

# SAN ANGELO RESINTEL HOUSING STUDY

## 2019



# **SAN ANGELO RESINTEL HOUSING STUDY**

## **2019**

Prepared for:

**City of San Angelo Development Corporation**

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## EXECUTIVE SUMMARY

CDS Market Research (CDS) was hired by the City of San Angelo to complete a housing study to determine the current state of the housing market with regard to existing and new single-family and multifamily market rate housing in the City of San Angelo. This data was collected from May to July 2019.

### Economic Analysis

San Angelo's local employment base of military, healthcare and education employers continue to be a strong foundation for the local economy. Regional institutions such as Goodfellow Air Force Base, Shannon Health System, San Angelo Independent School District and Angelo State University provide the majority of existing jobs.

The combined total 2017 and 2018 County job growth was 1,374. Extrapolating the past two years of County job growth trends into an annual average trend forward over the next five years would equal 3,435 total new jobs in the County by 2024. Using the estimated 80% job capture rate for the City of San Angelo means that employment in the City could increase by at least another 2,920 total new jobs from 2019 to 2024, about 584 per year based on average recent year trends.

Meetings and interviews with the City's largest employers revealed no plans for contraction, significant hiring taking place through the end of the year along with a potential new company opening a location in San Angelo. All told CDS estimates that San Angelo can expect in the range of 1,890 new net employees for 2019.

### Demographic Analysis

San Angelo has captured 80% of Tom Green County population and household growth since 2000. Current population estimates for 2019 show 101,441 residents in the City and 120,932 total for the County. Households in the City for are estimated to be 39,743 and 46,995 for the County.

Population in the City grew 9% by an estimated 8,241 net new residents from 2010 to 2019, an annual average of 916. In that same time period households grew 10% by 3,654, an annual average of 406. Future population and household projections for the City predict a 6% increase of 5,692 net new residents (632 per year) and a 6% increase of 2,413 (268 per year) net new households by 2024.

Median Age for San Angelo is 33.7, compared to 34.7 for the State and 38.1 for the Country. San Angelo's child age groups (Age 0 to 9) are 14% greater than older school age groups (Age 10 to 17), illustrating an opportunity to existing and new business growth who benefit from young families as the foundational base that will provide lucrative patronage and future business growth opportunities. Hispanic or Latino population comprise nearly 45% of the City's citizenry.

Average household size and average for San Angelo in 2019 is estimated to be 2.42 with 30% (12,044) of San Angelo households being 1-person and 33% (13,118) 2-person, while 28% (10,904) are 3 and 4-person. There were 15,080 K-12 students enrolled in San Angelo ISD for the 2017-2018 school year. Roughly 32% (12,684) of households have one or more people under 18 years of age and 64% (25,292) of households identify as families whereas 36% (14,451) are nonfamily households. Nearly 7% (2,589) of households are below poverty, 5% (2,055) are estimated to be below poverty with children.



The estimated 2019 median household income for San Angelo is \$48,440. For the purpose of this analysis CDS applied the U.S. Census Bureau 2017 American Community Survey 1-Year Estimates of \$46,100. Estimated average household income in 2019 (\$69,416) is significantly higher than the median household income (\$48,440) which tends to reflect a higher concentration of household incomes close to or below the median income, and a smaller number of much higher incomes which increases the average household income greater than the median. According to 2019 estimates 52% (20,499) of households in San Angelo make less than \$50,000.

The correlating for-sale home price affordable to the 2017 median household income of \$46,100 in San Angelo is \$180,000 and maximum monthly rent \$1,200 and less per month using the conventional standard that a maximum of 30% of gross income should be spent on housing (see Table 86 and Table 88 for income and wages associated with affordable for-sale and rental unit prices).

## **Housing Market Trends – Single-family For-Sale Homes**

As of 2019 an estimated 43,243 total housing units constitute San Angelo's existing housing stock. Approximately 70% (29,782) of San Angelo's housing units are single-family detached. About 83% of all single-family detached housing units are owner occupied (24,647). About 8% (3,500) of San Angelo's housing units are unoccupied. Almost 73% (35,619) of housing in San Angelo was constructed before 1990. The estimated median owner-occupied housing unit value as of 2019 in San Angelo is \$136,466.

In 2018 there were 262 single-family permits issued and 1,333 existing homes sold in San Angelo, equating to an average of 111 homes sold per month. As of June 1, 2019, there were 341 houses listed for sale in San Angelo which should be nearly three months of inventory, very clearly a seller's market. The share of lowest priced home sales have shifted greatly in price from 38% (436) of all sales in 2008 of \$99,999 and less to just 16% (217) of all sales in 2018 in that range.

San Angelo households at or below the 2017 median household income generally need homes priced below \$160,000 to enter the for-sale market. However, the supply of these homes has substantially decreased over the last ten years, even as total sales volume has increased.

In 2008 home sales in these price ranges represented 77% (884) of all 1,149 home volume sales in the City that year (sales volume data can include the same unit sold more than one time). In 2013 there were 863 (61%) of all 1,406 home volume sales in the City that year and in 2018 there were 603 (45%) \$160,000 and below out of all 1,333-home sales volume. This shrinking supply of existing homes sold in these prices indicate the increase of prices of single-family homes and real estate in general in San Angelo.

Sales data shows cash buyers have steadily grown in San Angelo to the largest amount of cash sales in the last decade with 239 (20%) of all sales in 2018 which represents a 41% in sales of this type since 2008. A growing share of homes being bought with cash sales signals increased competition from well qualified buyers which can further push lower to moderate local workers out of the home buying market. The 2018 median home sale price was \$166,500 and the average home sale price was \$182,946.

CDS' analysis indicates a clear housing price increase that will likely persist which will require the creation and implementation of relaxed zoning, permitting, infrastructure assistance and approval to builders and developers as well as assistance and intervention policies and programs to support consumers of for-sale and rental housing in order to ensure that local workers, especially lower to

moderate income workers can attain housing in the City at price ranges of \$180,000 to \$160,000 and below.

## **Housing Market Trends – Multifamily Rentals**

Duplex, triplex and four-plex units account for 4% (1,533) of all housing units in the City, mobile homes 4% (1,525) and attached apartments 10% (4,415). As of 1Q2019 San Angelo's multifamily market appears to be performing highly with occupancy is 95.6%, average square foot is 811 and average rent is \$832 with a total stock of 83 properties containing 9,071 units. Approximately 70% of multifamily units are conventional market rate, 19% affordable, 7% senior living and 3% student housing. Also, Goodfellow Air Force Base creates and average annual off-base housing demand of around 2,500 per year which are almost all prospective renters.

Multifamily rents have increased by 5% in the past 12 months and increased nearly 25% since Summer 2017, a detrimental sign of housing affordability in San Angelo. Approximately 1,111 multifamily units built in the City in the past decade even as population and jobs have increased significantly in the same period. Of that 1,111 that were built in the last ten years, 54% (600) were high end units with average rents of more than \$1,000 per month. High earning oil and gas related workers are increasingly a housing demand segment in San Angelo who encourage higher rents due to their outsized weekly wage in comparison to workers in all other local industry sectors in San Angelo. As housing prices in Odessa and Midland continue to skyrocket more and more Permian Basin related workers are securing housing in the comparably cheaper San Angelo rental market and commuting to West Texas for shift work.

Although there are 1,600 – 1,700 assisted rental units in the City, 2017 housing cost burdened renter-occupied household data showed that 6,472 renter households in the City paid 30% or more of their income on housing. This translates to 46% of all renter-occupied households and 18% of total households as of 2017 data. Furthermore, 53% (7,391) of all renter-occupied housing units make \$34,999 and less household income, of renter households making \$34,999 and less 81% (5,959) are housing cost burdened (paying 30% or more of household income on housing).

## **Housing Market Trends – Single-family Rentals**

As of 2019 an estimated 5,135 single-family homes in the City serve as single-family rentals. Data for the home rental market is not kept on any official database or organization. Therefore, all data for this portion of the housing market in San Angelo was derived from property owners, managers and land lords. The single-family rental market tends to follow pricing set by the multifamily markets. The current average rental rates for single-family home rentals in San Angelo range from \$525 to \$2,000 with the typical average rent in the mid to high \$800s per month. Popular locations for single-family rentals are the northside, eastside, numbered streets, College Hills, and Southland are the most desirable.

Demand and rental prices in this segment has increased in recent years and currently appears to be very strong. Prospective tenants call landlords multiple times daily seeking available single-family rentals. As soon as a lease is up, or a unit becomes available the next tenant has already been lined up and approved for a lease. Very few single-family rentals are vacant and if so, are only due to necessary repairs or upgrades. Landlords and property managers stat that single-family rentals in the \$400 - \$500 are badly needed for local workers, especially those with families requiring a 3-bedroom unit, of which very little exist in the multifamily apartment market and when available are mostly located within newer, high end luxury properties that command the highest rents.

## Housing Demand Analysis

CDS estimates housing unit demand of 3,673 for San Angelo the next two years, or an average of 1,836 per year. This is based on employment and household data collected and analyzed in this report.

Calculation assumptions are based on recent estimated job growth of 1,374 new jobs from 2016 to 2018 and estimated household growth of 2,040 from 2016 to 2018 giving a ratio of 1.5 households added per job added in that time. Furthermore, CDS estimates 1,890 new jobs in the next 12 months.

Projections to 2024 based on recent past trends show a forecast of 2,920 new jobs in the City by 2024, an average of 584 new jobs per year, not including CDS' estimation. Therefore, for the housing demand calculation CDS will assume 2,474 (1,890+584) new jobs created over the next 24 months. According to this calculation CDS estimates that San Angelo can expect demand for 3,673 new housing units over the next 24 months.

The number and price of new construction and reactivation of vacant blighted and existing units to meet this new unit demand should track very closely to the number and type of new jobs created since the various incomes they pay along with growth will determine the price and type of housing most likely to be absorbed. The affordability analysis based on housing cost demand estimates 6,427 renter-occupied households and 2,389 owner-occupied households as of 2017.

Although CDS estimates a range of 930 to 1,130 total new units in the current development pipeline for the San Angelo housing market in the next year and a half, CDS believes the single-family multifamily Flat Creek 27 project will be absorbed significantly by military personnel and possibly higher earning workers like those in oil and gas.

Additional downtown housing and the continuation of housing additions in current single-family neighborhoods of Bentwood, Saddleclub and Prestonwood could meet a portion of housing demand from moderate to higher pay jobs. The new entry-level construction in the northside of town is a product in high demand yet the supply of this product is insufficient to satisfy complete demand of entry-level priced homes in San Angelo by new and existing low to moderate paid workers and those with housing cost burden paying 30% or more of income on housing.

## Conclusions and Recommendations

CDS' analysis indicates a clear housing price increase and growing supply shortage of desirable homes priced \$180,00 and below that will likely persist which will require the creation and implementation of relaxed zoning, permitting, infrastructure assistance and approval to builders and developers as well as assistance and intervention policies and programs to support consumers of for-sale and rental housing in order to ensure that local workers, especially lower to moderate income workers, can attain housing in the City at price ranges of \$180,000 to \$160,000 and below.

Although CDS estimates a range of 930 to 1,130 total new units in the current development pipeline for the San Angelo housing market in the next year and a half, CDS believes this number of units does not fully satisfy current and future housing demand in San Angelo.

CDS estimates that San Angelo can expect demand for 3,673 new housing units over the next 24 months, or an average of 1,836 per year. As of 2019 the share of owner-occupied units in the City was estimated at 62% owner-occupied and 38% renter-occupied and the estimated median household income was \$48,440, meaning half the City's households make less.

The number and price of new construction, and reactivation of vacant, blighted and existing units to meet this new unit demand, should track very closely to the number and type of new jobs created since the various incomes they pay out along with occupational growth will determine the price and type of housing most likely to be absorbed.

#### Single-family, for-sale:

San Angelo workers making \$38,000 can afford a \$150,000 and lower priced home. CDS' analysis has revealed that \$100,000 - \$159,999 priced home sales has decreased from nearly 40% of all sales in 2008 to less than 30% of all sales in 2018. The supply of homes in this price range represent the home prices most oriented to the those that can just barely afford home ownership.

The City can take advantage of serving this most vulnerable group of home buyers with the creation of a Housing Navigation Center that can help educate and work with consumers by providing technical assistance and education to assist their access and attainability to home buying. This can assist all citizens with their housing needs whether it be ownership, rental or shelter.

CDS' analysis has clearly shown that home price increases in all current price ranges will likely persist which will require the creation and implementation of relaxed zoning, permitting, infrastructure assistance and approval to builders and developers as well as assistance and intervention policies and programs for consumers of for-sale housing in order to ensure that local workers, especially lower to moderate income workers can attain housing in the City at price ranges of \$180,000 to \$160,000 and below.

Zoning, building, height, inspection, fire and all other development review, fees and approval processes must be closely examined in order to determine specific catch points that are not allowing for the permitting and construction of new duplex, triplex, fourplex and other types of vertical, denser and smaller lot properties in the City. This will provide flexibility for developers and builders which can allow them to produce products at lower costs thereby allowing for lower sale or rental prices.

Employers can be approached to partner with future new housing development projects in order to ensure that new units will be dedicated and available to existing and new workers.

#### Single-family rentals:

This market did indicate that some level of accountability between landlords and the City would be helpful as some owners and landlords have tenants living in very unsafe and unacceptable conditions and refuse to repair or upgrade. The flip side is that typically this means increasing rates which could displace residents. This is a challenge the City should rise to address with oversight and assistance.

Employers can be approached to partner with future new housing development projects in order to ensure that new units will be dedicated and available to existing and new workers.

#### Multifamily rentals:

Zoning, building, inspection, fire and all other development review, fees and approval processes must be closely examined in order to determine specific catch points that are not allowing for the permitting and construction of new duplex, triplex and fourplex properties in the City.

Vistas at Red Creek offer a 5% discount to teachers, students and nurses, a practice that should be duplicated and supported at other properties and for a more inclusive range of local workers as well, such as retail, housekeeping, food service and accommodations.

Employers can be approached to partner with future new housing development projects in order to ensure that new units will be dedicated and available to existing and new workers.

## INTRODUCTION

The City of San Angelo Development Corporation (COSADC) is a non-profit economic development corporation formed under the Texas Development Corporation Act of 1979 and governed by a seven-member board of directors. As directed by this Act, the Corporation's focuses its efforts on the promotion and development of business enterprises that create or retain primary jobs.

It is the mission of the City of San Angelo Development Corporation to work with economic development partners to retain, strengthen and diversify the job base of the community to ensure a vibrant business climate for San Angelo and the region.

## CDS Company Bio

CDS Community Development Strategies (CDS) is a leading national consulting firm headquartered in Houston, Texas, providing economic analysis, public planning, and market research services to clients in a wide variety of industries. CDS was formed in 1971 and is staffed with seasoned professionals who have training and experience in economic development, demographic research, urban planning, statistical analysis, market evaluation, and all aspects of real estate development.

Since 1971, CDS has remained at the forefront of the industry by doing three things:

1. Staying actively involved in numerous professional and trade associations.
2. Providing clear, unbiased, and up-to-date solutions by employing the most appropriate and cost-effective research methods.
3. Utilizing solution-oriented analysis teams to focus on each project assignment adapted to your needs.



## The Purpose of this Study

This study contains the most recent research, findings, analysis, and suggestions for improvement related to the housing market in the City of San Angelo. The focus of this study centers on the following:

- Evaluation of supply and demand within the context of economic conditions and trends
- The magnitude and nature of demand for all types of housing deemed to be needed in San Angelo
- Survey of local workers to identify any changes in housing needs
- Conclude on overall opportunities that builders and developers can pursue to fulfill current and future needs

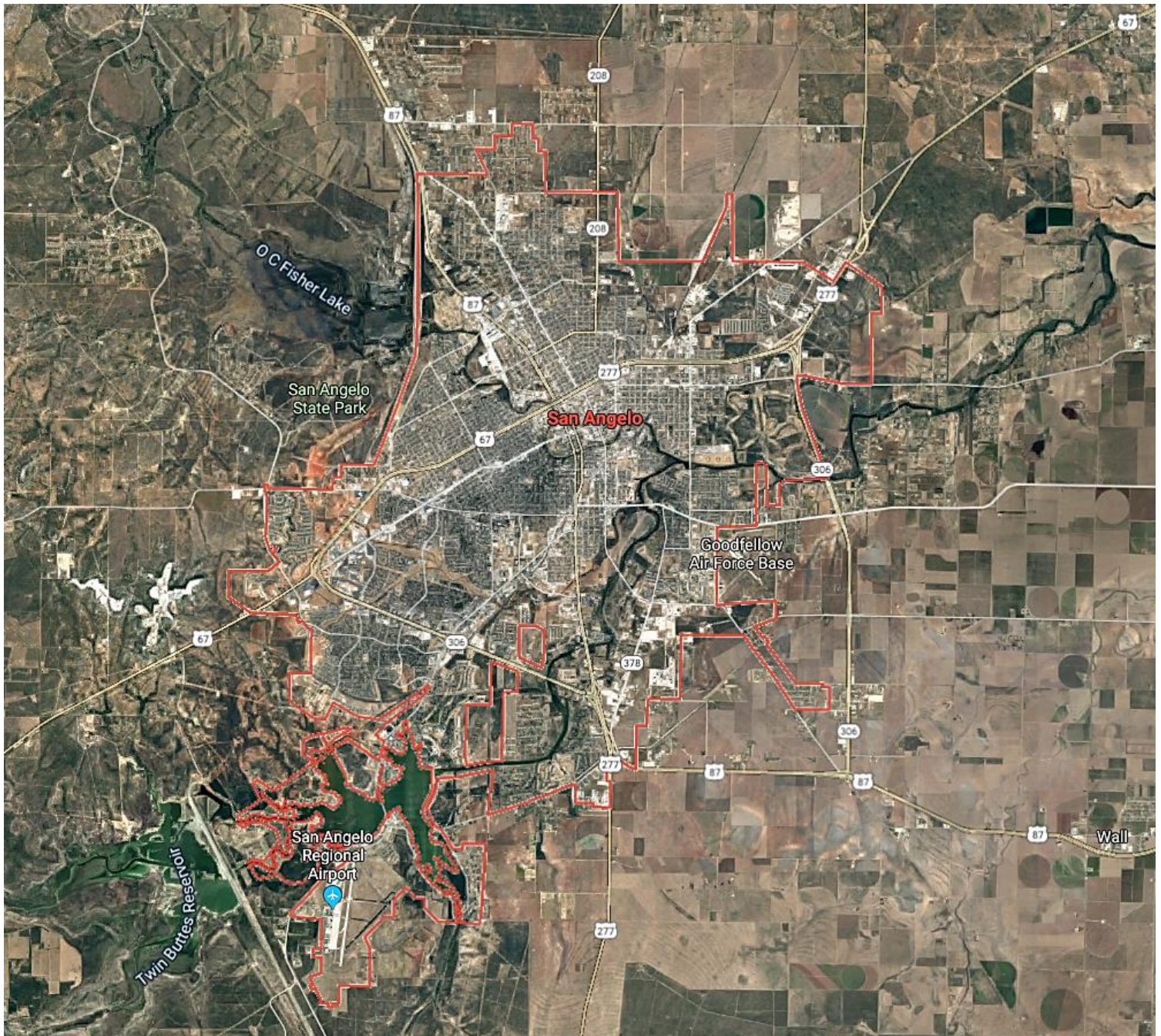
This study required a considerable amount of participation from local business, real estate professionals, and government staff, for which CDS is grateful.



## STUDY AREA DESCRIPTION

This study examines the City of San Angelo, Texas and to a lesser extent San Angelo MSA and Tom Green County mostly for comparison purposes. The City of San Angelo is the county seat and regional residential and economic hub of Tom Green County and offers the County major employment, retail shopping, educational and health care services.

**Figure 1: San Angelo, Texas**





## DEMOGRAPHIC AND ECONOMIC ANALYSIS

Understanding the demographic trends for an area is an important element in assessing the market demand for new housing. Past, present and future demographic figures were collected and estimated by utilizing data from the following sources: U.S. Census Bureau, American Community Survey, PCensus for ArcView (hereafter referred to as “PCensus”), Bureau of Labor Statistics, Texas Workforce Commission Labor Market Information, Quarterly Census of Employment and Wages (QCEW), City of San Angelo Development Corporation, San Angelo Chamber of Commerce, Downtown San Angelo Inc., City of San Angelo Planning and Development, Goodfellow Airforce Base, San Angelo Apartment Association, San Angelo Association of Realtors and primary research completed by CDS Market Research.

Thanks goes out to City of San Angelo Economic Development Corporation and other City entities instrumental in completing this report.

### Population and Households

Table 2 provides population and household counts for 2000 and 2010, as well as estimates for 2019 and projections for 2024. San Angelo has held 85% of the population and households of Tom Green County since 2000. The population and household figures estimated for 2019 and projected to 2024, show moderate growth for the City (6%) and for the County (6%).

San Angelo added 8,241 net new residents from 2010 to 2019 along with 3,654 households. On an annual basis San Angelo has added an average of almost 915 net new residents and 406 new households annually from 2010 to 2019. By 2024 the City is projected to add nearly 6,000 additional persons within 2,500 new households.

These growth projections on an annual average would be 1,200 new residents and 500 new households per year. If these projections hold true, then San Angelo will see 30% greater annual average population growth than the annual average for population growth from 2010 to 2019.

**Table 2: Population and Households, 2000 to 2024**

Population	2000 Census	2010 Census	2019 PCensus	2024 Projection	Change 2010 to 2019	% Change 2010 to 2019	Change 2019 to 2024	% Change 2019 to 2024
<b>City of San Angelo</b>	88,170	93,200	<b>101,441</b>	107,133	8,241	9%	5,692	6%
<b>Tom Green County</b>	104,012	110,224	<b>120,932</b>	128,054	10,708	10%	7,122	6%
Households	2000 Census	2010 Census	2019 PCensus	2024 Projection	Change 2010 to 2019	% Change 2010 to 2019	Change 2019 to 2024	% Change 2019 to 2024
<b>City of San Angelo</b>	33,831	36,089	<b>39,743</b>	42,156	3,654	10%	2,413	6%
<b>Tom Green County</b>	39,503	42,331	<b>46,995</b>	49,988	4,664	11%	2,993	6%

Sources: U.S. Census Bureau, 2000, 2010, Nielsen/Claritas 2019, 2024 Estimates – PCensus for ArcView (hereafter referred to as PCensus)

- Population increased in the City by 8,241 residents and 3,654 households since 2010.
- Current estimated population in San Angelo is slightly above 100,000 and increased by 9% (8,241 new residents) from 2010 to 2019 and is projected to increase by another 6% (5,692 new residents) from 2019 to 2024.
- Population in Tom Green County increased by 10% (10,708 new residents) from 2010 to 2019 and is estimated to increase by another 6% (2,413 new residents) from 2019 to 2024.
- San Angelo captured an 85% share of the estimated total population growth in Tom Green County since 2010.

## Age Distribution

Table 3 contains a breakdown of the 2019 populations for San Angelo and Tom Green County by age range. Population age 18 and over as well as 65 and over are also presented along with median age. The population of San Angelo is somewhat younger than the County. Although Tom Green is a large county about 85% of households and population are located in the City of San Angelo.

- Median age of San Angelo is 33.66, and 34.47 for Tom Green County.
- These are the largest age groups for San Angelo in order of share of total city population:
  - Age 25 to 34 – 16% (15,968)
  - Age 35 to 44 – 12% (12,341)
  - Age 55 to 64 – 11% (10,835)
- San Angelo has a significant Millennial population (anyone born between 1981 and 1996/ages 23 to 38 in 2019), making up about one third of the City's population.
- San Angelo's child age groups (Age 0 to 9) are 14% greater than older school age groups (Age 10 to 17). This indicates an opportunity to existing and new business growth that benefit greatly from a significant family base that will age along with businesses and provide lucrative patronage and future business growth opportunities.

**Table 3: Population by Age, 2019**

Age	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total</b>	<b>101,441</b>	<b>100%</b>	<b>120,932</b>	<b>100%</b>
Age 0 to 4	7,262	7%	8,377	7%
Age 5 to 9	7,026	7%	8,138	7%
Age 10 to 14	6,603	7%	7,775	6%
Age 15 to 17	3,892	4%	4,671	4%
Age 18 to 20	5,753	6%	6,467	5%
Age 21 to 24	6,356	6%	7,351	6%
Age 25 to 34	15,968	16%	18,678	15%
Age 35 to 44	12,341	12%	14,371	12%
Age 45 to 54	10,038	10%	12,454	10%
Age 55 to 64	10,835	11%	13,681	11%
Age 65 to 74	8,525	8%	10,725	9%
Age 75 to 84	4,728	5%	5,783	5%
Age 85 and over	2,114	2%	2,461	2%
Age 16 and over	79,287	78%	95,125	79%
Age 18 and over	76,658	76%	91,971	76%
Age 21 and over	70,905	70%	85,504	71%
Age 65 and over	15,367	15%	18,969	16%
<b>Median Age</b>	<b>33.66</b>		<b>34.47</b>	

Source: PCensus 2019

## Race and Ethnicity

Table 4 shows the estimated 2019 racial and ethnic makeup of San Angelo and Tom Green County. Most of the population in each geography identify racially as White. Hispanic or Latino ethnicity make up nearly 45% of the population in San Angelo.

When subtracting San Angelo Hispanic or Latino population from the County overall it is revealed that only about 5,000 Hispanic or Latino and 14,508 Not Hispanic or Latino live outside San Angelo City Limits. Black or African American make up 4% of San Angelo's total population yet 96% of the County's Black or African American residents reside in the City.

**Table 4: Racial or Ethnic Makeup, 2019**

Race or Ethnicity	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Population</b>	<b>101,441</b>	<b>100%</b>	<b>120,932</b>	<b>100%</b>
White Alone	49,172	48%	63,061	52%
Black or African American Alone	4,365	4%	4,525	4%
American Indian and Alaska Native Alone	377	0%	432	0%
Asian Alone	1,281	1%	1,385	1%
Native Hawaiian and Other Pacific Islander Alone	96	0%	111	0%
Some Other Race Alone	115	0%	130	0%
Two or More Races	1,701	2%	1,971	2%
<b>Hispanic or Latino</b>	<b>44,334</b>	<b>44%</b>	<b>49,317</b>	<b>41%</b>
<b>Not Hispanic or Latino</b>	<b>57,107</b>	<b>56%</b>	<b>71,615</b>	<b>59%</b>

Source: PCensus 2019

## Household Size and Type

Table 5 shows 2019 household size and average household size for San Angelo and Tom Green County.

- The estimated average household size for the study areas are:
  - San Angelo – 2.42
  - Tom Green County – 2.46
  - 30% of San Angelo households are 1-person
  - 33% of San Angelo households are 2-person

**Table 5: Household Size, 2019**

Household Size	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total:</b>	<b>39,743</b>		<b>46,995</b>	
1-person household	12,044	30%	13,519	29%
2-person household	13,118	33%	15,829	34%
3-person household	6,315	16%	7,548	16%
4-person household	4,589	12%	5,605	12%
5-person household	2,248	6%	2,794	6%
6-person household	917	2%	1,101	2%
7-or-more person household	512	1%	599	1%
<b>Average Household Size</b>	<b>2.42</b>		<b>2.46</b>	

Source: PCensus 2019

- Family households are the predominate household type of San Angelo and Tom Green County accounting for almost 64% and 66%, respectfully, of households in each.
- San Angelo has an 85% share of the County's households, only 7,525 households in Tom Green County are located outside the City.
- San Angelo has 91% of 1-person Nonfamily households in Tom Green County.
- The most prevalent household types and sizes in San Angelo are:
  - 1-person nonfamily households with a 31% share of households at 12,040 households
  - 2-person family households with a 30% share of households at 11,879 households
  - 3-person family households with a 16% share of households at 6,512 households

**Table 6: Household Type By Household Size, 2019**

Household Size	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total:</b>	<b>39,743</b>	<b>100%</b>	<b>46,995</b>	<b>100%</b>
<b>Family households:</b>	<b>25,292</b>	<b>64%</b>	<b>30,882</b>	<b>66%</b>
2-person household	11,879	47%	14,531	47%
3-person household	6,512	26%	7,127	23%
4-person household	3,785	15%	4,766	15%
5-person household	2,159	9%	2,908	9%
6-person household	564	2%	599	2%
7-or-more person household	393	2%	951	3%
<b>Nonfamily households:</b>	<b>14,451</b>	<b>36%</b>	<b>16,113</b>	<b>34%</b>
1-person household	12,040	83%	13,208	82%
2-person household	2,091	14%	2,280	14%
3-person household	277	2%	582	4%
4-person household	0	0%	0	0%
5-person household	0	0%	0	0%
6-person household	0	0%	0	0%
7-or-more person household	43	0%	43	0%

Source: PCensus 2019

Table 7 shows households by presence of children, householder and presence of marriage in San Angelo and Tom Green County.

- According to the data 68% of households in San Angelo have no children younger than 18 years old in their household while 32% did. In comparison the 2017 United States share of households with one or more people under 18 years was 31%.
- Of households with one or more people younger than 18, the majority (60%) are Married-Couple Families followed by Other Family, Female Householder households (30%).
- Of households with no People younger than 18, most (38%) are Married-Couple Families. Nonfamily households with no children are 29% female householders and 24% male householders.

**Table 7: Household Type, 2019**

Households by Type	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Households</b>	<b>39,743</b>	<b>100%</b>	<b>46,995</b>	<b>100%</b>
With 1 or more People under Age 18	12,684	32%	15,231	32%
With No People under Age 18	27,059	68%	31,764	68%
<b>Households with 1 or more People under Age 18</b>	<b>12,684</b>	<b>100%</b>	<b>15,231</b>	<b>100%</b>
Married-Couple Family	7,577	60%	9,493	62%
Other Family, Male Householder	1,164	9%	1,394	9%
Other Family, Female Householder	3,813	30%	4,196	28%
Nonfamily, Male Householder	91	1%	106	1%
Nonfamily, Female Householder	39	0%	42	0%
<b>Households with No People under Age 18</b>	<b>27,059</b>	<b>100%</b>	<b>31,764</b>	<b>100%</b>
Married-Couple Family	10,168	38%	12,888	41%
Other Family, Male Householder	793	3%	916	3%
Other Family, Female Householder	1,788	7%	2,006	6%
Nonfamily, Male Householder	6,488	24%	7,347	23%
Nonfamily, Female Householder	7,822	29%	8,607	27%
<b>Family HH Type by Presence of Own Children</b>	<b>25,292</b>	<b>100%</b>	<b>30,882</b>	<b>100%</b>
Married-Couple Family, own children	6,787	27%	8,473	27%
Married-Couple Family, no own children	10,956	43%	13,906	45%
Male Householder, own children	988	4%	1,180	4%
Male Householder, no own children	970	4%	1,130	4%
Female Householder, own children	3,175	13%	3,463	11%
Female Householder, no own children	2,416	10%	2,730	9%

Source: PCensus 2019



Table 8 shows past, current and future data for family and nonfamily household types, which distinguishes between family and non-family households, in San Angelo and Tom Green County.

- Family households make up the vast majority of households in San Angelo with more than 60% of total households identifying as families.
- Households of all types have grown and are estimated to continue increasing through 2024.
- San Angelo is projected to add 2,413 households by 2024.

**Table 8: Family and Nonfamily Households, 2019**

Households	San Angelo		Tom Green County	
	Count	Share	Count	Share
2024 Projection	42,156	-	49,988	-
<b>2019 Estimate</b>	<b>39,743</b>	-	<b>46,995</b>	-
2010 Census	36,089	-	42,331	-
2000 Census	33,831	-	39,503	-
Growth 2019-2024	6%	-	6%	-
Growth 2010-2019	10%	-	11%	-
Growth 2000-2010	7%	-	7%	-
<b>2019 Households by Household Type</b>				
Family Households	25,292	64%	30,882	66%
Nonfamily Households	14,451	36%	16,113	34%

Source: PCensus 2019

Table 9 shows past, current and future data for family households and poverty in San Angelo and Tom Green County.

- In San Angelo 10% (2,589) family households are Below Poverty with 2,055 Below Poverty with Children.

**Table 9: Family Households and Poverty, 2019**

Family Households	San Angelo		Tom Green County	
	Count	Share	Count	Share
2024 Projection	26,849	-	32,882	-
<b>2019 Estimate</b>	<b>25,292</b>	-	<b>30,882</b>	-
2010 Census	22,928	-	27,728	-
2000 Census	22,372	-	26,802	-
Growth 2019-2024	6%	-	6%	-
Growth 2010-2019	10%	-	11%	-
Growth 2000-2010	2%	-	3%	-
<b>2017 Families by Poverty Status</b>	<b>25,292</b>		<b>30,882</b>	
At or Above Poverty	22,703	90%	27,936	90%
At or Above Poverty with Children	10,414	41%	12,397	40%
Below Poverty	2,589	10%	2,946	10%
Below Poverty with Children	2,055	8%	2,290	7%

Source: PCensus 2019

## Household Income

Table 10 below shows 2010 breakdown of household incomes by income brackets in San Angelo and Tom Green County. The 2010 average, median and per capita household income shown at the bottom of the table for the City and the County have been converted to current 2019 dollars.

- In 2010 the most common income bracket in San Angelo was \$50,000 to \$74,999.
- The 2010 median household income for was San Angelo \$47,865.
- Approximately 61% of households in the City had median household incomes less than \$50,000.

**Table 10: Household Income, 2010 (\$2019)**

Household Income	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Households</b>	<b>35,181</b>	<b>100%</b>	<b>40,865</b>	<b>100%</b>
Less than \$15,000	5,662	16%	6,275	15%
\$15,000 to \$24,999	4,912	14%	5,542	14%
\$25,000 to \$34,999	4,670	13%	5,411	13%
\$35,000 to \$49,999	6,091	17%	7,094	17%
\$50,000 to \$74,999	6,755	19%	8,079	20%
\$75,000 to \$99,999	3,296	9%	3,953	10%
\$100,000 to \$124,999	1,769	5%	2,144	5%
\$125,000 to \$149,999	668	2%	782	2%
\$150,000 to \$199,999	572	2%	655	2%
\$200,000 to \$499,999	620	2%	724	2%
\$500,000 or more	166	0%	206	1%
<b>Average Household Income</b>	<b>\$63,986</b>	-	<b>\$64,784</b>	-
<b>Median Household Income</b>	<b>\$47,865</b>	-	<b>\$49,036</b>	-
<b>Per Capita Household Income</b>	<b>\$25,451</b>	-	<b>\$25,579</b>	-

Source: Nielsen 2010 \*Average, Median and Per Capita Incomes have been converted for inflation from 2010 dollars to 2019 dollars

Table 11 shows household income in both study areas for 2019. Average household income in 2019 and projected 2024 amount is significantly higher than the median household income. This tends to reflect a higher concentration of household incomes close to or below the median income, and a smaller number of much higher incomes which increases the average household income greater than the median.

**Table 11: Household Income, 2019**

Household Income	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Households</b>	<b>39,743</b>	<b>100%</b>	<b>46,995</b>	<b>100%</b>
Less than \$15,000	4,417	11%	4,909	10%
\$15,000 to \$24,999	4,951	12%	5,575	12%
\$25,000 to \$34,999	5,096	13%	5,793	12%
\$35,000 to \$49,999	6,035	15%	6,910	15%
\$50,000 to \$74,999	7,383	19%	8,853	19%
\$75,000 to \$99,999	4,404	11%	5,277	11%
\$100,000 to \$124,999	2,715	7%	3,453	7%
\$125,000 to \$149,999	1,600	4%	2,170	5%
\$150,000 to \$199,999	1,403	4%	1,850	4%
\$200,000 to \$249,999	618	2%	802	2%
\$250,000 to \$499,999	775	2%	994	2%
\$500,000 or more	346	1%	409	1%
<b>Average Household Income</b>	<b>\$69,416</b>	<b>-</b>	<b>\$72,198</b>	<b>-</b>
<b>Median Household Income</b>	<b>\$48,440</b>	<b>-</b>	<b>\$50,877</b>	<b>-</b>

Source: PCensus 2019

- Approximately 52% of households in San Angelo make less than \$50,000.
- The greatest household income cohort for San Angelo is the \$50,000 to \$74,999 bracket with 7,383 households, almost 20% of all households in the City.
- While the number of households in upper middle class and moderately affluent income ranges from \$75,000 to \$200,000 increased substantially from 2010 to 2019, there was not a corresponding decrease in the number of lower income households (except those with incomes less than \$15,000). The median household income increased only very slightly.
- The correlating for-sale home price affordable to the 2019 median household income in San Angelo of \$48,440 is \$180,000 and below and maximum monthly rent \$1,200 per month (see Table 64 and Table 66 for income and wages associated with affordable for-sale and rental unit prices).
- As households are added to the City keen attention should be kept on future household growth and household income data in order to track the demand and supply of new housing units affordable to the most common incomes for new households.

Table 12 shows 2024 projections for the City and County.

- Average and median household income for San Angelo are predicted to increase slightly by 2024.

