ($1,909); the Blackwell-Nolan CCD falls next, at $1,554 followed by Sweetwater CCD at $1,323.

Owners without mortgages in Texas typically pay a median amount of $611; in Nolan County, this rate is $502, or 82.2% of the state median. Costs by CCD show Roscoe with the highest costs for homeowners without mortgages ($520), followed by Sweetwater ($500). The lowest rate for these households is found in the Blackwell-Nolan CCD, with the median cost of $395. These costs include things such as nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 1,959 occupied rental units in Nolan County, 1,715 of which are paying rent (87.5%); in Texas, 95.4% of renters are paying rent. These non-paying rental units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent. In the Blackwell-Nolan CCD, only 22 of the 65 occupied rental units (33.8%) are revenue-generating. Roscoe CCD has 54.0% of its rental stock occupants paying rent; however, in Sweetwater CCD, the census data shows 1,781 total units, 1,632 (91.6%) of which are revenue-producing. It is likely that the Blackwell-Nolan and Roscoe CCDs have a number of farms and ranches that are providing housing as a benefit to employees, although this should be verified.

Median rental costs statewide are $1,251 per month; in Nolan County, the median rental cost is $810 (64.7% of the state level). Rental costs are highest in the Roscoe CCD at $898 per month. Median rent in Sweetwater CCD is $809 per month, while in the Blackwell-Nolan CCD, it is substantially lower, at $650 per month. Over two-thirds of the renters in the county (69.2%) are paying less than $1,000 per month; of these renters, 44.2% are paying between $500 and $999 per month and 25.0% pay less than $500. About a quarter (27.4%) pay from $1,000 to $1,499 per month; only 3.3% pay $1,500 or more in the county. In the Blackwell-Nolan CCD, over three-fourths of renters (77.3%) pay between $500 and

$999; the rest (22.7%) are paying less than $500 per month. In the Roscoe CCD, 54.1% pay from $500-999, and the rest (45.9%) pay between $1,000 and $1,499. In Sweetwater CCD, rents are more diversified; the largest proportion of renters (43.4%) are paying between $500 and $999 per month, while another 27.1% pay between $1,000 and $1,499. About another quarter (26.0%) are paying less than $500 per month. The rest of the renters in this CCD are paying $1,500 per month or more for rent.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Nolan County's median housing valuation was $91,300, or 38.4% of the state level. Within the CCDs, median housing values in Blackwell-Nolan are $78,700, in Roscoe the median valuation is $102,700, and in Sweetwater it is $91,200.

Whereas in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Nolan County only 2.2% were valued at that price. There is little variance among the CCDs; in the Blackwell-Nolan CCD, 4.1% are estimated to be valued at $500,000 or more, in the Sweetwater CCD 2.6% are in this range, and in the Roscoe CCD no properties are valued over $500,000.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Nolan County, this number is 24.4%. Homeowners with mortgages in Sweetwater and Blackwell-Nolan CCDs are cost-burdened at virtually the same rate as the state (27.3%), while only 10.6% of mortgage-holders in the Roscoe CCD are cost-burdened.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Nolan County, that number is 13.8%, only slightly above that of state figures. Looking across the CCDs, about twice as many homeowners without mortgages in the Roscoe CCD (26.6%) are cost-burdened when compared to state figures; however, the rates are lower in the Blackwell-Nolan (10.1%) and Sweetwater (10.9%) CCDs.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Nolan County experience housing affordability challenges at a rate somewhat below that of the state, with 38.3% cost-burdened; however, the proportion of renters in the various CCDs who are cost-burdened varies significantly. In Roscoe CCD, nearly two-thirds (62.3%) of renters are cost-burdened (a rate higher than that of the state), while in Sweetwater CCD just over a third (37.6%) are cost-burdened. The rate is lowest in the Blackwell-Nolan CCD, with fewer than a quarter of renters (22.7%) cost-burdened.

Key Informant Interviews

In order to validate archival data and gain additional perspectives on housing issues in the county, interviews were conducted with five persons familiar with various aspects of housing in the county. These included present and former economic development personnel, a former appraisal officer, and two real estate finance professionals who are working with a local bank on a program to facilitate lending in the county. The general outline of the interview protocol is attached as Appendix A.

There was general agreement among most respondents that the county has experienced challenges in providing adequate and affordable housing consistent with its economic development goals, including both rental and purchase properties. It was noted that the population is highly concentrated in the county, specifically in Sweetwater and the corresponding County Census Division (CCD). Consequently, much of the discussion generated in these interviews focused on that part of the county.

Condition issues were discussed as a significant issue for persons restricted to lower-cost housing options. It was noted that recent inflationary trends in property values and corresponding increases in the cost of taxes have exacerbated affordability, particularly for lower income households and persons attempting to purchase property.

Efforts by the city of Sweetwater to address the relatively large number of housing units that are classified as “other vacant” were discussed by respondents. It was noted that a large number of units have been condemned and torn down in recent years, allowing for the possibility of infill efforts. Also, census data reflected a significant number of vacant rental units in the county, primarily in the Sweetwater CCD. Respondents noted that there are two larger apartment complexes that are in serious disrepair, with only a small portion of the units habitable. Efforts are in place to condemn or secure necessary repairs to these units to address this issue.

Home Ownership

In discussing availability and affordability of homes for purchase, respondents noted that the city of Sweetwater has recognized the need for an increase in housing stock, particularly for moderate and lower income households. This issue was addressed in a previous housing study conducted in 2017 for the city[5] that has served as an impetus to several projects. In the interim since that report two new housing subdivisions have been initiated. Homes in the subdivisions have targeted two populations, according to respondents: moderate-income households (new construction between $200,000-$300,000), and middle-income households ($350,000 and up).

According to respondents, the county and city of Sweetwater have drawn new major industries in recent years, contributing to the recent increase in population noted above. It was anticipated that the availability of affordable housing for the professional and mid-management employees coming to work for these industries would be more likely to live in the city or county, rather than choosing to reside in Abilene. The perception is that this effort has had at least moderate success in achieving that goal.

When discussing availability and accessibility of existing home sales, respondents noted that inflationary trends since 2020 are complicating the market for these units. Many lack upgrades or are in poor condition, requiring substantial investment in remodeling to make them attractive and/or livable; the inflated cost for purchase makes it economically infeasible for many lower and moderate income households.

According to one respondent, the last 18 months have been characterized by a marked decrease in the amount of time homes are staying on the market, with new construction typically being sold within a 30–60-day window of construction. This suggests a pent-up market for quality housing, consistent with the findings of the 2017 study referenced above.

The wage levels in the county and in Sweetwater were noted to have increased significantly in recent years with the addition of new industry. However, it was noted by all respondents that many persons with more than adequate income to afford housing have poor credit histories that make it impossible to qualify for traditional home loans. One local lending source has been offering a grant program to facilitate home ownership, but it was reported that a larger number of applicants lack the creditworthiness to qualify. There was a sense of agreement that younger persons in the county lack the financial literacy to appropriately plan for home ownership.

A final issue raised in the discussion with key informants was that of investors buying up properties that might have been available for lower or moderate income potential buyers,

[5] Community Development Strategies (2017). *Sweetwater Housing Demand Study.*

doing (in some cases minimal) “upgrades” and placing them into the rental market at prices based on recent inflationary trends.

When asked to identify barriers to buying or building homes in the county, respondents articulated the following:

- Inflation (rising property values), including increases in taxes and insurance
- Problems in finding financing for lower income persons
- Lack of understanding on the part of younger potential buyers of the role of financial responsibility
- Unrealistic expectations on the part of first-time buyers regarding what they can afford
- Persisting supply issues, although this has been somewhat addressed by recent efforts

Renting

According to respondents, affordable and adequate rental properties have historically been an issue in the county, particularly with regard to multi-unit structures. Although the city of Sweetwater has had several larger units, these have been neglected to the point that in at least one case the city has considered condemnation procedures. In Sweetwater, the economic development organization has entered into partnerships to encourage renovation of at least one of these units, successfully increasing the number of market-priced units available.

The addition of new industries and expansions of existing ones in the county has seen a significant increase in income, with the new jobs created enabling county residents to afford the impact of inflation on rental costs (parenthetically, respondents indicated that the rising rental costs continue to be an issue even with the increase in higher paying jobs).

Rental of single-family homes has presented a challenge in Sweetwater in particular for families moving in the county as businesses expand. While the previous housing study suggested there is a market for townhomes, efforts to incentivize construction of this kind of inventory have not been successful to date.

The county has income-based housing in Sweetwater; these properties are described as being adequately maintained, with waiting lists for occupants. One of the strengths cited by respondents is the presence of income-based housing for persons 55 or older, with approved financing for expansion of housing of this type.

Barriers encountered by renters, as articulated by respondents, include:

- Rising rental costs (affordability)
- Limited inventory of single-family units, particularly the availability of units with more than two bedrooms and one bathroom
- Lack of availability of apartments
- Condition issues with lower-cost rental properties

Efforts/Programs to Address Housing Issues

Respondents noted that prior to the 2017 study of housing in Sweetwater proper, there were few efforts to address housing issues in the county. Since that time, as described earlier, in the Sweetwater CCD there have been two major efforts to encourage new construction; these are described as having been successful in increasing the inventory of affordable housing for moderate and higher income households. Elsewhere in the county, one bank has partnered with external resources to initiate a grant program to encourage home ownership; according to reports, this program has had minimal success due to issues with borrowers' credit standing and lack of general awareness of the program. In addition, it was noted that the amount of the grants might need to be increased to offset the impact of inflation, and to provide borrowers with a level of cash more consistent with the costs of renovations or other move-in costs.

Sweetwater's economic development entity has aggressively sought to encourage the renovation and restoration of deteriorated apartment buildings; these efforts are described as highly successful and are continuing. Within the Sweetwater CCD (and Sweetwater specifically) significant progress has been made in recent years in removing condemned or abandoned properties; this is seen as making way for meaningful "infill" possibilities, although according to respondents the success of securing development of these properties has been limited to date.

Housing and Economic Development

Respondents were asked to describe the role of housing on economic development in the county using a 10-point scale, with 1 indicating housing being the greatest liability to economic development, and 10 indicating housing is the greatest asset. There was general agreement that housing remains a negative issue in this area (all rating it less than 5, or neutral, at around 4), but considerable optimism about the changes in recent years, with most rating it at 1 in the past. The recent initiatives described above are credited with significantly improving the role housing plays in this area. However, there was general consensus that the current momentum would have to be sustained to maintain recent population growth.

Respondents noted that the recent initiatives have enabled local industries to maintain more of the workforce, particularly entry-level professional or managerial workers, in Nolan County. In the Sweetwater CCD there are also efforts to enhance local amenities such as restaurants and other enhanced shopping opportunities to offset competition with the Abilene area.

When asked to identify community assets, respondents cited such things as investments in community amenities such as walking trails and improved parks, organized music programs, and frequent community events through the Sweetwater convention center. Education was also cited, with the public educational system noted as strong, including the presence of a branch of the Texas State Technical College. And while not dominant, tourism opportunities are present in the county with the National WASP WWII Museum and the annual Rattlesnake Roundup. Also, it was noted that the county has strong medical services through a quality, if sometimes financially challenged, hospital district.

Recommendations

As noted earlier, the city of Sweetwater engaged CDS Community Development Strategies, Houston, Texas, to conduct a housing study in 2017; that report included several recommendations, most of which are relevant to the larger county. Recommendations were predicated on three assumptions:

- The number of renters or buyers for market-rate housing products who are in the market at any given time (ready to move their household) is fairly small, which limits absorption rate; a large number of lots or rental units brought to the marketplace at once would take a long time to be bought or occupied.
- The slow absorption rate causes difficulties for developers or builders because of up-front costs. For example, streets and utilities must be constructed for each phase of a single family subdivision, to be recouped in lot sales. Slow lot absorption (or home absorption, if a builder is the developer) will hurt the developer financially. Note that the developer of Young Farm Estates, which brought a relatively large number (by Sweetwater standards) of lots to the market at once, is reportedly not motivated primarily by financial return on the project.
- Given the importance of price (per the employee survey) to potential moving households, keeping sale or rental prices to consumers low (especially relative to prices of similar housing in Abilene or other larger markets) is important. For financial feasibility, this means site acquisition costs (lot prices etc.) must be low enough to facilitate lower prices for the ultimate housing product. (*Sweetwater Housing Demand Study, 2017*, pp. 105-106)

Predicated on these observations, the report made the following recommendations:

- The City and other relevant public agencies can reduce the cost of permitting and other incidental development expenses.
- The City can provide incentives to encourage the sale and development of infill lots that do not require much up-front infrastructure cost and would allow small increments of new housing to be added to the market. Strategies include conducting an inventory of available infill properties to be made available to developers and builders, acquiring lots which can be then sold again to the private developers at a reasonable cost, and having a revolving loan fund with below-market rates to assist with developer or builder financing needs.
- Public agencies and private sector actors can make a concerted effort to improve the existing housing stock and general urban conditions, especially around areas of the town where infill housing has site acquisition opportunities. This would include improved code enforcement, encouragement and assistance for building rehab and renovation, and improved public spaces and streetscapes.
- When market conditions warrant a larger development that requires new streets and infrastructure, the City could have a policy to offer reimbursement from increased property tax revenues in the project for such up front public infrastructure costs. Corporate and private philanthropic efforts, potentially along with the City, could raise funds for a down payment assistance program for buyers moving from renting to new entry-level housing. (cite, p. 106)

Based on interviews with Nolan County key informants, conditions influencing large-scale development of new housing have not substantively changed in the eight years since the study; however, the recommendations have driven critical decisions in the interim, and (as noted by respondents' ranking of the impact of housing on economic development) housing's impact on growth, at least in Sweetwater, has been mitigated. These recommendations remain salient to housing planning both in the city of Sweetwater and in Nolan County; The following recommendations would be suggested:

1. Continue, and expand, efforts to reduce the number of dilapidated unoccupied housing units, both in Sweetwater and in the rest of the county. Strategies should include:
    a. Expediting condemnation procedures for such housing, including consideration of county-wide zoning and code enforcement;
    b. Evaluation and modernization of municipalities' codes to effectively deal with such properties.
2. Continue to explore and utilized strategies such as tax abatements to encourage improvements (maintenance and repair) to substandard but salvageable properties.

3. Continue to explore novel solutions to the development of affordable rental housing. This might include:
    a. Incentives for construction of efficiency units (“granny flats”) to increase availability of livable efficiency rental properties;
    b. Develop strategic infill approaches that incentivize emerging construction techniques such as 3-D and modular construction.
11. Continue to emphasize strategies such as tax abatements and creative investment of economic development funds to encourage municipalities to emphasize development potential in downtowns and along commercial corridors to ensure the efficient use of land and existing infrastructure, and to promote optimal employment locations rather than in isolated, difficult to access locations.
4. Partner with K-12 public schools, real estate organizations, and local lending institutions to prepare and deliver consumer education programs designed to increase financial literacy and encourage responsible financial planning by county residents.
5. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans such as that developed in Sweetwater within the last decade. Participation should be broad and inclusive in the development and implementation of the plans.

Runnels County

Overview

Runnels County has a total area of 1,057 square miles, of which 1,051 is its "land area," three quarters of which is well adapted to cultivation. The Colorado River runs through the southern part of the county and is fed by several tributaries that contribute to unusual water resources for the region. The county also has an abundance of clay that has been used for brick production, and limestone deposits that have been quarried for construction in the region.

