TEXOMA

Texoma Economic Development District

2022-2027
COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

TEXOMA COUNCIL OF GOVERNMENTS

Acknowledgements

We would like to thank the following individuals and organizations who provided input and feedback throughout the 2022-2027 CEDS update process:

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TCOG

Summary Background

Texoma Council of Governments (TCOG) is designated by the U.S. Economic Development Administration as the Economic Development District for the Texoma region of Texas (Cooke, Fannin, and Grayson counties). As such, TCOG is responsible for facilitating the creation of a five year planning document or Comprehensive Economic Development Strategy (CEDS). The CEDS is created through a rigorous locally-based, regionally-driven economic development planning process guided by a committee of stakeholders from each of the three counties in the Texoma region.

Through the collection of data from various secondary sources such as the U.S. Census Bureau and The Bureau of Labor Statistics as well as primary data collected locally through the use of surveys and the **2022-2027 Regional Needs Assessment**, the CEDS Committee suggests regional strategies for economic growth. The data collected are analyzed to discover strengths, weaknesses, opportunities, and challenges and provide committee members with a snapshot of current economic conditions. The CEDS Committee can then formulate strategies for leveraging strengths to overcome weaknesses, and utilizing opportunities to meet current and future challenges.

In Texoma, Grayson County continues to be the fastest growing of the three counties, with Cooke County second and Fannin County third. The change in population from our 2016-21 CEDS and the projected population growth for the 2021-27 CEDS both echo a trend we are seeing on a national level. Urban areas are growing at rapid rates while rural areas are growing at a slow and steady pace. Perhaps the most notable changes for Texoma lie in the changing racial demographics of the growth. Dealing with population growth and demographic changes will be challenges that must be considered in economic development for the region.

Another challenge for the region is the shortage of available housing. This is an issue for all of the cities in the region and is a major issue in economic development. A growing workforce is needed for new industry and business, and this workforce must be housed. Housing shortages hinder the ability of cities and counties to attract new business, due to fears that there will not be enough housing to support the workforce needed.

Transportation continues to be a challenge for the region. Many of the region's residents live in rural areas (where job opportunities are scarce) and face the dilemma of finding affordable, reliable transportation to commute to more densely populated areas for employment, services or medical appointments.

The recent COVID 19 pandemic has created more disruption in Texoma. Although the unemployment rate has changed minimally, many businesses have faltered. In response to the pandemic, TCOG developed a **2020-2022 Business Disaster Mitigation Plan** (BDMP) to assist the region in becoming more resilient. This plan received federal funds through EDA.

TCOG has brought in additional funders to the economic development consortium, **TruFund** and **Texas PACE Authority**. TruFund is a CDFI, receives federal funding, and is focusing on businesses owned by people of color. Texas PACE works with private lenders to support environmentally neutral building improvements.

In addition to the BDMP, there are strengths in the region to help Texoma address these challenges. Natural resources and the friendly laid back characteristic of the area provide lifestyle accommodations that are commonly sought by employers to attract a larger workforce pool. Ecotourism continues to bolster economic health as well as the region's many creative industries such as craft beverage and the natural and organic industry that relies heavily on our natural resources.

As the population in the region increases, it will be vitally important to expand business and employment. TCOG has combined efforts with local economic development professionals and will strive to create resilient regional business communities throughout the region with the following goals:

- ❖ Regional Resource for Info
- ❖ Partner in Grant Research
- ❖ Regional ED Partnership
- ❖ Regional Planning & Economic Resilience
- ❖ Regional Community & Social Services Resource

1. Introduction

What is CEDS?

The Comprehensive Economic Development Strategy (CEDS) is a region-wide plan for economic development. It creates a foundation for regional collaboration among public and private sectors and community stakeholders, in order to build capacity and better build prosperity and economic resiliency in a region. It is also a requirement of EDA grant funding that economic development districts complete a comprehensive strategy every five years, along with an annual update each year. In 2021, Texoma Council of Governments (TCOG) and Texoma CEDS planning committee began preparing for our 2022-2027 CEDS planning document.