**Table 12: Household Income, 2024**

Household Income	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Households</b>	<b>42,156</b>	<b>100%</b>	<b>49,988</b>	<b>100%</b>
Less than \$15,000	4,460	11%	4,975	10%
\$15,000 to \$24,999	5,017	12%	5,670	11%
\$25,000 to \$34,999	5,239	12%	5,971	12%
\$35,000 to \$49,999	6,470	15%	7,407	15%
\$50,000 to \$74,999	7,595	18%	9,109	18%
\$75,000 to \$99,999	4822	11%	5,808	12%
\$100,000 to \$124,999	3046	7%	3,810	8%
\$125,000 to \$149,999	1863	4%	2460	5%
\$150,000 to \$199,999	1614	4%	2168	4%
\$200,000 to \$249,999	737	2%	974	2%
\$250,000 to \$499,999	875	2%	1130	2%
\$500,000 or more	418	1%	506	1%
<b>Average Household Income</b>	<b>\$72,240</b>	<b>-</b>	<b>\$75,230</b>	<b>-</b>
<b>Median Household Income</b>	<b>\$49,750</b>	<b>-</b>	<b>\$52,665</b>	<b>-</b>

Source: PCensus 2019

All housing, be it market rate units or subsidized units, multifamily rentals, single-family rentals or single-family purchases, comes down to the desire and ability to secure the rental or purchase of the housing unit. The depth of the market or demand is how many households want to secure and are able to finance the housing unit. The supply of the units generally sets the rental rates or the price to purchase.

Table 13 below displays 2010 to 2019 income trends for San Angelo and Tom Green County.

- The number of households in the Less than \$15,000 cohort decreased in the City from 2010 to 2019.
- When adjusted for inflation average household income in the City increased by \$5,430 (8%) and median household income in the City increased by \$575 (1.2%).

**Table 13: Household Income Change, 2010 to 2019**

Household Income	San Angelo		Tom Green County	
	Change	% Change	Change	% Change
<b>Total Households</b>	<b>4,562</b>	<b>-</b>	<b>6,130</b>	<b>-</b>
Less than \$15,000	-1,245	-5%	-1,366	-5%
\$15,000 to \$24,999	39	-2%	33	-2%
\$25,000 to \$34,999	426	0%	382	-1%
\$35,000 to \$49,999	-56	-2%	-184	-3%
\$50,000 to \$74,999	628	-1%	774	-1%
\$75,000 to \$99,999	1,108	2%	1,324	2%
\$100,000 to \$149,999	1,878	4%	2,697	5%
\$150,000 to \$199,999	831	2%	1,195	2%
\$200,000 or more	953	2%	1,275	2%
<b>Average Household Income</b>	<b>\$5,430</b>	<b>-</b>	<b>\$7,414</b>	<b>-</b>
<b>Median Household Income</b>	<b>\$575</b>	<b>-</b>	<b>\$1,841</b>	<b>-</b>

Sources: Nielsen 2010 and PCensus 2019

Table 14 below provides projected household income change for the City and County for 2019 to 2024.

**Table 14: Household Income Change, 2019 to 2024**

Household Income	San Angelo		Tom Green County	
	Change	% Change	Change	% Change
<b>Total Households</b>	<b>2,413</b>	<b>-</b>	<b>2,993</b>	<b>-</b>
Less than \$15,000	43	-1%	66	0%
\$15,000 to \$24,999	66	-1%	95	-1%
\$25,000 to \$34,999	143	0%	178	0%
\$35,000 to \$49,999	435	0%	497	0%
\$50,000 to \$74,999	212	-1%	256	-1%
\$75,000 to \$99,999	418	0%	531	0%
\$100,000 to \$149,999	594	1%	647	1%
\$150,000 to \$199,999	211	0%	318	0%
\$200,000 or more	291	0%	405	1%
<b>Average Household Income</b>	<b>\$2,824</b>	<b>-</b>	<b>\$3,032</b>	<b>-</b>
<b>Median Household Income</b>	<b>\$1,310</b>	<b>-</b>	<b>\$1,788</b>	<b>-</b>

Source: PCensus 2019

- Estimated projections for 2024 show the City and County adding 2,413 households as well as median and average household income growth, a positive sign for the community.
- Household growth in the lowest and middle-income brackets is projected to increase and continue to remain the largest demand segment for rental and for-sale housing in the City.
- Higher income households are predicted to increase, especially the \$100,000 to \$149,999 cohort in San Angelo.
- It is important to keep in mind that the majority of higher income households in most cases are older in age, as one might expect. The 55 and older cohorts with \$75,000 and greater household incomes should be an emerging housing market segment to be mindful of as time moves forward as growing demand from 2019 on may justify the increase of supply targeted for this segment.
- The 2024 income projection does not expect the distribution of income levels to alter much from 2019 estimates. This trend could be altered depending on the income levels of new jobs created in the City from 2019 to 2024.

## Educational Attainment

Table 15 provide educational attainment data, which shows the highest level of education attained by the 25 years and older population. Table 16 shows change for 2010 and 2019 in San Angelo and Tom Green County.

Overall the City has seen a decrease in share of population Less than 9<sup>th</sup> grade, a positive sign for educational attainment.

- The educational attainment cohorts in the City with the largest gains were:
  - Some College, no degree with an increase of 2,641.
  - High School Graduate (or GED) with an increase of 2,378.
  - Bachelor's Degree with an increase of 1,785.

**Table 15: San Angelo Educational Attainment, 2010 to 2019**

Educational Attainment	2010		2019		2010-2019
	Count	Share	Count	Share	Change
<b>Population Age 25+ by Edu. Attainment</b>	<b>55,598</b>	<b>100%</b>	<b>64,549</b>	<b>100%</b>	<b>-</b>
Less than 9th grade	5,025	9%	3,930	6%	-3%
Some High School, no diploma	5,827	10%	6,626	10%	0%
High School Graduate (or GED)	16,021	29%	18,399	29%	0%
Some College, no degree	12,934	23%	15,575	24%	1%
Associate Degree	3,189	6%	4,247	7%	1%
Bachelor's Degree	8,769	16%	10,554	16%	1%
Master's Degree	2,627	5%	3,427	5%	1%
Professional School Degree	887	2%	851	1%	0%
Doctorate Degree	319	1%	940	1%	1%

Sources: Nielson 2010, PCensus 2019

**Table 16: Tom Green County Educational Attainment, 2010 to 2019**

Educational Attainment	2010		2019		2010-2019
	Count	Share	Count	Share	% Change
<b>Population Age 25+ by Edu. Attainment</b>	<b>65,998</b>	<b>100%</b>	<b>78,153</b>	<b>100%</b>	<b>-</b>
Less than 9th grade	5,928	9%	4,580	6%	-3%
Some High School, no diploma	6,839	10%	8,035	10%	0%
High School Graduate (or GED)	19,439	29%	22,557	29%	-1%
Some College, no degree	15,420	23%	18,893	24%	1%
Associate Degree	3,758	6%	5,287	7%	1%
Bachelor's Degree	10,130	15%	12,790	16%	1%
Master's Degree	3,102	5%	4,001	5%	0%
Professional School Degree	1,034	2%	991	1%	0%
Doctorate Degree	348	1%	1,019	1%	1%

Sources: Nielson 2010, PCensus 2019



## School District Enrollment

San Angelo ISD School enrollment is displayed in [Table 17](#). School enrollment has slowly increased in San Angelo every school year except 2015-2016 to 2016-2017, since 2011-2012. Although this is a positive sign the increase does not signal enough demand for new housing or facilities.

**Table 17: San Angelo K-12 School Enrollment, 2012 to 2019**

San Angelo ISD Enrollment	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Totals by Year	14,147	14,427	14,550	14,626	14,629	14,572	15,080

Source: Texas Education Agency

- San Angelo ISD increased by 508 students from the 16-17 school year to the 17-18 school year.
- In 2018 San Angelo voters did not approve passage of bond proposals that would have provided funds to significantly renovate existing facilities and construct new ones along with additional features.
- Interviews with employers and other City institutions indicated that San Angelo ISD does not experience intense competition from surrounding districts and is favored in the region amongst most parents of school aged youth.
- Since 2012 the school district tax rate has decreased by \$0.05 cents from \$1.26 to \$1.21, remaining below the state average of \$1.30.

## SAN ANGELO EMPLOYMENT TRENDS

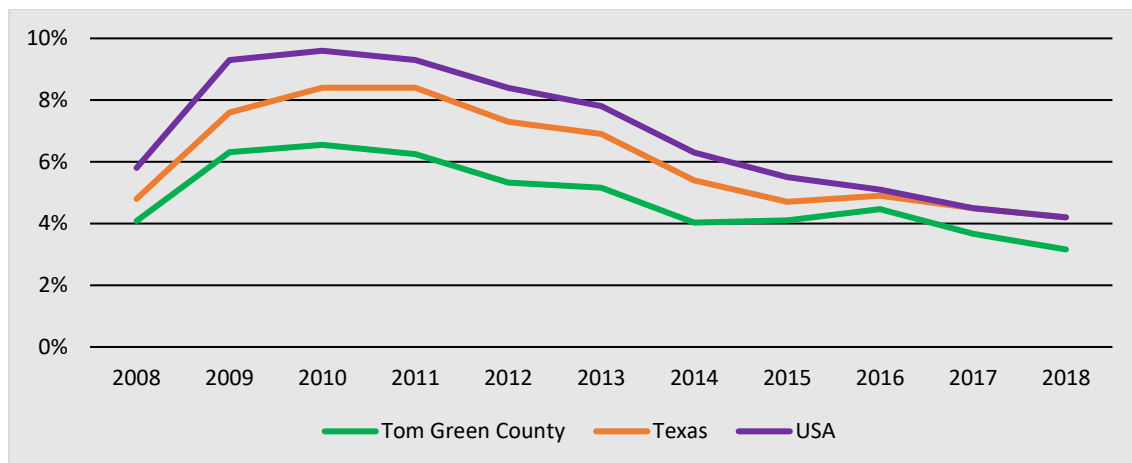
In most locations, local employment is a key indicator used in determining the demand for housing in a community, as well as the principal driver of population and household growth. The information in this section provides general and detailed employment statistics for Tom Green County and the San Angelo area.

Accurate employment data specific to City of San Angelo is not readily available but 2019 data in Table 20<sub>2</sub> which shows estimates of employed residents, reveal that 82% of those residing in Tom Green County with jobs are located in San Angelo. Therefore, Tom Green County level employment and industry data in this report should be understood to be representative of San Angelo.

### Unemployment Rates

Tom Green County unemployment rates have outperformed the State and National rate since 2008. Unemployment for Tom Green County in 2018 was 3.2% while the U.S. was 4.2% and Texas was 4.2%. The data used for the figure below has not been seasonally adjusted.

**Figure 18: United States, Texas and Tom Green County Unemployment Rates, 2008-2018**



Source: Texas Workforce Commission Tracer2. Not Seasonally Adjusted

**Table 19: Tom Green County Employment Trends**

Year	Employment		Unemployment	
	Total	% Annual Change	Rate	Annual Change
2008	49,548	-0.55%	4.1%	0.43%
2009	49,458	-0.18%	6.3%	2.23%
2010	49,149	-0.62%	6.6%	0.24%
2011	49,931	1.59%	6.3%	-0.30%
2012	50,921	1.98%	5.3%	-0.92%
2013	51,444	1.03%	5.2%	-0.17%
2014	52,523	2.10%	4.0%	-1.13%
2015	52,356	-0.32%	4.1%	0.07%
2016	51,847	-0.97%	4.5%	0.38%
2017	52,231	0.74%	3.7%	-0.80%
<b>2018</b>	<b>53,221</b>	<b>1.90%</b>	<b>3.2%</b>	<b>-0.51%</b>

Source: Real Estate Center at Texas A&M University, June 2019

### ***San Angelo 2019 to 2024 Employment Projections***

Table 19 above shows seasonally adjusted employment total and unemployment rate for Tom Green County since 2010 according the Real Estate Center at Texas A&M University. There was a sharp increase of the unemployment rate beginning in 2009 during the Great Recession. In 2014 the County saw 1,079 jobs added which brought unemployment to pre-recession levels. However, the County lost a combined 676 jobs in 2015 and 2016.

In 2017 job growth began by again adding 384 jobs that year and another 990 in 2018 to equal a total 1,374 jobs created. As of 2018 there were an estimated 53,221 employed in Tom Green County.

According to County and City employment data the majority of Tom Green County jobs are located in San Angelo. Table 21 on following pages shows the top employers in the City of San Angelo.

The 19 largest employers in the City employ an estimated 22,751 workers. This equates to 43% of Tom Green County workers being employed by the 19 largest employers in San Angelo alone. Estimates of employed residents in Table 20 show that about 82% of workers residing in Tom Green County are located in San Angelo.

The combined total 2017 and 2018 County job growth was 1,374. Extrapolating the past two years of County job growth trends into an annual average trend forward over the next five years would equal 3,435 total new jobs in the County by 2024. Using the estimated 80% job capture rate for the City of San Angelo means that employment in the City could increase by at least another 2,920 total new jobs from 2019 to 2024, about 584 per year based on average recent year trends.

San Angelo employers such as SITEL, Shannon Health System, San Angelo Community Medical Center, Goodfellow Air Force Base, San Angelo ISD, Angelo State University are those with the greatest employment and make up the bulk of new job creation from existing businesses. Also, a potential

business prospect has indicated the possibility of opening a location in San Angelo that would employ somewhere in the range of 500 to 600 new positions.

CDS' discussions with San Angelo's major employers and economic development professionals in May of 2019 revealed that all together (new hires planned by existing employers + new prospective employer hires + percent of annual average of recent years County job growth) a total of around 1,890 jobs are currently in the pipeline to be created within the next 12 months in the City.

The annual average rate of new job growth in the City of 584, derived from 2017 and 2018 County job growth totals, could be maintained or even increased through 2024 if favorable economic conditions, population, household and job growth continue at the pace seen in recent years.

On the other hand, if the national economy does enter recession and consumer spending, population, household and job growth do decline, San Angelo could experience job stagnation or job even losses as was seen in 2015 and 2016 (mostly due to the drop in oil and gas prices and production). Economic growth at this point in time, nationally, has begun to show some signs of slowing with some experts considering if the national economy will enter into recession. In addition, the upcoming November 2020 Presidential election does create some level of economic uncertainty and is typically associated with fluctuations in the national economy that can have an impact on local and regional economies.

## Occupations of Residents

Table 20 below displays the employment by industry for the age 16 and over work force in San Angelo and Tom Green County. The lower section of the table shows the breakdown of white collar, blue collar and service/farm workers.

- The City's workforce has about 56% in white collar occupations, 24% of the workforce in blue collar occupations and 20% service and farm.
- San Angelo has about 45,015 residents age 16+ working which makes up an 82% share of Tom Green County's 54,643 employed residents.
- The top occupations for employed residents of San Angelo are:
  - Sales/Related 14% (6,097), Office/Admin. Support 13% (5,909), Management 8% (3,384), Healthcare Practitioner/Technician 7% (3,271) and Construction/Extraction 7% (3,221).
  - These five occupations account for 21,882 (49%) of the 45,015 employed residents in San Angelo.

**Table 20: Occupation of Residents, 2019**

Occupation	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Civ. Employed Pop 16+ by Occupation</b>	<b>45,015</b>	<b>100%</b>	<b>54,643</b>	<b>100%</b>
Architect/Engineer	297	1%	341	1%
Arts/Entertainment/Sports	531	1%	570	1%
Building Grounds Maintenance	2,069	5%	2491	5%
Business/Financial Operations	1,346	3%	1650	3%
Community/Social Services	456	1%	563	1%
Computer/Mathematical	911	2%	1095	2%
Construction/Extraction	3,221	7%	4064	7%
Education/Training/Library	2,571	6%	3128	6%
Farming/Fishing/Forestry	170	0%	252	0%
Food Prep/Serving	2,607	6%	2929	5%
Healthcare Practitioner/Technician	3,271	7%	3,971	7%
Healthcare Support	1,305	3%	1527	3%
Maintenance Repair	1,613	4%	2151	4%
Legal	262	1%	289	1%
Life/Physical/Social Science	176	0%	207	0%
Management	3,384	8%	4,436	8%
Office/Admin. Support	5,909	13%	6,961	13%
Production	2,946	7%	3,452	6%
Protective Service	809	2%	964	2%
Sales/Related	6,097	14%	7,266	13%
Personal Care/Service	2,198	5%	2786	5%
Transportation/Moving	2,866	6%	3,550	7%
<b>2019 Est. Pop 16+ by Occupation Classification</b>				
Blue Collar	10,646	24%	13,217	24%
White Collar	25,211	56%	30,477	56%
Service & Farm	9,158	20%	10,949	20%

Sources: PCensus 2019

Table 21 displays the employers that provide the economic foundation of San Angelo. As of March 2019, there were an estimated 22,751 employees working at the largest 19 businesses in the City. As mentioned earlier, the employers in the table below alone represent 43% of Tom Green County 2018 employment of 53,221 workers.

**Table 21: Major San Angelo Employers**

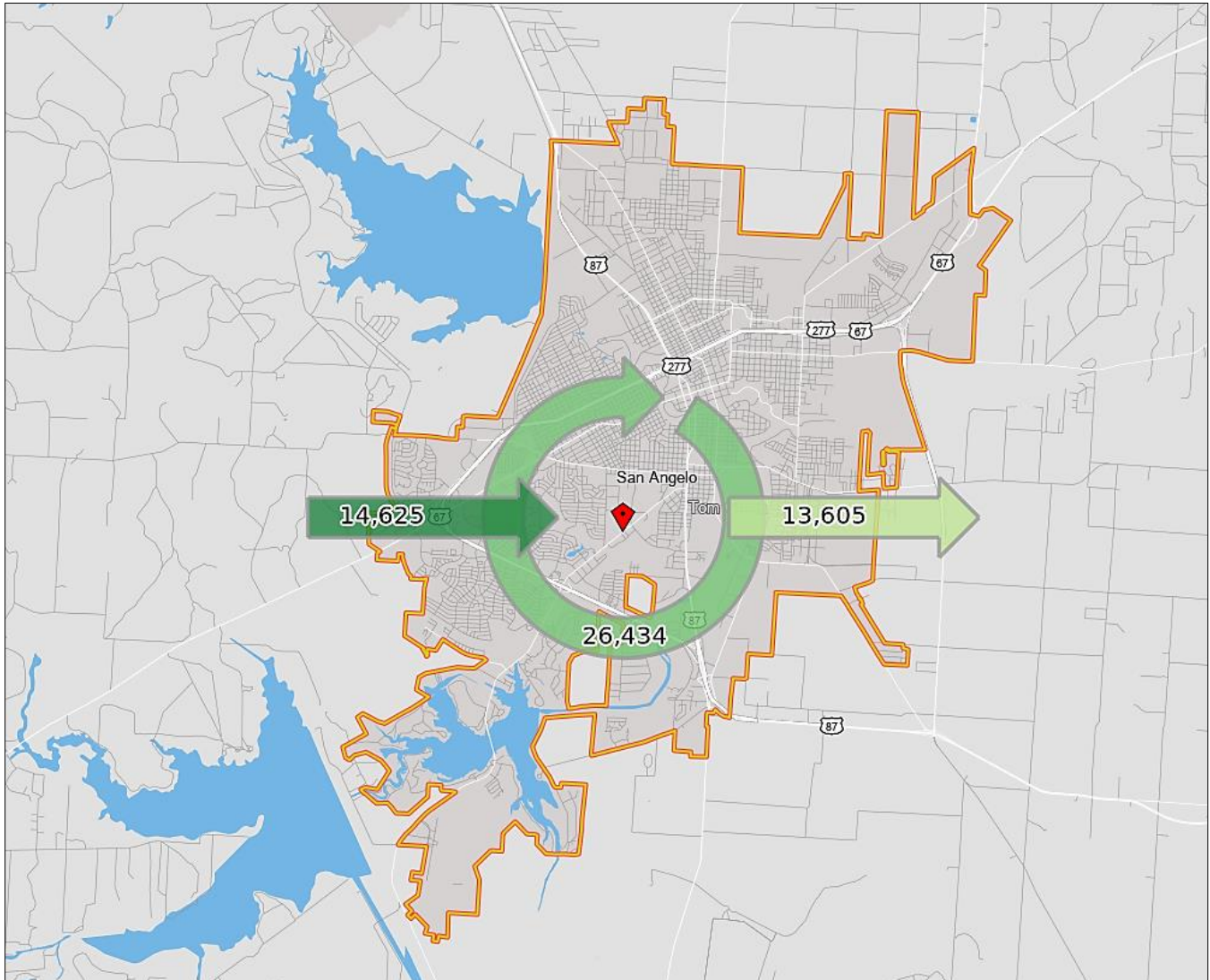
Company	Employees	Industry
Goodfellow Air Force Base	5,333	Military Training Center
Shannon Health System (All Campuses)	4,896	Hospitals and Clinics
San Angelo ISD	2,332	Public School System
Angelo State University	1,323	University
San Angelo Community Medical Center	1,236	Hospital and Clinics
Walmart (All Stores)	1,079	Department Stores
City of San Angelo	995	Municipal Government
Stripes Convenience Stores	882	Convenience Stores
San Angelo State Supported Living Center	770	State School
Ethicon (Johnson & Johnson)	665	Sutures/Needles
Tom Green County	547	County Government
SITEL, Inc.	472	Teleservicing
BlueCross BlueShield of Texas	406	Medical Claims Processing
Lone Star Beef Processors	385	Beef Processing
Baptist Retirement Center	358	Retirement Community
Reece Albert / CSA Materials	306	Highway Construction / Construction Material Merchant
TimeClock Plus	300	Time Management Software
Gandy Ink	249	Commercial Screen Printing / Advertising
West Texas Medical Associates	217	Physician Offices
<b>Total</b>	<b>22,751</b>	

Source: City of San Angelo Development Corporation, March 2019

## Job Inflow and Outflow

Figure 22 below shows the 2015 inflow and outflow of those employed in San Angelo. The dark green arrow indicates workers employed in San Angelo yet live outside. The lighter green round arrow represents those employed and living in San Angelo. The lightest green arrow shows the number of those living in San Angelo yet employed outside of the City.

**Figure 22: San Angelo Job Inflow/Outflow, 2015**



Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap



Table 23 below shows San Angelo job inflow and outflow data for 2015, the most recent year data available. Although the data is dated, the share of those living and working in San Angelo should be relatively unchanged, with any alterations to these shares likely benefitting San Angelo since 2015 as jobs and households in the City increased since then. Nevertheless, San Angelo still experiences some leakage with 36% of workers living outside the City.

**Table 23: San Angelo LEHD Inflow/Outflow Job Counts, 2015**

San Angelo Inflow/Outflow Job Counts (All Jobs)	Count	Share
<b>Employed in the Selection Area</b>	<b>41,059</b>	<b>100%</b>
Employed in the Selection Area but Living Outside	14,625	36%
Employed and Living in the Selection Area	26,434	64%
<b>Living in the Selection Area</b>	<b>40,039</b>	<b>100%</b>
Living in the Selection Area but Employed Outside	13,605	34%
Living and Employed in the Selection Area	26,434	66%

Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

The share of residents working in San Angelo yet living outside the City provide an opportunity to understand their housing and quality of life preferences and work to capture them as new City residents. Though there are some, such as those living on large acreage lots or ranches outside the City Limits, who show no indication of preferring to live in the City, those who may prefer living in town but face housing difficulties should be identified as well as their reasons for having difficulty finding adequate housing in San Angelo.

A handful employers interviewed for this study stated that some workers prefer to live in surrounding areas such as Wall, Grape Creek and Christoval. Employers shared that hourly workers as well as moderate and higher paid workers in Manufacturing, Education, Health Care and Social Services in addition to typical Retail and Food and Accommodation workers in some cases find cheaper housing outside of San Angelo. The commute times for those working in San Angelo yet living outside are manageable due to lack of traffic congestion with an average commute time of around 15 to 30 minutes.

Also, worker housing, otherwise known as “Man Camps”, are located outside of the County in areas of Big Lake and other areas near oil and gas production and service areas surrounding Tom Green County towards the Permian Basin. This typically transient workforce provides a residential capture opportunity for the City.

Some of the oil and gas related workforce already have been targeted by San Angelo workforce housing developments such as the 32-unit, \$750 per month Red Arroyo Inn at Sherwood Way and Southwest Blvd. (a former retail space converted to worker apartments).

The City should be deliberate on whether to serve the oil and gas related worker housing market and if so in what manner. As the Permian Basin currently produces more oil than any other region on the planet demand for housing from this workforce has already begun to reach Tom Green County and San Angelo.

The opportunity to provide workforce housing to this group of workers could be leveraged to create a workforce housing model or strategic plan to satisfying the growing need for workforce housing for oil and gas related workers but also in sectors like Police, Fire, City Employees, Arts and Entertainment, Recreation, Healthcare and Social Assistance, Educational Services, Wholesale Trade, Retail, and Food and Accommodation that are vital to San Angelo's economy and quality of life.

Workforce housing developments such as Red Arroyo Inn must be facilitated by the City through zoning, permitting and infrastructure to support the local housing and real estate industry with a clear path to creating more of this sort of housing. A strict single-family and multifamily apartment housing supply will not be conducive to future workforce and economic development.

Employment locations tend to be most clustered near downtown at the intersection of Bryant Blvd. (Hwy. 87) and West Houston Harte (Hwy. 67/277) as well as Angelo State University along Knickerbocker Rd. and an emerging cluster of mostly retail, food and accommodation and service-related businesses on the southwest side of the City near W. 306 Loop and Sherwood Way. Also, Goodfellow AFB is located on the eastern portion of the City and occupies approximately 1,235 acres.

The amount and quality of connectivity via walking and biking paths between the employment nodes and housing nodes in the City must be seen as vital to the City's workforce, economy and quality of life. Not to mention human health, safety and welfare.

The concentration of employers in San Angelo represents a prime opportunity to connect workers to their homes and places of employment, recreation, entertainment and shopping through all modes possible.

During field research, which consisted of 6 total days between two separate trips, CDS documented more than 20 instances of pedestrians and bicyclists (more than half dressed in a work uniform) in unsafe proximity to vehicle traffic or on un-marked desire paths next to main thoroughfares such as Arden Rd., Sherwood Way, W Concho Ave, and Rio Concho Dr.

Many employers interviewed stated their employees have a very strong desire to walk or bike to work but are not able due to fear of death or injury by automobile from a lack of modern, proper pedestrian and bicycle infrastructure network.

Proper and safe pedestrian and bicycle infrastructure are crucial for protecting residents and providing a built environment conducive to alternate modes of transportation that allow for creating clear connections between employment, amenities and housing nodes as well as outdoor recreation and public amenities.

City Planning and other related City staff and leadership have already displayed their ability to achieve pedestrian infrastructure improvements with the Concho River Walk. This primary corridor can serve as a foundation to build on and link to other pathways and trails to provide meaningful routes for automobile free trips to and from employment, amenities and housing as well as increased access to outdoor recreation and public amenities which are plentiful in San Angelo.

In addition, the City adopted a Bike-Ped Plan that is currently in the process of being updated. It will be important for the City to implement and fund existing plans and improvements that have already been

adopted. San Angelo is the only City in the State with more than 70,000 residents without a comprehensive sidewalk requirement for new development although it has been proposed several times in the past two decades. Although some home builders did cite that some buyers would prefer to not have sidewalks, CDS found no other evidence of this and many survey respondents actually said they prefer more dense, walkable housing and development. Also, many studies have shown the economic and public health benefit of sidewalks and related infrastructure.

The process of drafting a sidewalk ordinance currently is underway and has been preliminarily submitted for review by the Development Task Force for discussion with the review of Planning Commission and City Council planned to take place in the next few months. This all clearly shows efforts already underway in this arena which should be supported by the committing of funds and policy going forward to ensure implementation.

## TOM GREEN COUNTY EMPLOYMENT DATA AND TRENDS

The following section contains 3Q2018 employment data for Tom Green County from the Texas Workforce Commission's Quarterly Census of Employment and Wages (QCEW). CDS examined 10 years of data from the QCEW, yearly averages of Second Quarters from 2009 through the 2018, for employment, establishments, and average weekly wages.

Reliable workforce and economic data are not available at the City level therefore data for these uses was sourced at the County level. As previously demonstrated San Angelo employment comprises nearly 80% of the County's jobs. All of San Angelo is contained within Tom Green County and is the largest City and primary employment, residential and entertainment hub in the County.

The data presented in this section of the report is divided by industry using the North American Industry Classification System (NAICS) Code. It is also sorted order of largest to smallest unless otherwise noted. This data involves jobs located within Tom Green County, not the employment of Tom Green County residents.

It should also be noted that QCEW data covers payroll employment and does not monitor personal individual employment. Also, many do travel into the County from outside its borders to work. The three tables on the following pages contain the raw data taken from the QCEW analyzed in tables throughout this section.

**Table 24: Employees by Industry – Yearly Average – Tom Green County**

In Order of 2018 Largest to Smallest

Industry Code	Industry	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
62	Health Care and Social Assistance	8,684	8,878	8,952	8,933	9,062	9,105	8,947	8,993	8,785	8,676
44-45	Retail Trade	5,661	5,508	5,532	5,685	5,842	5,882	6,366	6,630	6,346	6,306
72	Accommodation and Food Services	4,265	4,326	4,505	4,889	5,101	5,261	5,443	5,362	5,547	5,801
61	Educational Services	3,700	3,798	3,698	3,665	3,735	3,765	4,176	4,321	4,586	4,440
31-33	Manufacturing	3,303	3,595	3,778	3,853	3,221	3,452	3,432	3,271	3,234	3,467
92	Public Administration	2,709	2,864	2,706	2,615	2,548	2,480	2,490	2,582	2,654	2,683
23	Construction	2,267	2,245	2,136	2,169	2,187	2,281	2,386	2,416	2,441	2,511
52	Finance and Insurance	1,552	1,457	1,395	1,494	1,778	1,798	1,828	1,848	2,024	2,197
56	Administrative and Support and Waste Management and Remediation Services	1,925	2,176	2,311	2,159	2,590	2,299	2,357	2,130	2,277	2,039
42	Wholesale Trade	1,619	1,558	1,688	1,717	1,800	1,854	1,924	1,791	1,852	1,836
54	Professional, Scientific, and Technical Services	1,120	1,176	1,239	1,357	1,332	1,305	1,260	1,294	1,324	1,461
81	Other Services (except Public Administration)	1,407	1,456	1,518	1,627	1,619	1,664	1,631	1,451	1,409	1,403
21	Mining, Quarrying, and Oil and Gas Extraction	618	806	901	1,116	1,046	1,314	1,197	985	1,059	1,226
48-49	Transportation and Warehousing	757	798	845	926	961	978	1,000	758	922	1,217
71	Arts, Entertainment, and Recreation	800	694	703	747	735	705	717	677	642	692
51	Information	1,326	1,211	1,104	1,067	991	912	802	792	730	625
53	Real Estate and Rental and Leasing	603	562	537	552	555	581	597	565	572	613
11	Agriculture, Forestry, Fishing and Hunting	401	377	359	355	338	357	394	381	393	400
22	Utilities	361	456	467	383	383	380	368	370	336	355
55	Management of Companies and Enterprises	74	72	75	81	86	99	99	98	101	93
99	Unclassified	6	5	15		9	5	15	8	34	31
10	<b>Total, All Industries</b>	<b>43,158</b>	<b>44,018</b>	<b>44,464</b>	<b>45,390</b>	<b>45,919</b>	<b>46,477</b>	<b>47,429</b>	<b>46,723</b>	<b>47,268</b>	<b>48,072</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

**Table 25: Establishments by Industry – Yearly Average – Tom Green County**

In Order of 2018 Largest to Smallest

Industry Code	Industry	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
44-45	Retail Trade	381	379	393	394	397	404	422	412	391	369
23	Construction	280	280	282	276	289	287	300	304	305	312
81	Other Services (except Public Administration)	318	328	321	344	340	347	328	316	304	296
72	Accommodation and Food Services	189	197	205	217	215	230	232	247	257	257
54	Professional, Scientific, and Technical Services	208	215	213	232	221	233	231	236	233	244
62	Health Care and Social Assistance	230	227	233	230	254	258	251	255	247	239
52	Finance and Insurance	199	185	190	190	190	195	185	182	185	192
53	Real Estate and Rental and Leasing	121	121	125	120	125	135	136	143	143	149
42	Wholesale Trade	129	124	127	131	136	140	142	138	140	138
56	Administrative and Support and Waste Management and Remediation Services	107	110	106	115	121	124	128	122	129	131
11	Agriculture, Forestry, Fishing and Hunting	97	97	93	94	106	110	105	110	106	107
31-33	Manufacturing	109	109	109	106	100	103	105	104	99	101
48-49	Transportation and Warehousing	63	69	71	82	87	86	95	92	98	98
21	Mining, Quarrying, and Oil and Gas Extraction	71	74	69	72	77	98	96	93	78	75
92	Public Administration	75	74	74	75	73	73	72	73	72	71
71	Arts, Entertainment, and Recreation	33	38	38	39	38	40	40	38	36	41
51	Information	43	41	38	38	36	36	35	35	37	33
61	Educational Services	29	29	25	27	28	30	29	27	28	27
99	Unclassified	3	4	7		3	3	5	10	16	20
22	Utilities	13	16	17	16	18	16	17	17	16	18
55	Management of Companies and Enterprises	10	9	8	9	9	10	8	8	9	9
10	<b>Total, all industries</b>	<b>2,708</b>	<b>2,726</b>	<b>2,744</b>	<b>2,807</b>	<b>2,863</b>	<b>2,958</b>	<b>2,962</b>	<b>2,962</b>	<b>2,929</b>	<b>2,927</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

**Table 26: Average Weekly Wages by Industry – Tom Green County**

In Order of 2018 Largest to Smallest

Industry Code	Industry	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
21	Mining, Quarrying, and Oil and Gas Extraction	\$1,038	\$1,125	\$1,282	\$1,277	\$1,273	\$1,374	\$1,251	\$1,176	\$1,232	\$1,403
22	Utilities	\$872	\$1,192	\$1,184	\$950	\$985	\$1,042	\$1,072	\$1,166	\$1,384	\$1,387
55	Management of Companies and Enterprises	\$891	\$936	\$896	\$988	\$1,023	\$1,045	\$952	\$1,182	\$1,182	\$1,364
48-49	Transportation and Warehousing	\$793	\$785	\$893	\$944	\$917	\$1,016	\$1,040	\$945	\$1,013	\$1,168
31-33	Manufacturing	\$847	\$897	\$942	\$889	\$981	\$1,036	\$1,047	\$1,071	\$1,019	\$1,102
52	Finance and Insurance	\$718	\$748	822	775	949	962	1054	1154	\$1,069	\$1,071
92	Public Administration	\$839	\$841	\$925	\$933	\$912	\$954	\$977	\$1,027	\$991	\$1,014
62	Health Care and Social Assistance	\$709	\$716	\$785	\$792	\$811	\$823	\$891	\$933	\$880	\$980
42	Wholesale Trade	\$704	\$758	\$829	\$831	\$856	\$878	\$970	\$885	\$918	\$947
23	Construction	\$674	\$696	\$731	\$752	\$777	\$799	\$832	\$842	\$877	\$905
54	Professional, Scientific, and Technical Services	\$686	\$742	\$786	\$776	\$831	\$845	\$826	\$854	\$887	\$892
51	Information	\$793	\$802	\$888	\$840	\$874	\$946	\$912	\$878	\$873	\$887
61	Educational Services	\$729	\$742	\$755	\$755	\$763	\$715	\$737	\$742	\$723	\$770
11	Agriculture, Forestry, Fishing and Hunting	\$423	\$449	\$482	\$467	\$508	\$546	\$537	\$612	\$602	\$698
99	Unclassified	\$321	\$400	\$361		\$807	\$958	\$660	\$456	\$298	\$681
53	Real Estate and Rental and Leasing	\$433	\$455	\$464	\$496	\$529	\$569	\$577	\$670	\$677	\$663
56	Administrative and Support and Waste Management and Remediation Services	\$428	\$454	\$489	\$510	\$509	\$709	\$573	\$611	\$633	\$652
81	Other Services (except Public Administration)	\$404	\$431	\$470	\$478	\$521	\$583	\$585	\$610	\$583	\$630
44-45	Retail Trade	\$429	\$460	\$491	\$479	\$514	\$568	\$552	\$539	\$561	\$597
71	Arts, Entertainment, and Recreation	\$290	\$293	\$310	\$308	\$310	\$317	\$326	\$361	\$371	\$354
72	Accommodation and Food Services	\$254	\$262	\$280	\$274	\$292	\$309	\$305	\$315	\$306	\$319
10	<b>Average, all industries</b>	<b>\$632</b>	<b>\$675</b>	<b>\$717</b>	<b>\$726</b>	<b>\$759</b>	<b>\$809</b>	<b>\$794</b>	<b>\$811</b>	<b>\$813</b>	<b>\$880</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

## Industry Sectors

The five largest employment industry sectors in Tom Green County are:

- Health Care and Social Assistance
- Retail Trade
- Accommodation and Food Services
- Educational Services
- Manufacturing

Combined, these five industries make up nearly 60% of all jobs in the County. A total of 48,072 jobs were located in Tom Green County as of 3Q2018, along with 2,927 establishments. CDS has estimated that 80% of Tom Green County employment is located within the City of San Angelo.