In 1852, the United States Infantry established a camp just outside the current border of Runnels County, which became Fort Chadbourne. Soldiers in the fort provided protection for the small civilian population in the area, but with the coming of the Civil War, it was abandoned; Confederate troops occupied the fort briefly, but soon abandoned it, leading settlers to exit the area. Fort Chadborne was briefly regarrisoned (1865) but abandoned again in 1867.

Runnels County was established by the Texas Legislature in 1858, named after Hiram G Runnels, a Texas legislator who had immigrated to Texas from Mississippi. The earliest civilian settlement was called Pickettville, established in 1862 by the John Guest and Felicia Gordon families; it was abandoned by 1866. Because of the abundance of grassland in the county, stockmen moved into the area, although risk of Indian attacks remained an issue. Following the breaking of Indian resistance in 1876, settlement of the county intensified, with the 1880 census reporting 980 persons.

The extension of the Texas and Pacific Railroad into nearby Abilene further intensified settlement in the county. The first county seat was at Runnels City; after Runnels City was bypassed by the railway from Brownwood in 1886, accompanied by the establishment of a terminal town named Ballenger on the line, commissioners selected the new town as county seat in 1888,

Population growth was rapid and substantial at the end of the 19th century; by 1900, there were 5,379 persons living in Runnels County, and by 1910, that number had increased to 20,858. Farming supplanted ranching during this period, with acreage under cultivation increasing four-fold in that period; cotton dominated agricultural production in that time. However, a multi-year drought that began in the fall of 1916 decimated production, and many farmers lost their farms. Population fell to about 17,000 by 1920 but rebounded to a high of 21,827 by the end of the decade. Consolidation of farming led to fewer farms with larger acreages after this time, and the population dropped to 18,903 in 1940. By 1980, the population had fallen to 11,872, and by 2010, there were 10,501 inhabitants. The decade between 2010 and 2020 saw another 5.7% decline in population, to 9,900; the current estimate of the population is 9,868.

Oil and gas production began in Runnels County in 1927; development was slow between that time and 1949, when 18 new fields were explored. From 1951 to 1962, 254 new fields were drilled, resulting in over 4,600,000 barrels of oil produced. Between 1971 and 1989, another 258 fields were drilled, resulting in another 1.7 million barrels of oil in 1988 alone.

The Runnels County economy diversified significantly after World War II, with manufacturing and wholesale-retail trade expanding. At the current time, the leading industries are government and government enterprise, farm employment, retail trade, manufacturing, and construction. Median household income as of 2022 was $52,729.

The county is divided into four Census County Divisions (CCDs): Ballinger, Miles, Rowena, and Winters. These provide the basis for breakdowns in this study.

Figure 13: Runnells County Census County Divisions

Current County Conditions

As of 2022, there are an estimated 4,989 housing units in Runnels County; of that number, 3,800, or 76.2%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Ballinger CCD, there are 2,254 units, 1,760 (78.1%) of which are occupied. The Miles CCD has 562 units, 86.3% (485) of which are occupied. The Rowena CCD has 323 units, 258 or 79.9% occupied; of the 1,850 units in the Winters CCD,1,297, or 70.1%, are occupied. Only in the Miles CCD does the occupancy approximate that of the state of Texas (86.3%).

In Runnels County, two-thirds of the vacant properties (66.5%) are classified as "other vacant"--foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants; in the state of Texas, this number is 38.5%. The next highest number of empty units are classified as seasonal, recreational, or occasional use properties (21.7%), reflecting the hunting industry in the county; this rate is slightly higher than that of the state (17.6%). There are almost no vacant rental units in the county (0.7% for rent, 0.8% rented but unoccupied); the balance of vacancies are either for sale (8.8%) or sold but unoccupied (1.4%).

The distribution of vacant properties in three of the four CCDs in the county generally follows the same pattern as the county overall. The proportion of "other" vacant properties hovers around the county average in the Ballinger (64.0%), Miles (62.3%), and Winters (72.0%) CCDs; in the Rowena CCD, only 44.6% of vacancies fall in this category. Similarly, seasonal or recreational vacancies range from 19.6% in Ballinger CCD, to 19.9% in Winters CCD, and 27.3% in Miles CCD; again, the outlier is the Rowena CCD, where nearly half of the vacant properties (46.2%) are seasonal or recreational use units. In the Ballinger CCD, about one in six vacancies (16.4%) are homes for sale, and in the Miles CCD, 10.4% of vacant units are rental properties. Rowena CCD has about one in ten vacant units (9.2%) sold but unoccupied; in the Winters CCD, there are small numbers of vacant units for sale (4.3%), sold but unoccupied (2.0%), or rented but unoccupied (1.8%).

While the predominant type of housing is a single unit structure in the county (4,458, or 89.4%), the county has a number of mobile homes (310, or 6.2% of housing units), roughly comparable to the rate in Texas of 6.7%. Of the multi-unit properties, duplexes and tri/quad plexes are the most common options in the county (2.6% and 1.1% of units, respectively), but the numbers are not large. Larger capacity properties (20 or more units) also represent 2.0% of the units in the county.

Looking at the CCDs individually reveals differences among the areas in the county. The highest concentration of single-unit structures is found in the Rowena CCD, with 97.2%; the Ballinger CCD follows closely, with 90.5% of units falling in this category. Winters CCD reveals 89.3% of its units are single-occupancy, and Miles has 80.6% in this category. Mobile homes are concentrated in the Miles CCD, with 17.1% of housing units of this type; the other CCDs are all below the Texas rate for mobile homes (6.7%), Winters at 5.4%, Ballinger at 4.7%, and Rowena at 2.8%.

The median age of housing in Runnels County is 67 years; this suggests the county's housing stock is among the oldest in the 18 rural counties. County-wide, there is a dearth of housing units built since 2000 (7.9%; Texas overall, 35.0%); at the same time the number of units constructed prior to 1940 is 13.2%, or just over one in eight units (Texas, 3.2%). Over two-thirds of the housing stock in the county (67.9%) was constructed before 1970 (Texas, 21.5%). Just over a fourth of the housing in the county (26.7%) was built in the 1950s (16.0%).

Examining housing stock age by CCD reveals that little construction has taken place since the turn of the century. In the Miles CCD, 20.3% of the housing has been built since 2000; in the Rowena CCD the number is 8.7%, in Winters CCD that number is 8.0%, and in Ballinger CCD only 4.7% of units have been constructed this century.

Of the four CCDs, Rowena has the largest number of units constructed before 1940 (32.2%); in the other 3 CCDs, the rates are more consistent, with Ballinger having 13.2% of its stock built at that time, Winters 11.3%, and Miles at 9.1%. Considering the number of units constructed before 1970 (as noted above, a majority of the units in the county, 67.9%, were constructed in that time period), Rowena CCD has the greatest number of housing units from this period, at 71.9%, followed closely by Ballenger (70.4%) and Winters (68.0%). In the Miles CCD, slightly over half of the housing stock (52.0%) was built prior to 1970.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Runnels County that number is 74.7%. Among the CCDs in the county, Ballinger (74.6%), Miles (75.1%), and Winters (72.2%) are similar in frequency of ownership to each other and the county. The outlier is the Rowena CCD, where the rate of home ownership (86.4%) is highest in the county and significantly greater than the state average of 62.4%.

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Runnels County rate is 35.2%. Median monthly cost for owners with mortgages in the County is $1,418, compared to state-wide average of $1,913; overall, median monthly costs for county residents are 74.1% of the state-wide figure. The CCDs with the highest median costs are Miles ($2,025), Rowena ($1,547) and Ballinger ($1,550). In the Winters CCD, the median cost for owners with mortgages is $1,076, substantially lower than both the state and the rest of the county.

Owners without mortgages in Texas typically pay a median amount of $611; in Runnels County, this rate is $485, or 79.4% of the state median. Costs by CCD show Ballinger with the highest costs for homeowners without mortgages ($509), followed closely by Rowena CCD homeowners ($506); rates in the other CCDs range from $458 in Miles CCD, to $447 in Winters CCD. These costs include things such as nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 963 occupied rental units in Runnels County, 788 of which are paying rent (81.8%); in Texas, 95.4% of renters are paying rent. These non-paying rental units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent. In the Ballinger CCD, 45 of the 447 occupied rental units (10.1%) are rent-free, meaning 89.9% pay rent. Miles CCD also has 78.5% of its rental stock occupants paying rent. Rowena CCD data reveal that 94.3% of the renter-occupied properties are revenue generating, a rate consistent with state figures. In the Winters CCD, only 71.7% of rental units are generating revenue.

Median rental costs statewide are $1,251 per month; in Runnels County, the median rental cost is $894 (71.5% of the state level). Rental costs are highest in the Ballinger CCD at $934 per month, followed by Miles CCD at $829. Winters CCD median rental cost is $745, and in the Rowena CCD, that rate is $658 per month. In the county overall, a majority of renters (59.4%) are paying between $500 and $999 per month; while about one in eight renters (12.9%) pay less than $500 per month in the county, almost a quarter (24.1%) are paying between $1,000 and $1,499 per month. Census estimates suggest that there are no properties in the county renting for $2,000 or more per month.

Among the CCDs, a similar pattern holds, with Ballinger (62.9%), Miles (76.8%) and Rowena (63.3%) having the majority of renters paying between $500-$999 per month. An exception is found in Winters, where only a plurality of renters (46.9%) fall in this category, while the rest are fairly equally distributed between those paying less than $500 per month (27.5%) and those paying $1,000 to $1,499 per month (23.6%).

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Runnels County's median housing valuation was $103,700, or 43.6% of the state level. Within the CCDs, median housing values range from a high of $175,900 in the Miles CCD, to $142, 200 in the Rowena CCD, followed by a median value of $101,900 in Ballinger CCD and $90,100 in Winters CCD.

Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Runnels County only 2.2% were valued at that price. Curiously, based on some of the other data described above, the largest proportion of properties in this range are found in the Winters CCD (6.3%--59 of the 64 properties in the county that are estimated to be valued at more than $500,000).

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be “cost-burdened.” Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Runnels County, this number is 20.6%. There is significant variance in the numbers of cost-burdened mortgagees among the CCDs in the county. These range from a high of 31.4% in Rowena CCD, 30.4% in Ballinger CCD, to 14.8% in Winters CCD, and only 2.6% in the Miles CCD. These numbers suggest that homeowners with mortgages in parts of Runnels County are more likely to be cost-burdened than those in other parts, with rates exceeding that of statewide figures in two of the four areas of the county.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Runnels County, that number is 13.0%, roughly equal that of state figures. Looking across the CCDs, the largest number of cost-burdened mortgage-free homeowners are found in the Ballinger CCD (15.2%), followed by Winters CCD at 12.6%. Homeowners without mortgages in the Miles CCD have a cost-burdened rate approximating the state average, at 11.7%; only in the Rowena CCD is the number substantially lower than the state average (5.8%).

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Runnels County experience housing affordability challenges at a rate below that of the state, with 25.6% cost-burdened; however, the proportion of renters in the various CCDs who are cost-burdened varies significantly. In Winters CCD, 43.0% of renters are cost-burdened, nearly the same rate as the state overall. In the Ballinger CCD, the rate is 20.6%, less than half of the state’s rate;

Miles (6.7%) and Rowena (0.0%) do not reflect significant cost-burdened figures for renters in those areas, with regard to affordability.

Key Informant Responses

Four key informants were interviewed from Runnels County; these included the county judge, a county appraiser, and two city managers from the county. The semi-structured interview guide for interviews is attached as Appendix A.

With regard to the broad question of availability and affordability of housing in the county, respondents expressed concerns about the impact of inflation on housing affordability. According to respondents, there is an influx of buyers (either for home ownership or for investments in rental property) from nearby San Angelo that is exacerbating this issue. This is due largely to differences in median income levels between the two counties. As noted above, the county continues to experience an overall decline in population, yet it was the perception of some respondents that the influx of families commuting to San Angelo is contributing to the relatively low median age in Runnels County. The perception is that school districts, particularly in the southern part of the county, are seen as desirable because of size and opportunities for participation.

There is a sense that the county has unusually high numbers of uninhabitable units, as reflected in the number of “other vacant” properties in the county. While some municipalities have made efforts to address this issue using zoning and condemnation rules, it was noted that some of the property owners do minimal things (pay taxes and fines for mowing, etc.) to avoid condemnation. There are some opportunities in municipalities for “infill” efforts, but zoning issues and desirability of neighborhoods in which these vacant lots are located, coupled with the dearth of builders and construction workers/contractors are stifling such efforts.

Home Ownership

Availability of homes to purchase was noted as an issue in much of the county. Because the median age of housing is significantly above the regional average, many of the homes for sale have significant condition issues; in some cases, according to respondents, owners choose to make upgrades or remodels to address those issues, exacerbating the impact of inflationary pressures on prospective buyers. At the same time, sellers choosing to list properties without improvement present buyers with other issues such as finding lenders who will finance without major repairs being completed or presenting buyers with unaffordable required repairs in order to qualify for a loan.

In parts of the county the availability of a range of purchase options was described as limited. Much of the older stock was described as lacking bedrooms and bathrooms for today's family expectations. One respondent noted that in their area of the county, there has been no increase in available stock since 2000, presenting challenges to persons wishing to buy. And another respondent noted that many of the properties available for purchase are now outside the range of affordability of local residents.

Among the barriers to purchasing or constructing housing in Runnels County, the following were identified:

- Inflated costs
- Increasing tax rates
- Cost of new construction
- Lack of labor force for construction and remodeling
- Lack of funding sources
- Inadequate infrastructure to support new housing developments (sewer and water)

Rental

One respondent with a county-wide perspective said that properties to rent are "generally available" in the county; however, it was noted by others that there are limited options for persons wanting to rent. Options for renters seeking 3-4 bedrooms are limited, and prices for these properties are seen as outside the range of affordability for many families.

Cost of rental properties was identified as an issue in Runnels County. The inflationary trend since the beginning of the Covid-19 pandemic has had an unintended consequence of increasing valuations of properties, leading to higher taxes that must be passed on to consumers, making affordability more challenging.

Low income residents have limited options for income-based housing in the county, according to respondents, and those apartments have waiting lists. Other low cost units that are available were described by one respondent as being low quality. And, as noted above, when existing units are renovated for rental, they often become unaffordable for low and moderate income residents.

Persons looking for rental options are hampered in their search because there is no centralized resource for finding available units, leading to a dependence on social medial platforms or "word of mouth" to find rental housing.

In at least one municipality in the county, leaders are exploring revisions to zoning regulations that would encourage the construction of what were described as "accessory dwellings" that could provide new, lower cost rental options.

Among the barriers to renting in Runnels County, respondents noted the following:

- Cost
- Quality issues with lower-cost properties
- Limited resources for income-based rentals
- No central listing source for available rentals

Previous Efforts to Address Housing

Discussion with respondents yielded few examples of formal efforts to address housing needs in Runnels County. One municipality is currently looking at the creation of a new housing development, but the inadequacy of infrastructure, particularly sewer and water services, has sidelined that effort.

Housing and Economic Development

One respondent expressed considerable frustration over the effectiveness of economic development efforts in their part of the county. Changes in ownership of some of the existing economic drivers in the county have created some uncertainty about future development, according to another respondent. There was agreement that the current housing situation compromises the effective recruitment of new industries or businesses into the communities in Runnels County, with respondents rating the role of housing as a negative factor in such efforts (between 2 and 3 on a 10-point scale).