Texoma Region

Texoma is an interstate region in the United States, split between Oklahoma and Texas. The name is a portmanteau of Texas and Oklahoma.

The Texoma region consists of three north-central Texas counties, all bordering the Red River and the state of Oklahoma. These counties are Cooke, Fannin, and Grayson; common challenges are shared by all, but each has its own distinct concerns. Grayson County is the central county, the most populous, and the most urban (Sherman/Denison Metropolitan Area). See maps of Texoma Region below and next page

Covering 874.6 square miles, **Cooke County**, Texas is the 175th-largest county in Texas by area. Cooke County, Texas is bordered by Montague County, Wise County, Denton County, Love County, and Grayson County.

Covering 890.6 square miles, **Fannin County**, Texas is the 160th-largest county in Texas by area. Fannin County, Texas is bordered by Hunt County, Delta County, Lamar County, Bryan County, Grayson County, and Collin County.

Covering 932.6 square miles, **Grayson County**, Texas is the 95th-largest county in Texas by area. Grayson County, Texas is bordered by Fannin County, Denton County, Bryan County, Marshall County, Love County, Cooke County, and Collin County. (Source: US Census County Profiles).

Texoma Council of Governments (TCOG)

Texoma Council of Governments (TCOG) is a voluntary association of local governments in Cooke, Fannin, and Grayson Counties that works directly with citizens and local jurisdictions to improve and advance economic vitality and quality of life in Texoma. In collaboration with our public and private sector partners, TCOG delivers various programs and services designed to support the health, welfare, and future of our citizens, our communities, and the region as a whole. TCOG employees work hand-in-hand with elected officials and community leaders to develop sustainable and economically viable community and regional development solutions.

Many projects are funded through a state or federal funding allocation to the region. TCOG utilizes these funds for grant distribution, regional projects, and strategic development. Grant distributions fall into three major categories of homeland security funds, criminal justice grants, and rural community development block grants. Regional projects include conducting household hazardous waste collections and recycling and composting demonstration projects. TCOG also serves as

the Economic Development Administration's designated Economic Development District in Texoma, producing the annual Comprehensive Economic Development Strategy for the region.

TCOG and our community partners have developed innovative projects to improve quality of life and build the region. One such project is the provision of Geographical Information Systems (GIS) support to rural communities that enhances planning, zoning and other development-related decisions. GIS is an essential emergency management tool, and many local emergency managers, 911 dispatchers, firefighters, and law enforcement officers take advantage of this innovative service. TCOG also offers training, strategic planning, and project management services.

In addition to the work we perform for our cities and counties, TCOG provides a vast array of direct social services, including the Community Services Block Grant (CSBG). This program seeks to mobilize resources to provide education, economic opportunities, and advocacy for the needs of low-income families and

communities of Northeast Texas. Services offered by CSBG are designed to promote self-sufficiency.

Other social services include: Section 8 rental assistance (over 600 vouchers each year), benefits counseling, care coordination for the elderly and disabled, caregiver support services, senior volunteer programs, employment and education support, utility assistance, home weatherization, and comprehensive information and referral assistance to seniors, individuals with disabilities, and low-income families.

Collectively, through the planning and development services offered to cities and counties as well as the direct social services provided to citizens, TCOG has played a crucial role in the growth and development of the region since 1968. An Economic Impact Analysis conducted in 2011 estimated TCOG's overall impact in the region at $34 million for the 2010-2011 fiscal year, including 174 permanent jobs with $6.2 million total earnings, 182,000 volunteer hours served was valued at over $4 million, plus an additional $658,000 in tax revenues to local jurisdictions. Directly through our projects and services and indirectly through our overall economic impact to the region, TCOG is touching lives and changing communities.

2. Population and Demographics

This chapter summarizes and illustrates population and demographic data for the TCOG region. Topics of focus include population, age, race, household and housing characteristics, and educational attainment.

The Population

Cooke, Fannin, and Grayson Counties are predominantly rural communities with few major cities and employment centers driving the overall growth for the region. See Table 1 below, which illustrates historical population.