**Table 27: Industries Ranked by 2018 Employment – Tom Green County**

Rank	Industry	Employees	Share	Establishments
1	Health Care and Social Assistance	8,676	18.0%	239
2	Retail Trade	6,306	13.1%	369
3	Accommodation and Food Services	5,801	12.1%	257
4	Educational Services	4,440	9.2%	27
5	Manufacturing	3,467	7.2%	101
6	Public Administration	2,683	5.6%	71
7	Construction	2,511	5.2%	312
8	Finance and Insurance	2,197	4.6%	192
9	Administrative and Support and Waste Management and Remediation Services	2,039	4.2%	131
10	Wholesale Trade	1,836	3.8%	138
11	Professional, Scientific, and Technical Services	1,461	3.0%	244
12	Other Services (except Public Administration)	1,403	2.9%	296
13	Mining, Quarrying, and Oil and Gas Extraction	1,226	2.6%	75
14	Transportation and Warehousing	1,217	2.5%	98
15	Arts, Entertainment, and Recreation	692	1.4%	41
16	Information	625	1.3%	33
17	Real Estate and Rental and Leasing	613	1.3%	149
18	Agriculture, Forestry, Fishing and Hunting	400	0.8%	107
19	Utilities	355	0.7%	18
20	Management of Companies and Enterprises	93	0.2%	9
21	Unclassified	31	0.1%	20
<b>Total</b>		<b>48,072</b>	<b>100%</b>	<b>2,927</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)



Table 28 below illustrates growth and change by industry sector over the periods covering the last 3, 5, and 10 years.

**Table 28: Employment Growth by Industry – Tom Green County**

In Order of 2009-2018 Largest Total Growth

Industry	Total Growth			Growth Rate		
	2016-2018	2014-2018	2009-2018	2016-2018	2014-2018	2009-2018
Accommodation and Food Services	439	540	1,536	8%	10%	36%
Educational Services	119	675	740	3%	18%	20%
Finance and Insurance	349	399	645	19%	22%	42%
Retail Trade	-324	424	645	-5%	7%	11%
Mining, Quarrying, and Oil and Gas Extraction	241	-88	608	25%	-7%	98%
Transportation and Warehousing	459	239	460	61%	24%	61%
Professional, Scientific, and Technical Services	167	156	341	13%	12%	30%
Construction	95	230	244	4%	10%	11%
Wholesale Trade	45	-18	217	3%	-1%	13%
Manufacturing	196	15	164	6%	0%	5%
Administrative and Support and Waste Management and Remediation Services	-91	-260	114	-4%	-11%	6%
Unclassified	23	26	25	288%	520%	417%
Management of Companies and Enterprises	-5	-6	19	-5%	-6%	26%
Real Estate and Rental and Leasing	48	32	10	9%	6%	2%
Agriculture, Forestry, Fishing and Hunting	19	43	-1	5%	12%	0%
Other Services (except Public Administration)	-48	-261	-4	-3%	-16%	0%
Utilities	-15	-25	-6	-4%	-7%	-2%
Health Care and Social Assistance	-317	-429	-8	-4%	-5%	0%
Public Administration	101	203	-26	4%	8%	-1%
Arts, Entertainment, and Recreation	15	-13	-108	2%	-2%	-14%
Information	-167	-287	-701	-21%	-32%	-53%
<b>Total, all industries</b>	<b>1,349</b>	<b>1,595</b>	<b>4,914</b>	<b>3%</b>	<b>3%</b>	<b>11%</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

The largest growth rates in the 10-year period from 2009 to 2018 were seen in industries with low overall employment, so total employment growth is important to examine as well. Since 2009 the largest numbers of employees were added in:

- Accommodation and Food Services (1,536), Educational Services (740), Finance and Insurance (645), Retail Trade (645), Mining, Quarrying, and Oil and Gas Extraction (608).

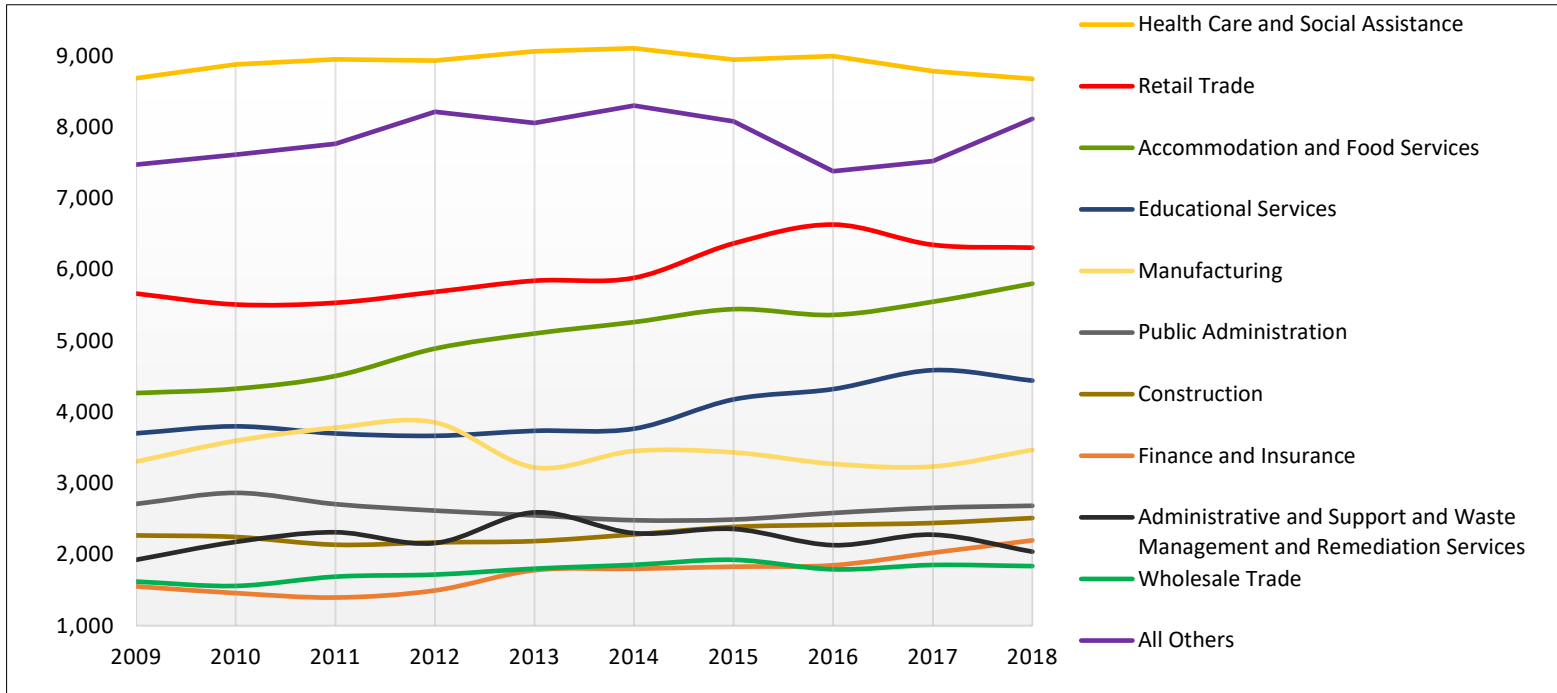
Among major industries, the most impressive 10-year growth rates were found in:

- Unclassified (417%), Mining, Quarrying, and Oil and Gas Extraction (98%), Transportation and Warehousing (61%), Finance and Insurance (42%) and Accommodation and Food Services (36%).

Largest employment growth in the past three years were in:

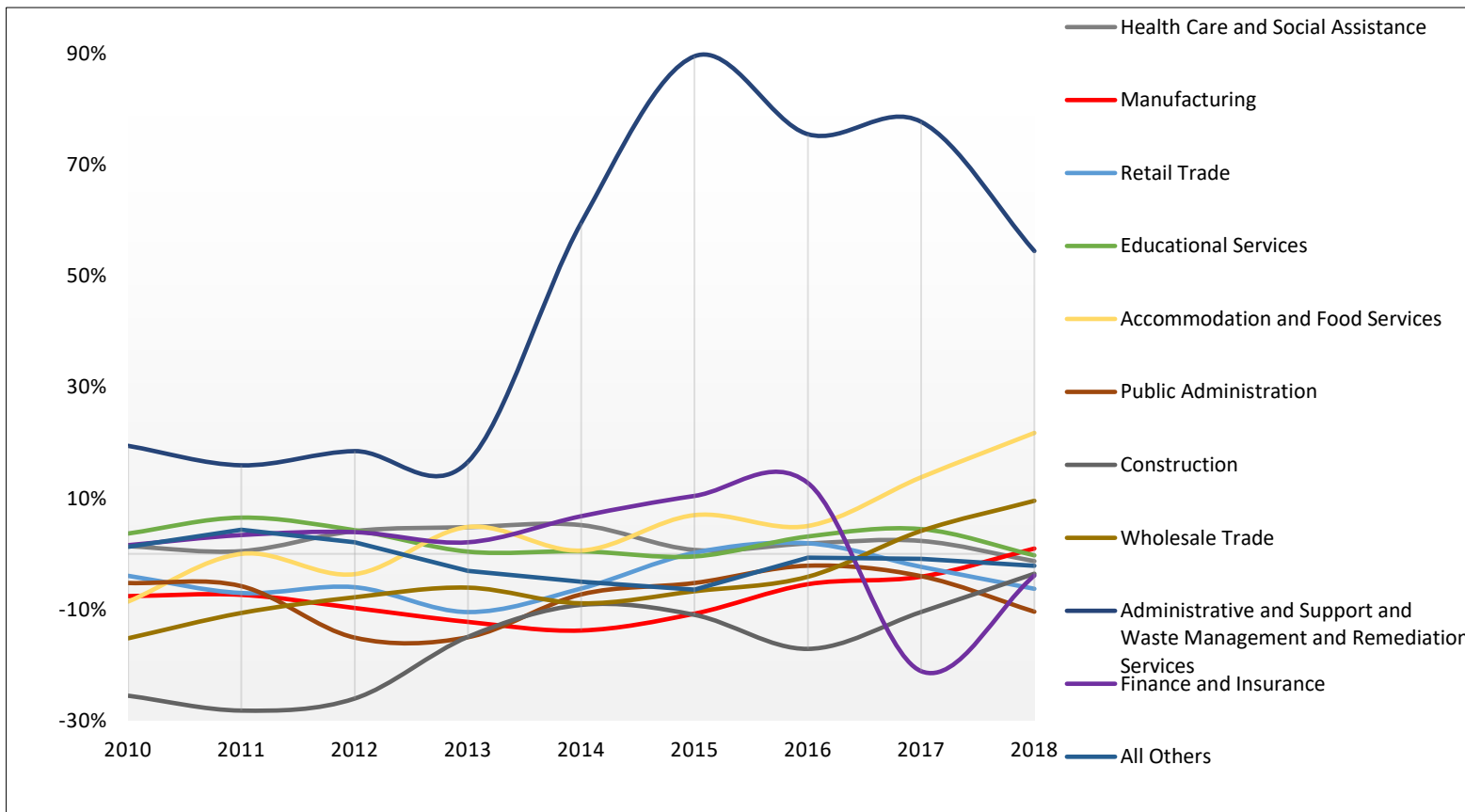
- Transportation and Warehousing (459), Accommodation and Food Services (439), Finance and Insurance (349), Mining, Quarrying, and Oil and Gas Extraction (241), Manufacturing (196), Professional, Scientific, and Technical Services (167), and Educational Services (119).

**Figure 29: Total Employment Growth in Top Ten Industries – Tom Green County**



Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

**Figure 30: Cumulative Employment Growth Rate in Top Ten Industries – Tom Green County**



Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

The table below shows change in share of employment for 2009, 2014, 2016 and 2018 along with the change in share overall over the 10-year span from 2009 to 2018. The orange cells indicate the greatest decrease in industry share of employment, green cells indicate the greatest increase in share of employment and tan shows the industries whose share of employment have shown low to moderate increase.

For most industries, their share of Tom Green County's total employment fluctuated little over the past 10 years. Exceptions include Accommodation and Food Services, Mining, Quarrying, and Oil and Gas Extraction and Finance and Insurance which each experienced positive employment swings.

Accommodation and Food Services has eclipsed 10% of total employment in the County for the first time.

Only three industries make up more than 10% of total employment (Health Care and Social Assistance, Retail Trade and Accommodation and Food Services) and two others make up 9% and 7% each (Educational Services and Manufacturing).

**Table 31: Employment by Industry Share of Total Employment – Tom Green County**

In Order of 2018 Largest to Smallest

Industry	2018	2016	2014	2009	2018-2009 Change
Health Care and Social Assistance	18.0%	19.2%	19.6%	20.1%	-2.1%
Retail Trade	13.1%	14.2%	12.7%	13.1%	0.0%
Accommodation and Food Services	12.1%	11.5%	11.3%	9.9%	2.2%
Educational Services	9.2%	9.2%	8.1%	8.6%	0.7%
Manufacturing	7.2%	7.0%	7.4%	7.7%	-0.4%
Public Administration	5.6%	5.5%	5.3%	6.3%	-0.7%
Construction	5.2%	5.2%	4.9%	5.3%	0.0%
Finance and Insurance	4.6%	4.0%	3.9%	3.6%	1.0%
Administrative and Support and Waste Management and Remediation Services	4.2%	4.6%	4.9%	4.5%	-0.2%
Wholesale Trade	3.8%	3.8%	4.0%	3.8%	0.1%
Professional, Scientific, and Technical Services	3.0%	2.8%	2.8%	2.6%	0.4%
Other Services (except Public Administration)	2.9%	3.1%	3.6%	3.3%	-0.3%
Mining, Quarrying, and Oil and Gas Extraction	2.6%	2.1%	2.8%	1.4%	1.1%
Transportation and Warehousing	2.5%	1.6%	2.1%	1.8%	0.8%
Arts, Entertainment, and Recreation	1.4%	1.4%	1.5%	1.9%	-0.4%
Information	1.3%	1.7%	2.0%	3.1%	-1.8%
Real Estate and Rental and Leasing	1.3%	1.2%	1.3%	1.4%	-0.1%
Agriculture, Forestry, Fishing and Hunting	0.8%	0.8%	0.8%	0.9%	-0.1%
Utilities	0.7%	0.8%	0.8%	0.8%	-0.1%
Management of Companies and Enterprises	0.2%	0.2%	0.2%	0.2%	0.0%
Unclassified	0.1%	0.0%	0.0%	0.0%	0.1%

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Field interviews with local employers in Health Care and Social Assistance, Educational Services, Retail Trade and Food and Accommodation revealed that a lack of housing (for-sale and rental) affordable and attractive to most hourly as well as new moderate to higher paid workers was a challenge to attracting and hiring needed workers.

Feedback indicated that in prior years new workers across the entire pay spectrum typically rented initially when moving to the area and then took time to decide on purchasing a home.

Due to rising rental prices and a shrinking supply of lower priced entry level existing homes in recent years many moderate to higher paid workers go straight to purchasing and skip renting entirely.

As population of the County and City increase the previously listed industries will add employment and require additional housing units, either newly constructed or revitalized existing units.

## Wage Profile and Projected Growth

Table 32 on the following page shows industries in Tom Green County Ranked by 2018 average weekly wage. The table also provides employees with a column multiplying employees times average weekly wage.

**Table 32: Industries Ranked by 2018 Average Weekly Wage x Employees – Tom Green County**

Rank	Industry	Wages	Employees	Establishments	Wages x Employees (in 000s)
1	Mining, Quarrying, and Oil and Gas Extraction	\$1,403	1,226	75	\$1,720
2	Utilities	\$1,387	355	18	\$492
3	Management of Companies and Enterprises	\$1,364	93	9	\$127
4	Transportation and Warehousing	\$1,168	1,217	98	\$1,421
5	Manufacturing	\$1,102	3,467	101	\$3,821
6	Finance and Insurance	\$1,071	2,197	192	\$2,353
7	Public Administration	\$1,014	2,683	71	\$2,721
8	Health Care and Social Assistance	\$980	8,676	239	\$8,502
9	Wholesale Trade	\$947	1,836	138	\$1,739
10	Construction	\$905	2,511	312	\$2,272
11	Professional, Scientific, and Technical Services	\$892	1,461	244	\$1,303
12	Information	\$887	625	33	\$554
13	Educational Services	\$770	4,440	27	\$3,419
14	Agriculture, Forestry, Fishing and Hunting	\$698	400	107	\$279
15	Unclassified	\$681	31	20	\$21
16	Real Estate and Rental and Leasing	\$663	613	149	\$406
17	Administrative and Support and Waste Management and Remediation Services	\$652	2,039	131	\$1,329
18	Other Services (except Public Administration)	\$630	1,403	296	\$884
19	Retail Trade	\$597	6,306	369	\$3,765
20	Arts, Entertainment, and Recreation	\$354	692	41	\$245
21	Accommodation and Food Services	\$319	5,801	257	\$1,851
	<b>Total, all industries</b>	<b>\$18,484</b>	<b>48,072</b>	<b>2,927</b>	<b>\$39,225</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Impressively, seven industries in Tom Green County pay an average of \$1,000 per week or greater and the average for all industries combined in 2018 was \$880.

Of the top 10 sectors with the greatest employment Retail Trade, Accommodation and Food, Educational Services, and Administrative and Support and Waste Management and Remediation Services all pay below the County average weekly wage of \$880.

Among large industries:

- The top 12 ranked industries in Table 32 all pay above the County's average weekly wage of \$880.

- The industries ranked 13 to 21 all pay below the County's average weekly wage of \$880. Multiplying average wages by the number of employees provides an interesting perspective on the economic impact of these different industries. Due to its above average weekly wage paid and being the largest employer, Health Care and Social Assistance provides the greatest economic impact.
- The next largest wage payer is Manufacturing followed by Retail Trade, Educational Services, Public Administration, Finance and Insurance, and Construction. However, Retail Trade and Educational Services each pay below the County average weekly wage.

Overall average weekly wages have steadily increased at a total growth rate for all industries by 39% since 2009. However, over the years and in the last three-year period four industries experienced wage contraction. The remaining industries did see an increase in average weekly wage from 2016 to 2018.

Unclassified, Transportation and Warehousing, Mining, Quarrying, and Oil and Gas Extraction, Utilities, and Management of Companies and Enterprises all experienced the greatest percent and total growth in wages over the last three-year period.

**Table 33: Average Weekly Wage Growth by Industry – Tom Green County**

In Order of 2009-2018 Total Growth Largest to Smallest

Industry	Total Growth			Growth Rate		
	2016-2018	2014-2018	2009-2018	2016-2018	2014-2018	2009-2018
Agriculture, Forestry, Fishing and Hunting	\$86	\$152	\$275	14.1%	27.8%	65.0%
Mining, Quarrying, and Oil and Gas Extraction	\$227	\$29	\$365	19.3%	2.1%	35.2%
Construction	\$63	\$106	\$231	7.5%	13.3%	34.3%
Manufacturing	\$31	\$66	\$255	2.9%	6.4%	30.1%
Utilities	\$221	\$345	\$515	19.0%	33.1%	59.1%
Wholesale Trade	\$62	\$69	\$243	7.0%	7.9%	34.5%
Retail Trade	\$58	\$29	\$168	10.8%	5.1%	39.2%
Transportation and Warehousing	\$223	\$152	\$375	23.6%	15.0%	47.3%
Information	\$9	(\$59)	\$94	1.0%	-6.2%	11.9%
Finance and Insurance	(\$83)	\$109	\$353	-7.2%	11.3%	49.2%
Real Estate and Rental and Leasing	(\$7)	\$94	\$230	-1.0%	16.5%	53.1%
Professional, Scientific, and Technical Services	\$38	\$47	\$206	4.4%	5.6%	30.0%
Management of Companies and Enterprises	\$182	\$319	\$473	15.4%	30.5%	53.1%
Administrative and Support and Waste Management and Remediation Services	\$41	(\$57)	\$224	6.7%	-8.0%	52.3%
Educational Services	\$28	\$55	\$41	3.8%	7.7%	5.6%
Health Care and Social Assistance	\$47	\$157	\$271	5.0%	19.1%	38.2%
Arts, Entertainment, and Recreation	(\$7)	\$37	\$64	-1.9%	11.7%	22.1%
Accommodation and Food Services	\$4	\$10	\$65	1.3%	3.2%	25.6%
Other Services (except Public Administration)	\$20	\$47	\$226	3.3%	8.1%	55.9%
Public Administration	(\$13)	\$60	\$175	-1.3%	6.3%	20.9%
Unclassified	\$225	(\$277)	\$360	49.3%	-28.9%	112.1%
<b>Total, all industries</b>	<b>\$1,455</b>	<b>\$1,490</b>	<b>\$5,209</b>	<b>8.5%</b>	<b>8.8%</b>	<b>39.2%</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)



Total average weekly wage growth (total employees per industry multiplied by average weekly wage) has generally grown over the past three years for most industries except Information. This table shows the overall economic impact and change since 2009 along with the previous three- and five-year periods.

**Table 34: Total Average Weekly Wages Paid Growth by Industry – Tom Green County**

In Order of 2009-2018 Total Growth Largest to Smallest

Industry	Total Growth (in 000s)			Growth Rate		
	2016-2018	2014-2018	2009-2018	2016-2018	2014-2018	2009-2018
Agriculture, Forestry, Fishing and Hunting	\$46	\$84	\$110	20%	43%	65%
Mining, Quarrying, and Oil and Gas Extraction	\$562	(\$85)	\$1,079	48%	-5%	168%
Construction	\$238	\$450	\$744	12%	25%	49%
Manufacturing	\$317	\$244	\$1,023	9%	7%	37%
Utilities	\$61	\$96	\$178	14%	24%	56%
Wholesale Trade	\$154	\$111	\$599	10%	7%	53%
Retail Trade	\$191	\$424	\$1,336	5%	13%	55%
Transportation and Warehousing	\$705	\$428	\$821	98%	43%	137%
Information	(\$141)	(\$308)	(\$497)	-20%	-36%	-47%
Finance and Insurance	\$220	\$623	\$1,239	10%	36%	111%
Real Estate and Rental and Leasing	\$28	\$76	\$145	7%	23%	56%
Professional, Scientific, and Technical Services	\$198	\$200	\$535	18%	18%	70%
Management of Companies and Enterprises	\$11	\$23	\$61	10%	23%	92%
Administrative and Support and Waste Management and Remediation Services	\$28	(\$301)	\$506	2%	-18%	61%
Educational Services	\$213	\$727	\$722	7%	27%	27%
Health Care and Social Assistance	\$112	\$1,009	\$2,346	1%	13%	38%
Arts, Entertainment, and Recreation	\$1	\$21	\$13	0%	10%	6%
Accommodation and Food Services	\$161	\$225	\$767	10%	14%	71%
Other Services (except Public Administration)	(\$1)	(\$86)	\$315	0%	-9%	55%
Public Administration	\$69	\$355	\$448	3%	15%	20%
Unclassified	\$17	\$16	\$19	479%	341%	996%
<b>Total, all industries</b>	<b>\$3,190</b>	<b>\$4,333</b>	<b>\$12,507</b>	<b>9%</b>	<b>12%</b>	<b>47%</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Among major industries Transportation and Warehousing, Mining, Quarrying, and Oil and Gas Extraction, Manufacturing, Construction, and Finance and Insurance have seen the most impressive combination of both total employment and average wage growth over the previous three-year period.

An impressive nine major industries grew by at least 10% over the past three years in total wages paid out – Transportation and Warehousing, Mining, Quarrying, and Oil and Gas Extraction, Professional, Scientific, and Technical Services, Utilities, Construction, Finance and Insurance, Wholesale Trade, Accommodation and Food Services, and Management of Companies and Enterprise.

Only two industries saw average wage contraction over the past three years – Other Services (except Public Administration), and Information.

When examining industries by their share of the total wages paid out in the County, two industries particularly stand out – Health Care and Social Assistance and Manufacturing. As of 2018 these two industries accounted for one third (31%) of average weekly wages paid out in the County.

**Table 35: Total Average Weekly Wages Paid Shares by Industry – Tom Green County**

In Order of 2018 Shares Largest to Smallest

Industry	2009	2014	2016	2018	2009-2018 Change
Health Care and Social Assistance	23.00%	21.50%	23.30%	21.70%	-1.40%
Manufacturing	10.50%	10.20%	9.70%	9.70%	-0.70%
Retail Trade	9.10%	9.60%	9.90%	9.60%	0.50%
Educational Services	10.10%	7.70%	8.90%	8.70%	-1.40%
Public Administration	8.50%	6.80%	7.40%	6.90%	-1.60%
Finance and Insurance	4.20%	5.00%	5.90%	6.00%	1.80%
Construction	5.70%	5.20%	5.60%	5.80%	0.10%
Accommodation and Food Services	4.10%	4.70%	4.70%	4.70%	0.70%
Wholesale Trade	4.30%	4.70%	4.40%	4.40%	0.20%
Mining, Quarrying, and Oil and Gas Extraction	2.40%	5.20%	3.20%	4.40%	2.00%
Transportation and Warehousing	2.20%	2.80%	2.00%	3.60%	1.40%
Administrative and Support and Waste Management and Remediation Services	3.10%	4.70%	3.60%	3.40%	0.30%
Professional, Scientific, and Technical Services	2.90%	3.20%	3.10%	3.30%	0.40%
Other Services (except Public Administration)	2.10%	2.80%	2.50%	2.30%	0.10%
Information	3.90%	2.50%	1.90%	1.40%	-2.50%
Utilities	1.20%	1.10%	1.20%	1.30%	0.10%
Real Estate and Rental and Leasing	1.00%	0.90%	1.10%	1.00%	0.10%
Agriculture, Forestry, Fishing and Hunting	0.60%	0.60%	0.60%	0.70%	0.10%
Arts, Entertainment, and Recreation	0.90%	0.60%	0.70%	0.60%	-0.20%
Management of Companies and Enterprises	0.20%	0.30%	0.30%	0.30%	0.10%
Unclassified	0.00%	0.00%	0.00%	0.10%	0.00%

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Information has contracted -2.5 percentage points over the past 10 years, while Mining, Quarrying, and Oil and Gas Extraction has grown by 2.0 points.

Other than Health Care and Social Assistance only Manufacturing and Retail Trade are the only industries to pay out 10% or greater of the County's wages. In 2008, Health Care and Social Assistance, Manufacturing, and Educational Services each accounted for 10% or greater of the County's wages. As of 2018 Educational Services contracted to just less than 9%. Manufacturing has contracted only 0.3 percentage points below 10% as of 2018 since 2009.

Projecting average weekly wages into the future is a challenge, but it can be useful to examine scenarios based on recent trends.

The forecast below looks three, five, and ten years ahead from 2018 using the growth rates seen in each industry from the most recent three, five, and ten-year historical periods.

Over the next ten-year period an overall average weekly wage for the County of \$1,226, a growth rate equivalent to the one seen from 2009-2018 (39%), could occur. This is of course assuming future conditions are similar to past and current. The 2018 average weekly wage is \$880.

**Table 36: Projected Average Weekly Wage Growth by Industry – Tom Green County**

In Order of Forecast Growth by 2026 Largest to Smallest

Forecast Year		2020	2023	2026	Historic Growth Rates		
Forecast Growth Historical Base	2018	2016-2018	2014-2018	2009-2018	2016-2018	2014-2018	2009-2018
Manufacturing	\$1,387	\$1,650	\$1,846	\$2,206	19%	33%	59%
Management of Companies and Enterprises	\$1,364	\$1,574	\$1,780	\$2,088	15%	31%	53%
Mining, Quarrying, and Oil and Gas Extraction	\$1,403	\$1,674	\$1,433	\$1,896	19%	2%	35%
Transportation and Warehousing	\$1,168	\$1,444	\$1,343	\$1,720	24%	15%	47%
Finance and Insurance	\$1,071	\$994	\$1,192	\$1,598	-7%	11%	49%
Unclassified	\$681	\$1,017	\$484	\$1,445	49%	-29%	112%
Construction	\$1,102	\$1,134	\$1,172	\$1,434	3%	6%	30%
Health Care and Social Assistance	\$980	\$1,029	\$1,167	\$1,355	5%	19%	38%
Wholesale Trade	\$947	\$1,013	\$1,021	\$1,274	7%	8%	35%
Public Administration	\$1,014	\$1,001	\$1,078	\$1,226	-1%	6%	21%
Utilities	\$905	\$973	\$1,025	\$1,215	7%	13%	34%
Professional and Technical Services	\$892	\$932	\$942	\$1,160	4%	6%	30%
Agriculture, Forestry, Fishing and Hunting	\$698	\$796	\$892	\$1,152	14%	28%	65%
Real Estate and Rental and Leasing	\$663	\$656	\$773	\$1,015	-1%	17%	53%
Administrative and Waste Services	\$652	\$696	\$600	\$993	7%	-8%	52%
Information	\$887	\$896	\$832	\$992	1%	-6%	12%
Other Services, Except Public Administration	\$630	\$651	\$681	\$982	3%	8%	56%
Retail Trade	\$597	\$661	\$627	\$831	11%	5%	39%
Educational Services	\$770	\$799	\$829	\$813	4%	8%	6%
Arts, Entertainment, and Recreation	\$354	\$347	\$395	\$432	-2%	12%	22%
Accommodation and Food Services	\$319	\$323	\$329	\$401	1%	3%	26%
<b>Total</b>	<b>\$880</b>	<b>\$955</b>	<b>\$957</b>	<b>\$1,226</b>	<b>9%</b>	<b>9%</b>	<b>39%</b>

Source: Texas Workforce Commission Quarterly Census of Employment and Wages (QCEW)

## SAN ANGELO HOUSING CHARACTERISTICS AND TRENDS

The following three tables present information regarding the housing characteristics and trends in San Angelo and Tom Green County for comparison purposes. The majority of this information is derived from PCensus 2019 which bases current estimates on past trends from U.S. Census Bureau and the American Community Survey, and in some cases, is self-reported data. While this can generate minor anomalies (such as are present in the data on age of housing stock or housing values), the information presented in this section still provides a valuable overview of the housing stock in the City. One important note to make is that the total housing unit number used in this section is an estimate.

Table 37 shows the type and number of housing units in San Angelo and Tom Green County.

**Table 37: Housing Type Trends, 2019**

Household Income	San Angelo		Tom Green County	
	Count	%	Count	%
1 Unit Attached	1,719	4%	1,947	4%
1 Unit Detached	29,782	69%	35,644	69%
2 Units	386	1%	457	1%
3 or 4 Units	1,147	3%	1,173	2%
5 to 19 Units	4,205	10%	4,267	8%
20 to 49 Units	1,269	3%	1,271	2%
50 or More Units	3,146	7%	3,210	6%
Mobile Home or Trailer	1,525	4%	3,214	6%
Boat, RV, Van, etc.	64	0%	117	0%
<b>Total Units</b>	<b>43,243</b>	<b>100%</b>	<b>51,300</b>	<b>100%</b>
Owner Occupied Units	24,647	62%	30,764	65%
Renter Occupied Units	15,096	38%	16,231	35%
<b>Total Occupied Units</b>	<b>39,743</b>	<b>100%</b>	<b>46,995</b>	<b>100%</b>
<b>Unoccupied Units</b>	<b>3,500</b>	<b>-</b>	<b>4,305</b>	<b>-</b>

Sources: PCensus 2019

- Approximately 70% (29,782) of San Angelo's housing units are single-family detached.
- About 83% of all single-family detached housing units are owner occupied (24,647) leaving 17% (5,135) as single-family rentals.
- Duplex, triplex and four-plex units account for 4% (1,533) of all housing units in the City, mobile homes 4% (1,525) and attached apartments 10% (4,415).
- About 8% (3,500) of San Angelo's housing units are unoccupied.

Table 38 contains the 2019 estimate of the age of the existing housing stock in San Angelo and Tom Green County.

**Table 38: Age of Existing Housing Stock**

	San Angelo		Tom Green County	
	Count	%	Count	%
<b>Total Housing Units</b>	<b>43,243</b>	<b>100%</b>	<b>51,300</b>	<b>100%</b>
Built 2014 or Later	3,211	7%	3,879	8%
Built 2010 to 2013	979	2%	1,348	3%
Built 2000 to 2009	3,434	8%	4,639	9%
Built 1990 to 1999	3,885	9%	5,042	10%
Built 1980 to 1989	6,438	15%	7,940	15%
Built 1970 to 1979	8,198	19%	9,797	19%
Built 1960 to 1969	5,740	13%	6,256	12%
Built 1950 to 1959	6,540	15%	7,094	14%
Built 1940 to 1949	2,762	6%	3,000	6%
Built 1939 or Earlier	2,056	5%	2,305	4%
<b>Dominant Year Structure Built</b>	<b>1970 to 1979</b>		<b>1970 to 1979</b>	

Sources: PCensus 2019

- The largest share of the existing housing was constructed in the 1970's (19%).
- About 73% of San Angelo housing units were built before 1990, 27% of units were built from 1990 to present.
- Almost the same amount of homes have been built in San Angelo from 2014 to 2019 (3,211) than were built 2000 to 2009 (3,434).

## Housing Value Trends

Housing estimates for 2019 show 24,647 owner-occupied houses with projections to increase by another 1,521 houses by 2024.

Table 39 contains data not based on actual transaction or appraisal data but based on owners' opinion of housing unit value. In some cases, owners may tend to over or under-value homes for a variety of reasons. Nevertheless, the data can provide an estimate of the value of owner-occupied units.

An estimated 8,851 (36%) owner-occupied homes in San Angelo are valued below \$100,000. This stock of homes represents in some cases blighted or perhaps unlivable structures that could be the focus of continued blight abatement and neighborhood revitalization efforts. Mapping and targeting these units could provide increased opportunities for infrastructure and amenities improvement in core neighborhoods as well as housing renovation or rebuilding on existing lots and infrastructure which can play a vital role in providing more attractive, affordably priced for-sale and rental units.

**Table 39: San Angelo Housing Value, 2019**

Housing Value Range	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>2019 Est. Owner Occupied Housing Units by Value</b>	<b>24,647</b>	<b>100%</b>	<b>30,764</b>	<b>100%</b>
Value Less than \$20,000	886	4%	1,096	4%
Value \$20,000 to \$39,999	1,360	6%	1,782	6%
Value \$40,000 to \$59,999	1,692	7%	2,081	7%
Value \$60,000 to \$79,999	1,992	8%	2,299	7%
Value \$80,000 to \$99,999	2,921	12%	3,379	11%
Value \$100,000 to \$149,999	4,725	19%	5,617	18%
Value \$150,000 to \$199,999	4,740	19%	5,795	19%
Value \$200,000 to \$299,999	3,814	15%	5,046	16%
Value \$300,000 to \$399,999	1,446	6%	2,002	7%
Value \$400,000 to \$499,999	586	2%	815	3%
Value \$500,000 to \$749,999	328	1%	563	2%
Value \$750,000 to \$999,999	104	0%	201	1%
Value \$1,000,000 to \$1,499,999	37	0%	56	0%
Value \$1,500,000 to \$1,999,999	9	0%	9	0%
Value \$2,000,000 or more	7	0%	23	0%
<b>2019 Est. Median Owner-Occupied Housing Unit Value</b>	<b>\$136,466</b>		<b>\$141,846</b>	

Source: PCensus 2019

- The greatest number of owner-occupied housing units by value are within the \$150,000 to \$199,999 cohort which accounts for 19% (4,740) of all owner-occupied housing units in San Angelo.
- The next greatest number of owner-occupied housing units by value are within the \$100,000 to \$149,999 cohort and accounts for 19% (4,725) of all owner-occupied housing units in San Angelo.

- Approximately 74% (18,316) of owner-occupied units in the City are valued at \$199,999 and less.
- Only 26% (6,331) of owner-occupied units in San Angelo are valued at \$200,000 and greater.
- The median owner-occupied housing unit value for San Angelo is \$136,466



## ESTIMATED HOUSING COST BURDEN

This section provides a quantitative perspective on the potential demand for affordable housing. To do this, CDS has employed a standard of housing costs not exceeding 30% of gross household income. This is a commonly used standard in the U.S., though it not always sufficient to convey the extent to which housing costs may constitute a burden to a particular household. Also, this measurement takes into account income per household as opposed to wages.

Transportation, healthcare and education costs are areas that can vary greatly from person to person and affect a households' portion of income spent on housing costs alone in differing ways. For these and other reasons the 30% standard may not be the most accurate but at the least it does provide an indication of the scale and specific price points needed to facilitate an increase in supply of for-sale and rental housing units in highest demand.

Because the San Angelo housing market operates in a larger market context for both demand and supply, CDS has included county-level and MSA-level data for most categories. Tom Green County represents a reasonable approximation of the general San Angelo market since a majority of the County's households are located in San Angelo.

The data in the following tables has been sourced from U.S. Census Bureau American Community Survey 2017 1-Year Estimates, the most recent demographic data from the U.S. Census Bureau. Newly released 2018 data are anticipated to be released in September 2019 which can be applied to these tables to provide an update as well as track historical trends of households in San Angelo and Tom Green County each year new data is released.