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Runnels County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    b. Evaluate municipality codes for currency and utility in addressing such properties;
    c. Consider county-wide uniformity in city code development and enforcement.
2. Explore novel solutions to the development of affordable rental housing. This might include:
    a. Incentives for construction of efficiency units ("granny flats") to increase availability of livable efficiency rental properties;

    b. Develop strategic infill approaches that incentivize emerging construction techniques such as 3-D and modular construction.

3. Pursue public and private programs that offer grants to first-time or low- and moderate-income homebuyers (e.g., USDA Section 502) to encourage home ownership, or to mitigate costs associated with rehabilitation of marginally adequate housing.
4. Given that lower-cost housing in the county is significantly dated and described as of marginal condition, explore the development of grant programs for both buyers and landlords who are investing in older properties for rent, to mitigate the cost of improving the livability of housing stock.
5. Engage with the county's primary K-12 school district to expand programs for Career and Technical Education (CTE) that focus on county needs (construction trades such as electrical, plumbing, HVAC, etc.).
6. Establish and fund a county-wide resource for the listing of rental properties; this effort should involve broad representation, including realtors from agencies serving the county and landlords.
7. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Scurry County

Overview

Evidence of indigenous occupation in what is now Scurry County suggests that it was first occupied as early as 1,000 BCE. Apache Indians dominated the area until the 1700s, when they were displaced by the Comanches. Francisco Vasquez de Coronado's expedition passed through the area in the 16th century, but it wasn't until the mid 19th century that serious exploration began, with the Marcy expedition that was searching out fort sites to protect wagon trains moving toward California after discovery of gold in that state. While there were occasional forays into the area in the 1850s by soldiers engaging with the Apaches, it was not until the relocation of the Comanches into Oklahoma in the mid-1870s that Anglo exploration and occupation began.

Early Anglo excursions into what is now Scurry County focused primarily on buffalo hunting; by 1887, William H. Snyder had established a trading post that quickly grew into a settlement. Ranching was established in 1877 by Tom and Jim Nunn, and with the demise of the buffalo, became the major industry for the area.

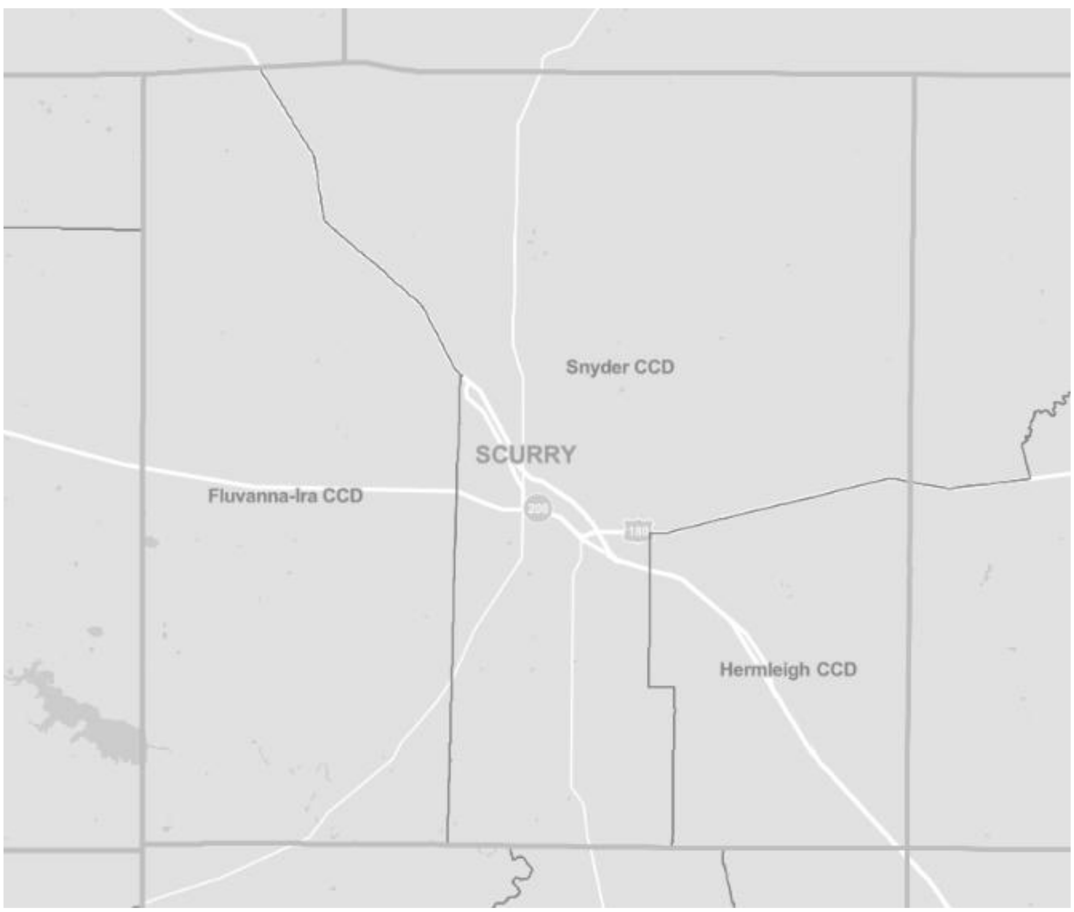
Scurry County was established by the Texas Legislature in 1876, and by 1880 there were 102 residents in the county. The county was formally organized in 1884, at which time the young town of Snyder was chosen as the county seat. By 1890 the population had increased to 1,415; by 1900 there were 4,158 people in the county, with crop farming increasing in importance, particularly cotton farming. With the coming of the railroad to Snyder in 1908 and extension of the Santa Fe railroad into the county in 1911, population expanded rapidly; by 1910 it reached 10,924. After a downturn in population during the 1910s, to 9,003 in the 1920 census, the population rebounded to 12,188 in 1930.

The Depression of the 1930s seriously damaged the economy of Scurry County, accompanied by declines in crop production, particularly cotton. By 1940 the population fell to 11,545. The initial discovery of oil in the late 1930s led to the county's first boom, coinciding with World War II and the demand for petroleum. After deep drilling technologies were developed in the late 1940s, allowing the tapping of the Permian Basin reserves, oil and gas came to dominate the county's economy. Population peaked in 1950 at 22,779, but fell for the next 3 decades, rebounding to 18,192 in 1980 and 19,376 in 1990. Since that time the population has continued a slow decline, with the 2010 census reporting 16,921 people in the county, and 16,932 in 2020. It is estimated that the population has further declined between 2020 and 2023, to 16,212 (a 4.3% drop).

While farming and ranching dominated the economy in Scurry County in its early history, its recent economic strength has been driven by petroleum production. Today, the dominant industries in the county are government and government enterprise (the county hosts Western Texas College), mining, quarrying, and oil and gas extraction, retail trade, accommodation and food service (Snyder lies on a major highway linking Abilene and Lubbock), and farm employment.

The dominant municipality in Scurry County is Snyder; other communities include Hermleigh, Ira, Fluvanna, Inadale, Dermott, and Camp Spring. There are three Census County Divisions (CCDs) in the county: Fluvanna-Ira, Hermleigh, and Snyder. These divisions will be used for analysis in this report.

Figure 14: Scurry County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 6,896 housing units in Scurry County; of that number, 5,931, or 86.0%, were occupied; in Texas overall, 90.0% of all housing units are occupied.

The vast majority of units in Scurry County are located in the Snyder CCD (86.7%), reflecting the population distribution in the county.

In the Snyder CCD, 5,219 of the 5,978 units (87.3%) are occupied. The Fluvanna-Ira CCD has 553 units, 75.0% (415) of which are occupied. In the Hermleigh CCD 297 of 365 (81.4%) of the housing units are occupied. These occupancy rates are among the highest in the 18 rural counties in this study.

Nearly two-thirds of the unoccupied units in the county (65.3%) are classified by the Census Bureau as "other vacant;" these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, only 39.0% of vacant properties fall in this category. The next largest number of vacant properties are unoccupied rental units (16.8%), probably reflecting the recent decline in population in the county. Unlike many counties in the region, there are relatively few seasonal/recreational properties in the county (7.5%); this compares to 17.6% in Texas.

The Snyder CCD has almost two-thirds of its vacant housing units falling in the "other" category (65.1%); the largest number of remaining vacant units are for rent (20.2%), a rate approaching that of the state (28.5%). In the Fluvanna-Ira CCD, roughly the same rate of "other" classified vacancies is found (61.6%); this CCD has somewhat larger numbers of seasonal or recreational units (12.3%), with just over a quarter either vacant units for sale (13.8%) or sold but unoccupied units (12.3%). Hermleigh CCD has the highest proportion of vacant units classified as "other" (75.0%), with the remaining vacancies either empty rental properties (13.2%) or seasonal or recreational use (11.8%).

Of the county's 6,896 units, most are single-unit detached structures (5,686, or 82.5%). Mobile homes make up the second-highest proportion of units (5.2%), with duplexes (3.2%), tri/quadplexes (3.9%), and structures with 5-9 units (1.7%) making up most of the remaining units.

Looking at the individual CCDs, some differences are noted. In the Snyder CCD, the proportion of mobile homes is virtually the same as in the county (5.1%); also, all of the structures with 20 or more units in the county are located in this CCD (1.5% of total units). Fluvanna-Ira CCD has the highest proportion of single unit properties (91.7%), with 4.3% mobile homes and 3.8% RVs or vans. In the Hermleigh CCD, about one in 12 structures (8.5%) are mobile homes, another 4.7% of units are duplexes.

The median age of housing in Scurry County is 58 years. County-wide, 10.3% of the housing units have been built since 2000; the Texas rate is 35.0%. And while over half of the housing stock (52.6%) predates 1970, only 5.3% of existing units were constructed before 1940. For comparison, in Texas, only 31.5% of units were constructed before 1970, and only 3.2% predate 1940. In the Snyder CCD, 10.6% of the housing units have been built since 2000, while only 4.1% were constructed before 1940, and over half (52.7%) were constructed before 1970. The lowest number of units constructed since 2000 are found in Fluvanna-Ira CCD (6.8%) and Hermleigh CCD (9.1%). While almost one in six structures in Hermleigh CCD (15.3%) were built before 1940, the proportion built before 1970 (53.6%) is roughly equal to that of the county. And in the Fluvanna-Ira CCD, about one in ten structures (9.4%) predate 1940, and just under half (49.7%) were built before 1970. Curiously, in this CCD, over a third of its housing stock (37.4%) was constructed between 1970 and 1989.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Scurry County that number is 77.1%, higher than the state average. Home ownership is highest in the Fluvanna-Ira CCD (93.0%) and Hermleigh CCD (80.5%); in Snyder CCD, the rate of home ownership is 75.6%.

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Scurry County rate is 44.3%. Rates among the three CCDs differ somewhat; while in the Snyder and Fluvanna-Ira CCD homes with mortgages are 45.5% and 41.7%, respectively, fewer than a third of homeowners in the Hermliegh CCD (29.3%) have mortgages.

Median monthly cost for owners with mortgages in Scurry County is among the highest of the rural counties in the region at $1,467, compared to state-wide average of $1,913 (76.7% of the state median). Costs are highest for mortgage holders in the Fluvanna-Ira CCD ($1,666) and Hermleigh CCD ($1,634); in the Snyder CCD, monthly costs are more moderate ($1,395).

Owners without mortgages in Texas typically pay a median amount of $611; in Scurry County, this rate is $515, or 84.3% of the state median. Median costs are highest in the Hermleigh CCD, at $540 per month; in the Snyder CCD, that rate is $518 per month. Monthly costs are lowest in the Fluvanna-Ira CCD, at $461 per month. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner’s association fees.

There are 1,360 occupied rental units in Scurry County, 1,189 of which are paying rent (87.4%); this rate is slightly lower than that of the state of Texas, where 95.4% of renters are paying rent, yet higher than many of the rural counties in the region. (The “no rent paid” units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) In the Snyder CCD, 1,118 of 1,273 occupied units are revenue-producing (87.8%). In the Fluvanna-Ira CCD, 27 of 29 occupied rental units (93.1%) are generating rent, while in Hermleigh CCD 44 of 58 (75.9%) are revenue-producing. Differences in these rates may reflect the presence of larger numbers of agricultural workers whose compensation includes the provision of living quarters as part of compensation in the Hermleigh CCD.

The median rent paid in Scurry County is $913 per month, compared to the statewide median of $1,251 (73.0%). The plurality of renters in the county pay between $500 and $999 (44.1%); another third (36.8%) pay from $1,000 to $1,499 per month per month. While one in eight (12.5%) of renters are paying less than $500 per month, no renters pay more than $2,499 per month. Median rent is highest in the Snyder CCD, at $923 per month; in the Fluvanna-Ira CCD, it is $875, and in the Hermleigh, CCD, $875. In the Snyder CCD 42.8% pay between $500 and $999 per month, and another third (36.5%) pay between $1,000 and $1,499 per month. As in the county overall, one in eight (13.3%) pay less than $500 per month. In the Fluvanna-Ira and Hermliegh CCDs, almost two-thirds of renters pay between $500 and $999 per month ($63.0% and 63.6%, respectively); about a third of the renters are paying between $1,000 and $1499 (37.0% in Fluvanna-Ira and 31.8% in Hermleigh).

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Scurry County's median housing valuation was $110,800, less than half that of the state (46.6%). Little variance is seen between the CCDs, with median housing values ranging from a low of $108,200 in the Snyder CCD, to $119,700 in the Fluvanna-Ira CCD, to $131,300 in the Hermleigh CCD. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Scurry County only 3.2% were valued at that price. Hermleigh CCD has the highest proportion of properties in this range (6.3%), followed by the Snyder CCD (3.3%). Only 0.8% of the properties in Fluvanna-Ira CCD fall in this category.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Scurry County, this number is 13.4%, about half that of the state. The highest proportion of cost-burdened mortgage holders is found in the Hermleigh

CCD, at 22.9%, although this remains below the state average. In Fluvanna-Ira CCD, that number is 17.4%, and in Snyder, 12.6% of mortgage holders are cost-burdened.

Overall, in Texas just over one in eight (13.2%) households without a mortgage are cost-burdened; in Scurry County, that rate is only slightly higher, at 14.2%. However, among the CCDs there is some variance. While in the Snyder and Hermleigh CCDs, the rates are approximately the same as in the county (15.4% and 13.6% respectively), in the Fluvanna-Ira CCD only 3.1% of homeowners without mortgages are cost-burdened.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). In Scurry County, this number is significantly lower, with only 22.7% of renters cost-burdened. While in the Snyder and Fluvanna-Ira CCDs the rates are approximately that of the county (23.4% and 25.9%), in the Hermleigh CCD only 4.5% of renters are cost-burdened.

Key Informant Information

Five persons provided information about housing conditions in Scurry County for this study. These included an economic development director, the county judge, Snyder's city manager and Chamber of Commerce director, and a senior representative of the county's electrical cooperative. Interviews generally followed the format presented in Appendix A.