The region has a total population of 212,983, which has grown slightly over 10.2% or by a population of just under 20,000 people since 2010.

The annual growth rate has been generally similar between the three counties.

The most populous county in the TCOG Region is Grayson County, which has grown 13% since 2010, also is an important economic center in the region.

Sherman, Denison, Gainesville, and Bonham are the largest cities in the TCOG region, accounting for 45 percent of the total regional population.

Table 1: Historical Population of the Texoma Region

	1930	1940	1950	1960	1970	1980	1990	2000	2010	2020	% Change (2010-2020
Cooke	24,136	24,909	22,146	22,560	23,471	26,757	32,108	35,480	38,472	41,257	7.2%
Grayson	65,843	69,494	70,467	73,043	81,808	91,625	100,971	110,866	120,877	136,212	12.7%
Fannin	41,163	41,064	31,253	23,880	22,705	25,430	28,227	31,092	33,915	35,514	4.7%
Total	131,142	135,467	123,866	119,483	127,984	143,812	161,306	177,438	193,264	212,983	10.2%

Source: U.S. Census, 2020 American Community Survey (ACS) 1-Year Estimates

Figure 1: Historical Population of the Texoma Region

Source: US Census Data 2020

TCOG
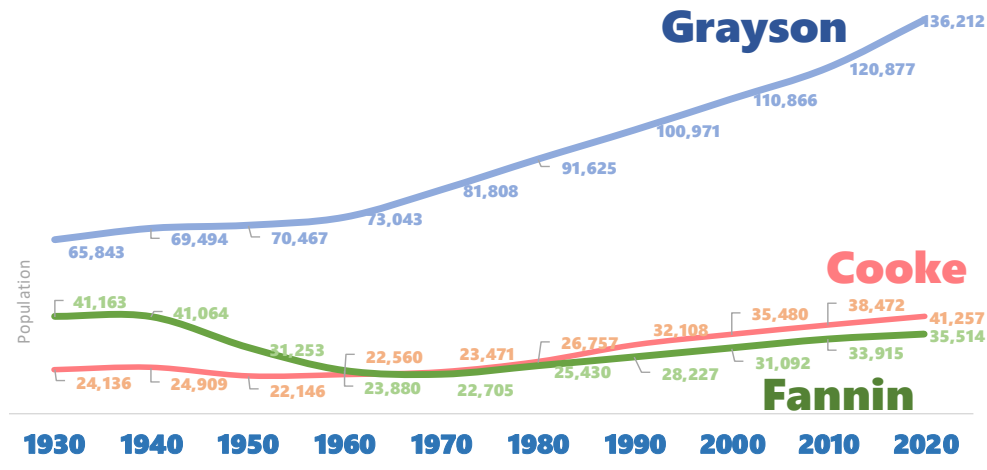
Area of Concern: Fast Growing Population

Texoma is a Fast Growing Region in the Nation's Fastest Growing State

Over the past decade, Texas has seen more population growth (almost 4 million new residents from 2010-2021) than any other state in the nation. Texoma has seen a lower percentage of population growth than the state as a whole, which has seen a whopping 10.2% population increase since the 2010 census, according to the 2020 Census.

The Texoma region has seen a higher percentage of population growth than the United States as a whole, which has only grown 6.3% over the past decade. Grayson County has grown the most with a 13% population increase since 2010, followed by Cooke County with an 8% population increase since 2010, and Fannin County with a 5% increase. Total Texoma regional population is at 212,983 (Cooke 41,257, Fannin 35,514, and Grayson 136,212).

The Texas State Water Development Board predicts a further population increase of 9.4% in Cooke County, 8.7% in Grayson County, and 22.2% in Fannin County over the upcoming decade (2030), leading to a population in 2030 of 45,121 in Cooke County, 43,391 in Fannin County, and 148,056 in Grayson County, for a total regional population of 236,568. See Table and Chart below for Population Projections.