## Overall Household Income Profiles

The split between owner and renter-occupied households is 60% owner-occupied and 40% renter-occupied.

Median household income for San Angelo is \$46,100.

As expected, incomes for owner-occupied households are higher than renter-occupied households.

Median household income for owner-occupied households is 35% higher than the overall median household income for San Angelo and 86% greater than the median household income for renter-occupied households.

**Table 40: 2017 Household Income by Tenure**

	San Angelo		Tom Green	
	Count	Share	Count	Share
<b>Total Households</b>	<b>35,383</b>	<b>100%</b>	<b>42,061</b>	<b>100%</b>
<b>Median Income</b>	<b>\$46,100</b>	<b>-</b>	<b>\$51,114</b>	<b>-</b>
<b>Owner-Occupied</b>	<b>21,372</b>	<b>60%</b>	<b>27,106</b>	<b>64%</b>
Less than \$25,000	2,874	8%	3,485	8%
\$25,000 to \$49,999	6,061	17%	6,930	16%
\$50,000 to \$74,999	4,288	12%	5,224	12%
\$75,000 to \$99,999	2,937	8%	3,555	8%
\$100,000 to \$149,999	3,433	10%	4,659	11%
\$150,000 or more	1,779	5%	3,253	8%
<b>Median Income</b>	<b>\$62,243</b>	<b>-</b>	<b>\$65,288</b>	<b>-</b>
<b>Renter-Occupied</b>	<b>14,011</b>	<b>40%</b>	<b>14,955</b>	<b>36%</b>
Less than \$25,000	4,785	14%	4,976	12%
\$25,000 to \$49,999	4,909	14%	5,168	12%
\$50,000 to \$74,999	2,478	7%	2,536	6%
\$75,000 to \$99,999	660	2%	720	2%
\$100,000 to \$149,999	937	3%	1,262	3%
\$150,000 or more	242	1%	293	1%
<b>Median Income</b>	<b>\$33,526</b>	<b>-</b>	<b>\$33,919</b>	<b>-</b>

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

Of all households combined, those earning less than \$50,000 annually made up 53% of all households in San Angelo.

In San Angelo households earning less than \$50,000 accounted for 25% of owner households and 27% of renter households.

The largest cohort of householders are age 25-44 followed by age 45-64.

The 25-44 age householder cohort has become one of the most significant portion of the market in San Angelo.

This was confirmed in field research and interviews with real estate agents and home builders saying that in San Angelo Millennials are a fast-growing segment of home buyers in the City.

- 25-44 age cohort have 19% making less than \$50,000,
- 45-64 age cohort have 13% making less than \$50,000
- 65 years and older cohort have 18% making less than \$50,000.

**Table 41: 2017 Household Income by Age of Householder**

	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Households</b>	<b>35,383</b>	<b>100%</b>	<b>42,061</b>	<b>100%</b>
<b>Median Income</b>	<b>\$46,100</b>	<b>-</b>	<b>\$51,114</b>	<b>-</b>
<b>Under 25 Years</b>	<b>1,715</b>	<b>5%</b>	<b>1,833</b>	<b>4%</b>
Less than \$25,000	575	2%	575	1%
\$25,000 to \$49,999	466	1%	466	1%
\$50,000 to \$74,999	586	2%	644	2%
\$75,000 to \$99,999	88	0%	148	0%
\$100,000 to \$149,999	0	0%	0	0%
\$150,000 or more	0	0%	0	0%
<b>25-44 Years</b>	<b>13,760</b>	<b>39%</b>	<b>15,742</b>	<b>37%</b>
Less than \$25,000	2,838	8%	2,838	7%
\$25,000 to \$49,999	3,714	10%	3,984	9%
\$50,000 to \$74,999	2,360	7%	2,597	6%
\$75,000 to \$99,999	1,746	5%	1,927	5%
\$100,000 to \$149,999	2,371	7%	3,090	7%
\$150,000 or more	731	2%	1,306	3%
<b>45-64 Years</b>	<b>10,169</b>	<b>29%</b>	<b>13,082</b>	<b>31%</b>
Less than \$25,000	2,017	6%	2,162	5%
\$25,000 to \$49,999	2,554	7%	2,902	7%
\$50,000 to \$74,999	2,107	6%	2,597	6%
\$75,000 to \$99,999	1,129	3%	1,499	4%
\$100,000 to \$149,999	1,380	4%	2,103	5%
\$150,000 or more	982	3%	1,819	4%
<b>65 Years and Older</b>	<b>9,739</b>	<b>28%</b>	<b>11,404</b>	<b>27%</b>
Less than \$25,000	2,229	6%	2,886	7%
\$25,000 to \$49,999	4,236	12%	4,746	11%
\$50,000 to \$74,999	1,713	5%	1,922	5%
\$75,000 to \$99,999	634	2%	701	2%
\$100,000 to \$149,999	619	2%	728	2%
\$150,000 or more	308	1%	421	1%

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

Family households have significantly higher incomes, even greater than the overall median household income, than non-family households in the City. This is likely due in large part to the ability of family households to pool incomes.

The presence of non-family households with multiple unrelated residents occupying one housing unit cannot be accounted for by Census data.

Non-family households in San Angelo have the lowest median household incomes (\$31,860) which is 30% below the overall median household income of \$46,100.

Also, 10,000 non-family households in San Angelo make less than \$50,000 accounting for 28% of all households in San Angelo.

**Table 42: 2017 Household Income by Household Type**

	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Households</b>	<b>35,383</b>	<b>100%</b>	<b>42,061</b>	<b>100%</b>
<b>Median Income</b>	<b>\$46,100</b>	<b>-</b>	<b>\$51,114</b>	<b>-</b>
<b>Family Households</b>	<b>21,662</b>	<b>61%</b>	<b>26,620</b>	<b>63%</b>
Less than \$25,000	2,275	6%	2,458	6%
\$25,000 to \$49,999	6,347	18%	6,982	17%
\$50,000 to \$74,999	4,323	12%	5,056	12%
\$75,000 to \$99,999	2,674	8%	3,312	8%
\$100,000 to \$149,999	4,119	12%	5,658	13%
\$150,000 or more	1,924	5%	3,154	7%
<b>Median Income</b>	<b>\$61,348</b>	<b>-</b>	<b>\$63,484</b>	<b>-</b>
<b>Non-Family Households</b>	<b>13,721</b>	<b>39%</b>	<b>15,441</b>	<b>37%</b>
Less than \$25,000	5,384	15%	6,003	14%
\$25,000 to \$49,999	4,623	13%	5,116	12%
\$50,000 to \$74,999	2,443	7%	2,704	6%
\$75,000 to \$99,999	923	3%	963	2%
\$100,000 to \$149,999	251	1%	263	1%
\$150,000 or more	97	0%	392	1%
<b>Median Income</b>	<b>\$31,860</b>	<b>-</b>	<b>\$31,976</b>	<b>-</b>

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

## Housing Cost-Burdened Households

As one would expect, lower-income households pay a high percentage of their income for housing at higher rates than higher-income households.

There were 4,301 owner-occupied households paying 30% or more of income on housing costs.

This translates to 20% of all owner-occupied housing units and 12% of total housing units in the City that are owner-occupied units that are housing cost burdened.

Owner-occupied household cohorts with the greatest shares paying 30% or more on housing cost are the less than \$20,000 (1,573) followed by \$20,000 to \$34,999 (1,336).

There are 8,798 owner-occupied households making \$49,999 and less.

This translates to 41% of homeowners in San Angelo and 25% of total households who make \$49,999 and less.

Furthermore, 3,804 (18% of owner-occupied households) of owner households making less than \$50,000 pay 30% or greater of their income in housing costs. This translates to 11% of total households in San Angelo.

This drops considerably as incomes increase from \$50,000, with very few homeowners making \$50,000 or more paying greater than 30% of their income for housing.

Homeowner households making incomes \$35,000 and less should be the primary target market if crafting policy or interventions to address affordability and housing cost burden for homeowners in San Angelo.

**Table 43: 2017 Housing Costs as a Percentage of Household Income – Owner-Occupied Housing by Income**

	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Housing Units</b>	<b>35,383</b>	<b>100%</b>	<b>42,061</b>	<b>100%</b>
<b>Owner-Occupied housing units</b>	<b>21,372</b>	<b>60%</b>	<b>27,106</b>	<b>64%</b>
<b>Less than \$20,000</b>	<b>2,281</b>	<b>6%</b>	<b>2,677</b>	<b>6%</b>
Less than 20 percent	572	2%	609	1%
20 to 29 percent	136	0%	445	1%
30 percent or more	1,573	4%	1,623	4%
<b>\$20,000 to \$34,999</b>	<b>2,999</b>	<b>8%</b>	<b>3,475</b>	<b>8%</b>
Less than 20 percent	1,392	4%	1,599	4%
20 to 29 percent	271	1%	500	1%
30 percent or more	1,336	4%	1,376	3%
<b>\$35,000 to \$49,999</b>	<b>3,518</b>	<b>10%</b>	<b>4,126</b>	<b>10%</b>
Less than 20 percent	2,229	6%	2,661	6%
20 to 29 percent	394	1%	543	1%
30 percent or more	895	3%	922	2%
<b>\$50,000 to \$74,999</b>	<b>4,288</b>	<b>12%</b>	<b>5,224</b>	<b>12%</b>
Less than 20 percent	3,325	9%	3,905	9%
20 to 29 percent	805	2%	874	2%
30 percent or more	158	0%	445	1%
<b>\$75,000 or more</b>	<b>8,149</b>	<b>23%</b>	<b>11,467</b>	<b>27%</b>
Less than 20 percent	5,787	16%	8,637	21%
20 to 29 percent	2,023	6%	2,491	6%
30 percent or more	339	1%	339	1%
<b>Zero or negative income</b>	<b>137</b>	<b>0%</b>	<b>137</b>	<b>0%</b>

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

As with homeowners, low income renters tend to be considerably more cost-burdened than higher-income renters.

However, the burden is even more pronounced for renters at all but the highest incomes.

In San Angelo 6,472 renter households are housing cost burdened. This accounts for 46% of all renter households and 18% of total households.

Note that 53% (7,391) of all renter-occupied housing units are in the \$34,999 and less cohort.

Also, renter households making \$34,999 and less represent 21% of all households in the City.

Furthermore, of renter households making \$34,999 and less, 81% (5,959) are housing cost burdened (paying 30% or more of household income on housing).

**Table 44: 2017 Housing Costs as a Percentage Of Household Income – Renter-Occupied Housing by Income**

	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total Housing Units</b>	<b>35,383</b>	<b>100%</b>	<b>42,061</b>	<b>100%</b>
<b>Renter-Occupied housing units</b>	<b>14,011</b>	<b>40%</b>	<b>14,955</b>	<b>36%</b>
<b>Less than \$20,000</b>	<b>3,042</b>	<b>9%</b>	<b>3,081</b>	<b>7%</b>
Less than 20 percent	77	0%	77	0%
20 to 29 percent	280	1%	280	1%
30 percent or more	2,685	8%	2,724	6%
<b>\$20,000 to \$34,999</b>	<b>4,349</b>	<b>12%</b>	<b>4,407</b>	<b>10%</b>
Less than 20 percent	78	0%	78	0%
20 to 29 percent	997	3%	1,055	3%
30 percent or more	3,274	9%	3,274	8%
<b>\$35,000 to \$49,999</b>	<b>1,603</b>	<b>5%</b>	<b>1,804</b>	<b>4%</b>
Less than 20 percent	259	1%	259	1%
20 to 29 percent	831	2%	999	2%
30 percent or more	513	1%	546	1%
<b>\$50,000 to \$74,999</b>	<b>2,367</b>	<b>7%</b>	<b>2,367</b>	<b>6%</b>
Less than 20 percent	1,655	5%	1,655	4%
20 to 29 percent	712	2%	712	2%
30 percent or more	0	0%	0	0%
<b>\$75,000 or more</b>	<b>1,546</b>	<b>4%</b>	<b>1,982</b>	<b>5%</b>
Less than 20 percent	1,290	4%	1,666	4%
20 to 29 percent	256	1%	316	1%
30 percent or more	0	0%	0	0%
Zero or negative income	131	0%	131	0%
No cash rent	973	3%	1,183	3%

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

Younger households, especially younger households that rent pay the largest shares of their income for housing in San Angelo, even greater than older households that tend to be lower income.

This may be for a variety of reasons, including the lower absolute number of renters aged 65 and older, declining or fixed incomes for older retired households, the demand that older renters may have for newer and more expensive properties, and a need for some older renters to be in a property that provides some level of assistance beyond that typically found in a rented housing unit.

The cohort with the greatest absolute number of households paying 30% or more of income to housing is the 35 to 64-year-old householder renting in San Angelo with 2,465 followed by 25 to 34-year-old householders renting in San Angelo with 2,441.

The 35 to 64-year-old householder cohort is the largest amongst all age ranges for renting and owning in the City. This cohort should be kept in mind when crafting workforce or affordable housing policy and policies affecting housing. In addition, locating and mapping the places this cohort resides could provide insight into creating place-based policies or incentives as an aspect of a housing assistance program of any kind.

Overall 30% of all households in San Angelo are housing cost burdened, 6,472 are housing cost burdened renter-occupied and 4,301 of all owner-occupied are housing cost burdened.

**Table 45: 2017 Housing Costs As A Percentage of Household Income – San Angelo by Age**

San Angelo	Renter-Occupied		Owner-Occupied	
	Count	Share	Count	Share
<b>Total</b>	<b>14,011</b>		<b>21,372</b>	
<b>Householder 15 to 24 years</b>	<b>1,343</b>	<b>10%</b>	<b>372</b>	<b>2%</b>
Less than 20.0 percent	528	4%	178	1%
20.0 to 24.9 percent	35	0%	0	0%
25.0 to 29.9 percent	108	1%	0	0%
30.0 to 34.9 percent	44	0%	0	0%
35.0 percent or more	546	4%	194	1%
Not computed	82	1%	0	0%
<b>Householder 25 to 34 years</b>	<b>5,088</b>	<b>36%</b>	<b>2,583</b>	<b>12%</b>
Less than 20.0 percent	1,460	10%	1,047	5%
20.0 to 24.9 percent	492	4%	1006	5%
25.0 to 29.9 percent	654	5%	51	0%
30.0 to 34.9 percent	1,031	7%	174	1%
35.0 percent or more	1,410	10%	305	1%
Not computed	41	0%	0	0%
<b>Householder 35 to 64 years</b>	<b>5,642</b>	<b>40%</b>	<b>10,616</b>	<b>50%</b>
Less than 20.0 percent	1,197	9%	6,411	30%
20.0 to 24.9 percent	638	5%	706	3%
25.0 to 29.9 percent	807	6%	1,044	5%
30.0 to 34.9 percent	580	4%	974	5%
35.0 percent or more	1,885	13%	1,381	6%
Not computed	535	4%	100	0%
<b>Householder 65 years and over</b>	<b>1,938</b>	<b>14%</b>	<b>7,801</b>	<b>37%</b>
Less than 20.0 percent	174	1%	5,669	27%
20.0 to 24.9 percent	158	1%	486	2%
25.0 to 29.9 percent	184	1%	336	2%
30.0 to 34.9 percent	370	3%	536	3%
35.0 percent or more	606	4%	737	3%
Not computed	446	3%	37	0%

Source: US Census Bureau American Community Survey 2017 1-Year Estimates



## Owners

Approximately 13% of homeowners with a mortgage in San Angelo pay 30% or greater of household income on housing costs.

For those without a mortgage, housing costs rarely exceed 30% as what is typically the largest cost for owned housing is no longer a concern.

Although, 7% of those without a mortgage still pay 30% or more on housing costs.

Approximately 21% of homeowners in San Angelo with a mortgage pay less than 20% of their income in housing costs.

For those without a mortgage, 40% pay less than 20% of their income in housing costs.

This data shows that half of the homeowners in San Angelo no longer have a mortgage. Perhaps many are longtime residents of

the City who have been able to pay off their home and enjoy a comfortable level of affordability while owners with a mortgage, presumably those that are more recent owners, have nearly double the amount paying 30% of household income dedicated to housing cost than longtime owners which may lend to the increasing price of new homes in San Angelo and Tom Green County.

The most striking figure is that 1,450 households, 7% of all owner-occupied households without a mortgage and 14% of all owner-occupied with a mortgage, are paying 50% or more on housing. Combined this means 2,000 households (10% of owner-occupied and 6% of all households) are severely cost burdened, paying 50% or more on housing.

**Table 46: 2017 Monthly Owner Costs as a Percentage Of Household Income**

Owner-Occupied	San Angelo		Tom Green County	
	Count	Share	Count	Share
<b>Total</b>	<b>21,372</b>	<b>100%</b>	<b>27,106</b>	<b>100%</b>
<b>Housing units with a mortgage</b>	<b>10,698</b>	<b>50%</b>	<b>13,576</b>	<b>50%</b>
Less than 10.0 percent	315	1%	960	4%
10.0 to 14.9 percent	2,496	12%	2,951	11%
15.0 to 19.9 percent	1,799	8%	2,496	9%
20.0 to 24.9 percent	1,974	9%	2,275	8%
25.0 to 29.9 percent	1,255	6%	1,681	6%
30.0 to 34.9 percent	1,120	5%	1,212	4%
35.0 to 39.9 percent	53	0%	80	0%
40.0 to 49.9 percent	167	1%	167	1%
50.0 percent or more	1,450	7%	1,685	6%
Not computed	69	0%	69	0%
<b>30.0 percent or more</b>	<b>2,790</b>	<b>13%</b>	<b>3,213</b>	<b>12%</b>
<b>Housing units without a mortgage</b>	<b>10,674</b>	<b>50%</b>	<b>13,530</b>	<b>50%</b>
Less than 10.0 percent	3,895	18%	5,779	21%
10.0 to 14.9 percent	3,122	15%	3,269	12%
15.0 to 19.9 percent	1,678	8%	1,956	7%
20.0 to 24.9 percent	224	1%	545	2%
25.0 to 29.9 percent	176	1%	352	1%
30.0 to 34.9 percent	564	3%	564	2%
35.0 to 39.9 percent	204	1%	204	1%
40.0 to 49.9 percent	196	1%	246	1%
50.0 percent or more	547	3%	547	2%
Not computed	68	0%	68	0%
<b>30.0 percent or more</b>	<b>1,511</b>	<b>7%</b>	<b>1,561</b>	<b>6%</b>

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

Of all owner-occupied units in San Angelo 20% (4,301) are housing cost burdened. This same figure also represents 12% of all households in the City.

The share of homeowners who pay 30% or greater of their income on housing is concentrated heavily to 35 to 64 years householders with 2,355.

As one would expect, the share of homeowners paying 30% or more of income for housing falls as household incomes increase.

Of owner-occupied households making less than \$10,000 to \$49,999 that pay 30% or more of their income on housing, 17% or 3,621 are housing cost burdened. This figure is 10% of all households in San Angelo.

Prospective for-sale housing programs and policies should focus mostly on households in the four income brackets previously listed as households above \$50,000 have very low shares of housing cost burden.

**Table 47: 2017 Cost-Burdened Owner Households by Age - San Angelo**

Owner-Occupied	San Angelo	
	Count	Share
<b>Total</b>	<b>21,372</b>	<b>100%</b>
<b>Total In Age Range</b>		
Householder 15 to 24 years	372	2%
Householder 25 to 34 years	2583	12%
Householder 35 to 64 years	10,616	50%
Householder 65 years and over	7,801	37%
<b>30% or more of Income</b>	<b>4,301</b>	<b>20%</b>
Householder 15 to 24 years	194	1%
Householder 25 to 34 years	479	2%
Householder 35 to 64 years	2,355	11%
Householder 65 years and over	1,273	6%

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

**Table 48: 2017 Cost-Burdened Owner Households by Income - San Angelo**

Owner-Occupied	San Angelo	
	Count	Share
<b>Total</b>	<b>21,798</b>	<b>100%</b>
<b>Total In Income Range</b>		
Less than \$10,000	748	3%
\$10,000 to \$19,999	1,627	7%
\$20,000 to \$34,999	3,028	14%
\$35,000 to \$49,999	3,378	15%
\$50,000 to \$74,999	4,925	23%
\$75,000 to \$99,999	3,149	14%
\$100,000 or more	4,943	23%
<b>30% or more of Income</b>	<b>4,130</b>	<b>19%</b>
Less than \$10,000	547	3%
\$10,000 to \$19,999	922	4%
\$20,000 to \$34,999	1,374	6%
\$35,000 to \$49,999	778	4%
\$50,000 to \$74,999	357	2%
\$75,000 to \$99,999	131	1%
\$100,000 or more	21	0%

Source: US Census Bureau American Community Survey 2013-2017 5-Year Estimates

Moreover, a decision must be made regarding whether or not to consider housing policies for households making \$20,000 and less since owning may not be the most feasible option for those households.

The data displayed in Table 48 comes from 2013-2017 5-Year data from the American Community Survey because there was no 1-Year data available for San Angelo. Therefore, the total number of owner-occupied housing units for San Angelo is noted as 21,798, only slightly higher than the 21,372. Nevertheless, the table still shows a meaningful estimate of the scale of owner-occupied units in the City along with household income ranges and percent of housing cost burdened owners.

**Census data utilized here and throughout this report is now two years old and it must be understood that housing cost burden and demand for affordable housing is likely much greater than shown in this report.**

## Renters

Compared to homeowners, renters pay greater than 30% of their income on housing costs at a significantly higher rate.

Almost half, 46% of renter households, spend 30% or more of their income on housing compared to 19% of homeowners.

As well, 16% of renter households (2,302) pay 50% or more on housing, similar to the 10% (2,000) of homeowners who do.

The median gross rent as a share of income for the City is 30%. This implies that the median rent in San Angelo as of 2017 was unaffordable to very nearly half (46%) of all renter households, just below 20% of all households in the City. More than one third (36% or 2,302) of the 6,473 cost burdened renter households are severely housing cost burdened, paying 50% or more.

**Table 49: 2017 Gross Rent as a Percentage Of Household Income**

	San Angelo		Tom Green	
	Count	Share	Count	Share
<b>Total</b>	<b>14,011</b>	<b>100%</b>	<b>14,955</b>	<b>100%</b>
Less than 10.0 percent	109	1%	109	1%
10.0 to 14.9 percent	1,187	8%	1,563	10%
15.0 to 19.9 percent	2,063	15%	2,063	14%
20.0 to 24.9 percent	1,323	9%	1,551	10%
25.0 to 29.9 percent	1,753	13%	1,811	12%
30.0 to 34.9 percent	2,025	14%	2,058	14%
35.0 to 39.9 percent	824	6%	824	6%
40.0 to 49.9 percent	1,321	9%	1,321	9%
50.0 percent or more	2,302	16%	2,341	16%
Not computed	1,104	8%	1,314	9%
<b>30.0 percent or more</b>	<b>6,472</b>	<b>46%</b>	<b>7,858</b>	<b>53%</b>
<b>Median gross rent as a percentage of household income</b>	<b>30.0%</b>		<b>29.2%</b>	

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

The share of renters paying greater than 30% of their income on housing costs by age shows that householders 25 to 64 are the primary ages experiencing rental housing cost burden.

The data displayed in Table 51 comes from 2013-2017 5-Year data from the American Community Survey because there was no 1-Year data available for San Angelo. Therefore, the total number of renter-occupied housing units for San Angelo is noted as 15,040, higher than the 14,011.

Nevertheless, the table still shows a meaningful estimate of the scale of renter-occupied units in the City along with household income ranges and percent of housing cost burdened renters.

**Table 50: 2017 Monthly Renter Costs Greater Than 30% Percent of Household Income by Age**

Renter-Occupied	San Angelo	
	Count	Share
<b>Total</b>	<b>14,011</b>	<b>100%</b>
<b>Total In Age Range</b>		
Householder 15 to 24 years	1,343	10%
Householder 25 to 34 years	5,088	36%
Householder 35 to 64 years	5,642	40%
Householder 65 years and over	1,938	14%
<b>30% or more of Income</b>	<b>6,472</b>	<b>46%</b>
Householder 15 to 24 years	590	4%
Householder 25 to 34 years	2,441	17%
Householder 35 to 64 years	2,465	18%
Householder 65 years and over	976	7%

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

**Table 51: 2017 Monthly Renter Costs Greater Than 30% Percent of Household Income by Income**

Renter-Occupied	San Angelo	
	County	Share
<b>Total</b>	<b>15,040</b>	<b>100%</b>
<b>Total In Income Range</b>		
Less than \$10,000	1,724	11%
\$10,000 to \$19,999	2,375	16%
\$20,000 to \$34,999	4,025	27%
\$35,000 to \$49,999	2,495	17%
\$50,000 to \$74,999	1,978	13%
\$75,000 to \$99,999	1,237	8%
\$100,000 or more	1,206	8%
<b>30% or more of Income</b>	<b>6,842</b>	<b>45%</b>
Less than \$10,000	1,231	8%
\$10,000 to \$19,999	2,071	14%
\$20,000 to \$34,999	2,573	17%
\$35,000 to \$49,999	719	5%
\$50,000 to \$74,999	194	1%
\$75,000 to \$99,999	54	0%
\$100,000 or more	0	0%

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

Much like with homeowners, as incomes rise the share of renters paying greater than 30% of their income in rent decreases.

Renter households making \$35,000 and more pay greater than 30% of their income toward housing costs at significantly lower rates than those with lower incomes.

Every income range of renters in San Angelo from less than \$10,000 to \$34,999 are the bulk of housing cost burdened renter households, making up 40% of housing cost burdened renters.

Census data utilized here and throughout this report is now two years old and it must be understood that housing cost burden and demand for affordable housing is likely much greater than shown in this report. For example, 2017 data used in this section cited 35,383 total housing units in San Angelo. Estimates for 2019 show 43,243 total housing units, a 22%, 7,860-unit increase.

# CITY OF SAN ANGELO HOUSING MARKET TRENDS

## Existing Home Market – Single-family, For-Sale Homes

Single-family detached units make up the majority of all housing types in San Angelo, accounting for 70% of the housing stock. This equates to an estimated 29,782 single-family homes out of a 2019 estimated 43,243 housing units in San Angelo. These homes vary greatly in age, size and price yet have experienced consistent sales price increases each year of the past decade as shown in the following section.

This section examines the latest market trends for single-family homes in San Angelo, looking specifically at local real estate sales statistics, new home construction and permit activity, and local market costs associated with increasing the housing supply.

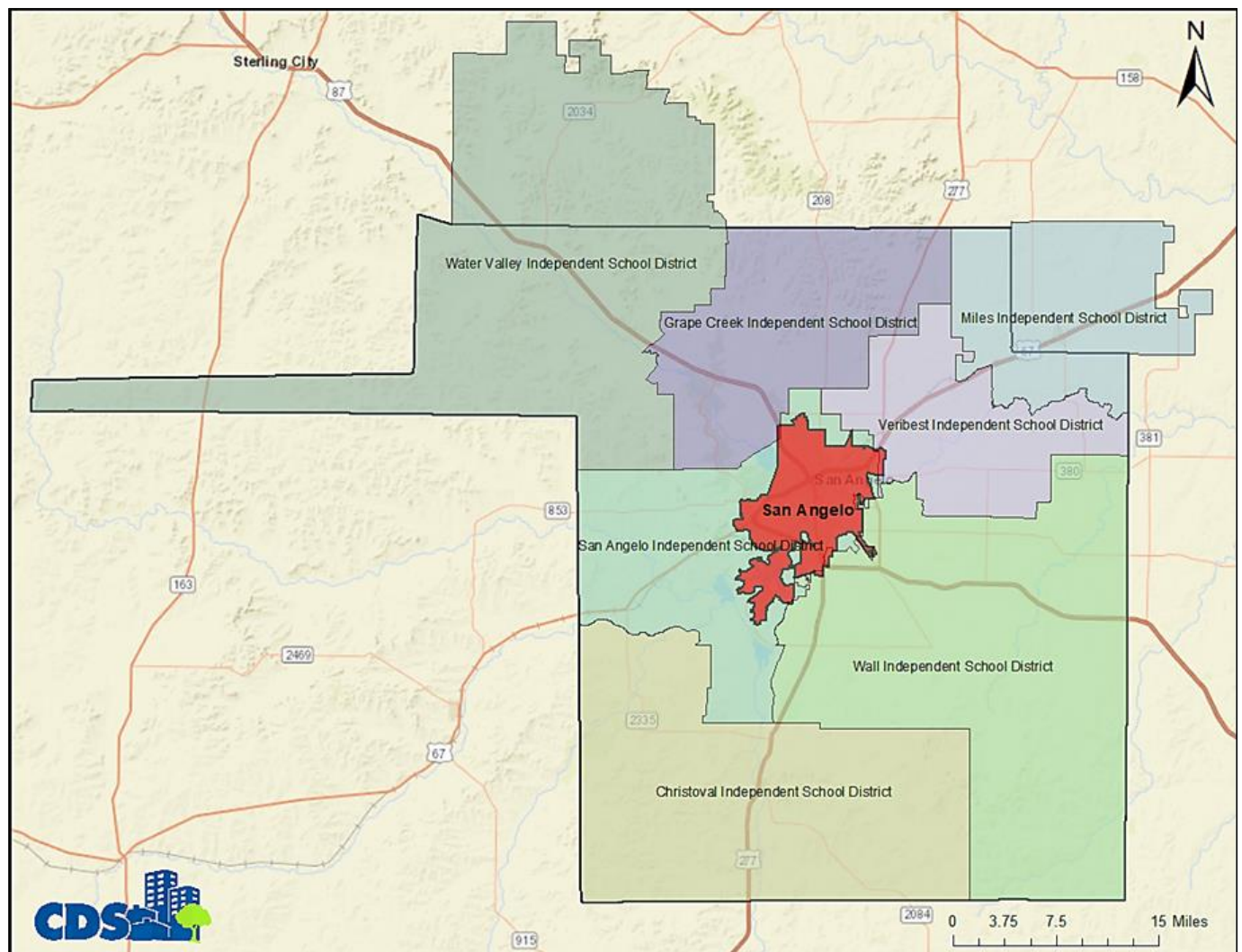
The following section contains single-family residential home sale data for San Angelo over the last ten years from 2009 through 2018. This data provides insight into local real estate market trends. The source for the majority of this data was the multiple listing service of the San Angelo Association of Realtors.

## City of San Angelo Single-family Trends

The following data shows existing home sales data for the City of San Angelo (the red area in the map below).

The data analyzed also includes San Angelo Independent School District. Surrounding school districts in the County are also outlined and labeled for reference.

**Figure 52: Tom Green County, City of San Angelo, and School Districts**



Source: CDS Community Development Strategies



## City of San Angelo Existing Single-family Supply and Inventory

Realtor's use the term "months of supply" to describe the inventory of homes on the market. Simply put, months of supply is the number of months it would take for the current inventory to sell out if sales continued at the current rate and no new inventory was added. More homes were sold in 2018 than any one year since 2014. In 2011 San Angelo saw the lowest amount of home sales in the City since 2008.

In 2018 there were 1,333 closings in the City of San Angelo, equating to an average of 111 per month. As of June 1, 2019, there were 341 houses listed for sale in San Angelo which should be nearly three months of inventory.

Generally, a supply greater than seven months is considered a buyers' market, between five to seven months is a balanced market, and less than five months is a sellers' market. The single-family residential housing market in the San Angelo area currently is without a doubt a sellers' market.

The customary decrease in housing prices in Tom Green County and San Angelo emerging from the oil price and gas production downturn period of 2016 did not take place. Single-family home sales prices since then have increased and have impacted the San Angelo area housing market.

The following section provides an overview of the supply of housing in San Angelo with an emphasis on home sales priced at levels that are possibly accessible to the most common local worker households in the City. The data shown represents annual sales volumes, not unit sales. Consequently, this data could represent the same unit sold multiple times.

**Table 53: City of San Angelo Existing Homes Sales by Price Ranges, 2008 – 2018**

Price Ranges	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2008-2018 % Change
\$0 - \$99,999	436	424	368	323	353	375	251	235	199	198	217	-50%
\$100,000 - \$159,999	448	404	366	360	409	488	419	397	413	394	386	-14%
\$160,000 - \$199,999	130	128	124	130	154	268	244	273	253	265	305	135%
\$200,000 - \$249,999	61	60	63	48	76	128	135	145	135	169	203	233%
\$250,000 - \$299,999	35	35	30	42	39	62	76	79	81	85	100	186%
\$300,000 - \$399,999	33	23	29	33	42	45	59	63	57	62	67	103%
\$400,000 - \$499,999	4	3	10	10	11	24	24	17	24	21	37	825%
\$500,000 +	2	2	6	6	6	16	11	18	12	13	18	800%
<b>Total</b>	<b>1,149</b>	<b>1,079</b>	<b>996</b>	<b>952</b>	<b>1,090</b>	<b>1,406</b>	<b>1,219</b>	<b>1,227</b>	<b>1,174</b>	<b>1,207</b>	<b>1,333</b>	<b>16%</b>

Source: San Angelo Association of Realtors

The San Angelo existing housing market home sales volumes did not return to 2008 levels until just after 2012, however it is clear that the majority of home sales have shifted greatly in price from 38% (436) of all sales in 2008 in the \$99,999 and less price range to just 16% (217) of all sales in 2018 in the \$99,999 and less price range.

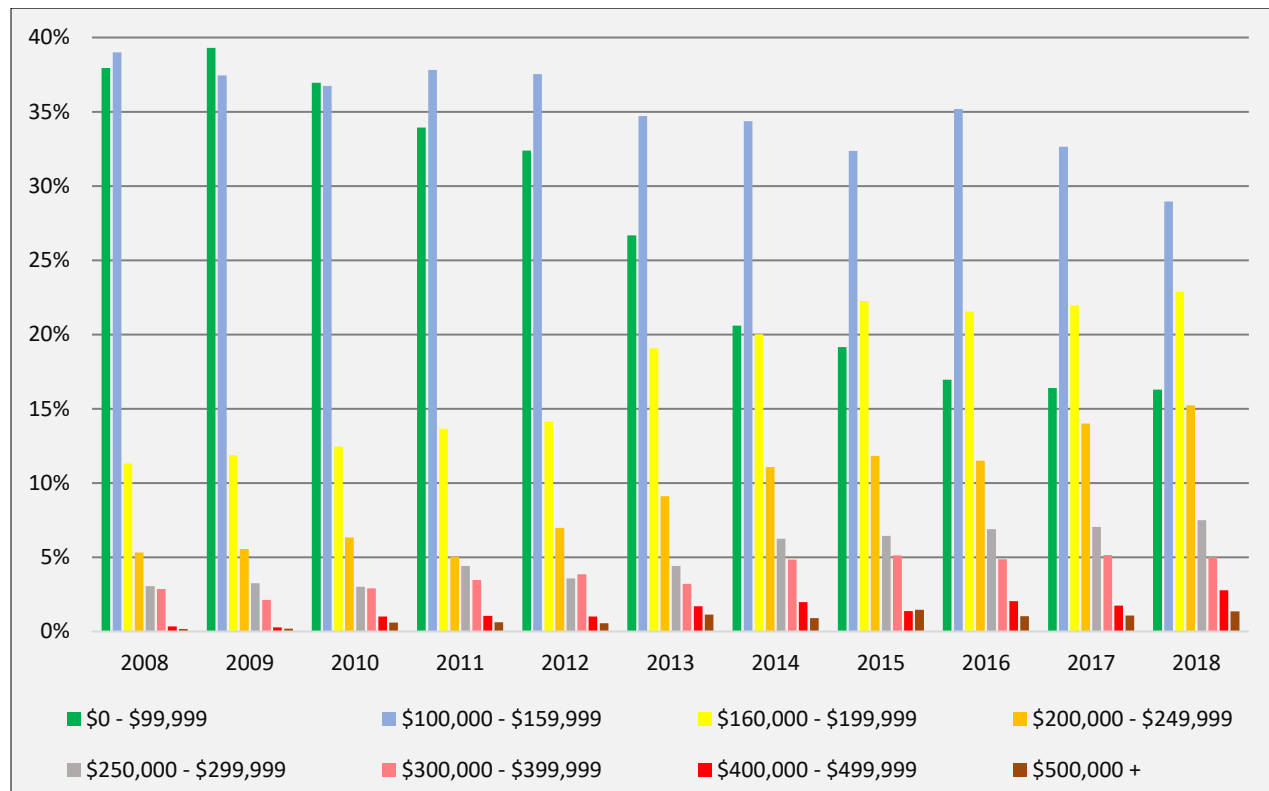
This represents a 50% decrease in number of homes sold in the \$0 - \$99,999 price range and a 14% decrease in number of homes sold in the \$100,000 to \$159,999 price range from 2008 to 2018.

The increase in higher priced home sales can be seen to start in 2012 and 2013 with the beginning of the growth in the share of homes sold in the \$160,000 - \$199,999 and \$200,000 to \$249,999.



This indicates decreasing supply of homes priced \$159,999 and below. These lower price categories represent “entry level” prices for first-time buyers at or below area median household income (\$46,100 as of the 2017 American Community Survey).