When asked about availability and affordability of housing in the county, there was a resounding and emphatic negative response by all of the persons interviewed. While the perceptions were that shortages impacted all segments of the market, it was noted that housing availability is most acute for moderate income households wishing to purchase properties in the $175,000-$225,000 range. According to respondents, this is having a significant impact on recruitment of young, entry-level professionals including teachers (K-12 public schools and the community college located in Snyder), healthcare professionals such as nurses and other health professionals, and law enforcement personnel. As noted in the report above, there is a relative dearth of new construction in the county since 2000, and respondents noted that the city and county have not been able to recruit developers or contractors to support the construction of new properties. These issues were seen as equally impacting both the homebuying and rental markets.

Home Ownership

When asked to focus specifically on home ownership, respondents noted that there is a shortage of properties that is pervasive in the county. The city of Snyder has made efforts to address the problem of dilapidated and unrestorable properties, reporting that 40 such properties have been torn down in recent years. The intent, according to one respondent, was to encourage what was described as "re-gentrification" of neighborhoods by encouraging construction of more modern structures. It was noted that many if not most of these properties retain liens; while the city has expressed its commitment to negotiate or forgive such liens, this is not understood by potential buyers/developers, making the infill efforts more challenging. One respondent suggested that their willingness to forgive such liens should be better publicized to encourage new construction.

As noted above, respondents describe an environment with shortages of all ranges of properties. Options for entry-level purchases by low to low-moderate income households are inadequate for the current demand. Similarly, there is a shortage of housing for early professionals in the $175,000-$225,000 range. Finally, respondents noted that when higher income professionals (physicians and executives of recruited businesses) come into the county, they do not have an inventory of homes to purchase. One respondent noted that the hospital had invested in townhomes that were designed to accommodate new higher income health care providers while they arranged construction of new homes in the higher price ranges.

Condition of housing coming available for purchase in the county was described as structurally sound in most cases (particularly properties in the middle range), but few have been updated enough to be considered "modern." Most of the properties are able to pass inspections for financing and occupancy, but are in need of substantial remodeling.

New construction is problematic in Scurry County, according to respondents. There are no real estate developers in the county, and, as one respondent described it, the fact that the county is "90 miles from nowhere" discourages developers from larger municipalities in the region (Abilene, Lubbock and Midland-Odessa) from moving into this market. This is exacerbated by the absence of contractors and subcontractors in Scurry County; developers would be dependent on importing those contractors, which few are willing to do. This created additional inflationary pressures on new construction in the county, a major limitation. County respondents are positive about the adequacy of infrastructure to support new construction, but noted that a major new housing development of several hundred units could become problematic.

Respondents noted the following barriers to buying homes in Scurry County:

- Affordability, particularly for the relatively higher number of mid-level professionals in the county
- Absence of contractors and builders who are willing to construct new stock

- Cost factors for land to be used for development (speculation during the mini-boom associated with the shale oil phenomenon, with land owners over-investing and now unwilling to sell at a loss)
- Psychological factors, particularly memories of “old days” before property and construction costs became inflated

Rental

Regarding rental options in Scurry County, options were seen as limited. Stock was described as aging but adequate (the most recent market-based unit was constructed over 40 years ago), although there was construction of income-based duplexes in 2010 targeting both traditional low-income individuals and families and persons over 55. Income-based properties are full, and have waiting lists. Market based properties offer potential renters limited choices, according to respondents.

Single-family units in the rental market were described as limited, often in poor condition. A number of properties have been bought by investors and converted into “AirBnB”-type properties, removing them from the inventory of potential rental properties (or lower priced purchase options). Parenthetically, this may explain the somewhat inflated number of unoccupied rental properties in the county, as described above.

Barriers to renting in the county were described as follows:

- Availability (not enough rental units)
- Condition of rental properties
- Depletion of potential single-family options due to homes being converted to short-term occupancy (AirBnB) rather than long-term rental properties

Housing and Economic Development

Housing was uniformly seen as a negative issue in economic development in Scurry County. While there has been some success in recruiting new (permanent) businesses into the county, the housing situation has presented serious challenges for the incoming businesses. Problems with housing for all income levels was noted; lower-income employees cannot find affordable and adequate rental options; middle-income employees struggle to find affordable homes to buy that do not require substantial additional investment in remodeling; and, in the absence of higher valued existing properties, top-level management are faced with having to find builders and contractors to construct homes while being forced to settle for substandard rental options, if they can find them at all.

When asked to rank the impact on housing on a scale of 1 to 10, 1 representing housing being the greatest barrier to economic growth, and 10 representing housing being the greatest asset, respondent rankings ranged from 2 to “between 4 and 5.” Some respondents expressed frustration, in that investing in expanded construction risked creation of unaffordable or empty housing stock, while failing to invest only further exacerbated problems with recruitment of new businesses to the county—a kind of distrust of the “if you build it, they will come” mentality.

Events that surrounded the run-up to the shale oil boom of the early 21st century were mentioned by respondents on several occasions. The optimism that was generated in the early days of the boom was quickly replaced by frustration, as plans to capitalize on that phenomenon quickly dissipated. An attempt to develop a new housing addition in Snyder during that time has failed to create significant improvements in the housing situation, with only a fraction of the proposed new homes being built. This experience continues to influence how leaders in the county see challenges and opportunities with regard to not only housing, but economic development in particular.

Previous Programs

When asked about previous programs to address housing in Scurry County, the initial response was that there had been none. However, as respondents continued to discuss this question, there was a recognition that the development of the housing addition in Snyder had in fact represented one such effort. It was described by one respondent as a “bomb,” due primarily to lack of expertise on the part of the city and county. No developers picked up on the project, due in part (as noted earlier) by the lack of contractors and sub-contractors in the county.

A second program that was described focused on improved enforcement of ordinances regarding housing conditions. While that has led to the tearing down of at least 40 units in recent years, efforts to engage investors or developers in creating infill projects have been largely unsuccessful. This is attributed in part to the fact that few of the lots are contiguous, and builders are reluctant to invest in developing such properties due to cost and convenience factors. Efforts are now underway to incentivize infill efforts, including exploration of novel and creative ways to expand affordable housing options, including modular or prefabricated construction and 3-D construction. At the same time, there is a significant reluctance to allow expansion of mobile homes, particularly in Snyder, due to a perceived issue with depreciation and maintenance.

Parenthetically, when asked about the drop in population estimates between 2020 and 2023, respondents noted that there were significant numbers of temporary workers housed in the county in 2020, working on projects associated with alternative energy (wind and solar). Most were completed by 2023, and the sense was that the exodus of those workers possibly contributed to the Census Bureau's estimate of population decline.

Respondents concluded the key informant meeting by discussing some of their perceived needs for future actions to deal with housing in the county. The economic development entity in Snyder has initiated a project to identify and create a resource guide for contractors. It is believed that having this resource in hand will improve the success of recruiting new businesses and industry to the county.

A second area that was discussed involved the need to partner with educational institutions to expand training for the trades needed in the county. It was noted that many of the existing tradespersons (electricians, plumbers, etc.) are "aging out," and there is no formal succession planning to deal with this issue. The county and the region have resources that can address those needs (TSTC in Sweetwater and Western Texas College in Snyder), and partnerships with the county's K-12 educational providers can improve recruitment into programs to address this developing shortage.

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Scurry County:

1. Continue to address code enforcement issues, including updating and modernizing existing codes, to facilitate condemnation procedures of properties that are beyond repair and/or rehabilitation.
2. Explore county-wide uniformity in the development and/or modification of codes to establish consistency in enforcing regulations for the maintenance of unoccupied or abandoned properties.
3. Pursue public and private programs that offer grants to first-time or low- and moderate-income homebuyers to offset down-payment requirements or costs associated with rehabilitation of marginally adequate housing.
4. Encourage public service entities such as schools, hospitals, and law enforcement agencies to develop rental properties exclusive to their employees (teachers, deputies, and so on) in order to recruit and retain employees; the hospital's effort to construct townhomes should serve as a model for this.
5. Develop a formal lien-forgiveness/lien-negotiation program to entice development of vacant properties, with a strategy for communication to potential developers in order to encourage infill efforts.

6. Collaborate with educational institutions in the county to (in the case of K-12 entities) encourage Career and Technical Education (CTE) programs and/or vocational/technical certification programs that prepare a workforce for housing-related skills that are needed for present and future needs (construction trades, electricians, HVAC, plumbing).
7. Explore the creation of a grant fund, perhaps using economic development funds or through external grants, to encourage single family unit landlords to improve existing rental stock to HUD inspection standards, making more units available for Tenant-Based Rental Assistance.
8. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Shackelford County

Overview

Shackelford County was formed when, in 1874, residents of the area petitioned to organize a county, separating from Jack County. Named for Dr. Jack Shackelford, a hero of the Texas revolution, it had as its first (temporary) county seat the community of Fort Griffin, on October 12, 1874. After an election in November of that year, the permanent county seat of Albany was founded. The county has a total of 915.6 square miles, 914.3 of which are described as mesquite and chaparral savanna; farming is less significant than ranching in the county, with only 50,000 acres in cultivation in the latter part of the 20th century (responsible for about one-sixth of the agricultural income for the county).

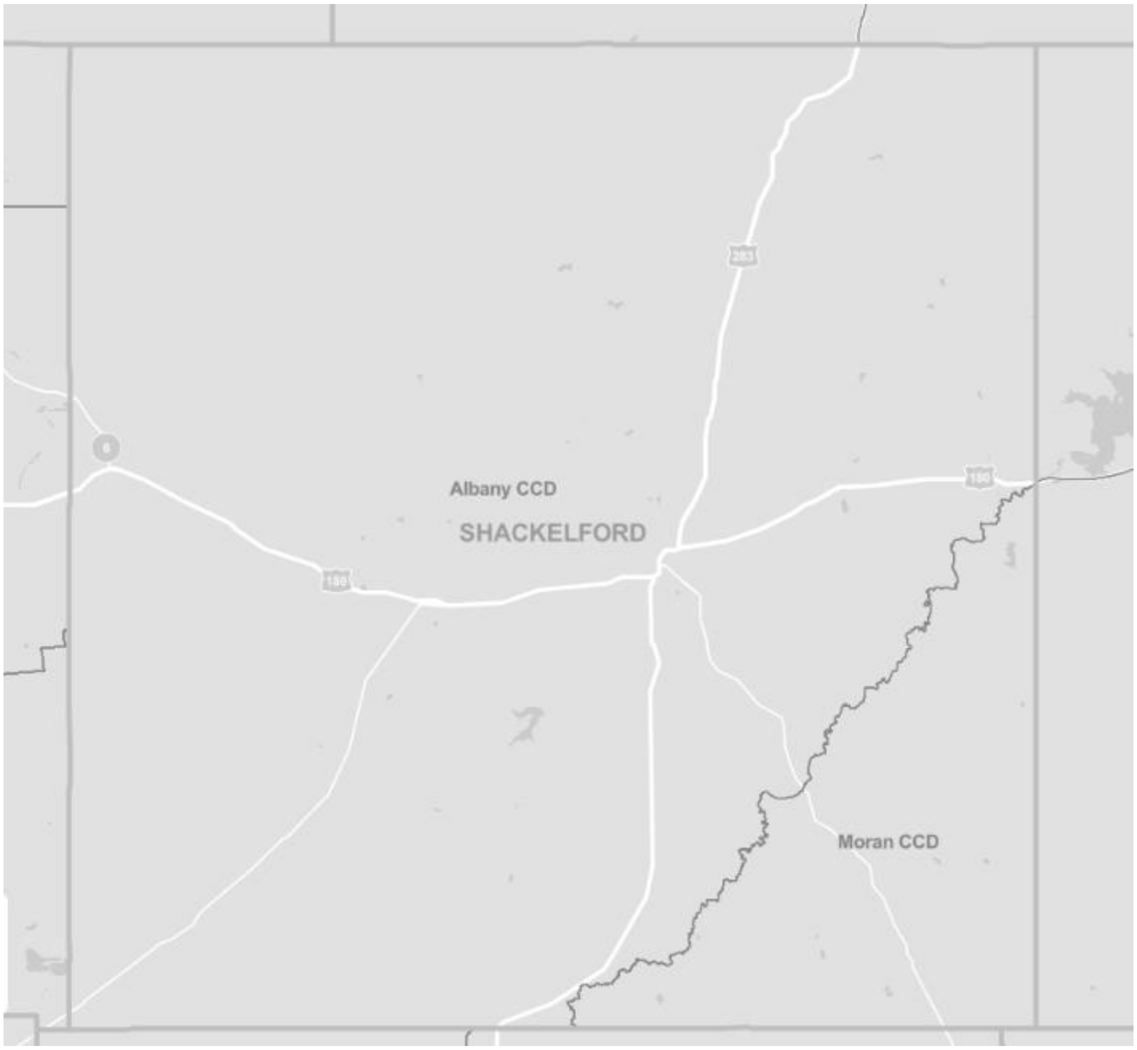
Athabascan Apaches, original native American hunters who lived in the area, were subsequently driven out by Comanche Indians, who controlled the region until it was settled by Whites in the middle of the 19th century. Explored first by Capt. Randolph B. Marcy, the first White settler was Jesse Stem, who established a farm on the Clear Fork of the Brazos River downstream from current-day Lueders, in 1852. Two years later Marcy recommended the construction of a fort on the Clear Fork, initially at Camp Cooper in current-day Throckmorton County. The Cooper and Lynch ranches were established during that time, establishing Fort Hubbard. 1867 saw Joe Matthews settling on the Clear Fork, downstream from Fort Griffin, which was established that year also. A civilian community grew up below the fort, known as “the Flat” or “Hidetown”; this community was known for its lawlessness and volatility.

Dominant industries in the county at the current time include mining, quarrying, and oil and gas extraction; oil was initially discovered in 1910, and discovery of what is known as the Ellenberger formation led to futher exploration and production. Other key industries include finance and insurance, farm/ranch employment, government and government enterprises, and real estate, including renting and leasing. Farm land under cultivation declined into the late 20th century, replaced by stock farming, including quarter horses. Dominant agricultural production is livestock (primarily beef cattle), with limited production of cotton, grain and hay.

Population growth peaked in 1930 at 6,695 and declined until the 1980 census, that found 3,915 persons living in the county. Since that time there has been a slow decline in population, dropping to 3,378 in 2010. Census figures show an 8.1% decline between 2010 and 2020, with a modest recovery of 124 persons (4.0%) by 2023. Median age in the county is 43 years, which is slightly higher than the median of 41 years in the 18 rural counties.

The county is divided into two Census County Divisions (CCDs), Albany and Moran; these provide the basis for breakdowns in this study.

Figure 15: Shackelford County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 1,583 housing units in Shackelford County; of that number, 1,324, or 83.6%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Albany CCD, there are 1,318 units, 1,170 (88.8%) of which are occupied. The Moran CCD has 265 units, 58.1% (154) of which are occupied. A modest number of units are mobile homes (143, or 9.0%); this compares to 6.7% in Texas. Multi-unit properties are minimal, accounting for 5.5% of the available units (86). Looking at the individual CCDs, no significant differences are noted.

The largest proportion of vacant housing units in Shackelford County (36.2%) are what the Census Bureau classifies as "other vacant" -- these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. This compares favorably with that of the state of Texas, where 38.5% of units fall in this classification. Similarities with state figures end here, however. In Shackelford County, more than one in four vacant structures is classified as "sold, not occupied" (28.8%), and the same proportion of units are seasonal or occasional use units (28.8%); comparatively in Texas, only 17.6% of vacant properties are seasonal/recreational, and only 4.2% are sold but unoccupied.