Table 2: Population Projection for the Region

	2020	2030	2040	2050	2060	2070	% Change (2020-2030)
Cooke	41,257	45,121	48,079	53,532	64,047	96,463	9.4%
Grayson	136,212	148,056	164,524	185,564	250,872	344,127	8.7%
Fannin	35,514	43,391	52,743	69,221	100,915	138,497	22.2%
Total	212,983	236,568	265,346	308,317	415,834	579,087	11.1%

Source: The Texas State Water Develoment Board

Figure 2: Population Projection for the Region

Source: US Census Data 2020

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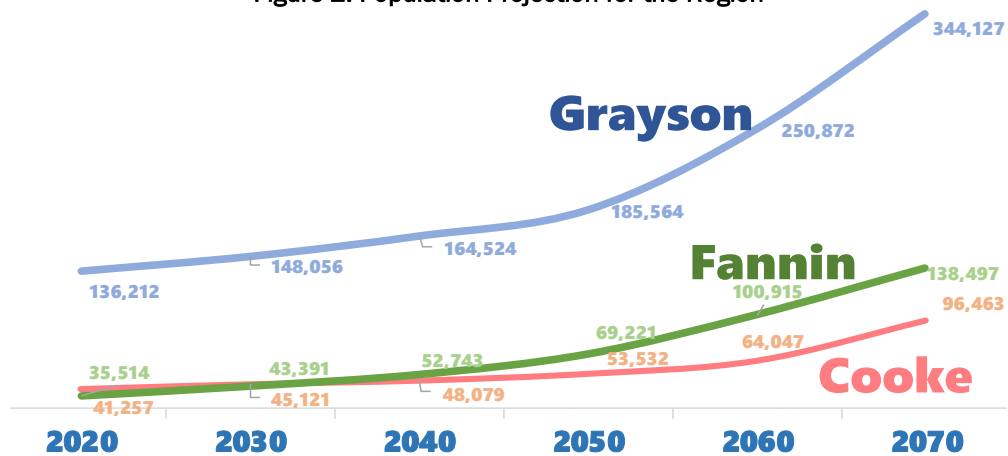
Current Projects Affecting Growth

Grayson County

✄ *Interstate I-75 Expansion (Texoma)*
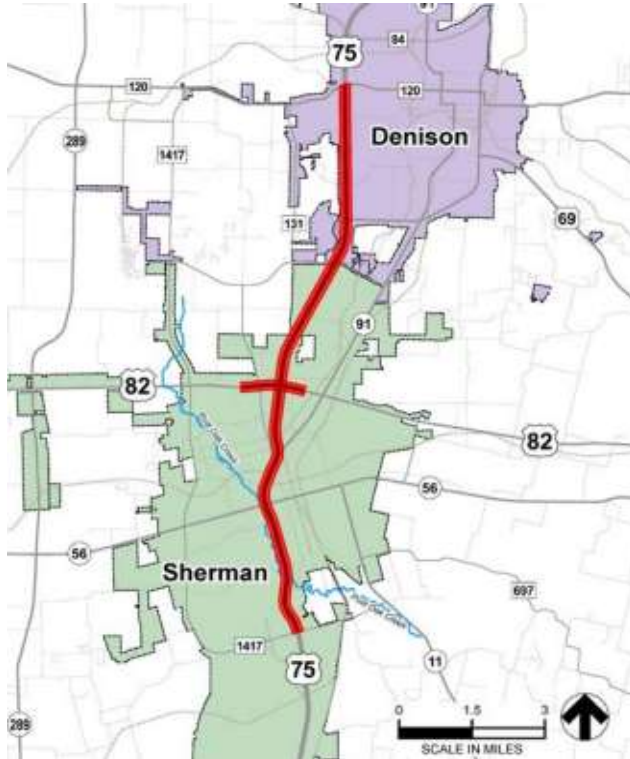
The US 75 Project is a TxDOT project to develop long-term transportation and operational improvements on US 75 and US 82 in the cities of Sherman and Denison in Grayson County. The purpose of the project is to improve safety, address congestion, improve traffic operations, and address roadway deficiencies. The Texas Transportation Commission recently approved a 10-year, $77 billion Texas Department of Transportation (TxDOT) plan for highway construction projects throughout the state. The *2020 Unified Transportation Program* earmarks funds for projects in Phase 5A of the Dallas North Tollway, also known as the Grayson County Tollway is currently under construction. This phase brings an additional regional thoroughfare connection to the County and will be a main driving force in the economic development of southern Grayson County. Upon its completion Grayson County Residents will be able to utilize the Tollway connection at FM 121 and travel to the heart of the DFW Metroplex.