**Figure 54: City of San Angelo Existing Homes Sales by Price Ranges, 2008 – 2018**



Source: San Angelo Association of Realtors

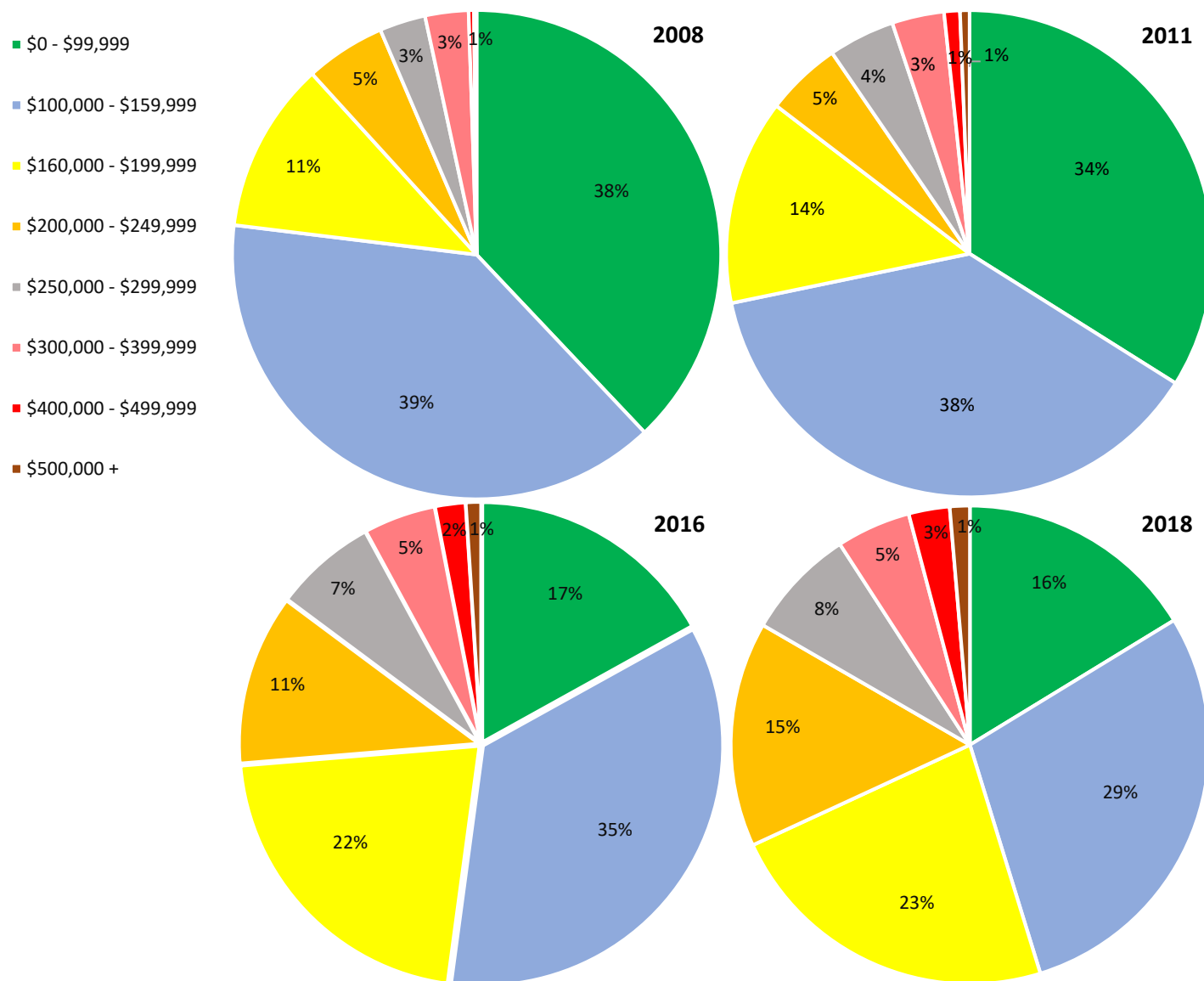
The figure above shows a chart of home sales in San Angelo by price range and percent of total sales per year. The green bars represent the lowest price sales which have steadily declined each year since 2008. The lowest priced homes priced \$99,999 and below have decreased from almost 40% of all sales in 2008 to just 15% of sales in 2018.

The \$0 - \$99,999 priced homes may serve as more of an investment or redevelopment stock in more recent years as home prices overall have risen, causing blighted or less desirable homes to justify upgrades to re-sell or rent out. This cohort of homes could also serve as lower priced opportunities for first time home buyers with resources to upgrade homes themselves and realize a nearly instant increase in home value.

Obviously in the past three to four years the occurrence of homes in this price range serving that purpose has likely dwindled greatly. Interview data confirms this assumption as real estate agents mentioned that many of these homes in this price range are unlivable and are being purchased all cash by investors as flips or rentals.

San Angelo workers making \$38,000 can afford a \$150,000 and lower priced home. The blue colored bars in the figure above, \$100,000 - \$159,999 priced home sales, has decreased from nearly 40% of all sales in 2008 to less than 30% of all sales in 2018. The supply of homes in this price range represent the home prices most oriented to the those that can just barely afford home ownership.

**Figure 55: San Angelo Existing Homes Sales by Price Ranges, 2008 – 2018**



Source: San Angelo Association of Realtors

Figure 55 on the previous page shows once again clearly the shrinking stock of homes priced \$159,999 and below. As the market becomes less affordable and home prices increase the figure above shows the increase in the volume of homes sold in the \$160,000 - \$199,999 price range. The share of homes in this price range has shifted from just 11% of all sales in 2008 to 23% of all sales in 2018.

Although the total volume of existing home sales has grown to the highest point in the past decade (an increase of 16%), the total volume of homes sold less than \$160,000 has decreased from 884 (72% of all sales in 2011) to 603 (45% of all sales in 2018). At the same time population has grown by 10,000 and jobs have increased by 3,000.

As of the 2017 American Community Survey the median household income for the City was \$46,100. The correlated affordable price for that annual income is \$180,000 and less. This price point is found in the growing \$160,000 - \$199,999 price band, however, \$180,000 represents the absolute most someone making the median income can afford.

A median income earning household with significant costs other than housing, like student loans, auto loans, healthcare expenses and providing for other family members could very easily not have the finances to afford a \$180,000 priced home. Therefore, the production of new homes priced \$160,000 and below are most ideal for the median household income earners in the City.

Existing for-sale home prices have continued to increase at a rapid pace and shows no evidence that prices will stabilize or decrease going forward.

**Table 56: City of San Angelo Sales Financing, 2008 – 2018**

Residential Financing	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Cash	170	148	202	225	202	327	221	231	208	234	239
Conventional	524	331	310	291	423	529	485	420	407	409	496
FHA	264	412	304	264	311	350	296	373	344	324	348
VA	165	168	161	150	136	182	201	186	191	196	230
Owner Carry	10	11	17	15	10	10	9	7	5	7	10
Other	16	9	2	7	8	8	7	10	19	36	10
<b>Total</b>	<b>1,149</b>	<b>1,079</b>	<b>996</b>	<b>952</b>	<b>1,090</b>	<b>1,406</b>	<b>1,219</b>	<b>1,227</b>	<b>1,174</b>	<b>1,206</b>	<b>1,333</b>

Source: San Angelo Association of Realtors

Table 56 above shows the financing utilized each year in San Angelo.

One indicator of the presence of investors and other home buyers with the ability to easily pay for homes and therefore apply price pressure to the market are cash buyers.

Cash buyers have been steadily increasing in San Angelo.

Buyers using cash to purchase homes has increased by 41% since 2008. In 2018 cash buyers made up almost 20% of purchases.

Conventional buyers made up the greatest share of buyers in 2018 at 37%, followed by FHA at 26%, then Cash at 18% and VA with 17%.

**Table 57: City of San Angelo Sales by Days on Market, 2008 – 2018**

Days on Market	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
0 – 30	138	94	98	86	104	177	102	85	52	72	109
31 – 60	349	309	248	199	291	514	401	438	336	379	463
61 – 90	249	229	205	179	231	260	249	258	233	243	244
91- 120	159	147	144	131	152	163	155	132	177	157	167
121+	247	298	301	357	312	292	312	314	372	351	347
<b>Total</b>	<b>1,142</b>	<b>1,077</b>	<b>996</b>	<b>952</b>	<b>1,090</b>	<b>1,406</b>	<b>1,219</b>	<b>1,227</b>	<b>1,170</b>	<b>1,202</b>	<b>1,330</b>

Source: San Angelo Association of Realtors

Table 57 above shows days on market for existing homes in San Angelo.

In 2018 existing homes sold within 31-60 days made up 35% of all sales, followed by 121+ (26%), 61-90 (18%), and 91-120 (13%).

**Table 58: San Angelo Sales by Average Days on Market, 2008 – 2018**

Average Days on Market	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	86	101	103	117	106	87	96	99	110	106	97

Source: San Angelo Association of Realtors

Table 58 above shows average days on market. In 2018 the average days on market was 97.

**Table 59: City of San Angelo Sales by Number of Bedrooms, 2008 – 2018**

Bedrooms	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
2-	149	155	151	128	148	194	161	172	143	158	185
3	758	694	622	589	711	904	763	775	753	798	835
4+	242	230	223	235	231	308	295	280	278	251	313
Total	1,149	1,079	996	952	1,090	1,406	1,219	1,227	1,174	1,207	1,333

Source: San Angelo Association of Realtors

Table 59 above shows existing home sales by number of bedrooms.

In 2018 3-bedroom homes were the most popular with 63% of all sales that year followed by 4+ bedroom homes at 23% and 2- bedroom homes at 14%.

**Table 60: City of San Angelo Median Sold Price, 2008 – 2018**

Median Sold Price	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	\$116,000	\$115,000	\$120,750	\$123,700	\$125,900	\$139,900	\$150,000	\$157,500	\$157,900	\$160,100	\$166,500

Source: San Angelo Association of Realtors

The median sold price in San Angelo has increased each year since 2008.

In 2018 the median sold price was \$166,500, an increase of 32% since 2011.

It is vital to local workers and median income earners (\$46,100) to maintain a median sold price of no greater than \$180,000 in order to assure an attainable stock of homes priced for these workers and households.

**Table 61: City of San Angelo Average Sold Price, 2008 – 2018**

Average Sold Price	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	\$127,851	\$127,719	\$134,900	\$138,490	\$142,436	\$156,988	\$169,701	\$174,991	\$172,840	\$176,419	\$182,946

Source: San Angelo Association of Realtors

The average sold price in 2018 was \$183,946, an increase of 43% since 2008 and a 32% increase since 2011.

As previously stated, home prices greater than \$180,000 are not attainable to many local workers making \$46,100 and less.

**Table 62: City of San Angelo Total New Listings, 2008 – 2018**

Total New Listings	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	1,176	1,520	1,812	1,511	1,567	1,678	1,631	1,718	1,615	1,703	1,652

Source: San Angelo Association of Realtors

There were 1,652 total new listings in 2018, an average of 138 per month.

## City of San Angelo Affordable Single-family Demand

Estimation of affordable home purchase prices is more involved than for rental housing, and requires additional assumptions regarding the type of mortgage, interest rates, property taxes, and other expenses such as property insurance.

As of 2019, the vast majority of first-time home buyers in moderate price categories are utilizing programs such as Federal Housing Administration (FHA) mortgage insurance, which reduces the required down payment to as low as 3.5% of purchase price.

The following tables describe an FHA mortgage scenario and other assumptions to arrive at the income levels needed for an estimated monthly housing cost below the 30% standard. The calculations indicate that a first-time home purchase for households with incomes under \$40,000 is likely unrealistic. Also, this analysis does not consider that potential buyers may have other current debt that effectively reduces their qualifying income.

### *Assumptions*

#### Tax Rates

City of San Angelo	\$0.776
Tom Green County	\$0.535
San Angelo ISD	\$1.210

#### **Total** **\$2.521**

Down payment	3.50%	of home price
Closing costs	4.00%	of home price
FHA UFMIP	1.75%	of loan amount
Annual mortgage insurance	0.85%	of loan amount
Mortgage rate	4.000%	per year
Mortgage term	30	years
Insurance	\$1,500	per year
Affordability standard	30%	of gross income

**Table 63: Affordable For-Sale Home Price Calculation (FHA Mortgage)**

Home price	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000	\$285,000	\$300,000	\$325,000	\$350,000
Down payment	\$5,250	\$6,125	\$7,000	\$7,875	\$8,750	\$9,625	\$9,975	\$10,500	\$11,375	\$12,250
Closing costs	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$11,400	\$12,000	\$13,000	\$14,000
Total up-front costs	\$11,250	\$13,125	\$15,000	\$16,875	\$18,750	\$20,625	\$21,375	\$22,500	\$24,375	\$26,250
FHA Loan amount	\$147,283	\$171,830	\$196,378	\$220,925	\$245,472	\$270,019	\$279,838	\$294,566	\$319,113	\$343,661
Monthly mortgage	\$709	\$827	\$946	\$1,064	\$1,182	\$1,300	\$1,347	\$1,418	\$1,536	\$1,655
Monthly MIP	\$104	\$122	\$139	\$156	\$174	\$191	\$198	\$209	\$226	\$243
Monthly home insurance	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125
Monthly taxes	\$32	\$37	\$42	\$47	\$53	\$58	\$60	\$63	\$68	\$74
Total PITI with MIP	\$970	\$1,111	\$1,252	\$1,392	\$1,533	\$1,674	\$1,730	\$1,815	\$1,956	\$2,097
Required monthly gross income	\$3,233	\$3,703	\$4,172	\$4,642	\$5,111	\$5,580	\$5,768	\$6,050	\$6,519	\$6,989
<b>Required annual income</b>	<b>\$38,799</b>	<b>\$44,432</b>	<b>\$50,065</b>	<b>\$55,698</b>	<b>\$61,331</b>	<b>\$66,964</b>	<b>\$69,217</b>	<b>\$72,597</b>	<b>\$78,230</b>	<b>\$83,864</b>
Hourly wage equivalent @ 2,080 hours	\$18.65	\$21.36	\$24.07	\$26.78	\$29.49	\$32.19	\$33.28	\$34.90	\$37.61	\$40.32

Note: Hourly wage rate based on 2,080 hours/yr.

The 2017 ACS 1-Year data provided in earlier sections of this report showed that in San Angelo 12% (4,301) of all housing units and 20% of all owner-occupied units are housing cost burdened.

Furthermore, owner-occupied households earning \$49,999 and below annually constitute an estimated 41% (8,798) of all owner-occupied households 25% of total households and in San Angelo.

Also, 5,280 owner-occupied units make \$35,000 or below (25% of owner-occupied units and 15% of all households); the above FHA model shows that such income levels would be very difficult to qualify as first-time buyers, because the attainable purchase price of homes would need to be at levels the market currently shows a significant shrinking supply of.

The share of homes sold in San Angelo priced \$99,999 and below represented only 16% of all homes sold in 2018.

The ACS data also showed that for households making \$75,000 or more, only 1% (339) in San Angelo would be considered cost-burdened at the 30% standard. So, an estimate of the magnitude of affordable for-sale housing needs will focus on households with incomes from \$49,999 and less annually, who constitute the bulk of the lower half of the “middle class” (median household income in San Angelo in 2017 was estimated to be approximately \$46,100).

It should be noted that less conventional models such as small-unit low-rise condominiums, the manufactured home and mixed-tenure model and mixed owner-renter duplexes (where the rental unit income can count toward mortgage qualification) could be residential development products that provide a more feasible pathway into affordable home ownership for household incomes \$35,000 and less. The creation of only 4 units of duplex, triplex or fourplex in the past 10 years along with high occupancy of existing product of this type means that pent up demand for these products should realize absorption of new units. These products were not a focus of this analysis, though further investigation of them as a future affordable option may be warranted.

The ACS estimated that the number of cost-burdened households in 2017 in San Angelo is as follows, associated with the maximum home price these households could pursue without being cost-burdened:

**Table 64: Estimated San Angelo Affordable For-Sale Housing Need by Income Range, 2017**

Income Range	# Cost-Burdened Households	Home Price Range Needed
\$20,000 to \$34,999	1,336	Under \$150,000
\$35,000 to \$49,999	895	Under \$200,000
\$50,000 to \$74,999	158	\$200,000 - \$300,000
<b>Total</b>	<b>2,389</b>	

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

These estimates would likely be underestimated for 2019 and the near future, for the following reasons:

- Home prices continued escalating after 2017, while incomes likely did not keep pace.
- The overall population of Tom Green County and San Angelo also continued to increase since 2017.



## City of San Angelo Affordable Multifamily Demand

Estimating the magnitude of affordable housing demand requires the establishment of standards for affordable rent levels and home purchase prices. This is relatively straightforward for rental housing, as household income levels can be directly translated into affordable monthly rents at a maximum of 30% of gross income. It should be noted that considerations such as security deposits, incarceration records, credit scores, family size, willingness to share with roommates, and other household expenses (medical payments, car-related expenses, student loan payments, etc.) are obviously important in determining the affordability levels for individual households but are beyond the basic analysis provided in this report as summarized in the table below.

**Table 65: Affordable Rent Calculation**

Annual income	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
Hourly wage rate	\$7.21	\$9.62	\$12.02	\$14.42	\$16.83	\$19.23	\$21.63	\$24.04	\$26.44	\$28.85	\$31.25	\$33.65	\$36.06
Weekly wage	\$288	\$385	\$481	\$577	\$673	\$769	\$865	\$962	\$1,058	\$1,154	\$1,250	\$1,346	\$1,442
Monthly income	\$1,250	\$1,667	\$2,083	\$2,500	\$2,917	\$3,333	\$3,750	\$4,167	\$4,583	\$5,000	\$5,417	\$5,833	\$6,250
<b>Max. rent</b>	<b>\$375</b>	<b>\$500</b>	<b>\$625</b>	<b>\$750</b>	<b>\$875</b>	<b>\$1,000</b>	<b>\$1,125</b>	<b>\$1,250</b>	<b>\$1,375</b>	<b>\$1,500</b>	<b>\$1,625</b>	<b>\$1,750</b>	<b>\$1,875</b>

Notes:

(1) Hourly wage rate based on 2,080 hours/yr.

The most relevant estimate of affordable rental housing need in San Angelo is from the 2017 American Community Survey data as related in an earlier section of this report. Approximately 64% (8,994) of renter-occupied households (25% of all households) in San Angelo made \$50,000 or below.

That data also showed high levels 6,000 (42%) of housing cost burden for renter households earning \$35,000 and below of annual income, which includes professional as well as low-skill, low-rank positions in industries such as Retail, Health Care and Social Assistance, Education and Accommodation and Food Services along with large shares of lower skill or lower ranking employees across the remaining range of industries not listed. This figure represents 17% of all households in San Angelo

Based on the Affordable Rent Calculation table above, a summary of the total cost-burdened renter households as of 2017, and the maximum rent they should pay to avoid being cost-burdened, is as follows:

**Table 66: Estimated San Angelo Affordable Rental Housing Need by Income Range, 2017**

Income Range	# Cost-Burdened Households	Monthly Rent Range Needed
Less than \$20,000	2,685	Under \$500
\$20,000 to \$34,999	3,274	\$500 to \$875
\$35,000 to \$49,999	513	\$875 to \$1,250
<b>Total</b>	<b>6,472</b>	

Source: US Census Bureau American Community Survey 2017 1-Year Estimates

These estimates may be understated or insufficient because:

- Some households may have other expenses (notably children, healthcare, education and transportation) which lowers the range of rent needed to have a truly manageable household budget; their needed monthly rent range is much lower than what is reported in the table.
- Some renter households are not classified as cost-burdened because they are “doubling up” with other renters in a situation more crowded than they would prefer, but necessary to avoid being cost-burdened. This is taking place at reportedly high levels amongst lowest wage-earning workers in Retail and Food and Accommodation Services.
- These figures are based on the 2017 1-Year ACS. Given job and population growth in the City and County, the current numbers for 2019 are likely higher than those shown in the table.

## Residential New Construction Trends

### San Angelo MSA Single-family Building Permits

Table 67 below shows single-family residential building permits in Tom Green County from 1980 to 2018 and provides a timeline of residential building permits in the County along with the amount, price and change.

There was a total of 10,304 single-family building permits since 1980.

The peak for permits was 599 in 1981 during the housing boom/bust of the 80's.

The most permits for any year in the 2010's was 326 in 2013.

In 2018 there were 262 single-family permits issued.

**Table 67: San Angelo MSA Single-family Residential Building Permits 1980-2018**

Date	Number of Dwelling Units	Percent Change	Average Value (\$) per Dwelling Unit	Percent Change
1980	522		\$27,300	
1981	599	14.80%	\$24,500	-10.30%
1982	425	-29.00%	\$26,800	9.40%
1983	555	30.60%	\$28,300	5.60%
1984	363	-34.60%	\$35,200	24.40%
1985	254	-30.00%	\$33,900	-3.70%
1986	188	-26.00%	\$37,700	11.20%
1987	284	51.10%	\$43,500	15.40%
1988	166	-41.50%	\$37,600	-13.60%
1989	125	-24.70%	\$40,000	6.40%
1990	131	4.80%	\$41,400	3.50%
1991	137	4.60%	\$37,200	-10.10%
1992	197	43.80%	\$48,800	31.20%
1993	305	54.80%	\$76,100	55.90%
1994	254	-16.70%	\$85,600	12.50%
1995	221	-13.00%	\$84,400	-1.40%
1996	252	14.00%	\$90,200	6.90%
1997	192	-23.80%	\$89,000	-1.30%
1998	230	19.80%	\$106,300	19.40%
1999	267	16.10%	\$120,800	13.60%
2000	239	-10.50%	\$105,900	-12.30%
2001	247	3.30%	\$114,600	8.20%

Date	Number of Dwelling Units	Percent Change	Average Value (\$) per Dwelling Unit	Percent Change
2002	251	1.60%	\$116,200	1.40%
2003	265	5.60%	\$116,900	0.60%
2004	231	-12.80%	\$140,500	20.20%
2005	270	16.90%	\$142,500	1.40%
2006	369	36.70%	\$145,900	2.40%
2007	356	-3.50%	\$147,000	0.80%
2008	259	-27.20%	\$165,600	12.70%
2009	181	-30.10%	\$160,700	-3.00%
2010	177	-2.20%	\$139,400	-13.30%
2011	145	-18.10%	\$168,400	20.80%
2012	229	57.90%	\$149,600	-11.20%
2013	326	42.40%	\$180,500	20.70%
2014	229	-29.80%	\$229,900	27.40%
2015	236	3.10%	\$197,100	-14.30%
2016	172	-27.10%	\$226,700	15.00%
2017	193	12.20%	\$217,700	-4.00%
2018	262	0.358	\$216,600	-0.005
<b>Total</b>	<b>10,304</b>	<b>-</b>	<b>-</b>	<b>-</b>

Source: The Real Estate Center at Texas A&M University

Table 68 below shows single-family building permits for San Angelo and San Angelo MSA since 2008.

In this time frame San Angelo has accounted for 95% of the County's new single-family homes.

San Angelo has averaged about 230 single-family building permits per year since 2010.

**Table 68: Single-family Detached Building Permits for City of San Angelo and San Angelo MSA, 2008 - 2018**

Year	City of San Angelo Permits	Avg. Value Per Unit	San Angelo MSA Permits	Avg. Value Per Unit
2008	373	\$158,948	259	\$165,600
2009	212	\$167,477	181	\$160,700
2010	172	\$140,078	177	\$139,400
2011	146	\$159,027	145	\$168,400
2012	229	\$152,170	229	\$149,600
2013	312	\$183,627	326	\$180,500
2014	251	\$225,552	229	\$229,900
2015	236	\$197,067	236	\$197,100
2016	163	\$234,356	172	\$226,700
2017	192	\$224,102	193	\$217,700
2018	242	\$220,701	262	\$216,600
<b>Total/Average</b>	<b>2,528 / 230</b>	<b>\$472,001,517 / \$186,709</b>	<b>2,409 / 219</b>	<b>\$451,090,700 / \$187,252</b>

Source: City of San Angelo, The Real Estate Center at Texas A&M University, CDS Community Development Strategies

**Table 69: 2 to 4 Unit Building Permits for San Angelo MSA, 2008 – 2018**

Year	San Angelo MSA Permits	Avg. Value Per Unit
2008	0	\$0
2009	0	\$0
2010	0	\$0
2011	0	\$0
2012	0	\$0
2013	0	\$0
2014	0	\$0
2015	0	\$0
2016	0	\$0
2017	4	\$165,000
2018	0	\$0
<b>Total/Average</b>	<b>4</b>	<b>\$660,000 / \$165,000</b>

Source: The Real Estate Center at Texas A&M University, CDS Community Development Strategies

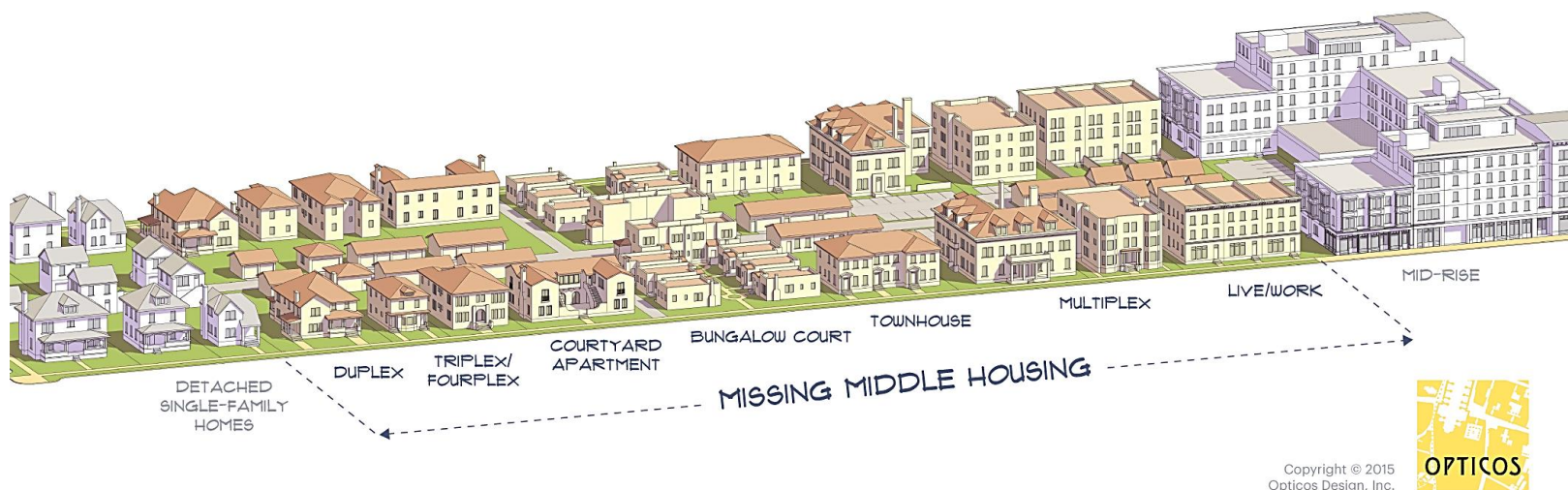
Table 69 above shows 2 to 4-unit building permits for San Angelo MSA. San Angelo dominates the County with regards to 2 to 4-unit building permits, however, interviews with local San Angelo developers revealed that current zoning and building ordinances in the City have essentially made the creation of new 2 to 4-unit properties illegal in existing single-family zones.

Furthermore, existing duplex, triplex and fourplex units are nearly impossible to preserve again because most of them now lie within strict single-family zones and are therefore nonconforming uses. When one of these units are purchased, they typically require significant repair and upgrades. Current zoning and permitting will not allow for the revitalization of these units.

Also, based on permit data there have been only four 2 to 4-unit building permits that have been issued in the past decade.

These housing types are typically what makes up the "missing middle" housing that are usually the primary housing types for local workforce, especially police, fire, ems, teachers, healthcare, city staff. Missing Middle housing can be defined as a spectrum of multi-unit housing types such as duplexes, fourplexes, bungalow courts, and mansion apartments that are not bigger than a large house. The important distinction is that these housing types are allowed to be located within existing walkable, traditional core neighborhoods embedded within primarily single-family home neighborhoods. Allowing and creating these diverse housing types provide greater choices and generate critical mass that can support transit and locally serving commercial amenities. Existing examples can be found in pre-war building stocks, but these housing types have become much less common (hence the "missing") in many cases due to restrictive zoning, building and fire codes which make the new construction of these housing types in existing single-family neighborhoods illegal.

**Table 70: Example of Missing Middle Housing Types**



Source: Opticos Design

Interviews with these employers cited their awareness of the extreme lack of housing of this sort and expressed a strong desire for a much greater supply of these housing types.

Additionally, in many markets these housing types are the primary way builders can get construction costs low enough to provide for-sale or rental units at price points most attainable or affordable to local median household incomes by utilizing smaller lots and increase the amount of units per acre.

The neighborhoods in and around downtown are prime areas for this type of housing development as well as near schools, colleges, healthcare, entertainment and recreation nodes.

Based on data and interviews, one of the only main housing elements missing in San Angelo are dense, mixed-use, town center, urban housing – especially in and around downtown. The City must allow for the legalization of the construction of these housing types and remove unnecessary, outdated single-family zoning related codes, ordinances and regulations while encouraging these housing types in single-family neighborhoods.

## ***Development Environment***

The City currently faces infrastructure (water and sewer capacity) restrictions (mostly on the South and West), increasing land and tax prices, rising material and labor costs all coalesce to the point that it is very difficult to build large amounts of new housing priced below \$160,000 in San Angelo. Other factors limiting supply identified by CDS are restrictive single-family zoning, plus infrastructure costs for developers.

There are no development impact fees in the City at this time, but park fees and drainage requirements are present and local builders and developers mention these along with infrastructure costs as the top challenges to continuing to produce new single-family homes at \$160,000 and below. Builders cited utility costs per infill lot can average in the range of \$15,000 to \$6,000 per lot, depending on the volume of lots involved and degree of infrastructure costs and drainage required by the City.

This is especially prominent in the recently fast-growing portions of the City to the west and southwest. Infrastructure capacity there has limited additional land acquisitions for new housing production which has pushed a few local builders along with investors and individuals to the northside of the City. The area near Lakeview High School currently represents the main infill activity from builders. Indication of an increase in prices is that development costs in northside neighborhoods were \$116 per square foot about two years ago and are now \$131 per square foot. Builders say this is mostly due to the increases in price of land, taxes, insurance, and infrastructure.

As previously demonstrated, there are missing new supplies of all housing types in San Angelo other than single-family and large multifamily types.

Unlike other parts of West Texas, San Angelo builders did not cite outrageous construction material costs. However, a lack of skilled and unskilled trade and labor workers was cited in San Angelo. Biggerstaff Homes has worked with Howard College to help create workforce development pipelines to provide training and work opportunities to attract more workers to the local industry. In many cases the best practice for this model is school district and industry led.

The City did not seem to be an inhibitor of new housing supply except for the restrictive single-family zoning and larger lot sizes that make it illegal for builders to be as flexible as possible to meet various housing needs via greater building height and density in single-family neighborhoods. Also, code enforcement of existing units as well as blight mitigation appear to be very effective and well performing. Overall the City seemed to display a great deal of acumen in terms of effort and sophistication in regard to facilitating new housing development.



## Single-family Construction

With the addition of new jobs and population in the past two years and projections to continue now and through 2024, the San Angelo housing market runs the risk of even sharper price increases of for-sale and rental prices than seen recently in the lowest priced units.

If supply cannot keep up with new affordable and moderately priced entry level multi and single-family housing, which is heavily in demand, there will be an increase in prices.

Unfortunately, it is not as simple as building large volumes of new speculative houses on undeveloped, infrastructure served land. The supply of new undeveloped, infrastructure served, developable land in San Angelo is very low. In addition, providing new infrastructure to unserved land has been reported in San Angelo to automatically increase the list price of raw land in the past several years.

## New Single-family Construction

Figure 71: 2019 San Angelo New Home Construction Map



Source: San Angelo Builders Association, Parade of Homes April 2019

The figure above shows the location of featured new single-family home construction in San Angelo in 2019. The southwest is popular for moderate to high priced homes in Prestonwood, Saddleclub and Bridlewood areas. These are being built in large, new development subdivisions predominately undeveloped land tracts. More sites such as this for new home production is now limited after the build out of existing subdivisions currently underway in the map shown above. Infrastructure are the major limiting factors along with scarcity of easily developable land and increasing land and tax prices.



Lake View is an emerging sub-market for new single-family home construction in San Angelo as it is right now serving as the primary location for new infill lot development of the most affordable entry level homes.

Currently the lowest priced newly constructed entry level single-family home in San Angelo are priced at \$142,750. However, this can only be accomplished with a maximum infill lot cost of \$8,000 plus \$10,000 or less on infrastructure per lot. Furthermore, the volume of production of this lowest priced home has been limited to 20 or less per year. This particular model provides 1,000 square foot, 2-bedroom, 2-bath home with no garage.

Also, with limited supply of this price home as it stands one builder, NuHome, quoted a waiting list for their entry level product. As soon as one goes under construction it is quickly purchased, even before construction has completed or in some cases even started.

There are only a handful of local developers producing this product and the City has never been a market for major large volume builders who produce hundreds of homes per year typically seen in many Texas metros.

Local San Angelo entry level builder products are led by NuHome, MR Duran Homes and Logan Construction. These three builders dedicate product lines specifically to new entry level homes on existing infill lots in the northside and are the main local builders focusing on the new entry level home market.

In 2018 San Angelo issued 242 building permits for single-family homes and have averaged about 230 per year the past decade and 1,333 existing homes sold, with an average of 1,666 a year the past decade. A deficit of about 1,436 units average each year the past decade as population grew by 8,000 and jobs increased by 3,700 in that same amount of time.

CDS estimates that local builders serving the \$160,000 and below market built an estimated 65 new homes per year the past two years in these prices, only 10% of total sales in the past two years combined for the entry level market.

Much of this activity is taking place on the northside of town where new entry level homes in this price range are being built on infill lots.

There are an estimated 178 new, entry level to moderate priced homes in the pipeline for new infill lots on the northside of the City.

On 47<sup>th</sup> Street there is new entry level home activity taking place on infill lots for \$155,000, by Logan Construction. A new entry level infill duplex being built on Bermuda and Wild Rye by Floyd Properties was observed.

There are some areas of the City, mostly in the south and southwest, experiencing larger supply of new homes however these are in prices \$200,000 and above. Interviews with real estate agents, builders and developers stated that price points of \$200,000 to \$250,000 was also a key price range as demand drops when homes begin to rise above \$250,000.

With only 242 new homes permitted in 2018, CDS estimates that about (65) 26% of new homes were in prices \$160,000 and below.

**Table 72: New Single-family Construction Active Listings**

Price Range	Count	Sum Price	Average Price	Median Price	Average DOM
\$140,000 - \$144,999	1	\$142,900	\$142,900	\$142,900	15
\$155,000 - \$159,999	1	\$159,900	\$159,900	\$159,900	18
\$175,000 - \$179,999	1	\$179,900	\$179,900	\$179,900	3
\$200,000 - \$204,999	1	\$204,900	\$204,900	\$204,900	3
\$215,000 - \$219,999	2	\$439,400	\$219,700	\$219,700	51
\$220,000 - \$224,999	1	\$221,900	\$221,900	\$221,900	23
\$225,000 - \$229,999	3	\$679,750	\$226,583	\$226,900	60
\$235,000 - \$239,999	3	\$709,092	\$236,364	\$236,900	27
\$240,000 - \$244,999	1	\$244,900	\$244,900	\$244,900	76
\$245,000 - \$249,999	3	\$736,984	\$245,661	\$245,208	23
\$250,000 - \$254,999	2	\$503,800	\$251,900	\$251,900	34
\$265,000 - \$269,999	1	\$267,900	\$267,900	\$267,900	14
\$290,000 - \$294,999	1	\$294,000	\$294,000	\$294,000	43
\$295,000 - \$299,999	2	\$598,900	\$299,450	\$299,450	39
\$300,000 - \$304,999	1	\$301,900	\$301,900	\$301,900	105
\$305,000 - \$309,999	2	\$614,000	\$307,000	\$307,000	30
\$310,000 - \$314,999	1	\$312,500	\$312,500	\$312,500	49
\$345,000 - \$349,999	2	\$690,000	\$345,000	\$345,000	30
\$355,000 - \$359,999	1	\$359,900	\$359,900	\$359,900	45
\$365,000 - \$369,999	2	\$738,272	\$369,136	\$369,136	26
\$375,000 - \$379,999	2	\$751,750	\$375,875	\$375,875	113
\$380,000 - \$384,999	2	\$763,700	\$381,850	\$381,850	39
\$390,000 - \$394,999	1	\$394,900	\$394,900	\$394,900	14
\$410,000 - \$414,999	1	\$410,000	\$410,000	\$410,000	10
\$435,000 - \$439,999	1	\$439,900	\$439,900	\$439,900	217
\$445,000 - \$449,999	1	\$449,000	\$449,000	\$449,000	39
\$515,000 - \$519,999	1	\$519,900	\$519,900	\$519,900	169
<b>Total</b>	<b>41</b>	<b>\$12,129,948</b>	<b>\$295,852</b>	<b>\$294,000</b>	<b>46</b>

Source: San Angelo Association of Realtors, as of 4/25/2019

Table 72 above shows new single-family construction homes that are actively listed for sale as of the end of April 2019. Only two newly built homes were priced \$160,000 and below. Due to short supply and increasing demand, even the lowest price entry level homes will be either purchased quickly by the most qualified buyer (not necessarily the neediest buyer) and prices will also increase from original list.