An examination of the two CCDs shows little variation from the county. The rates of "other" vacant properties are 37.7% in the Albany CCD, and 34.0% in the Moran CCD. Seasonal or recreational use vacant properties are 32.2% in Albany CCD and 26.8% in Moran CCD, and the sold but unoccupied rates are 32.2% and 23.7% in the two CCDs, respectively. Moran CCD has all the vacant rental properties in the county (10.3% of the CCD's vacant units), and all the vacant units that are for sale (5.2%).

The median age of housing in Shackelford County is 62 years, the second-oldest housing stock in the rural areas of the region. County-wide, about a fifth of the housing units were built since 2000 (20.4%); however, 45.7% of the housing was built before 1970, and about one in six units (16.4%) were built before 1940. In the Albany CCD, about a fifth of the units have been built since 2000 (21.4%), while only about one in seven of the units were constructed before 1940 (14.1%) and over half (53.9%) built before 1970. Moran CCD has only about a sixth of its housing stock that was built since 2000 (15.5%); over a half of Moran's housing stock was built before 1970 (51.7%), and over a quarter of the units (27.5%) were constructed before 1940.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Shackelford County that number is 81.0%, significantly higher than the state average; this is true for both CCDs in the county, with Albany at 82.1% and Moran at 73.4%. While in Texas over half of all owner-occupied units have mortgages (56.5%), the Shackelford County rate is 33.8%. Median monthly cost for owners with mortgages in the County is $1,822, compared to state-wide average of $1,913. Albany CCD mortgagees have median monthly costs of $1,821, while the median cost in Moran for mortgage holders is $1,875. Overall, median monthly costs for county residents is 95.2% of the state-wide figure.

Owners without mortgages in Texas typically pay a median amount of $611; in Shackelford County, this rate is $578, or 94.6% of the state median. Costs by CCD show a slightly higher rate ($603) in Albany, but a lower rate ($452) in the Moran CCD. These costs include things such as nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 251 occupied rental units in Shackelford County, 197 of which are paying rent (78.5%); in Texas, 95.4% of renters are paying rent. These non-paying rental units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent. In the Albany CCD, 51 of the 210 occupied rental units (24.3%) are rent-free, meaning 75.7% pay rent. In the Moran CCD, 38 of 41 rented properties (92.7%) are revenue generating.

Median rental costs statewide are $1,251 per month; in Shackelford County, the median rental cost is $486 (38.8% of the state level). Albany CCD median rent is $472 per month, and Moran CCD is $725 per month. Most renters are paying less than $500 per month (57.4% in the county), but modal rates differ by CCD, with 65.4% of Albany CCD renters paying less than $500 per month while in the Moran CCD 50.0% of renters pay $500-$999 and another 7.9% pay between $1,000-1,499 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Shackelford County's median housing valuation was $178,500, or 75.0% of the state level. Within the CCDs, median housing values could only be calculated for the Albany CCD, where a slightly higher valuation of $191,500 is reported. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Callihan County only 5.4% were valued at that price. While in Albany CCD a similar proportion of properties are valued at this level (4.2%), a significantly higher proportion of properties in the Moran CD (15.1%) are valued at $500,000 or more.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Shackelford County, this number is 20.1%. Albany CCD rates are 19.6%, while in Moran CCD the rate is 42.9%. These numbers suggest that while homeowners with mortgages in Shackelford County overall are not more likely to be cost-burdened than others in the state, mortgage holders in the Moran CCD are experiencing substantial cost burdens for their homes.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Shackelford County, that number is 13.8%, roughly the same as state figures. Looking across the CCDs, Albany's rate is similar to the county and state at 13.4% cost-burdened; however, in the Moran CCD, the rate is 18.5%, or 40.2% higher than the state level.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Unfortunately, renters in Shackelford County experience housing affordability challenges at a rate greater rate than state-wide, with 59.4% of renters falling in this category. Renters in the Albany CCD face the greatest challenge, with 61.0% of renters cost-burdened; Moran CCD nears the state level, at 52.6% being cost burdened, a rate still higher than that of Texas renters overall.

Key Informant Information

Data regarding housing in Shackelford County were collected from four knowledgeable persons in the county: the county judge, real estate agent located in the county, former appraisal officer, and county Farm Bureau officer. A general outline of the format of interviews is published as Appendix A.

When queried about the general availability and affordability of housing in the county, respondents described it as "restricted" or "limited," one noting that the county has had no new developments (including apartments) for a number of years. Another respondent noted that in parts of the county, people are living in storage buildings because of the lack of adequate and affordable housing. While there is a general sense that the county and its largest municipality (Albany) are seen as desirable because of resources such as the school system and cultural attractions, the presence of several large ranches and limited land for new housing developments were described as limiting new construction in the county.

Home Ownership

For persons wishing to purchase housing in Shackelford County, respondents described an environment with low availability. Availability of federally backed financing in the 1970s and 1980s led to an increase in construction of housing during that period, but those homes were described as often in fair condition at best and outdated both in condition and size. Homes that are in better condition sell quickly, according to one respondent.

Inflationary pressures since the COVID epidemic have negatively impacted affordability of housing for purchase in the county, making home ownership less affordable for low and moderate income persons in the county, particularly in Albany. Recent efforts to establish new housing developments in the Albany CCD have been hampered by availability and cost of land. It was also noted by one respondent that there are no local builders in the county, hampering development of new stock.

There was unanimous agreement that availability of affordable housing for lower income residents to purchase is a problem in the county. One respondent described the situation as being "two-tiered," with housing options either substandard or unaffordable for most of the county's residents. And existing rural properties have become increasingly scarce, with the only option in rural areas of the county being new construction, which is unaffordable for most residents.

Among the barriers that respondents noted to purchasing housing in Shackelford County were:

- Availability
- Cost
- Suitability for families (inadequate room for modern expectations)
- Lack of land availability for new construction
- Limited resource of builders for new construction

Renting

There was a sense that the county lacks adequate rental properties to meet current demand. Multi-family units were described as older, dated, but clean, with pricing reasonably affordable, and. Also described as "not appealing," these market-based properties are meeting some basic needs for low and moderate income residents. Overall, the quality of these properties was described as poor. Furthermore, as noted earlier, some residents are resorting to living in (inadequately) converted storage buildings to find housing, although it should be noted that this respondent attributes some of the reasons for this level of housing to personal characteristics of those individuals/families.

Single-family rental properties, including the presence of a few townhomes, were perceived by respondents as inadequate for demand in the county. One respondent attributed this to the general lack of inventory in the county, contributing to a shortage of properties for families seeking to "move up" from multi-family housing to single-family rental units. Reading between the lines of respondents' expressed opinions, it appears that there is an optimistic perception that successful new home development will release a number of good quality units that would find their way onto the single family rental market.

On a somewhat more encouraging note, single-family rental properties in the county were described as moderate to good in quality.

While there is income-based housing in the county, specifically in Albany, those properties are seen by residents as culturally stigmatizing. Their condition is described as poor, making them less desirable for renters. No data were available with regard to occupancy rates in the public housing; it is assumed that they are full, given the perception that rental properties are in short supply, but this needs to be verified. As with the case of market-based multi-family rental properties, condition was described as "poor."

Barriers to renting in Shackelford County, as identified by respondents, include:

- Availability (both for single-family and multi-family units)
- Lack of space to develop new multi-family properties
- Absence of properties targeting over-55 population (particularly income-based)
- Low single-family inventory to convert to rental properties

Recommendations for Shackelford County

Based on the review of existing data and the feedback received from key informants in Shackelford County, the following recommendations for addressing housing issues in the county are suggested:

1. Housing occupancy is bifurcated in Shackelford County; while there is high occupancy in Albany, and a relatively small number of unoccupied units are in the "other" category, the county would do well to address substandard and dilapidated unoccupied properties in other parts of the county, particularly in the Moran CCD with its older housing stock. This might be addressed by actions such as the following:
    a. Addressing code enforcement issues, including updating and modernizing existing codes, to facilitate condemnation procedures of properties that are beyond repair and/or rehabilitation;
    b. Explore county-wide uniformity in the development and/or modification of codes to establish consistency in enforcing regulations for the maintenance of unoccupied or abandoned properties.
2. Develop a coordinated county-wide plan for infrastructure development, including upgrading existing systems, to accommodate maintenance of quality of life and facilitate potential growth.

3. Pursue public and private programs that offer grants to first-time or low- and moderate-income homebuyers to offset down-payment requirements or costs associated with rehabilitation of marginally adequate housing.
4. Explore the development of a Public Facilities Corporation (PFC), possibly at the county level, to increase the availability of affordable mixed-income rental housing.
5. The city of Albany should address the issue of lack of land for new housing development, and explore creative ways to encourage the development of affordable housing. This might include strategies such as:
   a. Strategic annexation initiatives to make more land available for housing, accompanied by
   b. Infrastructure upgrades and development (water, sewer, electricity) to support additional housing.
6. The county and the municipalities should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Stephens County

Overview

The area now comprising Stephens County was inhabited by Comanche and Tonkawa Indians prior to Anglo occupation in the late 1850s. Anglo settlement began with the establishment of a cabin on the Clear Fork of the Brazos River by John R. Baylor in 1857. Although relationships between Anglo and the Tonkawa were typically amicable, Comanche and Kiowa raids were a threat to inhabitants until 1873. The county was established by the Texas legislature in 1858, and was initially named Buchanan County, after President James Buchanan. After the outbreak of the Civil War, residents of the county renamed it after Alexander H. Stephens, vice president of the Confederate States. The county was formally organized in 1876, at which time Breckenridge became the county seat.

Settlement of the county began in earnest in the 1870s, driven in part by the opening of coal mining near Hubbard Creek in1878. Where there had only been 300 people in the county in 1870, by 1880 the population had grown to 4,725, with the number of farms and ranches expanding from 24 to 567. The year 1880 also saw the arrival of rail service into the county, leading to further population growth. In spite of natural disasters in 1886 and 1887, settlement continued in the county, with the population reaching 4,926 in 1890 and 6,466 in 1900.

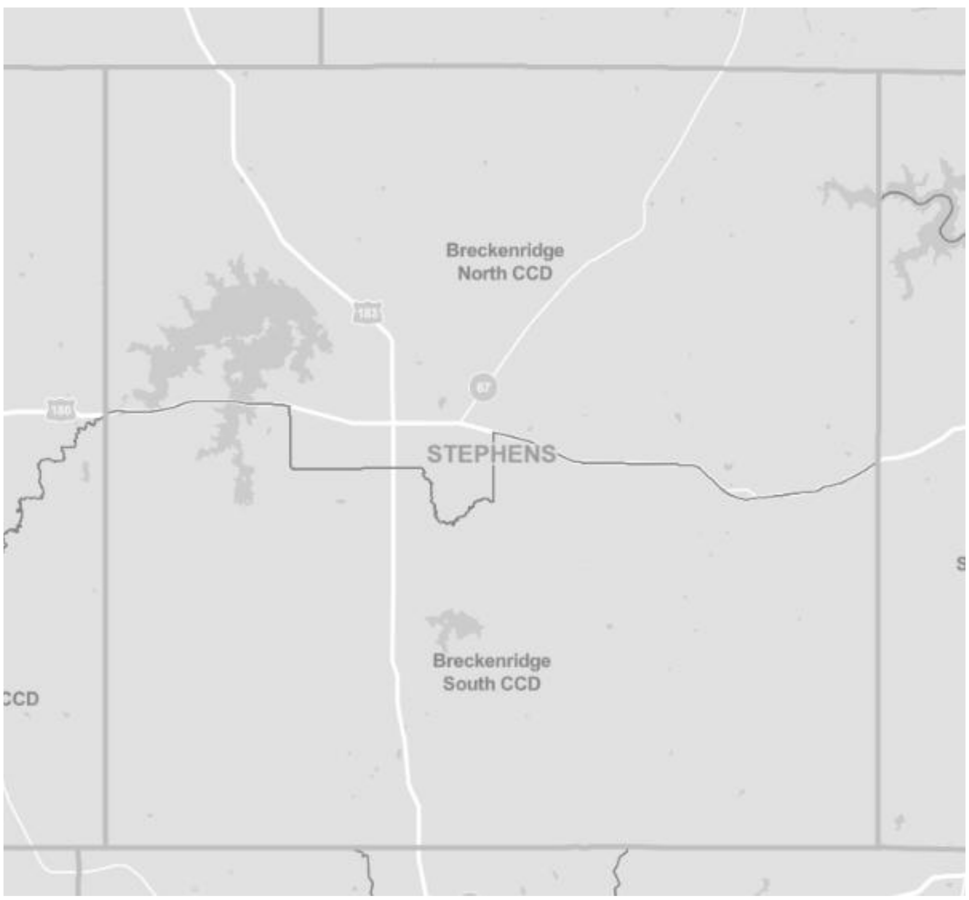
The early part of the 20th century saw crop production rivalling the livestock industry, although boll weevil infestations in the first decade led to the demise of more than half of the farms in the county. With the discovery of oil in 1911 and subsequent high producing fields developed over the next decade, petroleum production began to dominate the economy of the county. The city of Breckenridge expanded rapidly in the 1920s, fueled by the expansion of rail services in 1920 and 1921. By 1920, there were 15,403 people in the county, and the 1930 census revealed a population of 16,560.

The Depression and drought conditions in the 1930s led to declines in agricultural production, and the population fell to 12,356 people in 1940. Further declines continued over the next two decades, with 10,597 people in 1950 and 8,885 in 1960. Resurgence in the oil industry in the 1960s somewhat stabilized the declines in population, with 8,414 people counted in 1970, 9,926 in 1980, and 9,010 in 1990. By 2010, the population had grown slightly, to 9,630, but experience a 5.5% decline over the next decade, to 9,101; recent estimates suggest a modest recovery of 2.7% between 2020 and 2023, to 9,343 persons.

While farming and ranching dominated the economy in Stephens County in its early history, for most of the last century it has been driven by petroleum production. Today, the dominant industries in the county are mining, quarrying, and oil and gas extraction; manufacturing; government and government enterprises (Texas State Technical College has a campus in Breckenridge); retail trade; and, farm employment.

There is one dominant municipality in the county, Breckenridge, population 5,140 (2023 estimate). While there are several unincorporated communities in the county, none are substantial in population. The county is divided by the Census Bureau into two Census County Divisions (CCDs), Breckenridge North (that contains the city of Breckenridge) and Breckenridge South, that includes much of the development around Hubbard Creek Lake. Analysis contained in this report utilizes these designations.

Figure 16: Stephens County Census County Divisions



Current County Conditions

As of 2022, there are an estimated 4,677 housing units in Stephens County; of that number, 3,405, or 72.8%, were occupied; in Texas overall, 90.0% of all housing units are occupied.

The vast majority of units in Stephens County are located in the Breckenridge North CCD (86.4%), which contains the city of Breckenridge as well as the northern half of the county. In the Breckenridge North CCD, 3,002 of the 4,040 units (74.3%) are occupied. The Breckenridge South CCD has 637 units, 63.3% (403) of which are occupied.

The largest proportion of unoccupied units (43.9%) are classified as "for seasonal, recreational, or occasional use" (such as hunting or lake cabins); in Texas, this rate is 17.6%. Over a quarter (28.8%) are classified by the Census Bureau as "other vacant;" these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants. In Texas, only 39.0% of vacant properties fall in this category. The next largest number of vacant properties are unoccupied rental units (12.6%). Curiously, nearly one in ten vacant properties (9.9%) are in the category of "sold, not occupied."