North Texas, all of which are scheduled to get underway before 2023.

The Interstate I-75 Expansion is a $155 million gap project, a long-time priority for both Sherman and Grayson County, which will have a four-mile segment of U.S. 75 brought up to interstate standards and expanded into a six-lane highway.

The origins of the gap project date back to approximately 2017, when area leaders began to pursue improvements that would update the highway from FM 1417 to State Highway 91. Previously, county and regional transportation leaders have said that the highway is in need of an update, as it was not designed for modern traffic patterns and speeds.

Officials with the Texas Department of Transportation predict that it may be the summer of 2023 before the construction on U.S. Highway 75 finally is completed. For more information, visit www.txdot.gov.

This is anticipated to alleviate congestion on the Preston Road Corridor, and will facilitate the development of traditionally rural agricultural land into retail, commercial, and residential opportunities. The first Phase of the Grayson County Tollway is expected to be completed in 2022, with future extensions planned to extend the tollway to Denison.

Source: Texas Department of Transportation 2021, Ben Rodriguez, AICP

Fannin County

✂ *Bois d'Arc Lake*

Bois d'Arc Lake is a 16,641-acre lake currently under construction by the North Texas Municipal Water District (NTMWD), located in Fannin County northeast of Bonham. The $1.6 billion project will provide a reliable water supply beginning in 2022 for the 1.8 million North Texans that NTMWD serves, and will provide economic and recreational benefits for Fannin County.

According to an economic study commissioned by NTMWD, Bois d'Arc Lake is projected to bring $509 million in economic activity to Fannin County during its construction. Upon completion, the lake is projected to add $166 million in annual economic activity to Fannin County, and create approximately 2,400 new long-term jobs.

Over the next 30 years, the study's economist expects that Bois d'Arc Lake will attract 1,100 full-time resident households and 2,100 new weekend/vacation homes.

Source: Texas Department of Transportation, KXII Channel, Steven J. Filipowicz, MPA, Executive Director, Economic Development, City of Bonham & BEDCo, 2021

✂ *Lake Ralph Hall*

Lake Ralph Hall will be the newest lake and one of the state's biggest projects to be built in nearly 30 years. Named after the longtime US Congressman Ralph Hall from Rockwall, the reservoir will be located on the North Sulphur River in Southeast Fannin County, North Texas.

The project is being built by Upper Trinity Regional Water District (UTRWD) and will provide crucial water for an area whose population is projected to increase nearly five-fold in the next 50 years.

Construction on the lake is scheduled to begin in the second quarter of 2021, with water delivery by 2025. Once complete, it will provide up to 54 million gallons per day — 35 million gallons daily (MGD) of raw and 19 MGD of reuse water.

✂ *Jones Field Airport*

According to Bonham Mayor Roy Floyd, the city of Bonham recently adopted a 20-year master plan for the Jones Field Municipal Airport. The city plans to extend the airport's runway from 4,000 to 5,000 feet, which would allow jets to land at the airport. The city expects to get grants from the state and federal government that would pay for 75 percent or more of the cost.

Source: Steven J. Filipowicz, MPA, Executive Director, Economic Development, City of Bonham & BEDCo, 2021

Cooke County

Gainesville features the Gateway Industrial Park, consists of 126 acres of shovel-ready acreage in the City of Gainesville, just 1/2 mile off Interstate 35. There are more than 1 million people within a 50 mile radius.