Figure 73: New Entry Level Single-family Home Construction







## Existing Home Market – Multifamily, Rental Units

### Multifamily Building Permits

There have only been 1,111 multifamily units built in San Angelo in the past decade. The lack of new supply and the fact that much of the recent supply are highly amenitized luxury units such as The Blvd and Vistas at Red Arroyo, which rent 1-bedroom units for \$980.

In 2019, the 60-unit, tax credit apartment complex Glenn Park apartments were completed, and a 72-unit age restricted senior living complex called Kirby Park Villas began construction.

**Table 74: 5 or More Unit Building Permits for San Angelo MSA, 2008 – 2018**

Year	City of San Angelo Permits	Avg. Value Per Unit
2008	0	\$0
2009	335	\$27,800
2010	0	\$0
2011	0	\$0
2012	176	\$45,200
2013	200	\$49,000
2014	400	\$42,300
2015	0	\$0
2016	0	\$0
2017	0	\$0
2018	0	\$0
<b>Total/Avg.</b>	<b>1,111 / 101</b>	<b>\$43,988,200 / \$39,593</b>

Source: The Real Estate Center at Texas A&M University, CDS Community Development Strategies

### Existing Multifamily Market Rate Units

The table below shows the status of the existing multifamily rental market in San Angelo as of 1Q2019.

The occupancy is 95.6%, average square foot is 811, average rent is \$832.

**Table 75: 1Q2019 Multifamily Data**

Market Rate Properties	1Q2019	Annual Chg.
Occupancy	95.6%	1.8%
Unit Change	0	
Units Absorbed (Annual)	110	
Average Size (SF)	811	1%
Asking Rent	\$832	5.1%
Asking Rent per SF	\$1.03	4.0%
Effective Rent	\$828	5.3%
Effective Rent per SF	\$1.02	4.2%
% Offering Concessions	10%	-33.3%
Avg. Concession Package	5.5%	-5.7%

Source: ALN Apartment Data

The table below provides the composition of property types that make up the San Angelo multifamily apartment rental market.

Overall there are 83 properties containing a total of 9,071 units.

Approximately 70% of all apartment units in the City are in conventional, or market-rate units, meaning they receive no public subsidy or associated tenant income restrictions. About 20% (1,754) of the units are affordable. Data in [Table 76](#) show affordable occupancy at 81%, this could be due to the construction of 60 new units in Glen Park that have yet to be occupied which brings overall occupancy down until all units are occupied. However, this does not fully explain the low occupancy, CDS could not determine additional causes of the lower than average occupancy but another reason may be rising wages in San Angelo and Tom Green County which may cause some prospective tenants to be disqualified due to household income levels above property requirements.

**Table 76: Multifamily Property Composition 2019**

Property Type	% of Market	# of Properties	# of Units	Occupancy	Avg. SF	Avg. Rent
Conventional	70%	61	6,378	95.6%	811	\$832
Affordable	19%	13	1,754	81.4%	851	\$587
Senior Living	7%	7	622	63.1%	845	\$597
Student Housing	3%	2	317	96.6%	1,153	\$1,710
<b>Totals</b>		<b>83</b>	<b>9,071</b>	<b>84.2%</b>	<b>915</b>	<b>\$932</b>

Source: ALN Apartment Data

Table 74 previously showed that there have been only 1,111 multifamily units built in the City in the past decade even as population and jobs have increased significantly in the same period.

Of that 1,111 that were built in the last ten years, 54% (600) were high end units with average rents of more than \$1,000 per month.

The picture below shows the pool amenity at the Vistas at Red Creek which was built in 2015. This is typical



of new luxury multifamily construction. Typically, new multifamily is either very high-priced luxury or income restricted, subsidized for lower income populations. This means that others who fall in the middle incomes are often left with very few housing options as the market tends to neglect these middle price point units.

Interviews at new luxury properties revealed occupancy was in the mid 90% and tenants at this property tended to be professionals and couples with some oil and gas workers commuting the Permian Basin for work.



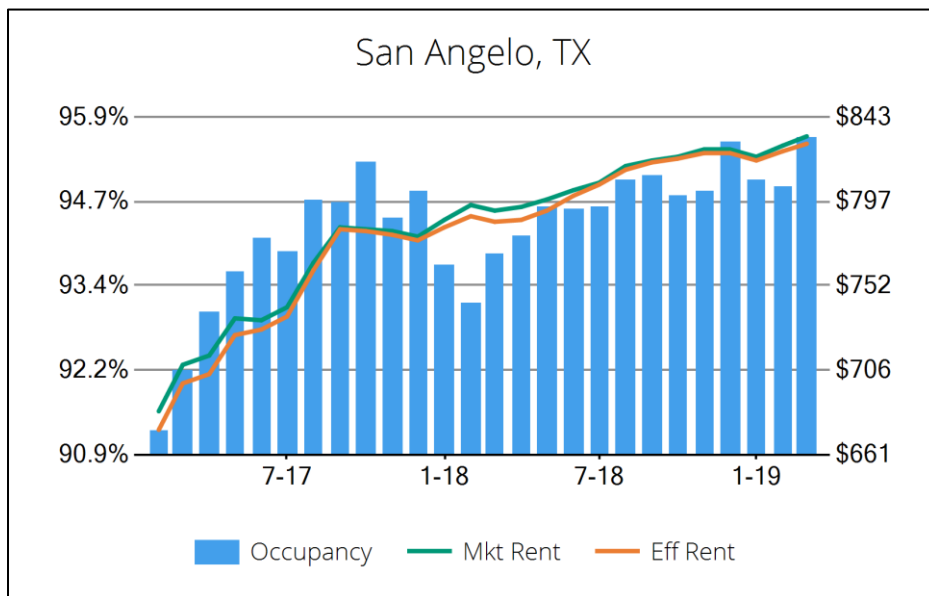
The Blvd I & II, pool amenity and complex pictured below, were built in 2013 and 2018.



Occupancy was in the low 90% range as a new 222-unit addition was just completed as well as renovations to upgrade Phase I to Phase II finishes has kept the occupancy lower than 100%. Lowest rent for a one-bedroom unit at BLVD was \$935. Rents increase an average of \$20 every six months. The last two years saw a dramatic jump in multifamily rental prices at this property and in San Angelo overall.

Some apartment property managers mentioned owners stating to them that “we want to get the rent up to Odessa prices” which are in the \$1,200 and up range for a one-bedroom, outdated unit with no amenities.

**Figure 77: Multifamily Occupancy and Rent Trends, 2017-2019**



Source: ALN Apartment Data



Figure 77 on the previous page reveals rent and occupancy trends since July 2017.

In that time period clearly occupancy and rents have increased dramatically.

Rents have increased more than 25% over the past two years from just more than \$660 in 2017 to more than \$800 in 2019. Though this is not as sharp as seen in other West Texas metros such as Odessa and Midland, it is a signal that the housing market is moving in an upward price trajectory.

As long as economic growth not only in the San Angelo MSA but also in the Permian Basin continues an upward trajectory, it appears likely that the rental housing market will continue to experience price appreciation.

**Table 78: Existing Market Rate Apartment Complexes in San Angelo**

Property Name	Units	Ave. Unit Size	Year Built	Ave. Rent	Ave. Rent/SF	Occupancy
BLVD I & II	422	914	2013	\$1,176	\$1.29	100%
Sedona Ranch	304	812	1978	\$811	\$1.00	97%
Sunset	256	896	1981	\$854	\$0.95	88%
Tuscany	250	542	1970	\$576	\$1.06	98%
Southland Arms	245	820	1972	\$784	\$0.96	100%
Cameron Place	200	856	2014	\$980	\$1.15	95%
Lakeshore Village	200	1,065	1986	\$1,077	\$1.01	100%
Plaza Square	192	790	1979	\$845	\$1.07	88%
Arroyo Square	182	819	1976	\$821	\$1.00	96%
Encino Park	180	916	1999	\$927	\$1.01	-
Greystone Village	178	745	1970	\$761	\$1.02	99%
Vistas at Red Creek	176	906	2015	\$1,178	\$1.30	86%
Raintree	169	720	1984	\$715	\$0.99	-
Creekside	160	764	1986	\$858	\$1.12	94%
Wellington Place	160	1,005	1983	\$912	\$0.91	96%
Brixton	145	649	1988	\$809	\$1.25	95%
Arden Ridge	142	925	1972	\$791	\$0.86	99%
Alamo Village	138	825	1974	\$768	\$0.93	-
Bellagio at Sunset	136	743	1976	\$635	\$0.86	91%
Resort at Riverside	128	537	1978	\$539	\$1.00	96%
Century Terrace	124	912	1984	\$797	\$0.87	98%
Sonterra West	120	600	1984	\$742	\$1.24	96%
Stadium Oaks	120	600	1984	\$770	\$1.28	-
Bent Tree	112	896	1999	\$1,072	\$1.20	95%
Casa Rio	100	701	1977	\$556	\$0.79	-
Rockbrook	100	780	1984	\$824	\$1.06	100%
Village	100	864	1950	\$595	\$0.69	96%
Bella Vista	81	645	1988	\$649	\$1.01	94%
Crestwood Terrace	80	756	1965	\$593	\$0.79	96%
Meadow Creek Village	80	997	1977	\$743	\$0.75	97%
Annex	76	752	1983	\$740	\$0.98	90%
Northgate Main Place	76	561	1979	\$570	\$1.02	96%
Ashley Oaks	72	781	1979	\$845	\$1.08	95%
Cielo Vista	72	1,026	1968	\$1,011	\$0.99	94%
Hunters Run	72	787	1996	\$708	\$0.90	99%
Rosewood Park	72	1,133	1964	\$709	\$0.63	96%
Koberlin	56	675	1979	\$614	\$0.91	99%
<b>37</b>	<b>5,476</b>	<b>803</b>	<b>1982</b>	<b>\$762</b>	<b>\$1.00</b>	<b>96%</b>

Source: ALN Apartment Data

Table 78 above provides a sample of existing market rate multifamily apartment units in San Angelo. The most expensive rents range in the \$1,200 range and the lowest \$570. Occupancy across the City is very high which exacerbates pressure on rents.

## Existing Multifamily Assisted Units

Market rate housing refers to multifamily housing that was constructed or purchased with 100% private dollars and does not have a ceiling on allowable tenant incomes. Affordable housing is a term which includes several types of housing such as income restricted housing, rent subsidized housing, supportive housing, public housing, and others.

Like regular market rate housing, most of the affordable housing that is developed today is privately built and owned, either by non-profit organizations or private businesses and corporations. These organizations use a combination of private funding and public subsidies, often in the form of tax credits and/or special loans, to construct new apartments that are affordable for low- and moderate-income families. These apartments are typically regulated by state and/or Federal agencies.

There are about 1,600 – 1,700 assisted units in thirteen complexes in the City. The table below shows just a small sample of these units. Glenn Park, a 60-unit income restricted multifamily property was recently completed in 2019.

Additionally, there are five assisted age 55 restricted projects totaling 402 units. They have minimal turnover and are constantly full, with wait lists. Kirby Park Villas is still under construction and continuing to lease up, so their low occupancy of 57% will reach full occupancy likely before the end of 2019.

**Table 79: Assisted and Age Restricted Apartment Complexes**

Property Name	Building Address	Total Units	Year Built
<b>General</b>			
Desert Shadows	4112 TX-306 Loop	224	1983
River Pointe Apartments	1173 Benedict Dr	191	
Nueva Vista Apartments	2401 Lillie St	152	
Bent Tree	1625 Sunset Dr	112	1999
Paisano	1357 Paisano Pl	60	1982
Glenn Park	4001 S Chadbourne St	60	2019
Noah Estates	Scattered Lots In San Angelo	33	
El Presidente	2901 J.F.K. Dr	30	1991
<b>Total/Ave.</b>	<b>8 Properties</b>	<b>862</b>	
<b>All Bills Paid</b>			
College Hills West	3426 Millbrook Dr	170	1971
El Conquistador	1737 Knickerbocker Rd	96	1969
Cliff House	1818 S Harrison St	58	1968
<b>Total /Ave.</b>	<b>3 Properties</b>	<b>324</b>	
<b>Age Restricted</b>			
River Place Apartments	501 S Irene St	222	
Kirby Park Villas	609 W 29th St	72	2018
Oak Trails	625 Rio Concho Dr	48	2019
Alta Loma	2665 Junius St	46	1984
Rio Vista	721 Julian St	14	1984
<b>Total/Ave.</b>	<b>5 Properties</b>	<b>402</b>	

Source: ALN Apartment Data, Apartment MarketData, CDS Community Development Strategies

## Single-family Detached Rental Units

Rents in single-family rentals are slowly climbing. The mindset of most landlords and owners is to have slow, steady increases as opposed to large increases all in one renewal or new lease. There does not seem to be the level of price gouging of renters as has been seen in other parts of Texas. In some cases, depending on the home, sometimes new leases are increased in order to keep pace with updated property rental rates.

All smaller 20 unit and less apartments are fully leased since they provide the best value, therefore the next best value for some renters is a single-family home which keeps demand strong. Landlords receive multiple calls per day for listed and unlisted properties. They also receive heavy internet, craigslist and Facebook traffic for rental inquiries indicating that demand is very strong.

Popular locations for single-family rentals are the northside, eastside, numbered streets although agents and employers stated College Hills and Southland are the most desirable.

Renovated duplexes are renting for around \$800 per month. Due to a large shortage of desirable for-sale homes priced \$150,000 and below, this too has increased single-family renter demand, especially those with children or family members. Units priced \$400-\$500 are in greatest demand for those making the average weekly wage of \$880.

This market did indicate that some level of accountability between landlords and the City would be helpful as some owners and landlords have tenants living in very unsafe and unacceptable conditions and refuse to repair or upgrade. The flip side is that typically this means increasing rates which could displace residents. Very few of the rental houses are listed on the MLS and most are only advertised on specific internet sites. This makes it difficult for landlords to determine rental rates in a conventional manner of comparison. Most landlords that CDS spoke with said they follow multifamily market rents depending on market conditions and demand.

**Table 80: San Angelo House Leasing Price Range**

Sq. Ft.	Bed/Bath	Price Range \$
<b>Oldest Houses/Minimal Rehabilitation*</b>		
650-800	1/1	\$525-\$675
650-800	1/2	\$650-\$800
850-1,000	2/2	\$800-\$900
1,100-1,750	3/1 & 2	\$800-\$1,200
<b>Rehabilitated Houses**</b>		
950-1,100	1/1	\$650-\$750
1,100-1,400	2/2	\$995-\$1,300
1,500-2,200	3 & 4/2	\$1,200-\$1,600
<b>Larger Newer Houses</b>		
1,500-2,000	3 & 4/2	\$1,300-\$1,700
2,000-2,500	4 & 5/3	\$1,500-\$2,000

\*1940s, 1950s & 1960s, some units accepting HUD housing vouchers with minimal maintenance, many absentee owners, often no central air and heating \*\*Usually local landlords

## **Goodfellow Air Force Base**

The base provides military employment of more than 5,000. This creates a significant amount of housing demand. Personnel are given a housing allowance to pay for on or off base housing. The amount varies by personnel and rank from about \$800 to \$1,200 per month.

One off base housing development provides housing for base workers. However, more is needed. Currently 24 units being used are not meeting Air Force housing standards and replacements are being sought out. The base has a partnership agreement with Hunt Homes to build 96 units and demolish the Old Concho Pearl.

An estimated 2,500 personnel and their families are seeking housing off base in the City at any given point. All 25 senior officers move every two years, and much of the base is oriented to training. Therefore, many come to the base with the understanding that they are not permanent San Angelo residents. This means that most in San Angelo as a result of working or training at the base seek rental housing.

This can be problematic to the overall housing market by adding rental competition to an already tight market with low new supply historically being created as well as rising rental prices, growing population and civilian jobs.

However, many base workers stationed longer term strongly desire single-family units. It has been identified that a shortage of four-bedroom units makes locating housing for those with families difficult.

Recently a 240-unit housing shortfall for the base has been identified.

The base does have room to expand and could increase by another 2,500 or 3,000 at the base. However, this scenario is not likely but under special circumstances could occur at in the future if circumstances demand.

## ***Downtown Housing***

Current estimates of downtown housing are 1,036 multifamily units, the majority of which are apartments located in the northeast of the Central Business District but does include some single-family units as well which were not able to be quantified. Within the Central Business District there are approximately 40 multifamily units, mostly located within the 30 units at the Cactus Hotel building combined with various small-scale multifamily properties put total downtown residents current around 200.

Current downtown residents based on recent occupancy shows just less than 1,000 residents living in downtown San Angelo in 2019.

Cactus Hotel and Roosevelt Lofts state they receive several calls every day seeking downtown housing and sales and leasing representatives have cited demand for downtown housing at the moment is very great. Cactus Hotel receives an average of multiple calls per day asking for available units. When told occupancy is full they ask where are other downtown living options in the City of San Angelo. Sales and leasing reps with Roosevelt Lofts have kept a record of incoming callers interested in the property and have documented more than 1,000 interested calls for available units in the property. This documented demand along with rising average County wage and oil field workers increasingly living in San Angelo, especially single professionals or childless married couples, appear to signal an uptick in downtown housing demand in the City.

The Roosevelt Lofts project is currently under construction and will provide 25 new housing units to downtown that will be leased for the initial five years of the project with an option to buy. So, these units should be viewed as owner-occupied, though some may decide to rent out to tenants in the future. Nevertheless, these units although moderately priced Class-A units will quickly rise in value due to the location, high quality luxury design, finishing and amenities along with the historic charm and attractiveness of the very historic Roosevelt Hotel building. The lofts will feature one, two and three-bedroom units. Pricing of Roosevelt units will start at \$995 for one-bedroom units up through \$2,000 for two and three-bedroom and larger square footage units. Currently top of market for downtown units are \$2,000 and assumptions are that as the downtown continues to improve new and newly renovated unit prices will increase for all unit types and sizes.

The downtown housing market should be oriented to professional and downsizing households which are likely to demand mostly one- and two-bedroom housing units. Corporate renters do not appear to be a current demand for downtown housing but depending on future job growth, especially higher wage job development, this demand segment could grow.

The hospital holds a strong presence downtown and perhaps more cooperation in terms of future housing supply and demand can be understood by developers or downtown officials working more closely to understand the desire and ability of hospital workers to live downtown near their employment. Also, a small portion of downtown housing could seek to capture travelling patients or workers that would benefit from extended stay or short-term rental units in downtown.

A previous downtown housing study cited downtown housing demand of roughly 600 units. The Roosevelt Lofts will satisfy only a very small fraction of that demand. Downtown has a good stock of attractive and architecturally significant buildings that can be converted from older office or hotel units

to housing units yet costs such as parking, engineering, rehab and renovation of units has at the moment kept new supply low. However, as the City grows in population and jobs more supply and the related costs should become increasingly justified over the next one to five years.

The further development of place-making such as street furniture, walking and biking infrastructure as well as the continued growth of eating, drinking, entertainment and retail businesses downtown should see it flourish in a way not seen in the past three or more decades.



Figure 81: Downtown Housing

Roosevelt Lofts



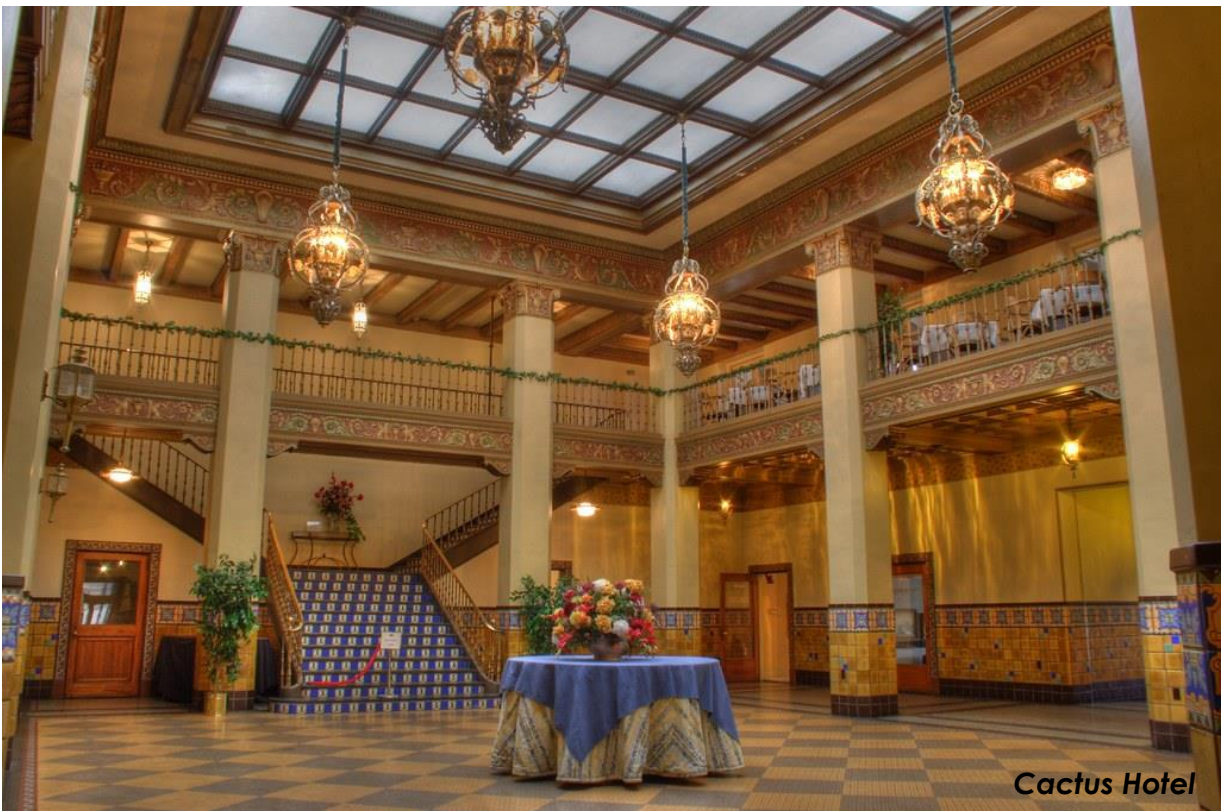
Roosevelt Lofts







Cactus Hotel



Cactus Hotel



## San Angelo Future and Planned Housing Development

NuHome along with other local builders have taken a keen desire to provide new entry-level homes affordable to first time homebuyers working locally in San Angelo. In total San Angelo currently has about **150** of these single-family infill lots, mostly located on the north side of town, in the pipeline for development in 2020.

In addition, a total of about **100** to **200** homes on currently platted lots in the south and western developments of Bentwood, Saddleclub and Prestonwood. The two neighborhoods of Bentwood and Prestonwood have each seen around 100 new homes per year and should continue on that pace for the next year or more.

The Kirby Senior Villas **72** units are soon to be completed construction along with the recently completed Glenn Park **60**-unit income restricted apartments together has added a total of **132** new non-conventional multifamily units.

Additionally, in 2019 the City has received two Conditional Use Permits for multifamily projects.

**Figure 82: Flat Creek 27 Site Map and Rendering**



This is the type of new supply that would greatly benefit local San Angelo workers, especially middle-income households suffering from the “missing middle” housing stock not currently in the market. Although optimally this type of housing would take the form of infill in existing blighted or vacant lots or redevelopment commercial sites near or within existing neighborhoods or in walkable or bikeable range of employment nodes. Nevertheless, these new single-family rental units should provide some relief to the rental market and perhaps free up highly occupied moderate to lower priced Class-B units in the City. The main tenant profiles expected for Flat Creek 27 are military personnel, students, retirees, empty-nesters and local workers.

Another multifamily housing complex comprised of **300** or more single-family rental units has also been proposed. The exact location and name of this project is not available but will likely be on the southeast portion of town near Bentwood.

Currently the single-family rental development model is growing in popularity and data on existing developments, pricing and absorption is not readily available as more and more markets begin to look to solving housing price and supply challenges with this housing type.

Prices for the two single-family rental developments have been estimated to begin in the \$800 to \$1,200 a month range typical of current market rate rents as well as the housing allowance levels of most Goodfellow AFB personnel.

Plans for each development call for primarily one bedroom, two bedroom and some three-bedroom, single-story units.

The Planning Commission has approved both projects, however, both neighborhoods are working on appealing the decision to allow them to move forward but may not be successful due to the serious need for rental housing for Goodfellow AFB as well as local growing workers and new residents.

Additionally, one mid-size, **18**-unit multifamily apartment complex is being rehabbed at 3608 N. Chadbourne after being vacant for the past two decades. This seems to be a prime example of the sort of housing type that can bring relief to renters of San Angelo, again, especially the middle-income workers suffering from a lack of “missing middle” housing types.

Downtown will see the opening of Roosevelt Lofts that will provide 30 lease to own units that are already mostly signed for, even though construction has barely started.

In total for the rest of 2019 and into 2019 CDS estimates that 250 to 350 new single-family homes are in the development pipeline along with 500 to 600 new single-family rental units, 18 market rate multifamily apartment rental units, 30 downtown lease to own lofts and 132 senior/affordable rental units.

CDS estimates a range of 1,836 total new units are primed for the San Angelo housing market in the next 12 months and 3,673 total the next 24+ months. As of 2019 the share of owner-occupied units in the City was estimated at 62% owner-occupied and 38% renter-occupied.

Some important numbers to keep in mind:

- 2019 estimated median household income \$48,440, half of all households in the City make less than \$48,440
- San Angelo averaged 456 new households per year the past decade
- San Angelo permitted 242 single-family homes in 2018
- The City averaged 230 single-family building permits per year the last decade
- 2,540 homes were sold in 2017-2018, an average of 105 per month, 47% (1,195 were priced \$160,000 and less)
- An estimated 8% (3,500) of San Angelo's housing units are unoccupied
- San Angelo added an estimated 8,241 new residents in the past decade (an annual average of 916 per year)
- 2,500 annual off base housing demand from Goodfellow AFB
- San Angelo ISD enrollment increased by 508 students in 2017-2018 school year
- San Angelo added more than 1,000 total jobs in the past two years (an annual average of 550 per year)



## DEMAND ANALYSIS

According to data in [Table 64](#) there were an estimated 2,389 cost burdened owner-occupied households in San Angelo as of 2017. Of this 56% (1,336) are in the \$20,000 to \$34,999 household income range which translates to an affordable home cost of under \$150,000. With existing and new home prices increasing the City must decide whether or not to address homeownership for this income group as they may be more suited for rental housing.

The \$35,000 to \$49,999 income range had 37% (895) of the cost burdened households analyzed which translates to an affordable home price of Under \$200,000. The market currently provides new supply in this range but at a very low amount. CDS estimates that in 2018 only 65 homes in this price range were built in San Angelo satisfying only 7% of cost burdened households in this income range.

The \$50,000 to \$74,999 income range represented only 6% (158) of the housing cost burden households in this income range which translates to an affordable home price of \$200,000 to \$300,000. The supply of new homes \$200,000 to \$250,000 is currently being built in the market but perhaps builders should consider the amount of homes they build going forward in the greater than \$250,000 prices.

As mentioned several times in this report there is a severe lack of a diverse mix of housing types in new construction. The lack of new diverse housing types may be contributing to the lack of new homes in the under \$200,000 and \$200,000 to \$250,000 price ranges as developers and builders can create more units with smaller lot and home sizes.

Data in [Table 66](#) show that 6,472 renter-occupied households in San Angelo as of 2017 were estimated to be housing cost burdened. There were 2,685 (41%) of under \$20,000 renter-occupied households that were housing cost burdened. The affordable maximum monthly rent for this income range is under \$500. These households are likely suited for affordable rental housing of which CDS estimates there are 1,600 to 1,700 existing units in the City. Though the City has seen 60 new units in this price built in 2019 this does not meet the need of this group. Single-family and multifamily rental units priced \$400-\$500 are in greatest demand.

The \$20,000 to \$34,999 income range had 51% (3,274) cost burdened renter households. The affordable maximum monthly rent for this income range is \$500 to \$875. There are existing market rate units in San Angelo starting in the \$570's but data in this report seem to indicate that rents in all price ranges will continue to rise and CDS confirmed this during site visits to apartment complexes with most stating that rents had either just been raised or are planned to increase in 2019. In addition, market rate rents in the City have increased by an estimated 25% in the past two years.

The \$35,000 to \$49,999 income range had only 8% (513) of cost burdened renter households identified in the table. This translates to a maximum monthly affordable rent of \$875 to \$1,250. This segment falls in line with current average market rate rents in the City although occupancy in market rate units overall is in the mid to high 90%.

The table below shows net new jobs per industry in the top growing sectors in the past three years, their 2018 average weekly wage, associated affordable maximum rent and affordable home price.

**Table 83: Estimated San Angelo Job Growth 2016-2018, 2018 Avg. Weekly Wage, Affordable Rent and Home Price**

Industry	2016-2018 Net New Jobs	2018 Average Weekly Wage	Affordable Maximum Rent	Affordable Home Price
Accommodation and Food Services	439	\$319	\$375	-
Educational Services	119	\$770	\$900	\$150,000
Finance and Insurance	349	\$1,071	\$1,300	\$215,000
Mining, Quarrying, and Oil and Gas Extraction	241	\$1,403	\$1,800	\$300,000
Transportation and Warehousing	459	\$1,168	\$1,500	\$240,000
Professional, Scientific, and Technical Services	167	\$892	\$1,150	\$180,000
Construction	95	\$905	\$1,150	\$180,000
Wholesale Trade	45	\$947	\$1,200	\$200,000
Manufacturing	196	\$1,102	\$1,450	\$225,000
Unclassified	23	\$681	\$885	-
Real Estate and Rental and Leasing	48	\$663	\$865	-
Agriculture, Forestry, Fishing and Hunting	19	\$698	\$895	-
Public Administration	101	\$1,014	\$1,300	\$200,000
Arts, Entertainment, and Recreation	15	\$354	\$470	-
<b>Total, all industries</b>	<b>2,316</b>			

As the data shows the bulk of San Angelo's new job growth in the past three years has occurred in the highest (Mining, Quarrying, and Oil and Gas Extraction) and lowest (Accommodation and Food Services) paying industries. Therefore, the number and price of new construction and reactivation of vacant blighted and existing units should track very closely to the number of jobs and the various incomes they pay as growth in these and other industries continue.

The blank cells in the Affordable Home Price column indicates employees in those industries are not suited for home ownership at those wages and thus are renter households.

This translates to an estimated 544 (23%) new renters and 1,772 (77%) eligible home owners according to these 2016-2018 job growth estimates. Of course, not all eligible owners will choose to buy a home, some will decide to rent, especially those that are new to the area are most likely to enter the market as renters if desirable units are available.

By 2024 the City is projected to add nearly 6,000 additional persons within 2,500 new households. These growth projections on an annual average would be 1,200 new residents and 500 new households per year.

In terms of job growth CDS estimates 1,890 new jobs in the next 12 months. Projections to 2024 forecast 2,920 new jobs in the City by 2024, an average of 584 new jobs per year, not including CDS' estimation. Therefore, for the housing demand calculation CDS will assume 2,474 (1,890+584) new jobs created over the next 24 months.

**Table 84: Estimated Housing Demand**

	Households	Employment			
2016	37,703	51,847			
2019	39,743	53,221	Households Added per Job Added	Next 24 Month New Job Creation	Next 24 Month Housing Unit Demand
Growth	2,040	1,374	1.5	2,474	<b>3,673</b>

Source: ACS 2016 Households, PCensus 2019 Households, Real Estate Center at Texas A&M 2016 and 2018 Tom Green County Employment, CDS Next 24-month job creation estimate, CDS Calculations

According to the data and calculations in the table above CDS estimates that San Angelo can expect demand for **3,673** new housing units over the next 24 months, or an average of 1,836 per year. As of 2019 the share of owner-occupied units in the City was estimated at 62% owner-occupied and 38% renter-occupied and the estimated median household income was \$48,440, meaning half the City's households make less.

## SAN ANGELO EMPLOYEE SURVEY

As part of this study, a survey was administered by CDS and City of San Angelo to better understand the housing needs and preferences of San Angelo area employees. The survey was conducted in May 2019. Local employers played a key role by encouraging their employees to participate. The survey acquired **1,311** respondents. The respondents work in San Angelo and most live in San Angelo or surrounding cities and counties.

### Survey Design and Sampling

Questions asked employees about their most recent home renting or buying experience. The survey was created by CDS Community Development Strategies and was distributed online and in print to San Angelo employers to be administered to their local employees. One aspect important to note with regard to survey respondents and income level – Almost 55% of respondents made \$75,000 or above. This can be problematic with regard to findings in that data in this report show that owners and renters in San Angelo making \$75,000 and above have very low levels of housing cost burden. However, respondents were filtered by stated household income and answers specific to Middle Class, Working Class and Low-Income workers are broken out. Open ended responses are provided in the survey responses and can be read for further details and insight.

### Notable Findings

According to respondents who had moved residences within the last ten years, two-thirds reported some level of difficulty in finding their current residence. In general, the more recently the respondent had moved and the lower the household income, the greater the difficulty in finding their home. For example, 43% of respondents whose move was at least 5 years ago indicated that their housing was “easily” found, compared to at most 27% of the other groups of respondents who had moved more recently. Renters reported a somewhat more difficult time overall in finding a residence. Just more than half of renter respondents stated that they failed to find housing that met their budget, their needs, or both. The level of difficulty varied directly with the income levels of respondents.

One half of respondents would be willing to pay a maximum monthly housing cost of less than \$1,000. This answer varied greatly by the household income level of the respondent, particularly whether the income was \$75,000 or more. For respondents who expect to rent their next home, 70% stated a maximum of less than \$1,000 per month, and 47% under \$750. Only 28% of respondents in total stated a maximum monthly cost of at least \$1,250.

The most frequently chosen minimum new construction home size was 1,200 to 1,499 square feet. However, minimum size preference was relatively widely distributed between 900 and 2,100 square feet. Minimum preferred size varied substantially with household income.

The greatest share of respondents’ monthly cost amounts fell into the \$1,000 - \$1,249 range. About half (49%) of responses were in the range of \$750 to \$1,249. The frequency of responses fell off drastically above this range; all responses of \$1,250 and up accounted for barely one-third of respondents.



According to the results:

- Middle Class respondents are more tenured workers with only 27% working in San Angelo 2.9 years or less, 82% employed full time and 6% working two jobs and 84% owning their own home. Just 25% said they pay \$999 or less per month with 93% in single-family homes. Only 10% said they had difficulty finding housing that matched their need or budget.
- Working class respondents had 36% say they had been working in San Angelo 2.9 years or less, with 80% employed full time and 11% working two jobs, 50% rent, 66% pay \$999 or less, 67% live in single-family homes and 13% in large multifamily properties. 9% said they had difficulty finding housing that matched their need or budget.
- Low Income respondents are the least tenured residents, having lived in San Angelo a majority of 2.9 years or less with 70% employed full time and 20% working two jobs and 50% renting with roughly 73% pay \$999 or less a month with 55% in single-family homes and 20% in large multifamily properties. 20% of these respondents said they did not find housing that matched their need or budget.

The income ranges are:

- Middle Class - \$50,000 to \$74,999+
- Working Class - \$35,000 to \$49,999
- Low Income – 0\$ to \$34,999

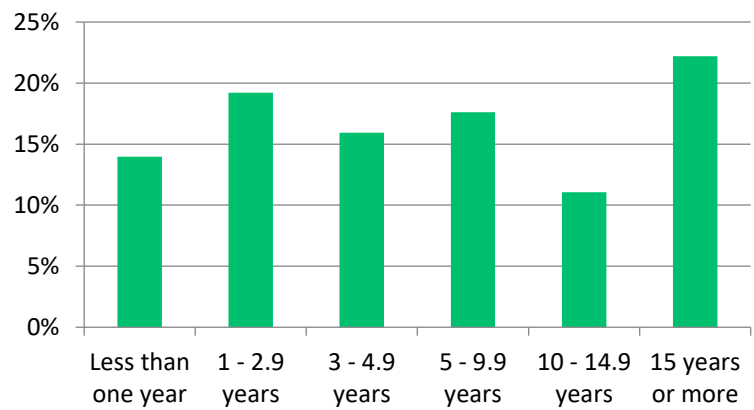
## APPENDIX A:

### Survey Results – Individual Questions

***About how long have you been working in San Angelo for your current employer?  
(check one)***

Respondents had a wide distribution of tenure in San Angelo with their current employer.