The Breckenridge North CCD has about two in five (39.7%) of its vacant housing units falling in the seasonal or recreational category; the "other vacant" classification catches about a quarter of the vacant units (25.2%). About one in six vacant units are for rent (16.4%), and one in eight (12.5%) are sold but not occupied. In the Breckenridge South CCD, most of the vacancies are seasonal use units (58.0%); the balance are almost exclusively classified as "other" vacant.

Of the county's 4,677 units, just over three-fourths (76.2%) are single-unit detached structures. Mobile homes comprise the next largest classification of structure (11.7%). Structures with 20 or more units constitute 4.3% of the housing stock, and another 3.3% are structures with 10 to 19 units.

Looking at the individual CCDs, some differences are noted. The Breckenridge North CCD, for example, has all of the structures containing 10 to 19 units (3.8%) or 20 or more units (5.0%). The number of mobile homes is about half that of the rate in Breckenridge South CCD (10.3%, compared to 20.6%).

The median age of housing in Stephens County is 54 years. County-wide, 9.9% of the housing units have been built since 2000; the Texas rate is 35.0%. While less than half of the housing stock (43.7%) predates 1970, about one in eight units (13.2%) were constructed before 1940. For comparison, in Texas, 31.5% of units were constructed before 1970, and only 3.2% predate 1940. In the Breckenridge North CCD, 8.4% % of the housing units have been built since 2000, yet 13.5% were constructed before 1940, and nearly half (46.6%) were constructed before 1970. Breckenridge South CCD is somewhat of an anomaly; nearly one in five units (19.8%) were built since 2000. And while 11.3% of units predate 1940, the proportion of homes built before 1970 constitutes less than a fourth

(24.5%) of the housing stock in that part of the county. In fact, two in five housing units in this CCD (41.9%) were constructed between 1970 and 1979.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Stephens County that number is 78.6%, higher than the state average. Home ownership is higher in the Breckenridge South CCD (100.0%) than in the Breckenridge North CCD (75.7%), reflecting its more urban nature.

While in Texas over half of all owner-occupied units have mortgages (56.5%), the Stephens County rate is 35.2%. Rates among the CCDs differ somewhat; Breckenridge North CCD, that includes the city of Breckenridge, has over a third of its homeowners with mortgages (38.6%), while the more rural Breckenridge South CCD has only 15.6% of homeowners with mortgages.

Median monthly cost for owners with mortgages in Stephens County is estimated at $1,177, compared to state-wide average of $1,913 (61.5% of the state median). Costs are higher for mortgage holders in the Breckenridge South CCD ($1,574) than in Breckenridge North ($1,396).

Owners without mortgages in Texas typically pay a median amount of $611; in Stephens County, this rate is $497, or 81.3% of the state median. Median costs are virtually equal in the two CCDs, $497 in the Breckenridge North CCD and $499 per month in the Breckenridge South CCD. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are 728 occupied rental units in Stephens County, 594 of which are paying rent (81.6%); this rate is lower than that of the state of Texas, where 95.4% of renters are paying rent, and similar to many of the rural counties in the region. (The "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) No rental units are reported in Breckenridge South CCD.

The median rent paid in Stephens County is $688 per month, compared to the statewide median of $1,251 (55.0%). About the same proportion pay less than $500 per month (43.4%) or from $500 to $999 per month (41.9%). A handful of renters in Stephens County are paying from $1,000 to $1,499 (8.2%), or from $1,500 to $1,999 per month (6.4%). No renters pay $1,500 or more for rent in the county.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Stephens County's median housing valuation was $98,000, less than half that of the state (41.2%). Substantial variance is seen between the CCDs, with median housing values ranging from $94,400 in the Breckenridge North CCD, to $170,600 in the Breckenridge South CCD. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Stephens County only 2.8% were valued at that price. The proportion of these higher valued property is greater in Breckenridge South CCD (8.2%) than in Breckenridge North CCD (1.8%).

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Stephens County, this number is 46.0%, over two-thirds higher (67,9%) than that of the state. The highest proportion of cost-burdened mortgage holders is found in the Breckenridge North CCD, at 47.4%; in the Breckenridge South CCD, the number roughly approximates that of the state (25.4%).

Overall, in Texas just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Stephens County, that rate is slightly higher, at 16.9%. The rate of cost-burdened homeowners without mortgages ranges from 17.3 in Breckenridge North CCD to 15.0% in Breckenridge South CCD.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). In Stephens County, this number is identical, with 49.7% of renters cost-burdened. As noted above, there are no reported renters in Breckenridge South CCD, so numbers for Breckenridge North CCD are identical to that of the county.

Key Informant Responses

Three persons were interviewed as key informants for Stephens County; a fourth person who was scheduled to be interviewed moved from the county and was not available. These included the county judge, a real estate representative from the county, and a business executive who has served in service roles in the region. A general guide for the interviews is attached as Appendix A.

There was strong consensus among the informants that Stephens County lacks available and affordable housing. The greatest issue noted by respondents is that of affordable options for county residents; one respondent noted the median income of households in the county is not adequate for purchasing or renting housing that meets expectations for livability and safety. However, one respondent noted that the lack of economic growth in the county has somewhat mitigated the impact of housing shortages.

Home Ownership

With regard to home ownership, respondents noted that most housing in the county is located in the city of Breckenridge or surrounding areas, and that inflationary pressures in recent years have contributed to a situation where, although an adequate number of listings are available, most are not affordable for typical households in the county. Homes in the lower to moderate income range, descrbed by one respondent as being in the $68,000-135,000 range, typically have condition issues that preclude lender approvals (most borrowers in this range are limited to FHA, rather than conventional loans), and neither sellers nor borrowers are willing or able to mange the financial costs of required repairs.

Homes below this level are described as overpriced and deteriorated, with most better suited for demolition than sale. While respondents noted that there are some investors who are willing to purchase these properties and make minimal repairs to prepare them for resale or rental, this was described as contributing to the inflationary trends that are compromising housing affordability. According to one respondent, there are efforts under way to expand demolition of sub-standard units, and another noted ongoing efforts to modernize the city of Breckenridge's zoning restrictions in order to facilitate both demolition and infill development.

Multiple respondents noted that the city of Breckenridge has several neighborhoods that are desirable and affordable for middle-class or upper middle-class residents; however, demand for housing in these area is not high, and they do not move quickly or often when put on the market. Housing in this range ($270,000 and above, according to one respondent) are described as solid, but almost all needing updating (new construction in the county has been minimal in recent years).

It was noted by respondents that the county has a potentially highly desirable area around Hubbard Creek Lake that is not fully developed, with existing properties in varying states of maintenance.

Barriers to home ownership in Stephens County that were identified by respondents include:

- Affordability, particularly for low and moderate income households
- Availability of homes, particularly for moderate income households
- Challenges for financing of lower priced homes due to condition issues that preclude FHA financing
- Location issues, as available homes are often located in areas that are undesirable
- Utility access, especially outside of Breckenridge, coupled with infrastructure deterioration
- Cost of new construction

Renting

Rental issues are also significant in Stephens County, according to respondents. Market-based apartments are aging and in poor condition, and there is a need for at least 30 additional units to address the existing demand. Most of the units are one or two bedroom, with a smaller number of 3 bedroom units; however, according to one respondent, this is not problematic. Respondents report that the existing apartment complexes are usually fully occupied.

There are a number of single family units available for rent in Breckenridge and the Breckenridge North CCD; however, condition is often an issue in these units. In addition, it was reported that a few investors in the county often buy units that are in questionable condition, making minimal improvements, then inserting them into the rental market. One respondent described the condition of these units as "horrendous," but not necessarily overpriced. According to respondents, rental costs are continuing to rise in the county, making affordability of these single-family units a challenge.

There are a substantial number of subsidized housing units available in Breckenridge proper, administered by a housing authority. These units are described as older and located in less desirable parts of the city. These units reportedly stay full, although how much of a waiting list may exist was unclear. One respondent suggested that there is a potential market for additional subsidized housing for elderly residents who can no longer maintain home ownership, but the current stock would not be appealing to this market; new construction of apartments or townhomes for this population could free up properties for purchase and rent and encourage succession (renters to owners, upgrading in home ownership), according to that respondent.

Barriers to renting in Stephens county that were identified include:

- Location of rental properties (many are in sub-standard areas of the city/county)
- Quality of rental options
- Shortages of properties for families with children (3 bedroom, 2 bath)
- Price of rental options consistent with local household incomes

Housing and Economic Development

Respondents uniformly identified housing as an issue in the economic development of Stephens County and Breckenridge. One respondent was notably more optimistic about the future economic development of the county, noting current and prospective projets that have the potential to create additional jobs in the county; other respondents were more measured, noting that the current housing situation presents significant challenges to recruiting and retaining new non-retail businesses. While there has been some small business expansion in the county, other respondents expressed concern that if a new industry or moderate sized business were to attempt to locate in the county or city, employees at all income ranges would find it difficult to secure adequate and affordable housing.

When asked to rank the impact of housing on economic development on a one to ten scale, one being the greatest barfier and 10 the greatest strength, respondents rated it between two and four (the higher rating acknowledging a pessimistic view of growth potential in the county).

There are efforts underway to encourage housing development in the county, according to respondents, with the city of Breckenridge's economic development corporation exploring grants for development of new housing additions or infill construction. However, as noted above, the infrastructure to support such growth is aging and of questionable quality to support such development without major investment. Also, as noted above, Hubbard Creek Lake has considerable unfulfilled potential for development. Planning for such development has emphasized construction of homes in the $275,000 plus range, which, according to one respondent, is not realistic for either existing residents of the county or for the majority of employees who are likely to be drawn to new businesses (mostly "blue collar" workers).

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Stephens County:

1. While not as urgent an issue as in some of the region's rural counties, it is recommended that both the county and the city of Breckenridge address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Options for accomplishing this include:
    a. Continuing the current initiative to expedite condemnation procedures for such housing;
    b. Evaluating municipal codes for currency and utility in addressing substandard housing.
2. Develop strategic infill approaches that incentivize emerging construction techniques such as 3-D and modular construction.
3. Pursue public and private programs that offer grants to first-time or low- and moderate-income homebuyers (e.g., USDA Section 502) to encourage home ownership, or to mitigate costs associated with rehabilitation of marginally adequate housing.
4. Given that lower-cost housing in the county is significantly dated and described as of marginal condition, explore the development of grant programs for both buyers and landlords who are investing in older properties for rent, to mitigate the cost of improving the livability of housing stock.
5. Pursue public and private programs that offer grants to first-time or low- and moderate-income homebuyers (e.g., USDA Section 502) to encourage home ownership, or to mitigate costs associated with rehabilitation of marginally adequate housing.
6. Explore the expansion of low income housing for persons 55 or older through both public and private development opportunities.
7. Focus additional energy on the development of recreational properties around Lake Hubbard as a mechanism for economic development in the county.
8. Address infrastructure improvements and development to mitigate the impact of aging systems in Breckenridge and the surrounding area.
9. The county and the municipality of Breckenridge should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Stonewall County

Overview

Stonewall County, named after Confederate General Thomas J. “Stonewall” Jackson, lies within the historic hunting area frequented by the Comanche, Kiowa, and Tonkawa native American tribes. The first non-indigenous explorers in the are included Jose Mares and Pedro Vial in the mid to late 1700s. Anglo exploration of the area began in the mid-19th century, as Captain Randolph B. Marcy made at least two expeditions into the region. Comanche and Kiowa raids in West Central Texas continued until the mid-1870s, when the Comanches were ultimately removed to reservations in the Indian Territory (present day Oklahoma).

By 1873, the first ranch in the area was established by John Goff; in 1877, James D. and Paul Reid established the Double Mountain Horshoe T Cross Ranch. The presence of large herds of buffalo in the area brought Charles Rath to what is now Stonewall County in 1876, where he established what was known as Rath City as a trading post and hide yard. Within two years the trading post had closed, and the remaining hides were shipped to Fort Worth in April of 1879.

Stonewall County was formed by the Texas Legislature in 1876 and remained unorganized until 1888; at that time, no provision had been made for the establishment of a county seat. In 1889, W. E. Rayner granted land for a townsite, named in his honor, that became the county seat. Rayner remained the county seat until 1898, at which time a newly platted town named Aspermont was chosen by voters because of its central location. With the building of a new courthouse in Aspermont in 1900, the demise of Rayner was immanent, and the town soon ceased to exist.

The first population count for Stonewall County was in 1880, while it was still unorganized, finding 104 persons living in the county. By 1890, the population had increased to 1,024 people, with 144 farms; however, the cattle industry dominated the county’s economy. There were several explorations for minerals in Stonewall County around this time that drew people into the county, but none were fruitful. The 1900 census found 2,183 people in the county, and although crop production increased, livestock production continued to be dominant. With the coming of rail service into the area in the early 20th century, the population increased to 5,320 by 1910; however, the next decade was marked by a 23% decrease in population to 4,086 in 1920.

The next few decades saw population swings; in 1930, it had rebounded to 5,667. But during that decade, the Depression decimated many farmers, and acreage under cultivation fell by about 20,000 acres. The discovery of oil in 1938 mitigated some of the impact, but the population fell to 5,589 by 1940 as rail service was largely phased out of the county. The mid-20th century saw dramatic decreases in population, to 3,679 in 1950, 3,017 in 1960, and 2,397 in 1970. These declines have continued to the present; in 2010, there were only 1,490 people in the county and it experienced another 16.4% decline over the next decade, to 1,245 in 2020. As of 2023, it is estimated that the population has declined another 2.2%, to 1,218 people.

Farming and ranching dominated the economy in Stonewall County in its early history, with petroleum production playing an important role in the mid to late 20th century. Today, the dominant industries in the county are mining, quarrying, and oil and gas extraction; healthcare and social assistance; government and government enterprise; real estate and rental and leasing; and, construction.

Aspermont, population 789 (2020 Census) is the only substantial municipality in Stonewall County. Three unincorporated communities (Old Glory, Peacock, and Swenson) are also found in the county. The Census Bureau has established two Census County Divisions (CCDs) in Stonewall County, Aspermont North and Aspermont South, that contains most of the city of Aspermont; analyses in this report use these two designations.

Figure 17: Stonewall County Census County Divisions

Current County Conditions

As of 2022, there are an estimated 733 housing units in Stonewall County; of that number, 476, or 64.9%, were occupied; in Texas overall, 90.0% of all housing units are occupied. The vast majority of units in Stonewall County are located in the Aspermont South CCD (86.4%), which contains the city of Aspermont as well as the southern half of the county. In the Aspermont South CCD, 404 of the 560 units (72.1%) are occupied. The Aspermont North CCD has 173 units, 41.6% (72) of which are occupied.

The largest proportion of unoccupied units (47.1%) are classified by the Census Bureau as "other vacant;" these include foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants (for comparison, only 38.5% of vacant properties in Texas are classified this way). The second-highest proportion of vacancies (42.0%) are classified as "for seasonal, recreational, or occasional use" (such as hunting or lake cabins); in Texas, this rate is 17.6%. The remaining vacant properties are ither for sale (7.8%) or sold but not occupied (3.1%).

The Aspermont North CCD has almost three out of five (57.4%) of its vacant housing units falling in the seasonal or recreational category; the "other vacant" classification catches almost a third of the vacant units (30.7%). The remaining vacant units in this part of the county are for sale but unoccupied (11.9%). In the Aspermont South CCD, most of the vacancies are classified as "other" vacant (57.7%), while another 32.1% are seasonal or recreational use units (32.1%); the balance are either for sale and unoccupied (5.1%) or sold but unoccupied (5.1%).

Of the county's 733 units, just over three-fourths (75.9%) are single-unit detached structures, and another 2.6% are single unit attached units. Mobile homes comprise the next largest classification of structure (16.6%). While the county has 3.5% of its rental units made up of duplexes, there are no rental structures with more than 2 units in the county.

Looking at the individual CCDs, some differences are noted. All of the units in Aspermont North are either single unit homes (85.5%) or mobile homes (14.5%). In Aspermont South, 72.9% of the structures are single family units, with 3.4% single unit attached. Another 17.3% are mobile homes, and 1.8% are RVs or vans. This CCD contains all the duplexes in the county; they make up 4.6% of the units in Aspermont South.

The median age of housing in Stonewall County is 61 years. County-wide, 9.5% of the housing units have been built since 2000; the Texas rate is 35.0%. Over half of the housing stock (55.4%) predates 1970, with about one in ten units (11.2%) constructed before 1940.

For comparison, in Texas, 31.5% of units were constructed before 1970, and only 3.2% predate 1940. In the Aspermont North CCD, 10.4% % of the housing units have been built since 2000, while 9.2% were constructed before 1940; just under half (45.9%) were constructed before 1970. In the Aspermont South CCD 9.3% of units have been built since 2000, while nearly three in five units (57.7&) predate 1970 and 11.8% were built before 1940.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Stonewall County that number is 85.9%, substantially higher than the state average. Home ownership is relatively the same in both CCDs in the county, at 88.9 % in Aspermont North and 85.4% in Aspermont South.

While in Texas over half of all owner-occupied units have mortgages (56.5%), fewer than a quarter of Stonewall County homeowners (21.8%) have mortgages. Rates among the CCDs differ only slightly, with Aspermont North CCD at 26.6% and Aspermont South at 20.9%.

Median monthly cost for owners with mortgages in Stonewall County is estimated at $1,157, compared to state-wide average of $1,913 (60.5% of the state median). Costs are only modestly higher for mortgage holders in the Aspermont North CCD ($1,232) than in Aspermont South ($1,141).

Owners without mortgages in Texas typically pay a median amount of $611; in Stonewall County, this rate is $494, or 80.9% of the state median. Median costs are significantly higher for residents of the Aspermont North CCD, at $615 per month (higher than the state average), while in the Aspermont South CCD, the average is $479 per month. These costs include things like nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are only 67 occupied rental units in Stonewall County, 55 of which are paying rent (82.1%); this rate is lower than that of the state of Texas, where 95.4% of renters are paying rent, and similar to many of the rural counties in the region. (The "no rent paid" units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent.) All 8 occupied rental units in Aspermont North CCD are non-paying units.

The median rent paid in Stonewall County is $620 per month, compared to the statewide median of $1,251 (49.6%). Roughly the same proportion pay less than $500 per month (41.8%) or from $500 to $999 per month (47.3%). A handful of renters in Stonewall County are paying from $1,000 to $1,499 (10.9%). No renters pay $1,500 or more for rent in the county.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Stonewall County's median housing valuation was $54,700, less than a quarter that of the state (23.0%). Little variance is seen between the CCDs, with median housing values ranging from $53,100 in the Aspermont South CCD, to $56,700 in the Aspermont North CCD. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Stonewall County only 1.7% were valued at that price. All of these properties (5 in number) are located in the Aspermont South CCD.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Stonewall County, this number is 29.2%, slightly higher than that of the state. All of the cost-burdened mortgage holders are in the Aspermont South CCD, and all are paying 35% or more of their monthly income for housing.

Overall, in Texas just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Stonewall County, that rate is negligibly higher, at 14.8%. Nearly three in ten (29.8%) of homeowners without mortgages in Aspermont North CCD are cost-burdened, while only one in eight (12.1%) in Aspermont South CCD are cost-burdened; this is probably reflective of the higher monthly costs for these persons, as noted above.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). In Stonewall County, no renters are considered to be cost-burdened.

Key Informant Information

Interviews were conducted with three persons who served as key informants for Stonewall County. These included the county judge, the superintendent of the largest school district in the county (Aspermont), and a director of public housing. The general outline of interview questions is contained in Appendix A.

Housing was uniformly seen as an issue in Stonewall County. As the county judge put it, "We just don't have available housing." Issues are particularly acute for the hiring of professionals in the county; the Aspermont school district has resorted to construction of housing that they make available to certain school employees in order for them to live in the county. Similar issues were noted with regard to the hiring of law enforcement personnel; adequate and affordable housing was seen as nonexistent for these classes of persons moving into the county.

One respondent noted that there has been some recent activity from investors buying properties and remodeling them for sale or rent. In that person's view, those remodeled homes are now being priced at a level that is unaffordable by entry-level professionals like school teachers and law enforcement personnel. And while there is some single-family stock available for rent, it was described as low quality and of marginal size and condition for most prospective renters. Modern homes (3 bedroom, two bathrooms, brick construction) are simply not available for rent, and few if any are typically on the market for sale, according to respondents.

Home Ownership

As noted above, the rate of home ownership in the county is well above that of the state, and only about one in five is carrying a mortgage on the property. However, as noted above, all of the identified mortgage holders in the county who are cost-burdened are paying more than 35% of their income for housing. As one respondent noted, current (inflated) housing prices coupled with the high cost of new construction means that few lenders are willing to finance housing, existing or new, because of the financial implications. New construction was described as particularly problematic, as market values, although increasing, are still well below the cost of construction.

While homeowners without mortgages in the southern part of the county that includes the municipality of Aspermont are no more likely than persons in Texas overall to be cost burdened, homeowners in the northern part of the county are experiencing greater financial pressures. This may be reflective of the fact that the population in the northern part of the county is significantly older than those in the south, and that fact that properties in that part of Stonewall County are significantly older than those in the south. One respondent noted that some older county residents on limited incomes are choosing to leave their homes and move into income-based housing, often effectively leaving their properties to fall into disrepair; this phenomenon is likely contributing to the high number of "other vacant" properties in the county.

Respondents identified the following barriers to home ownership in Stonewall County:

- Lack of meaningful inventory of available homes
- Financing issues exacerbated by inflation and cost of new construction
- Increasing competition by investors wishing to purchase existing units to remodel and either “flip” or put into the rental market
- Lack of larger (3 bedroom or more) homes for sale

Renting

Similar to the situation regarding home ownership, respondents indicated that there are few options for persons wanting to rent in the county. Although generally affordable, available rental properties often are not suitable for families; as noted by the school district representative interviewed, the district has constructed housing that can be rented to usually higher level hires such as coaches or administrators. New hires for entry level professional jobs such as those with the school district, the hospital district, or law enforcement, often cannot find acceptable rental properties in the county, and may commute from surrounding counties.

Income-based housing was described as being in good shape and desirable, although inadequate to meet demand from Stonewall and surrounding counties. Waiting lists are common, and as noted above, many of the units are occupied by persons 55 and older who can no longer maintain a private residence. According to the housing director, there are some tensions in the city of Aspermont and the county regarding its nonprofit status and property taxes; at the present, the housing authority makes a payment in lieu of taxes, but reports that this, coupled with increasing insurance costs, creates significant financial pressure on the authority.

Barriers to renting in the county, as identified by the respondents, include:

- Availability
- Condition of available options, excluding public housing

Efforts to Address Housing Issues

As might be expected of a small rural county that has been experiencing population declines for several decades, respondents cited few organized efforts to address housing shortages in recent years. The school district’s program to provide housing for some of its employees was described as a successful program that has facilitated recruitment and retention. Some efforts have been made in the municipality of Aspermont to remove dilapidated structures and make lots available for “infill,” but these were described as not having appreciably stimulated new construction.

Housing and Economic Development

Housing is a significant negative issue in economic development in Stonewall County. Recent projects in the energy industry have brought small but meaningful numbers of (sometimes temporary) workers into the county, but the lack of housing has diverted much of the economic impact to neighboring counties. The presence of the county's hospital district and its ancillary programs, coupled with the stability of the Aspermont school district, constitute bright spots in sustaining existing economic drivers in the county; were meaningful efforts to enhance the supply of adequate and affordable housing for these entities, further deterioration of the county's population could be mitigated, and perhaps even provide a stimulus for modest growth.

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Stonewall County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    b. Evaluate municipality codes for currency and utility in addressing such properties;
    c. Consider county-wide uniformity in city code development and enforcement.
2. Explore ways to increase the number of affordable and appropriate housing options for entry-level professionals being recruited for employers in the county; these include:
    a. Maintaining and possible increasing the number of rental homes for teachers and public school employees, as is currently done by the school district;
    b. Exploring programs to provide adequate and affordable housing for persons recruited to work with the hospital and its auxiliary programs such as the nursing home;
    c. Explore ways for the county to provide rental properties for critical providers such as sheriff's office deputies and administrative employees.

3. Address the apparent impasse between the county and the housing authority over tax-exempt status to encourage availability of low-income housing while assuring continued viability of this program.
4. Explore programs to provide additional income-based housing for persons 55 and older.
5. Given the proportion of homeowners without mortgages that are cost-burdened in the Aspermont North CCD coupled with the aging nature of the population in that part of the county, explore the development of grant programs for maintenance and upkeep of properties; this could enhance their marketability at affordable prices, and when coupled with the development of increased options for subsidized housing for persons over 55, increase the supply of affordable and livable properties in the county.
6. Explore innovative ways to address the development of additional rental properties, such as facilitating infill development in Aspermont by encouraging emerging construction technologies (modular construction, 3-D building techniques).
7. Explore county-wide code modifications to effectively regulate the development of temporary housing solutions to the periodic and/or potential influx of construction workers for energy and other projects.
8. The county and the city of Aspermont should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Throckmorton County

Overview

Throckmorton County, originally part of the Red River Municipality until 1837 when it became part of early Fannin County, was formed by decree of the Texas Legislature in 1858, with Williamsburg as its original county seat. Home of one of the earliest Comanche reservations established in 1854 at Camp Cooper on the Clear fork of the Brazos River, the reservation was relocated to Indian Territory (modern Oklahoma) in 1859. The 1860 census reported 124 residents of the county, which was formally organized in 1879. At that time, Throckmorton was chosen as the county seat because of its central location.

Early economic activity focused on ranching and farming, with 68 ranches or farms operating by 1880, most focusing on livestock ranching. Ranching dominated the economy through the latter part of the 19th century; crop farming began to expand at the end of that era, with increased production of corn and cotton. The 1900 census reported 275 farms and ranches, with the population rising to 1,750 by 1900. One of the earliest large ranches, the SMS Ranch, was developed by Swante M. Swenson, who accumulated 350,000 acres in Throckmorton, Jones, Shackelford, Haskell, and Stonewall counties during this time.

The early 20th century saw a rapid increase in the number of farms in the county, increasing to 694 farms or ranches by 1910; due to droughts and other problems during the 1910s, the number of farms (and subsequent commodity production) fell significantly during this time. Between 1920 and 1929, the number of farms rebounded, although sharecropping was dominant during that time. During the 1930s, the Depression and Dust Bowl combined to further impact farming and ranching,

The discovery of oil in 1925 provided some relief to the weakened agricultural economy , yet the county saw a 15% decrease in population during that time (from a high of 5,253 to 4,275 in 1940). This population decline continued, with 2,053 persons living in the county in 1980, and 1,440 in 2020, a 12.2% drop from the 2010 count. 2023 estimates show a gain of 186 persons, a 6.0% increase. Median age in the county is 49, compared to 41 in the other 17 rural counties in the area.

Dominant industries by gross domestic product (GDP) in Throckmorton County at the present time are government and government enterprise, real estate and rental and leasing, construction, transportation and warehousing, and retail trade. Agricultural production is dominated by livestock production, with production of grains, cotton and hay of lesser economic importance.

The county is divided into two Census County Divisions (CCDs), Throckmorton and Woodson; these provide the basis for breakdowns in this study.

Figure 18: Throckmorton County Census County Divisions

Current County Conditions

As of 2022, there are an estimated 924 housing units in Throckmorton County; of that number, 635, or 68.7%, were occupied; in Texas overall, 90.0% of all housing units are occupied. In the Throckmorton CCD, there are 615 units, 398 (64.7%) of which are occupied. The Woodson CCD has 309 units, 76.7% (237) of which are occupied. While the predominant type of housing is a single unit structure (727, or 78.7%), the county has a sizeable number of mobile homes (113, or 12.2% of housing units); this compares to 6.7% in Texas. Multi-unit properties are minimal, accounting for 6.4% of the available units (60), most of which are duplexes/2-unit properties (43, or 4.7% of available units). The Woodson CCD is almost exclusively single unit structures, predominantly single family structures (86.4%); another 9.4% are mobile homes.

Half of the vacant properties in Throckmorton County are classified by the Census Bureau as seasonal, recreational, or occasional use (50.4%), compared to 17.6% in Texas; this reflects the prevalence of hunting leases in the county. The next most common classification of vacant properties (42.3%) is "other vacant" (foreclosures and homes under repair, in need of repairs, or being used for storage as well as vacancies due to legal and ownership issues or absent owners or occupants). This number is only slightly above that of the state's 38.5% rate. In the county, 4.7% of vacant units are sold but unoccupied, and the balance (2.6%) are rental properties.

In the Throckmorton CCD, the proportions of seasonal or recreational vacant properties and those classified as "other" are relatively equal (45.8% and 46.3%, respectively), while in the Woodson CCD, seasonal or recreational properties outnumber "other" vacant properties two to one (63.4% and 31.0%, respectively). While in the Throckmorton CCD there are 3.4% of vacant units for rent and 4.4% sold but unoccupied, in the Woodson CCD the remaining unoccupied properties are classified as sold but unoccupied (5.6%).

The median age of housing in Throckmorton County is 64 years; only one other county in the region has an older housing stock. County-wide, less than a tenth of the housing units were built since 2000 (5.8%); however, 19.3% of the housing was built before 1940, and about two-thirds of the housing in the county (65.2%) was constructed before 1970. This pattern is consistent across the county; in the Throckmorton CCD only about one in twenty units (5.1%) was built since 2000; an slightly larger number of homes have been built in the Woodson CCD in that time (7.2%). In the Throckmorton CCD, 68.0% of the units predate 1970, with 16.5% built before 1940. Over half of Woodson's housing stock was built before 1970 (60.8%), and just under a quarter (23.7%) was constructed before 1940.

Housing Occupancy

Home ownership in the state of Texas is estimated to be 62.4%. In Throckmorton County that number is 73.2%; while slightly higher than the state average, the county is more in line with statewide rates than others in the region. This holds true for both CCDs in the county, with Throckmorton at 72.1% and Woodson at 74.7%. While in Texas over half of all owner-occupied units have mortgages (56.5%), the Throckmorton County rate is 17.1%. Median monthly cost for owners with mortgages in the County is $1,273, compared to state-wide average of $1,913. Throckmorton CCD mortgagees have median monthly costs of $890, while the median cost in Woodson for mortgage holders is $1,429. Overall, median monthly cost for county residents is 66.5% of the state-wide figure.