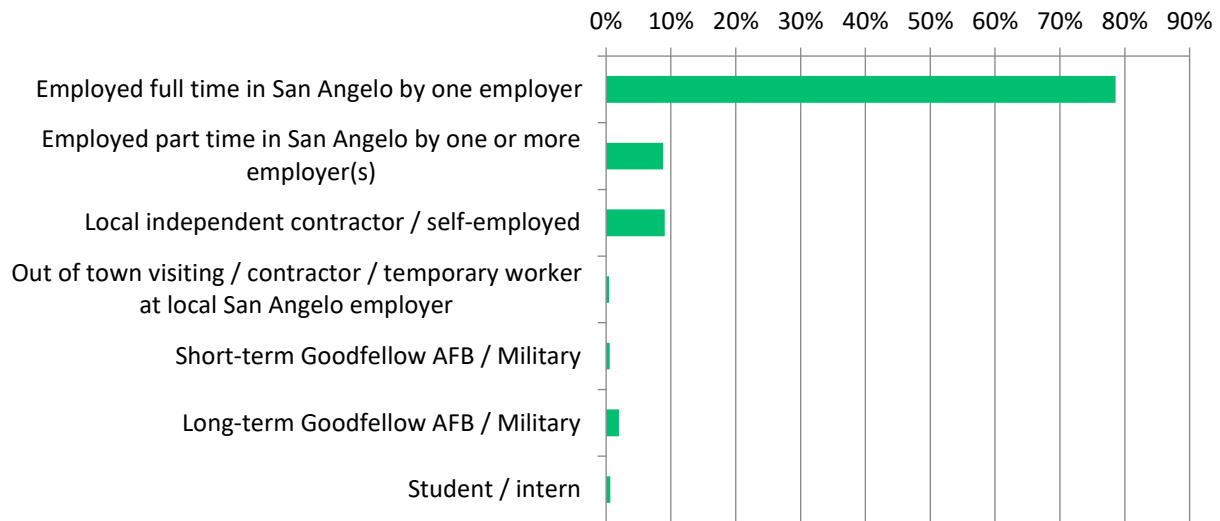
n=1,311



**What best describes your employment status in the past 12 to 18 months?**

The vast majority of respondents were employed full time at one employer.

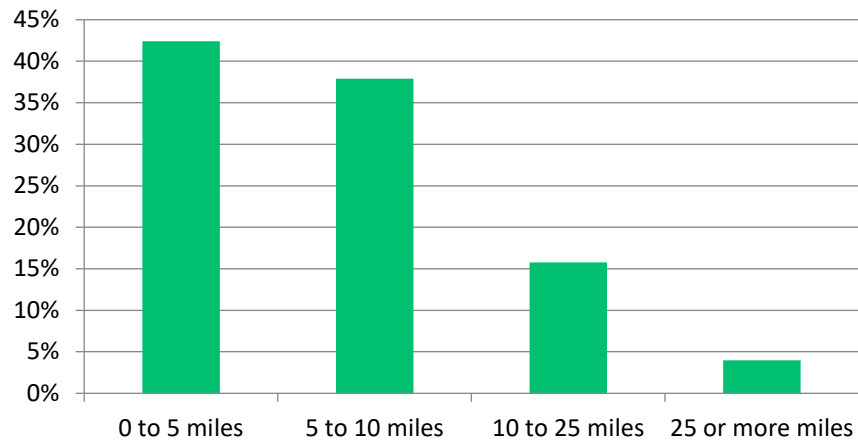
n=1,274



**How far do you commute to work each day? (check one)**

Approximately 80% of respondents commute 10 miles or less to work.

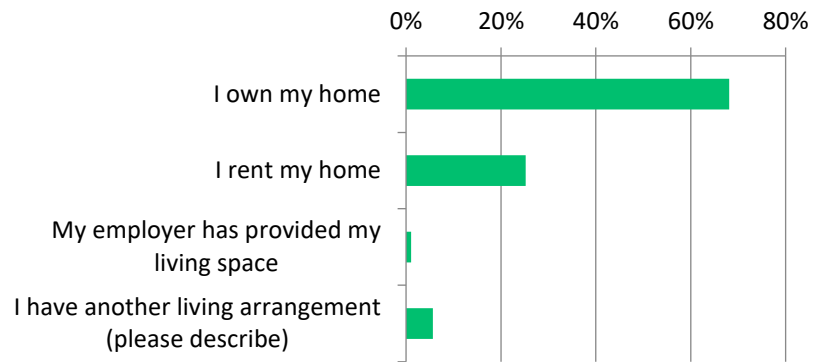
n=1,262



***What is the way you have secured housing at the present time?***

Approximately two-thirds  
of respondents own their  
current home.

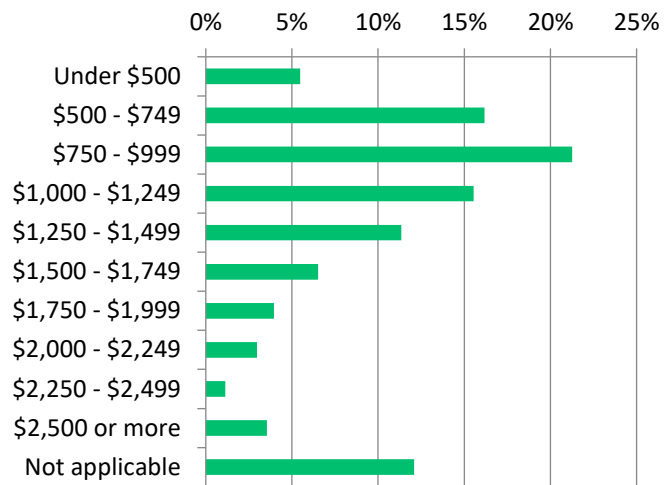
n=1,253



**What is the typical amount of your household's monthly mortgage or rent payment?**

Of the respondents who reported a monthly housing payment, nearly half (approximately 49%) had payments under \$1,000. Approximately 21%, in contrast, had payments for rent or mortgage over \$1,500 per month.

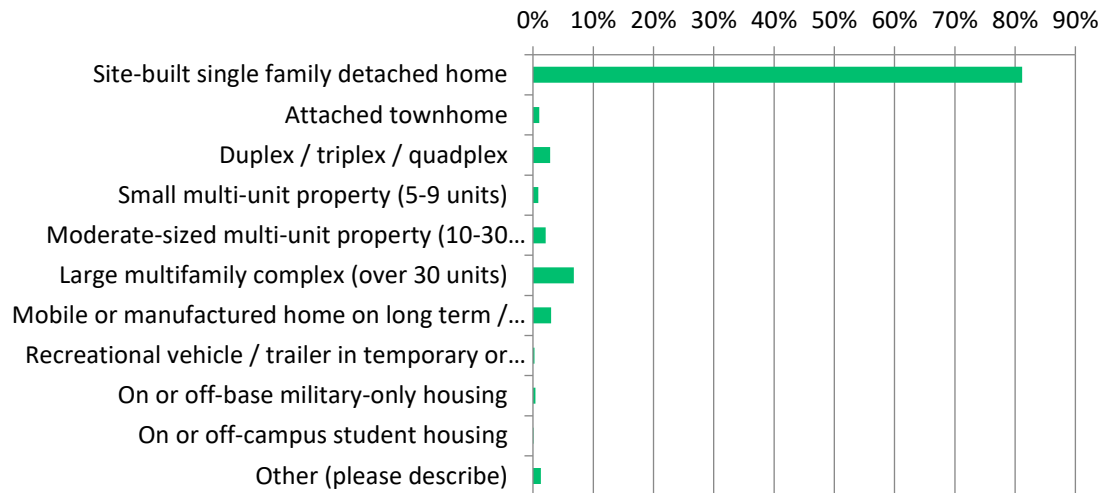
n=1,242



***Please describe the physical structure of your current residence (pick one):***

The vast majority of respondents live in a single-family detached home built on site.

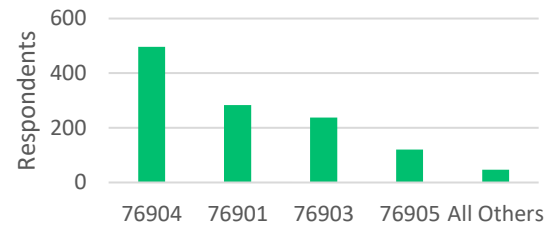
n=1,223



***Please state the 5-digit ZIP code of your current residence:***

The largest number of respondents gave 76904 as their home ZIP code, which covers the southern portion of the city.

n=1,205

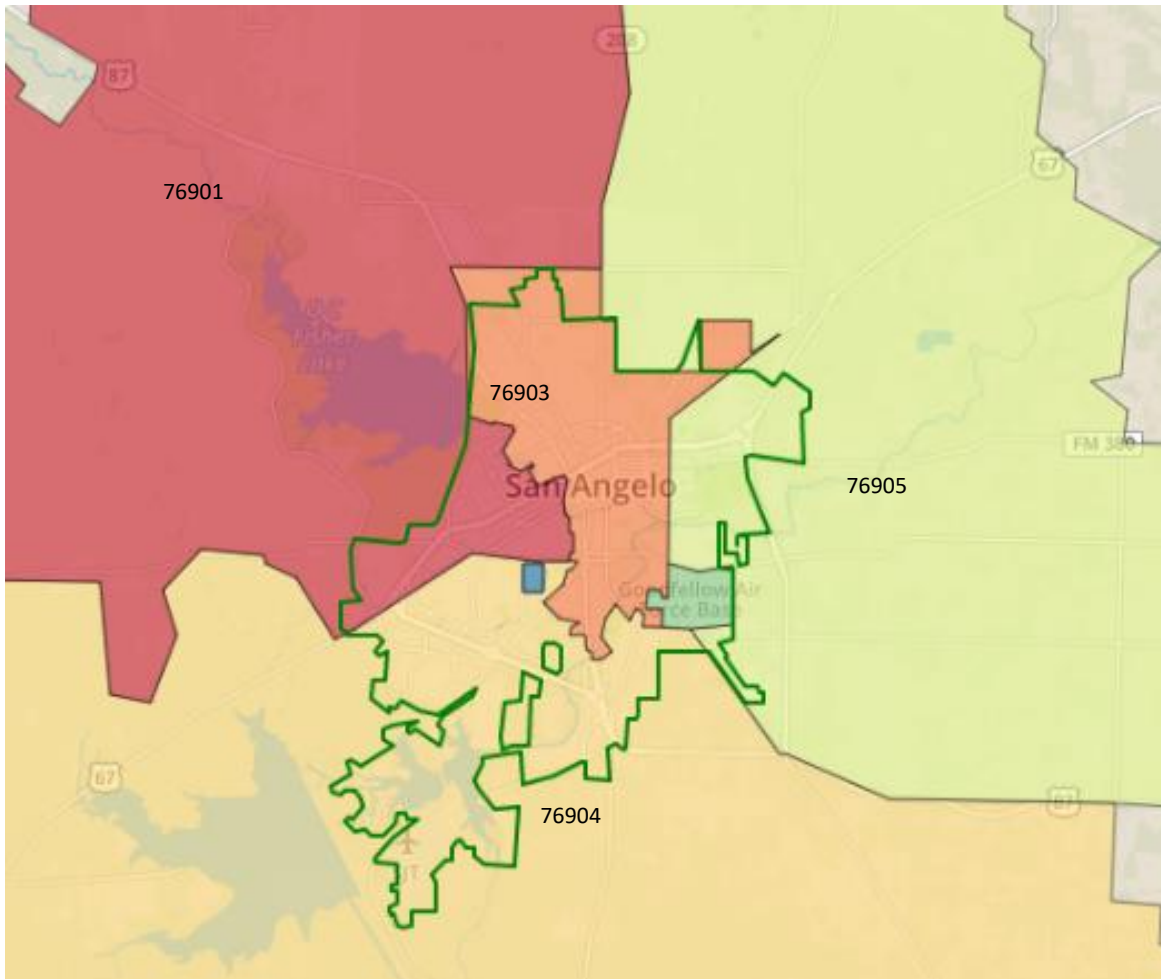




**Where do you currently live while working in San Angelo? (check one)**

Approximately 88% of respondents stated that they live in San Angelo. Another 3% live in an unincorporated area within 5 miles of San Angelo, and approximately 2% live in Wall. The remaining respondents provided a scattering of communities in the area.

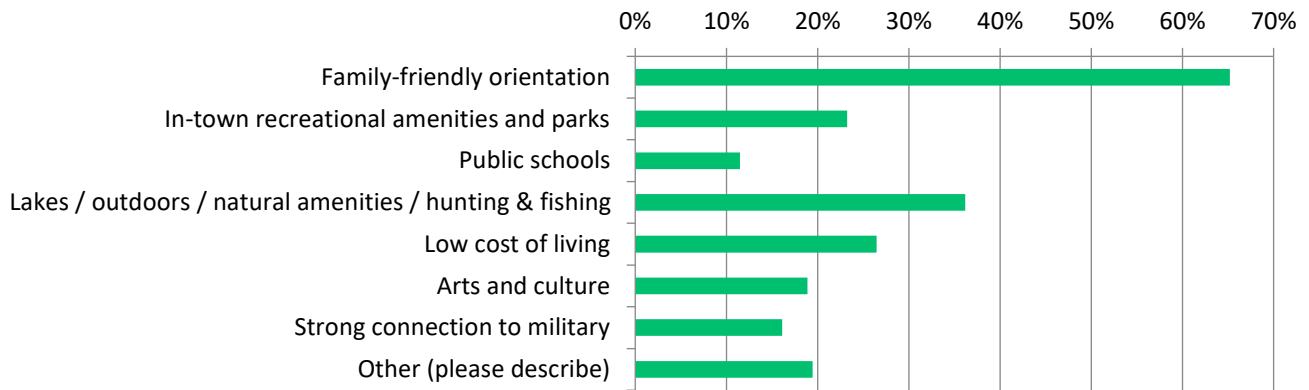
n=1,202



**What do you like best about living in the San Angelo area? (Choose UP TO THREE things – you may offer your own opinion as one choice after “Other”)**

Respondents selected the family-friendly orientation of San Angelo as being the most liked feature of the community. The public schools were cited by only 11.5% of respondents.

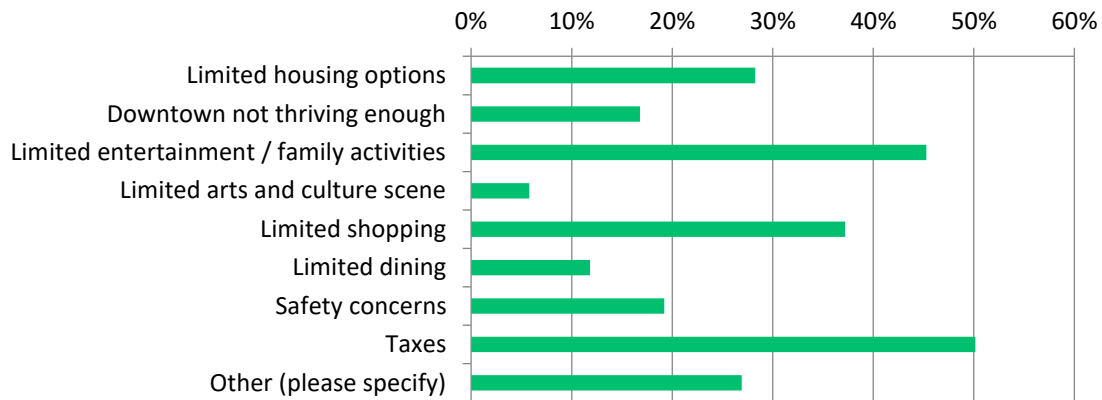
n=1,080



**What do you like least about living in the San Angelo area, compared to other places? (Choose UP TO THREE things – you may offer your own opinion as one choice after “Other”)**

Perceived high taxes, limited entertainment and family activities, and limited shopping were most frequently cited by respondents as their least-liked features of San Angelo. The choice “Limited housing options” was cited by approximately 28% of respondents. Many of the open-ended responses cited the high cost of housing, as well as crime / drugs and the poor condition of streets.

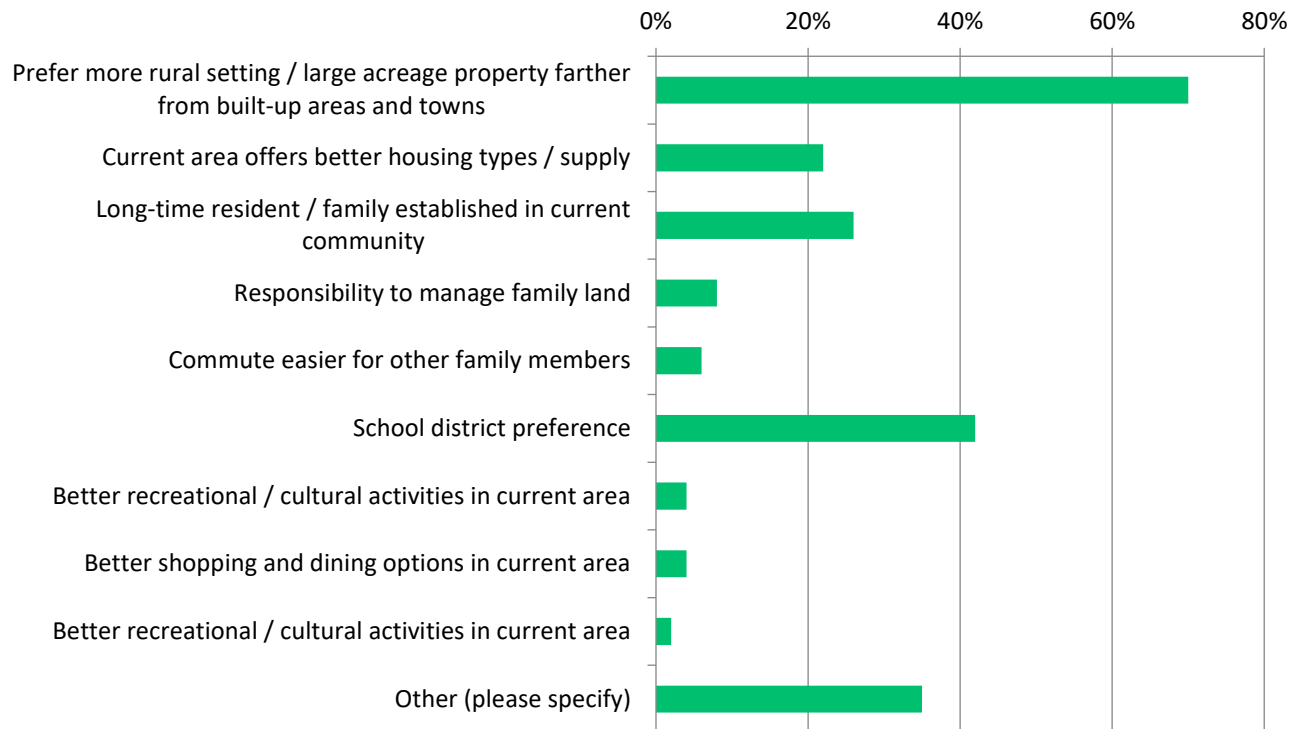
n=1,073



**Why do you prefer living where you do now rather than the San Angelo area?  
(Choose UP TO THREE things – you may offer your own opinion as one choice after  
“Other”)**

For respondents who do not live in San Angelo or its immediate environs, the desire for a more rural home environment was the top reason given (70%) for their home location choice. Schools were the second most cited reason (42%).

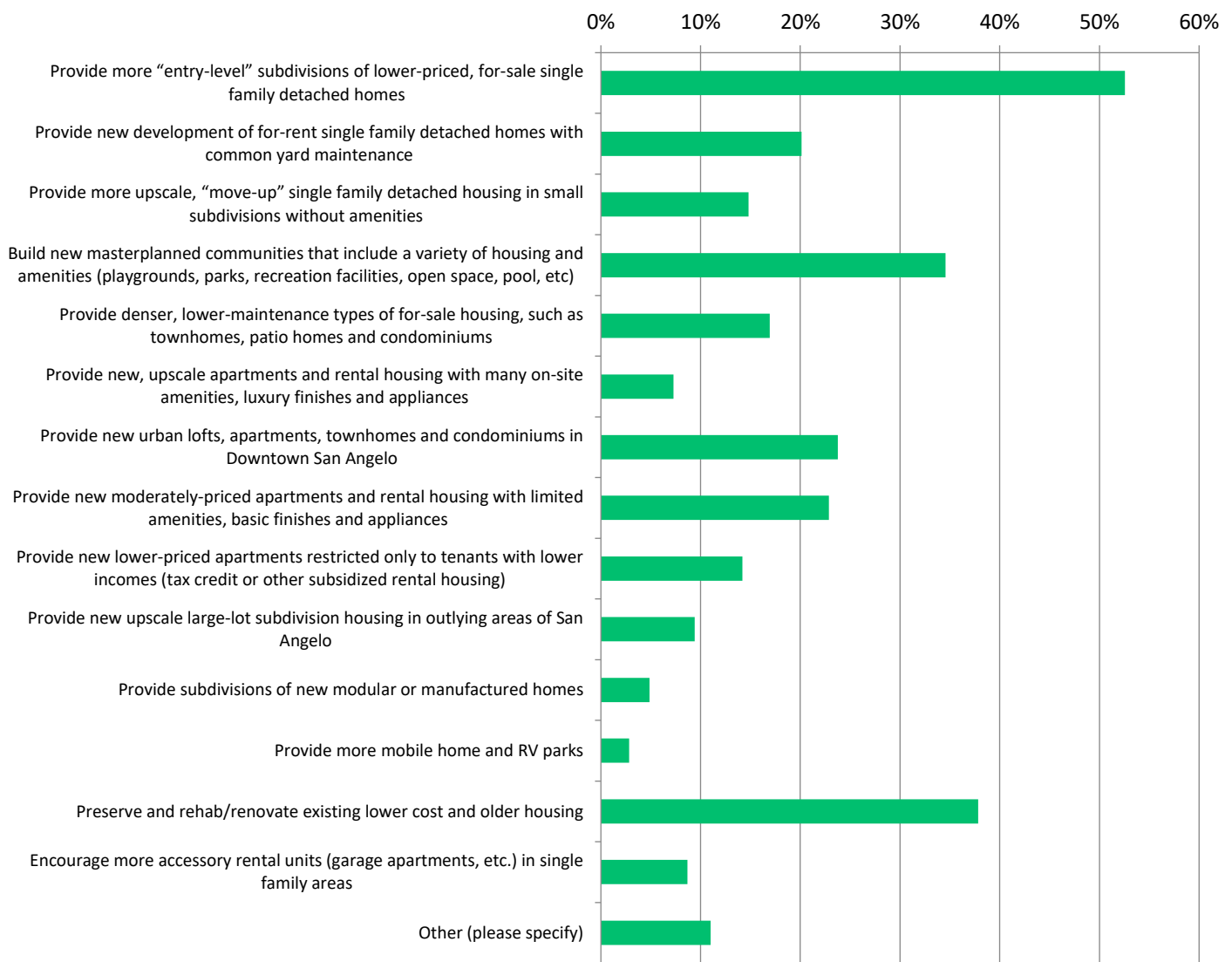
n=100



**Assuming no significant changes to the current trends in the San Angelo economy or employers, what do you think are the most important changes needed to provide more supply and choices for housing for San Angelo workers? (Choose UP TO FOUR things – you may offer your own opinion as one choice after “Other”)**

Respondents perceive that moderately priced housing is the most needed in San Angelo. The most cited (53%) type of needed housing was entry-level single-family detached homes, followed by preservation of older and lower-cost housing through rehabbing and renovation (38%). The third most cited category was amenitized masterplanned communities. Additional upscale apartments were not popular – only 7% of respondents felt these were needed, much lower than those who selected moderately priced new apartments with basic finishes (23%).

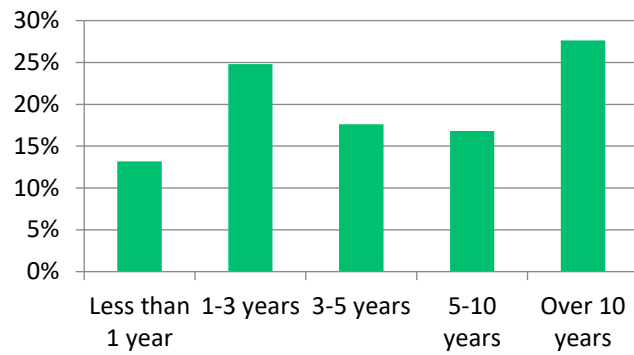
n=1,128



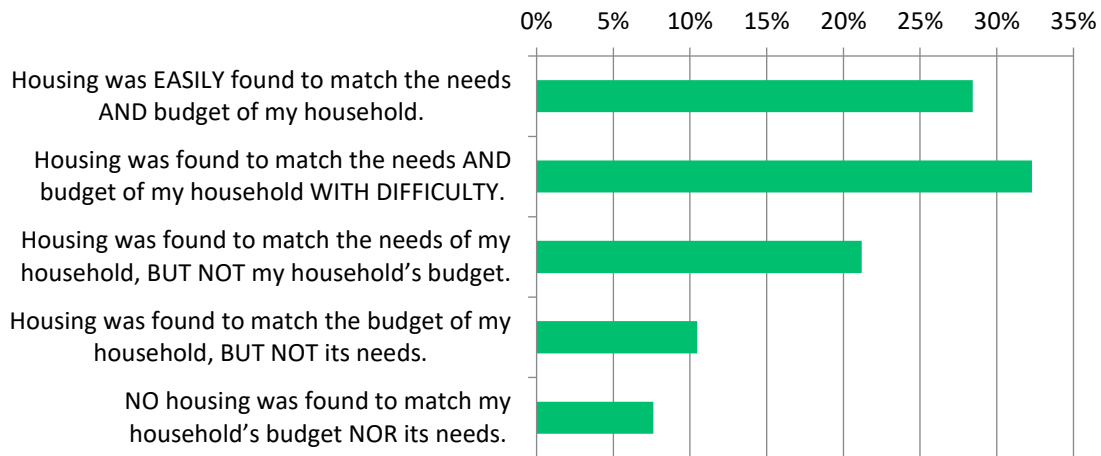
***How long have you lived at your current place of residence?***

Respondents provided a wide range of length of tenure in their current residences.

n=1,125



**When you last moved, which of these statements best describes the experience of your household, with regards to your housing needs and budget?**



Only respondents who had moved residences within the last ten years answered this question. Approximately two-thirds of respondents reported some level of difficulty in finding their current residence. In general, the more recently the respondent had moved, the greater the difficulty in finding their home. For example, 43% of respondents whose move was at least 5 years ago indicated that their housing was “easily” found, compared to at most 27% of the other groups of respondents who had moved more recently.

Renters reported a somewhat more difficult time overall in finding a residence. Just over half of renter respondents stated that they failed to find housing that met their budget, their needs, or both.

The level of difficulty varied directly with the income levels of respondents. Nearly one-fifth of the lowest income group (under \$35,000 per year) did not find housing for their needs nor their budget. The responses for different income groups were as follows:

n=802

Household Income Group	Easily Found	Found with Difficulty	Needs but not Budget	Budget but not Needs	Neither Budget nor Needs
Under \$35,000	17.6%	30.4%	23.2%	9.6%	19.2%
\$35,000 - \$49,999	16.3%	28.6%	33.7%	12.2%	9.2%
\$50,000 - \$74,999	23.5%	31.6%	24.3%	14.0%	6.6%
\$75,000 or more	39.6%	33.7%	14.5%	8.9%	3.3%



***If you wish, please add comments about your experience finding a home that met your needs and budget:***

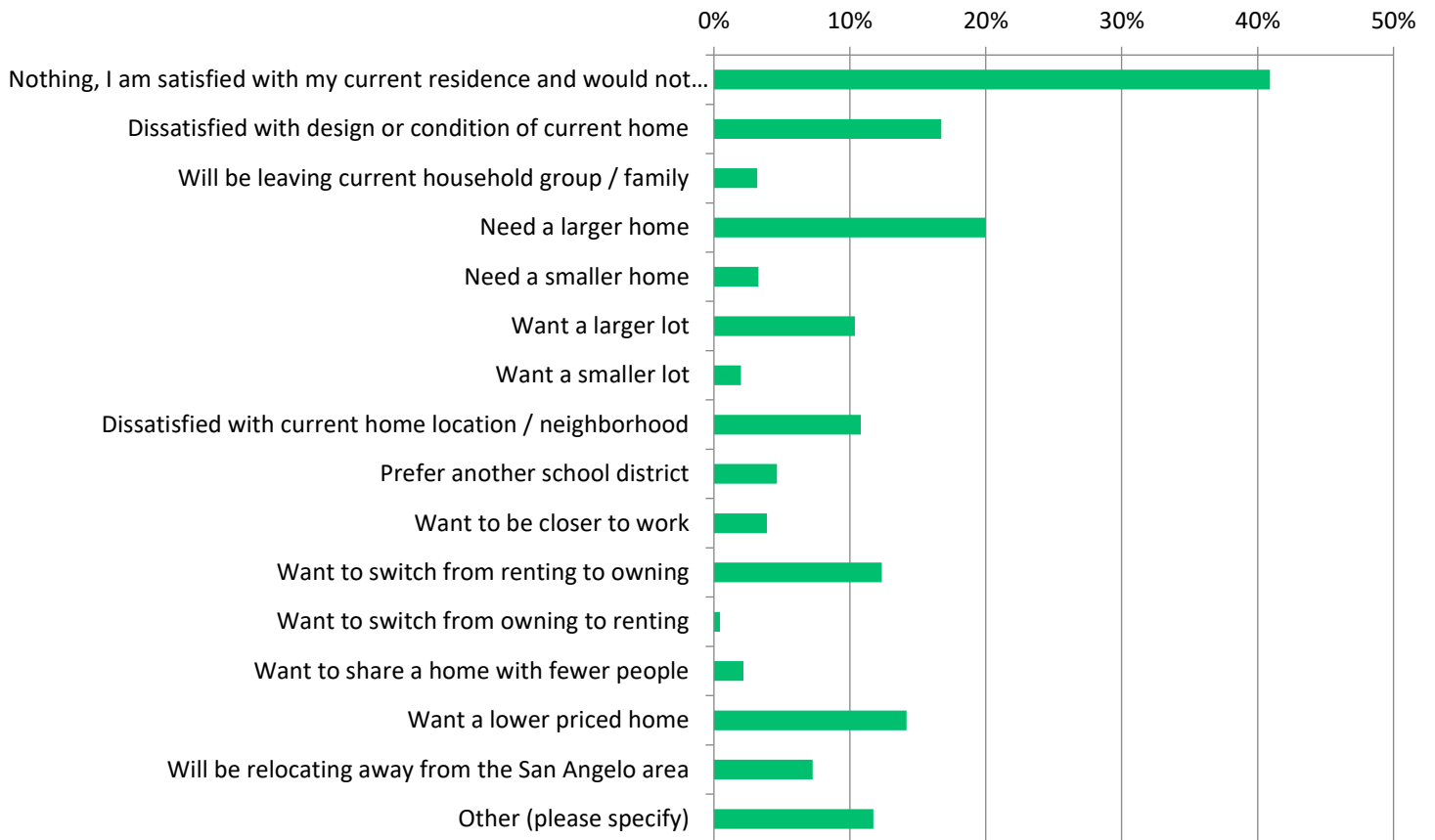
A large number of respondents opted to leave comments about their home search experiences. A very common theme is that prices have drastically increased over the last ten years, while incomes have not, so that supply of residences in neighborhoods respondents consider acceptable, with a unit in livable condition, is very small or nonexistent.

n=419

***Are there any reasons that make you desire or need to move to a different home at the present time? Pick all that apply.***

Despite the prevalent sentiment that housing prices are too high in San Angelo, only 14% of respondents indicated that they need or want to move due to that factor. For those that indicated interest in moving their residence, the most common reason (16% of such respondents) was for a larger home.

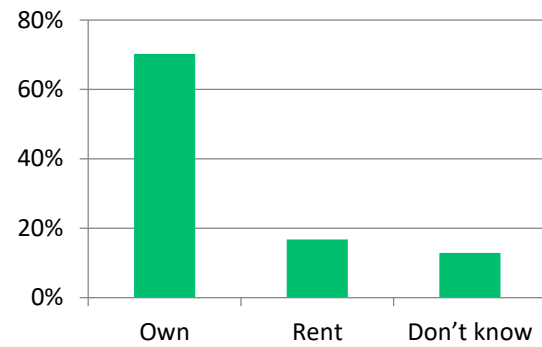
n=1,100



***Would you plan to own or rent if you were to move now?***

Over two-thirds of respondents who would consider moving stated that they would plan to own their next home.

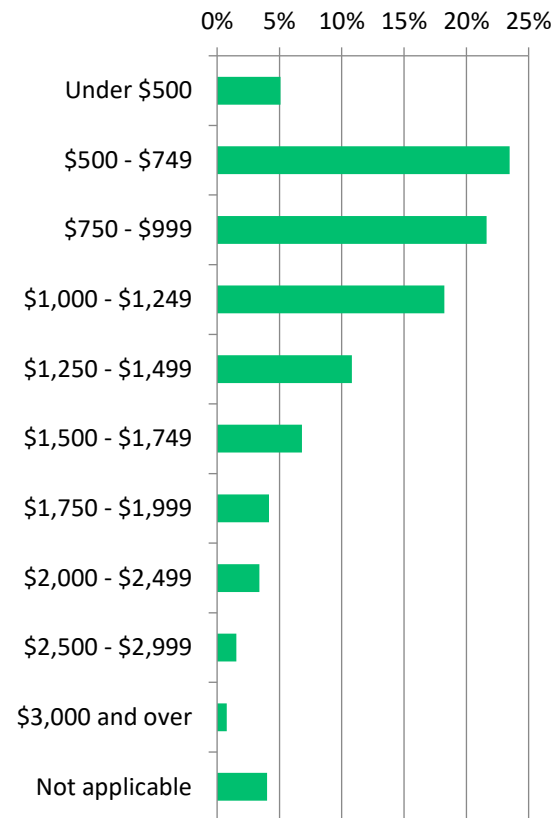
n=649



### What is the maximum you would be willing to pay for your next home, per month?

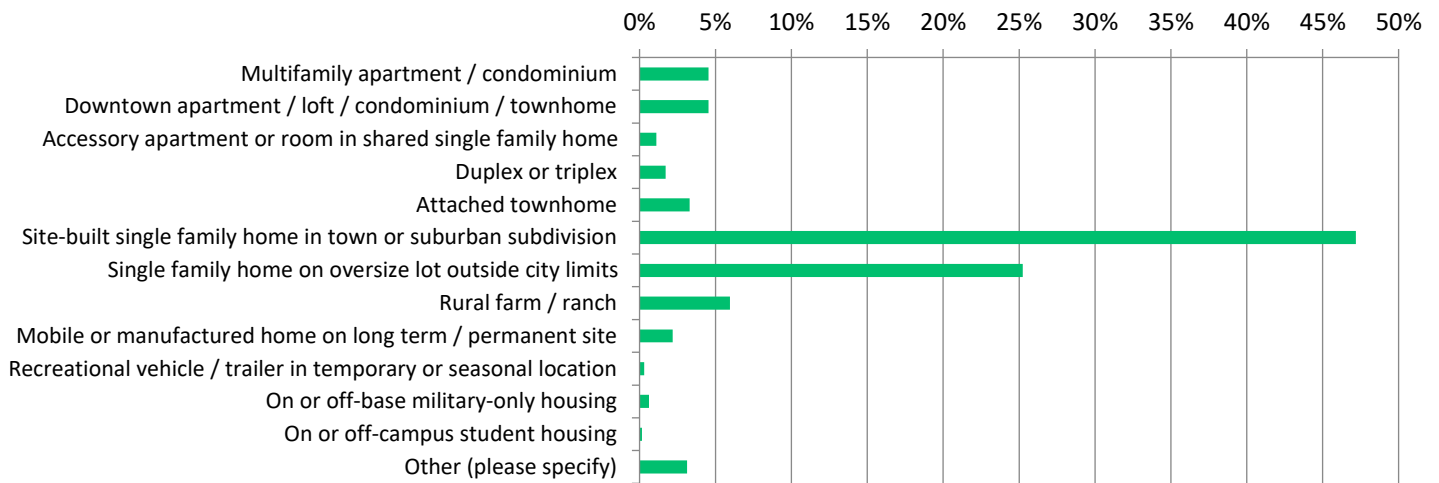
One half of respondents would be willing to pay a maximum monthly housing cost of less than \$1,000. This answer varied greatly by the household income level of the respondent, particularly whether the income was \$75,000 or more. The share of respondents with a maximum of \$1,000 per month is summarized as thus:

Household Income Range	Share with Max <\$1,000/month
Under \$35,000	88%
\$35,000 - \$49,999	74%
\$50,000 - \$74,999	59%
\$75,000 and over	23%



- For respondents who expect to rent their next home, 70% stated a maximum of less than \$1,000 per month, and 47% under \$750.
- Only 28% of respondents in total stated a maximum monthly cost of at least \$1,250.
- n=647

**Given your financial, employment, and family situations, plus personal preferences, which housing type would be the best fit for you?**



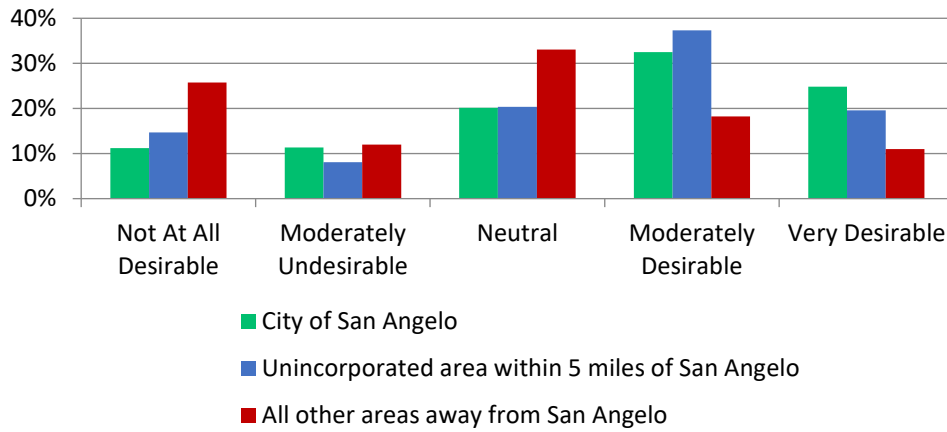
By far the most popular responses for appropriate housing type were single-family homes, with in-town or suburban subdivisions nearly twice as popular as homes on oversized lots outside the city.