Owners without mortgages in Texas typically pay a median amount of $611; in Throckmorton County, this rate is $438, or 71.7% of the state median. Costs by CCD show a slightly higher rate ($444) in Throckmorton, but a lower rate ($429) in the Woodson CCD. These costs include things such as nonmortgage home financing, property taxes, insurance, basic utilities, and homeowner's association fees.

There are an estimated 184 occupied rental units in Throckmorton County, 121 of which are paying rent (65.8%); in Texas, 95.4% of renters are paying rent. These non-paying rental units include homes that one family member is allowing another to use, or homes provided in exchange for services in lieu of rent. In the Throckmorton CCD, 33 of the 109 occupied rental units (30.3%) are rent-free, meaning 69.7% pay rent. Woodson CCD has 60.0% of its rental stock occupants paying rent. This possibly is a reflection of the ranching and farming industry that has developed in the county, with provision of housing being a common benefit for workers in that area.

Median rental costs statewide are $1,251 per month; in Throckmorton County, the median rental cost is $548 (43.8% of the state level). Throckmorton CCD median rent is $456 per month, and Woodson CCD is $779 per month (most likely because of the high numbers of single unit housing structures in that CCD). A majority of renters in the county are paying between $500 and $999 per month (62.8% in the county), but modal rates differ by CCD, with 59.2% of Throckmorton CCD renters paying less than $500 per month, while in the Woodson CCD all paying renters pay $500-$999 per month.

Property Values

Within the state of Texas, the median valuation of owner-occupied housing was $238,000 in 2022. Throckmorton County's median housing valuation was $84,200, or 35.4% of the state level. Within the CCDs, median housing values in Throckmorton are $75,800, while in Woodson median value is estimated at $103,700. Where in Texas 13.5% of owner-occupied units were valued at $500,000 or more, in Throckmorton County only 7.0% were valued at that price. In the Throckmorton CCD, 4.6% are estimated to be valued at $500,000 or more, while in Woodson CCD one in ten properties (10.0%) are valued at this level.

Housing Affordability

According to the Department of Housing and Urban Development, persons who spend more than 30% of their income on housing costs are considered to be "cost-burdened." Based on this definition, this study examines the number of such persons in three categories: Ownership with mortgages, ownership without mortgages, and renters.

In the state of Texas, slightly over a fourth of residents with mortgages (27.4%) can be defined as cost-burdened; in Throckmorton County, this number is 10.5%. Throckmorton CCD rates are 19.6%, while in Woodson CCD no mortgage holders are cost-burdened.

These numbers suggest that homeowners with mortgages in Throckmorton County are less likely to be cost-burdened than others in the state.

Overall in Texas, just over one in eight (13.2%) of households without a mortgage are cost-burdened; in Throckmorton County, that number is 10.2%, about three-fourths that of state figures. Looking across the CCDs, Throckmorton's rate of cost-burdened owners without mortgage is even lower, at 8.6%, while in the Woodson CCD the rate is similar to that of the state, at 12.2% cost-burdened.

Renters in Texas often face housing affordability pressures; in the state, nearly half of all renters are cost-burdened (49.7%). Renters in Throckmorton County experience housing affordability challenges at a rate below that of the state, with 32.2% cost-burdened; however, the proportion of renters in the Throckmorton CCD experience affordability challenges at a rate more in line with others in the state, with 36.8% of renters falling in this category. Renters in the Woodson CCD face the least challenge with affordability, with 24.4% cost-burdened.

Key Informant Data

Data regarding housing in Throckmorton County were collected from three knowledgeable persons in the county: the county judge, county treasurer, and director of the county's housing authority; an attempt to interview a fourth informant nominated by the county judge was not successful, as that person did not believe themselves to be capable of responding, in spite of significant knowledge about the county. Additionally, the low number of persons in the county (just over 1,500 in 2023) presented challenges in generating more respondents. A general outline of the format of interviews is published as Appendix A.

Respondents noted that available and affordable housing is a challenge in the county. While the median household income in Throckmorton County ranks 12th among the 18 rural counties in the region, poor quality of housing stock coupled with inflationary prices are described as having created significant financial challenges to both purchasing and renting housing in the county.

Lack of housing was described as particularly problematic for the recruitment of professional-level persons such as teachers and health care workers. Because the lack of housing is so acute, one respondent described how the local hospital district has emphasized implementing training programs for local residents. The county's primary K-12 school district has also focused curriculum on "early college" options to provide students with marketable education and skills relevant to the county's economic development needs.

Home Ownership

With regard to buying or building property in Throckmorton county, respondents noted that there are few homes available for purchase that do not require significant updating or remodeling to make them livable. This problem is exacerbated by the fact that properties currently coming available are being purchased by investors wishing to take advantage of inflationary trends, making them less accessible to families who are attempting to enter the market. This is complicated by the reality that once these properties are renovated, they are placed back on the market at prices unaffordable to many local buyers.

One respondent discussed the impact of outside investors purchasing land for recreational use, primarily hunting, and building a small cabin or house on the property for seasonal use. Although this helps the county in terms of the number of homes on the tax rolls, the fact that these units are unavailable for rent or purchase negatively impacts housing availability.

Recent construction of windfarms in the county was cited as the primary driver of a the 6.0% increase in the county's population between 2020 and 2023; the workers on this project receive income higher than the permanent local population, and are able and willing to pay higher prices for local properties, exacerbating the inflationary pressures on housing. In addition, their influx into the county has led to the construction of at least 11 recreational vehicle (RV) parks in the county, according to one respondent.

When asked to identify barriers to the purchase or construction of housing in Throckmorton County, respondents identified the following:

- Shortage of livable, affordable homes (poor quality of stock, inflated prices)
- Issues with finding financing for purchasing homes in the county
- Lack of builders and contractors in the county
- Concerns about the availability of water

Renting in Throckmorton County

As noted earlier, respondents noted that there is a shortage of livable rental properties in the county. Single-family homes that are in the rental stock range in cost, primarily based on condition of the property, from under $500 a month to over $1,500 a month (some as high as $2,700). According to respondents, a few investors are seeking out homes that are being sold for back taxes in order to do enough renovation to make them livable; while many of these units are being prepared for resale, a number are intended to increase rental options for lower and middle income households.

The county has over 50 income-based properties in three sets of apartments, one of which is designated for senior citizens (over 55). These units are described as staying full, and having waiting lists. According to the housing administrator who was interviewed, many of the one-bedroom units are occupied by persons who are moving into independent housing for the first time. These renters see this housing as a stepping-stone into more attractive options, and are described as usually staying for six to twelve months.

Because of the overall shortage of rental housing in the county, there are a number of persons living in these settings who do not qualify for subsidized housing, and are paying a standard market-price for their apartments. Reportedly there is a two-year limit on these occupants. Elderly residents who qualify for these units are described as seeing them as their homes, and are long-term occupants. One of the somewhat surprising things about subsidized housing in Throckmorton County is the relative lack of stigma associated with these apartments; young individuals and families appear to see living in this housing as opportunistic, not stigmatizing.

As noted earlier, the lack of available and affordable rental properties in the county has contributed to the creation of RV parks designed to accommodate temporary residents who are working on energy projects of limited duration. While this has contributed to the influx of persons living in the county in recent years, it offers little as a permanent solution to the shortages of rental properties.

Throckmorton County has a higher than average number of rental properties that are not income producing; when asked about that phenomenon, one respondent noted that there are several employers in the county who provide housing as part of compensation. This was described in positive terms in recruiting and maintaining a workforce for the county.

When asked to identify barriers to renting in Throckmorton County, respondents gave the following:

- Shortage of livable rental options
- Increasing cost of single-family options for renters
- Increasing numbers of single-family units dedicated to recreational use and not available for permanent residents of the county
- Lack of 3- and 4-bedroom rental properties for families

Housing and Economic Development

When asked to describe how housing impacts economic development in Throckmorton County, respondents presented a pessimistic picture with lack of resources and planning prerequisite to significant economic development in the county. Expectations as presented for economic development focused on small business development by local residents as opposed to drawing external resources into the county.

Respondents expressed interest and openness to creative ways to increase the stock of affordable housing in the county through things like "tiny home" and modular housing approaches. These properties offer options both for investors considering getting into the rental market (in Throckmorton proper there are some possibilities for infill development), and for the creation of affordable and expandable entry-level housing for ownership.

Recommendations

Based on data drawn from archival sources and key informants who were interviewed as part of this study, the following recommendations are made for addressing housing issues in Throckmorton County:

1. Address the problem of dilapidated unoccupied housing that is a consistent issue in the county. Among the possible options are:
    a. Evaluate municipality codes in Throckmorton for currency and utility in addressing such properties, including determining the resources needed for enforcement;
    b. Expediting condemnation procedures for such housing, using, if necessary, outside resources such as Texas Communities Group;
    c. Consider county-wide code development and enforcement.
2. Assuming that the county will continue to have alternative energy development, explore county-wide code modifications to effectively regulate the development of temporary housing solutions to the influx of construction workers for energy and other projects.
3. Given that lower-cost housing in the county is described as significantly dated and of marginal condition, explore the development of grant programs for both buyers and landlords who are investing in older properties for rent, to mitigate the cost of improving the livability of housing stock.
4. The local public school system should be encouraged to continue its efforts to increase opportunities for training for workforce needs in the county. In addition to the "early college" model that is being developed, and given the needs in the county

for healthcare employees, the school should consider the training of Health Care Assistants (HCAs) as part of its curriculum.

5. In an informal contact with a citizen of the county, it was learned that Throckmorton County works with landowners on site development at below-market prices to encourage new housing; this should be continued as a strategy to encourage new construction in the county.
6. The county and the city of Throckmorton should be encouraged and supported in developing comprehensive housing plans. Participation should be broad and inclusive in the development and implementation of the plans.

Addendum

Since the completion of interviews and collection of data for this report, Congress has passed, and the President has signed, what is colloquially referred to as "The One Big Beautiful Bill Act," or OBBBA. Within that legislation, there are both issues of concern and potential opportunities for the region's rural counties.

Opportunities in the legislation, according to the Committee for a Responsible Federal Government[6] and Affordable Housing Finance[7] include the following:

- *Expansion of the Low-Income Housing Tax Credit*. The 12% increase in allocations (approximately $2 billion) has the potential to benefit rural areas through community redevelopment and increasing housing supply; however, it does not specifically target rural areas.
- *Rural Basis Boost*. State housing agencies will be allowed to rovide a basis boost of up to 30% for properties placed into service in rural areas between December 31, 2025, and January 1, 2030 (4 years).
- *Opportunity Zone Expansion*. For investments in newly created qualified rural opportunity funds, 30% of the deferred gain will be added to the basis.
- *Inclusion of a "Rural Health Transformation Program."* This provision designates $50 billion for a range of services targeting 8 issues and strategies to improve rural health services. However, only half of this amount will be distributed over the next 5 years, with the balance to be doled out to states for vague purposes, at the discretion of the Centers for Medicare and Medicaid Services Administrator.

Among the issues of concern are:

- *Potential for increased economic pressures in rural counties due to inflationary factors* that will be exacerbated by the increased cost of funding the national debt, expected to increase by at least $4 billion over the next decade.
- *Decreases in number of insured rural residents in the counties*. Current projections suggest that as many as 12-17 million people will lose health insurance coverage[8],

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[6] Committee for a Responsible Federal Government, June 4, 2025 (https://www.crfb.org/blogs/breaking-down-one-big-beautiful-bill).
[7] Affordable Housing Finance (https://www.housingfinance.com/policy-legislation/house-passes-reconciliation-bill-with-lihtc-provisions_o)
[8] KFF: The independent source for health policy research, polling, and news. https://www.kff.org/quick-take/about-17-million-more-people-could-be-uninsured-due-to-the-big-beautiful-bill-and-other-policy-changes/; also "What experts think of the $50 billion rural health fund in Trump's big bill," PBS News, July 9, 2025 (https://www.pbs.org/newshour/health/what-does-the-rural-health-fund-in-trumps-megabill-do).

distributed among both Medicaid recipients and persons covered by private insurance through the Affordable Care Act. This has the potential to dramatically increase the number of uninsured patients who are dependent on the increasingly fragile hospitals that remain in the counties.

- *Increased Financial Pressures on Rural Hospitals*. According to Center for Healthcare Quality and Payment Reform (June 2025), Texas has 156 remaining rural hospitals; of that number, 108 (69%) have operating losses on services. 87 of the hospitals (56%) are at risk of closing, and 22, or 14%, are at “immediate risk” of closing. Several respondents familiar with the hospital districts in their counties reported that they are facing significant challenges to maintaining fiscal viability; at least one hospital in the region has been recently listed as seriously at risk of closing in a national study.
- While the legislation includes a section titled the "Rural Health Transformation Program,” monies from this ($50 billion) is expected to cover only about a third of the losses that will be experienced due to the decreased number of Medicaid and third-party insured persons. Since only half of that amount will be distributed over the next five years, these funds will do little to mitigate the pressures rural hospitals are currently facing. In addition, the goals and objectives of the programs to be covered have been described as vague and lacking in concrete direction for action.

References

Community Development Strategies (2017). *Sweetwater Housing Demand Study.* Houston, TX: Community Development Strategies, Inc.

Texas Target Communities (October 2020). *Comanche County Comprehensive Plan, Part I: State of the Community*.

Texas Target Communities (September 2022). *Comanche County Comprehensive Plan, Part III: Strategies*.

Appendix A

Key Informant Semi-Structured Interview

Global Question:

How would you describe the ***availability and affordability*** of housing options for people in the county? In the community that you represent?

Questions on Purchasing Homes:

How would you describe the ***adequacy*** of the stock of housing units for persons who are wanting to buy property?

> How appropriate is the level of housing stock available to the projections or expectations for future population trends (growth, stagnation, decline)?
>
> Are prices reasonable and affordable (range of options for persons in various income brackets)?
>
> Are there enough units that people have opportunities for choices?
>
> Are there types of units that are unavailable?
>
> What is the general condition of existing housing stock that is available for sale?

What are the three biggest barriers that people wanting to purchase or construct housing face in your county/community?

Questions on Rentals:

How would you describe the adequacy of the stock of housing units for persons who are wanting to rent?

> How appropriate is the level of housing stock available to the projections or expectations for future population trends (growth, stagnation, decline)?
>
> Are there enough units appropriate for the types of households looking to rent?
>
> Are prices reasonable and affordable?
>
> How would you describe the general condition of rental properties in your area?

What are the three biggest barriers that people wanting to rent face in your county/community?

Prior Experience in Housing Development:

What kinds of programs to address housing needs have communities in your county pursued in the past?

> How well did they work?
>
> If they didn't work, or haven't been sustainable, what factors contributed to their failure?

Housing and Economic Development:

How are the housing realities in your community impacting the economic development of the county?

Using the following "anchors," rate the role housing plays in the economic development of your county/community on a scale of 1 to 10, with 1 representing "The availability of quality and affordable housing is the biggest challenge we face in advancing our economic development," and 10 "The availability of quality and affordable housing is our greatest strength in advancing our economic development."

1---10

Future Planning/Options:

Over the next 5 years, what are the three or four most significant things that need to happen to improve the availability of adequate and affordable housing?

> What internal resources exist in the county or your community that can help make them happen?
>
> What external resources might help make it happen?
>
> What kinds of incentives are needed to encourage the development of availability of adequate and affordable housing options?
>
> Who are the "players" that can help make those things happen?