- n=638

***How desirable do you find the following locations for your next home? Please rank their desirability.***

Respondents generally found the City of San Angelo and its close-in unincorporated periphery to be more desirable places to live for their next residence than other rural areas or communities.

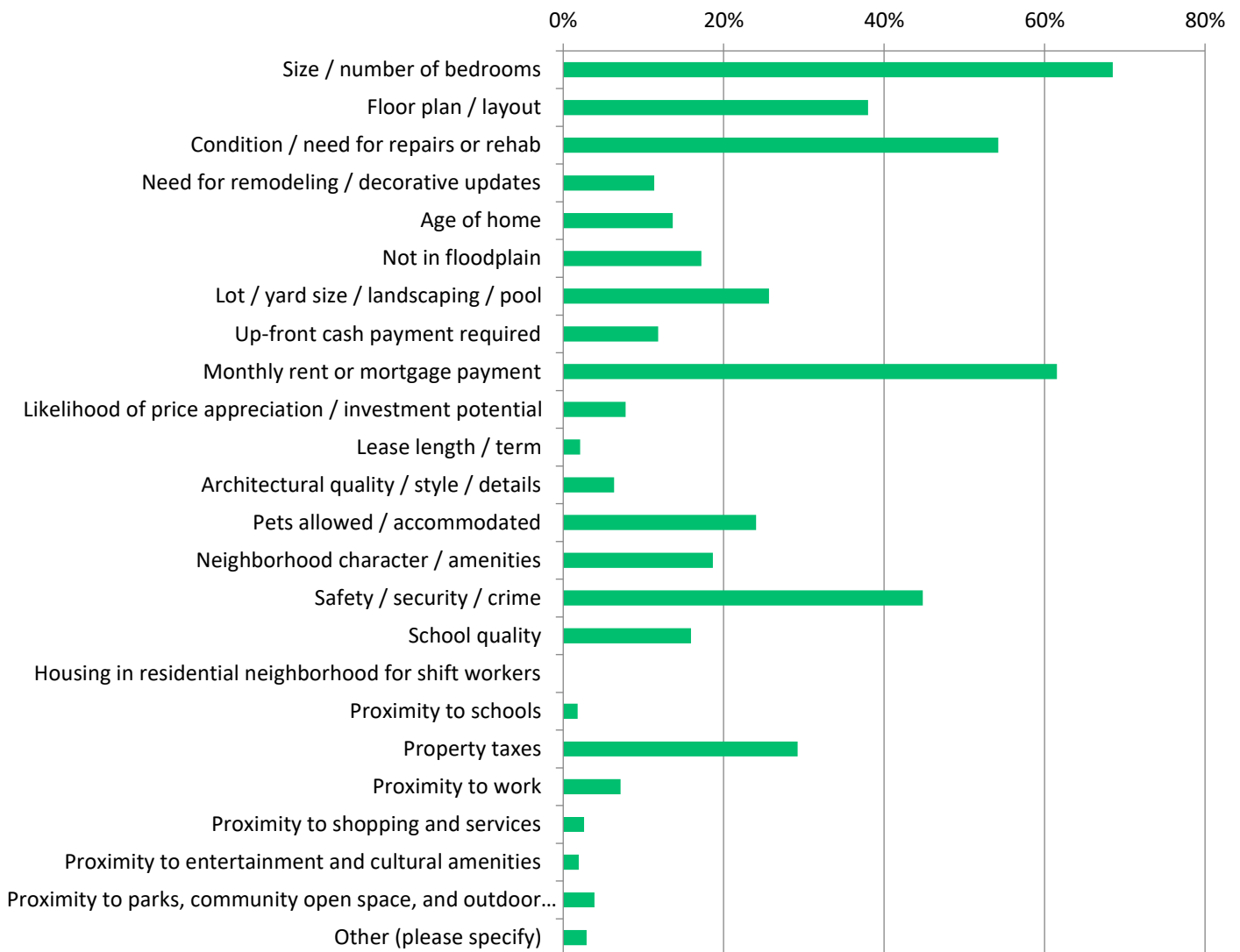
n=632



**What do you consider to be the most important factors in selecting your housing type and location? Check UP TO FIVE.**

Certain specific factors were emerged as the most important in selecting respondents' next residence: home size / number of bedrooms, home condition, and monthly cost were all cited by over half of respondents. Floor plan / layout and safety / security / crime were each cited by over one third of respondents. These preferences generally held across the income spectrum and for renters as a subgroup, though monthly cost was a the most commonly cited factor instead of home size for lower income groups. For income groups above \$75,000 annually, monthly cost was cited by less than half of respondents

n=616

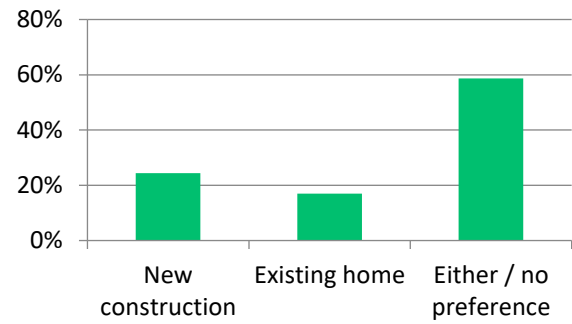




***Would you prefer new construction or an existing home for your next residence?***

Over half of respondents had no preference for either new construction or existing homes. Respondents with household annual incomes of \$75,000 or more had an increased preference for new construction, at 30%.

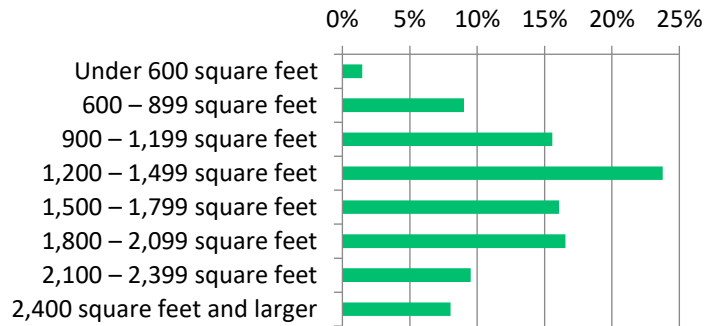
n=614



**What is the minimum size of a NEW CONSTRUCTION home or apartment unit you would consider?**

The most frequently chosen minimum new construction home size was 1,200 to 1,499 square feet. However, minimum size preference was relatively widely distributed between 900 and 2,100 square feet.

Minimum preferred size varied substantially with household income. The size preferences for different income groups were as follows:



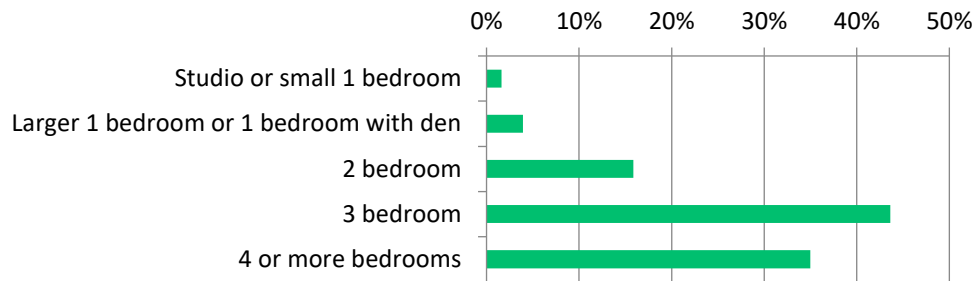
n=610

Household Income Group	Less than 1,200 sq.ft.	1,200 to 1,800 sq.ft.	1,800 sq.ft. or more
Under \$35,000	55.0%	36.0%	9.0%
\$35,000 - \$49,999	45.7%	44.6%	9.8%
\$50,000 - \$74,999	20.9%	52.7%	26.4%
\$75,000 or more	9.2%	34.6%	56.2%

### ***What is the room plan you would most desire for your next residence?***

Three-bedroom plans were the most desired option, though approximately one-third of respondents wanted at least 4 bedrooms. Affluent respondents preferred 4 bedroom plans – approximately 52% chose that option, while it was chosen by just 13% of the lowest income group, under \$35,000 annually. The 3-bedroom option was consistently chosen by 40% - 50% of respondents across income groups, as well as by current renters.

n=612

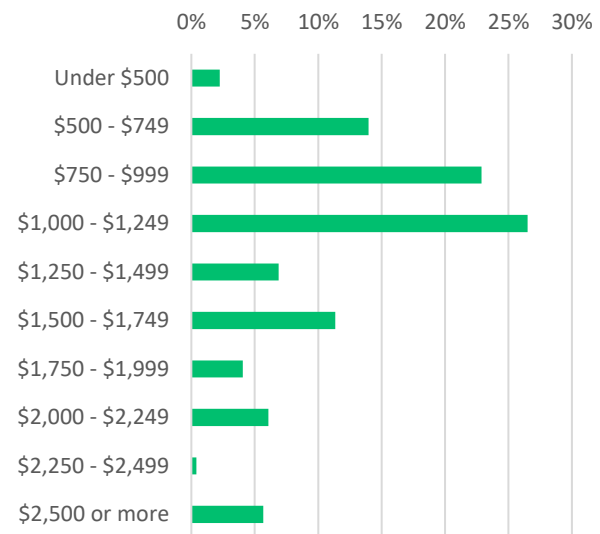


**For the room plan identified in the previous question that offers your most desired features, how much cost would you and the family members you live with be willing to be responsible for per month in either mortgage, taxes and insurance cost (if buying) or rental payment? (enter a numerical cost between \$0 and \$10,000; do NOT include contribution from additional unrelated roommates)**

The greatest share of respondents' monthly cost amounts fell into the \$1,000 - \$1,249 range. About half (49%) of responses were in the range of \$750 to \$1,249. The frequency of responses fell off drastically above this range; all responses of \$1,250 and up accounted for barely one-third of respondents.

Lower income respondents had a much larger share of stated monthly costs under \$1,000. Even nearly one half of respondents with incomes \$50,000 to \$74,999 answered in this range. The shares of respondents in each income category whose answers were under \$1,000 is as follows:

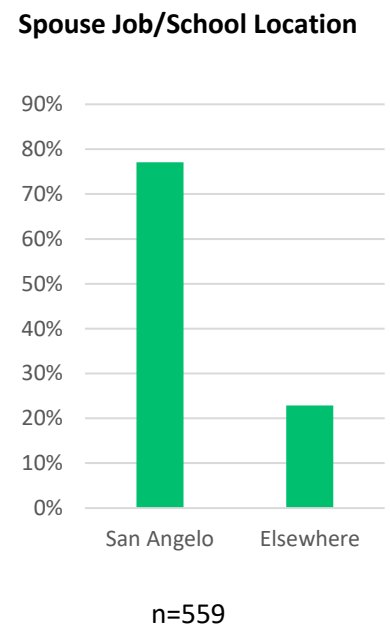
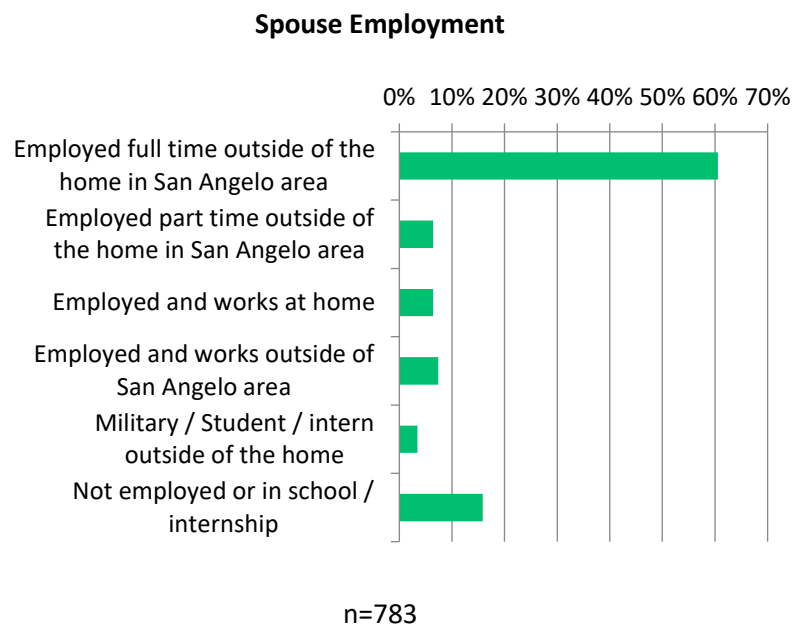
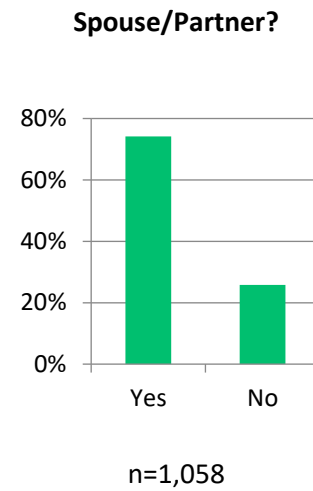
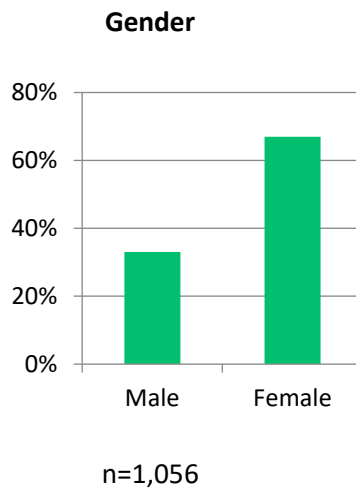
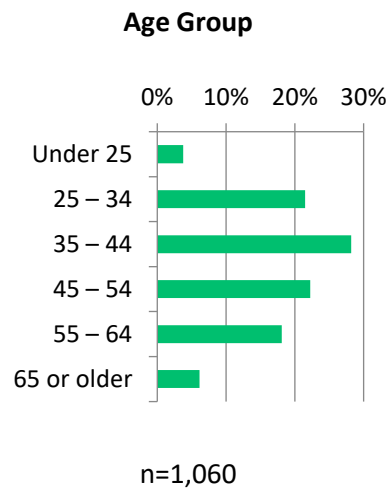
Household Income Group	Monthly Cost Under \$1,000
Under \$35,000	78.6%
\$35,000 - \$49,999	61.8%
\$50,000 - \$74,999	46.2%
\$75,000 or more	13.8%



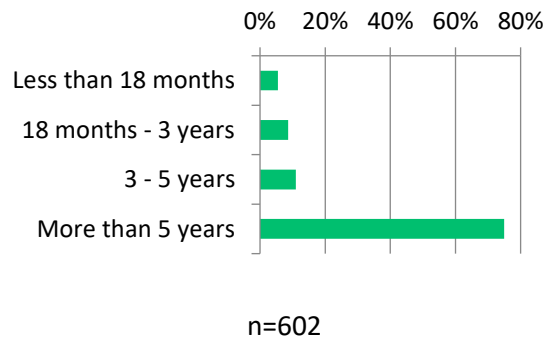
n=494 (Note: a number of responses were not numeric and were thus not tallied.)

## Demographic Questions

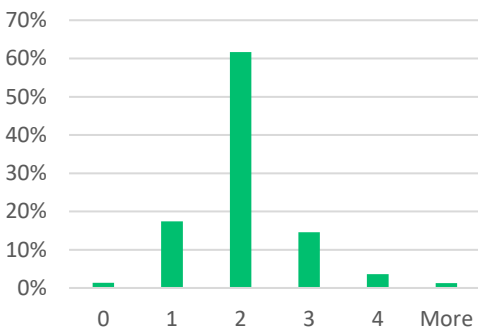
The following charts summarize the results of the demographic questions from the end of the survey.



### Expect to Continue Working in San Angelo

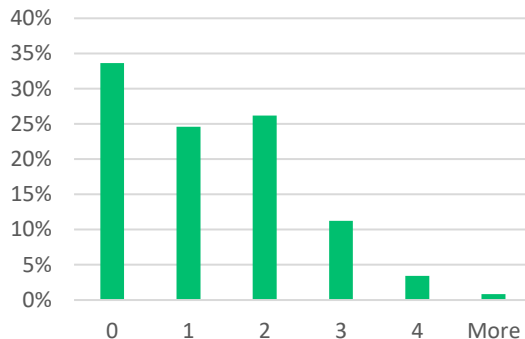


**Number of Adults in Household**



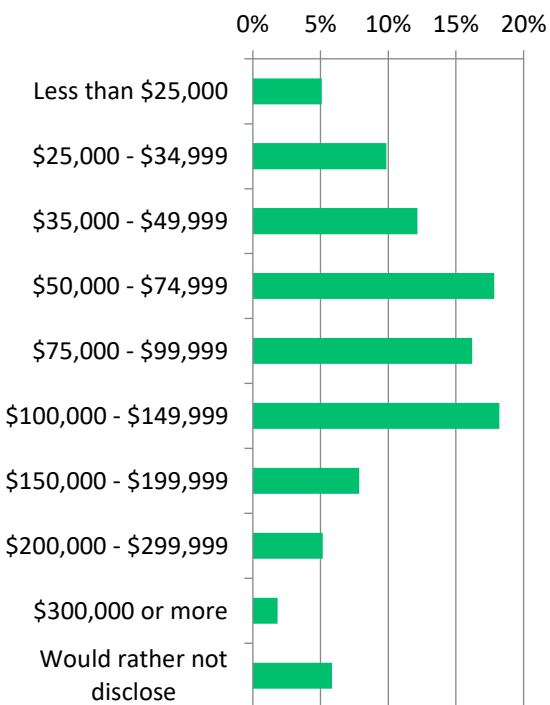
n=1,032

**Number of Children Under 18**



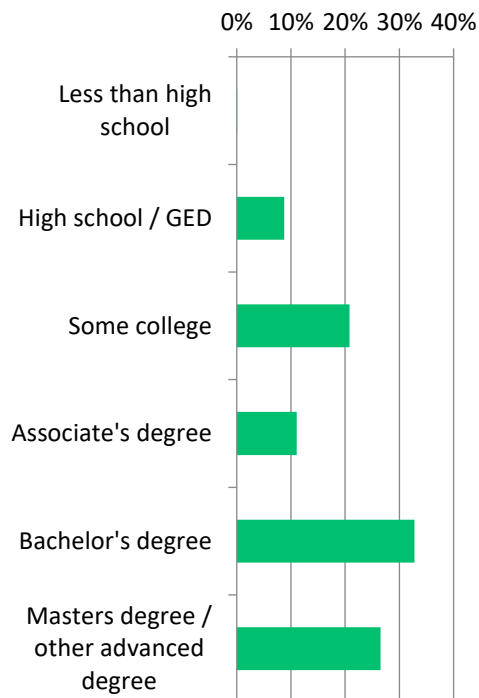
n=1,032

**Annual Household Income (Family Only)**



n=1,044

**Educational Attainment in Household**



n=1,040



## SAN ANGELO EMPLOYEE HOUSING SURVEY

**\*Survey respondents must be employed in San Angelo\***

*If your place of employment is located outside of San Angelo,  
please refrain from taking the survey.*



The City of San Angelo Economic Development Corporation is sponsoring this survey that will provide information that helps our community and the area to plan and prepare for the future. A variety of good quality and affordable housing options is important for any community growing its population and job base. This survey will help San Angelo-area public agencies better understand the community's present situation, beneficial policy changes that could be made, and new housing choices that may need to be offered.

The results of this survey will be made available to the general public and community leaders. **By donating a few minutes of your time, you will help decision makers in San Angelo have the information to address the area's housing issues.** Information collected by this survey will be displayed in aggregate only, keeping all individual responses private and confidential.

Please take a few minutes to complete the survey. Your answers will be completely anonymous and will provide vital input from the community. **Thank you!**

1. About how long have you been working in San Angelo for your current employer? (check one)  
☐ Less than one year  
☐ 1 - 2.9 years  
☐ 3 - 4.9 years  
☐ 5 - 9.9 years  
☐ 10 - 14.9 years  
☐ 15 years or more

2. What best describes your employment status in the past 12 to 18 months?

\_\_\_\_ Employed full time in San Angelo by one employer

\_\_\_\_ Employed part time in San Angelo by one or more employer(s)

\_\_\_\_ Local independent contractor / self-employed

\_\_\_\_ Out of town visiting / contractor / temporary worker at local San Angelo employer

\_\_\_\_ Short-term Goodfellow AFB / Military

\_\_\_\_ Long-term Goodfellow AFB / Military

\_\_\_\_ Student / intern

3. How far do you commute to work each day? (check one)

\_\_\_\_ 0 to 5 miles

\_\_\_\_ 5 to 10 miles

\_\_\_\_ 10 to 25 miles

\_\_\_\_ 25 or more miles

4. What is the way you have secured housing at the present time?

\_\_\_\_ I own my home

\_\_\_\_ My employer has provided my living space

\_\_\_\_ I rent my home

\_\_\_\_ I have another living arrangement (please describe):

---

5. What is the typical amount of your household's monthly mortgage or rent payment?

\_\_\_ Under \$500

\_\_\_ \$500 - \$749

\_\_\_ \$750 - \$999

\_\_\_ \$1,000 - \$1,249

\_\_\_ \$1,250 - \$1,499

\_\_\_ \$1,500 - \$1,749

\_\_\_ \$1,750 - \$1,999

\_\_\_ \$2,000 - \$2,249

\_\_\_ \$2,250 - \$2,499

\_\_\_ \$2,500 or more

\_\_\_ Not applicable

6. Please describe the physical structure of your current residence (pick one):

\_\_\_ Site-built single-family detached home (house built on-site, as opposed to manufactured or mobile homes)

\_\_\_ Attached townhome

\_\_\_ Duplex / triplex / quadplex

\_\_\_ Small multi-unit property (5-9 units)

\_\_\_ Moderate-sized multi-unit property (10-30 units)

\_\_\_ Large multifamily complex (over 30 units)

\_\_\_ Mobile or manufactured home on long term / permanent site

\_\_\_ Recreational vehicle / trailer in temporary or seasonal location

\_\_\_ On or off-base military-only housing

\_\_\_ On or off-campus student housing

\_\_\_ Other

7. Please state the 5-digit ZIP code of your current residence:

ZIP code: \_\_\_\_\_

8. Where do you currently live while working in San Angelo? (check one)

\_\_\_\_ City of San Angelo

\_\_\_\_ Carlsbad (skip to Q11)

\_\_\_\_ Other unincorporated area within 5 miles of \_\_\_\_\_ Grape Creek (skip to Q11)

San Angelo

\_\_\_\_ Wall (skip to Q11)

\_\_\_\_ Veribest (skip to Q11)

\_\_\_\_ Sherwood / Mertzon (skip to Q11)

\_\_\_\_ Vancourt (skip to Q11)

\_\_\_\_ Christoval (skip to Q11)

\_\_\_\_ Mereta (skip to Q11)

\_\_\_\_ Knickerbocker (skip to Q11)

\_\_\_\_ Elsewhere, Where? \_\_\_\_\_ (skip to Q11)    \_\_\_\_ Other location in Tom Green County (skip to Q11)

9. (If you checked "City of San Angelo", "Unincorporated area within 5 miles of San Angelo" in Q8)

What do you like best about living in the San Angelo area? (Choose up to three things – you may offer your own opinion as one choice after "Other")

\_\_\_\_ Family-friendly orientation

\_\_\_\_ In-town recreational amenities and parks

\_\_\_\_ Public schools

\_\_\_\_ Lakes / outdoors / natural amenities / hunting & fishing

\_\_\_\_ Low cost of living

\_\_\_\_ Arts and culture

\_\_\_\_ Strong connection to military

\_\_\_\_ Other \_\_\_\_\_

10. What do you like least about living in the San Angelo area, compared to other places? (Choose up to three things – you may offer your own opinion as one choice after “Other”) (skip to Q12 after completing this question)

\_\_\_\_ Limited housing options

\_\_\_\_ Downtown not thriving enough

\_\_\_\_ Limited entertainment / family activities

\_\_\_\_ Limited arts and culture scene

\_\_\_\_ Limited shopping

\_\_\_\_ Limited dining

\_\_\_\_ Safety concerns

\_\_\_\_ Taxes

\_\_\_\_ Other \_\_\_\_\_

11. Why do you prefer living where you do now rather than the San Angelo area? (Choose up to three things – you may offer your own opinion as one choice after “Other”)

\_\_\_\_ Prefer more rural setting / large acreage property farther from built-up areas and towns

\_\_\_\_ Current area offers better housing types / supply

\_\_\_\_ Long-time resident / family established in current community

\_\_\_\_ Responsibility to manage family land

\_\_\_\_ Commute easier for other family members

\_\_\_\_ School district preference

\_\_\_\_ Better recreational / cultural activities in current area

\_\_\_\_ Better shopping and dining options in current area

\_\_\_\_ Better recreational / cultural activities in current area

\_\_\_\_ Other \_\_\_\_\_

12. Assuming no significant changes to the current trends in the San Angelo economy or employers, what do you think are the most important changes needed to provide more supply and choices for housing for San Angelo workers? (Choose UP TO FOUR things – you may offer your own opinion as one choice after “Other”)

\_\_\_\_\_ Provide more “entry-level” subdivisions of lower-priced, for-sale single-family detached homes

\_\_\_\_\_ Provide new development of for-rent single-family detached homes with common yard maintenance

\_\_\_\_\_ Provide more upscale, “move-up” single-family detached housing in small subdivisions without amenities

\_\_\_\_\_ Build new masterplanned communities that include a variety of housing and amenities (playgrounds, parks, recreation facilities, open space, pool, etc)

\_\_\_\_\_ Provide denser, lower-maintenance types of for-sale housing, such as townhomes, patio homes and condominiums

\_\_\_\_\_ Provide new, upscale apartments and rental housing with many on-site amenities, luxury finishes and appliances

\_\_\_\_\_ Provide new urban lofts, apartments, townhomes and condominiums in Downtown San Angelo

\_\_\_\_\_ Provide new moderately-priced apartments and rental housing with limited amenities, basic finishes and appliances

\_\_\_\_\_ Provide new lower-priced apartments restricted only to tenants with lower incomes (tax credit or other subsidized rental housing)

\_\_\_\_\_ Provide new upscale large-lot subdivision housing in outlying areas of San Angelo

\_\_\_\_\_ Provide subdivisions of new modular or manufactured homes

\_\_\_\_\_ Provide more mobile home and RV parks

\_\_\_\_\_ Preserve and rehab/renovate existing lower cost and older housing

\_\_\_\_\_ Encourage more accessory rental units (garage apartments, etc.) in single-family areas

\_\_\_\_\_ Other \_\_\_\_\_

13. How long have you lived at your current place of residence?

\_\_\_\_ Less than 1 year

\_\_\_\_ 1-3 years

\_\_\_\_ 3-5 years

\_\_\_\_ 5-10 years

\_\_\_\_ Over 10 years (skip to Q16)

14. When you last moved, which of these statements best describes the experience of your household, with regards to your housing needs and budget?

\_\_\_\_ Housing was EASILY found to match the needs AND budget of my household.

\_\_\_\_ Housing was found to match the needs AND budget of my household WITH DIFFICULTY.

\_\_\_\_ Housing was found to match the needs of my household, BUT NOT my household's budget.

\_\_\_\_ Housing was found to match the budget of my household, BUT NOT its needs.

\_\_\_\_ NO housing was found to match my household's budget NOR its needs.

15. If you wish, please add comments about your experience finding a home that met your needs and budget:

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16. Are there any reasons that make you desire or need to move to a different home at the present time? *Pick all that apply.*

☐ Nothing, I am satisfied with my current residence and would not consider moving (skip to Q26)

☐ Dissatisfied with design or condition of current home

☐ Will be leaving current household group / family

☐ Need a larger home

☐ Need a smaller home

☐ Want a larger lot

☐ Want a smaller lot

☐ Dissatisfied with current home location / neighborhood

☐ Prefer another school district

☐ Want to be closer to work

☐ Want to switch from renting to owning

☐ Want to switch from owning to renting

☐ Want to share a home with fewer people

☐ Want a lower priced home

☐ Will be relocating away from the San Angelo area

☐ Other reason:

---

17. Would you plan to own or rent if you were to move now?

☐ Own

☐ Rent

☐ Don't know

18. What is the maximum you would be willing to pay for your next home, per month?

\_\_\_\_ Under \$500

\_\_\_\_ \$1,750 - \$1,999

\_\_\_\_ \$500 - \$749

\_\_\_\_ \$2,000 - \$2,499

\_\_\_\_ \$750 - \$999

\_\_\_\_ \$2,500 - \$2,999

\_\_\_\_ \$1,000 - \$1,249

\_\_\_\_ \$3,000 and over

\_\_\_\_ \$1,250 - \$1,499

\_\_\_\_ Not applicable

\_\_\_\_ \$1,500 - \$1,749

19. Given your financial, employment, and family situations, plus personal preferences, which housing type would be the best fit for you?:

\_\_\_\_ Multifamily apartment / condominium

\_\_\_\_ Downtown apartment / loft / condominium / townhome

\_\_\_\_ Accessory apartment or room in shared single-family home

\_\_\_\_ Duplex or triplex

\_\_\_\_ Attached townhome

\_\_\_\_ Site-built single-family home in town or suburban subdivision

\_\_\_\_ Single-family home on oversize lot outside city limits

\_\_\_\_ Rural farm / ranch

\_\_\_\_ Mobile or manufactured home on long term / permanent site

\_\_\_\_ Recreational vehicle / trailer in temporary or seasonal location

\_\_\_\_ On or off-base military-only housing

\_\_\_\_ On or off-campus student housing

\_\_\_\_ Other

20. How desirable do you find the following locations for your next home? Please rank their desirability.

	Not at all Desirable	Moderately Undesirable	Neutral	Moderately Desirable	Very Desirable
City of San Angelo	_____	_____	_____	_____	_____
Unincorporated area within 5 miles of San Angelo	_____	_____	_____	_____	_____
Other rural areas or towns INSIDE Tom Green county	_____	_____	_____	_____	_____
Other area outside Tom Green	_____	_____	_____	_____	_____
Other areas not listed above	_____	_____	_____	_____	_____

21. What do you consider to be the most important factors in selecting your housing type and location? Check UP TO FIVE.

- |  |  |
|--|--|
| <input type="checkbox"/> Size / number of bedrooms                               | <input type="checkbox"/> Neighborhood character / amenities  |
| <input type="checkbox"/> Floor plan / layout                                     | <input type="checkbox"/> Safety / security / crime   |
| <input type="checkbox"/> Condition / need for repairs or rehab                   | <input type="checkbox"/> School quality  |
| <input type="checkbox"/> Need for remodeling / decorative updates                | <input type="checkbox"/> Housing in residential neighborhood for shift workers                         |
| <input type="checkbox"/> Age of home   | <input type="checkbox"/> Proximity to schools  |
| <input type="checkbox"/> Not in floodplain                                       | <input type="checkbox"/> Property taxes  |
| <input type="checkbox"/> Lot / yard size / landscaping / pool                    | <input type="checkbox"/> Proximity to work   |
| <input type="checkbox"/> Up-front cash payment required                          | <input type="checkbox"/> Proximity to shopping and services  |
| <input type="checkbox"/> Monthly rent or mortgage payment                        | <input type="checkbox"/> Proximity to entertainment and cultural amenities                             |
| <input type="checkbox"/> Likelihood of price appreciation / investment potential | <input type="checkbox"/> Proximity to parks, community open space, and outdoor recreational facilities |
| <input type="checkbox"/> Lease length / term                                     | <input type="checkbox"/> Other:  |
| <input type="checkbox"/> Architectural quality / style / details                 |  |
| <input type="checkbox"/> Pets allowed / accommodated                             |  |
- 

22. Would you prefer new construction or an existing home for your next residence?

- ☐ New construction
- ☐ Existing home
- ☐ Either / no preference

23. What is the minimum size of a NEW CONSTRUCTION home or apartment unit you would consider?

\_\_\_\_ Under 600 square feet

\_\_\_\_ 600 – 899 square feet

\_\_\_\_ 900 – 1,199 square feet

\_\_\_\_ 1200 – 1,499 square feet

\_\_\_\_ 1,500 – 1,799 square feet

\_\_\_\_ 1,800 – 2,099 square feet

\_\_\_\_ 2,100 – 2,399 square feet

\_\_\_\_ 2,400 square feet and larger

24. What is the room plan you would most desire for your next residence?

\_\_\_\_ Studio or small 1 bedroom

\_\_\_\_ Larger 1 bedroom or 1 bedroom with den

\_\_\_\_ 2 bedroom

\_\_\_\_ 3 bedroom

\_\_\_\_ 4 or more bedrooms

25. For the room plan identified in the previous question that offers your most desired features, how much cost would you and the family members you live with be willing to be responsible for **per month** in either mortgage, taxes and insurance cost (if buying) or rental payment? (enter a numerical cost between \$0 and \$10,000; do NOT include contribution from additional unrelated roommates)

---

26. Which of these categories matches your age in years?

- ☐ Under 25
- ☐ 25 – 34
- ☐ 35 – 44
- ☐ 45 – 54
- ☐ 55 – 64
- ☐ 65 or older

27. Gender:

- ☐ Male
- ☐ Female

28. Do you live with a spouse or partner?

- ☐ Yes
- ☐ No (Skip to Q32)

29. Please select the best description of your spouse's/partner's employment status.

- ☐ Employed full time outside of the home in San Angelo area
- ☐ Employed part time outside of the home in San Angelo area
- ☐ Employed and works at home (skip to Q32)
- ☐ Employed and works outside of San Angelo area
- ☐ Military / Student / intern outside of the home
- ☐ Not employed or in school / internship (skip to Q32)

30. Where is your spouse's or partner's current geographic location (city or town) of employment or schooling?

---

31. How long do you expect to continue working in San Angelo?

- |  |  |
|--|--|
| <input type="checkbox"/> Less than 18 months | <input type="checkbox"/> 3 – 5 years       |
| <input type="checkbox"/> 18 months – 3 years | <input type="checkbox"/> More than 5 years |

32. How many are in your household (including yourself)?

- ☐ Adults over age 18
- ☐ Children age 18 and younger (put "0" if none)

33. What category best describes the gross annual income for you and family members that live with you (do not include income from unrelated roommates)?

- |  |  |
|--|--|
| <input type="checkbox"/> Less than \$25,000  | <input type="checkbox"/> \$100,000 - \$149,999     |
| <input type="checkbox"/> \$25,000 - \$34,999 | <input type="checkbox"/> \$150,000 - \$199,999     |
| <input type="checkbox"/> \$35,000 - \$49,999 | <input type="checkbox"/> \$200,000 - \$299,999     |
| <input type="checkbox"/> \$50,000 - \$74,999 | <input type="checkbox"/> \$300,000 or more         |
| <input type="checkbox"/> \$75,000 - \$99,999 | <input type="checkbox"/> Would rather not disclose |

34. What is the highest level of educational attainment in your household?

- |  |   |
|--|---|
| <input type="checkbox"/> Less than high school | <input type="checkbox"/> Associate's degree                     |
| <input type="checkbox"/> High school / GED     | <input type="checkbox"/> Bachelor's degree                      |
| <input type="checkbox"/> Some college          | <input type="checkbox"/> Masters degree / other advanced degree |

Thank you very much for taking the time to complete this survey. As mentioned previously, your input will help decision makers in San Angelo have the information they need to plan for the future. Please visit the following website below for more information about the San Angelo Development Corporation: <https://economicdevelopmentsanangelo.com>

## APPENDIX B:

### Employee Survey Open Ended Responses

Provided as a separate document file. If you would like to obtain a copy of this file, please contact Guy Andrews at 325-653-7197 or via e-mail at [guy.andrews@cosatx.us](mailto:guy.andrews@cosatx.us)





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