Gainesville is also home to the Burlington Northern Santa Fe Railroad (BNSF) with switching yard, and a Manufacturing Consortium partnership for talent development with North Central Texas College. Gateway Industrial Park has access to BNSF Railway and has received certification as part of BNSF Railway's Site Certification program. BNSF certification ensures a site is ready for rapid acquisition and development through a comprehensive evaluation of existing and projected infrastructure, environmental and geotechnical standards, utility evaluation and site availability.

Gateway Site details:

- 125 acres available for development
- Direct access to BNSF
- Industrial zoning

Area of Concern: Transportation in High Demand

There are no fixed route public transportation options in the region

According to Texoma Council of Governments' 2019 Transit Market Study, the Texoma region has populations of higher than the state average of senior citizens, people with disabilities, and veterans, leading to unique transportation challenges not currently being met. The Texoma region has one major public transportation provider known as Texoma Area Paratransit System (TAPS), which is demand responsive. There is a need for reliable, fixed route public transpiration in the area to supply consistent and reliable transportation for the region.

A fixed route study is currently underway to analyze use and recommend fixed route service for high demand areas and between employment centers. Access to reliable transportation will continue to impact the available workforce (see below).

Provider Name	Type of Agency	Service Type	Rider Types	Service Area	Schedule
Texoma Area Paratransit Service (TAPS)	Public	Demand Response	General Public	Tri-County (and other counties)	Appointment-based
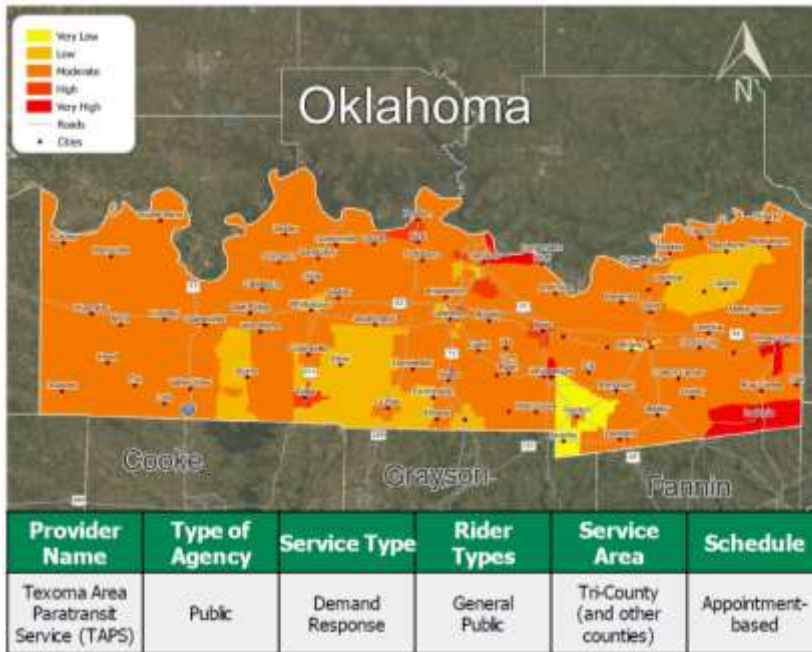
Analysis of data indicates the areas of highest transit need appear clustered in Grayson and Fannin Counties (areas in red on the map):

- Collinsville and Tioga (southwest Grayson County);
- Near the Oklahoma State Line (northern Grayson County);
- Howe (central Grayson County);
- Within the Sherman-Denison urban area (central Grayson County);
- Honey Grove (eastern Fannin County);
- Ladonia (southeastern Fannin County).

Data provided by TAPS indicates that they currently provide trips in these areas, but most recorded trips delivered remain clustered in the main town and city centers, specifically around Sherman and Denison (Grayson County), Gainesville (Cooke County) and Bonham (Fannin County).

Source: Texoma Region Coordinated Human Services Transportation Plan 2022-2026 (Draft)

The following demographic indicators including Age and Ethnicity. Housing and Educational Attainment are illustrated in the following summary.

Figure 3: Texoma Region Demographics at a Glance

40.6
Median Age

50% Female 103,531

50% Male 102,061

76.2/sq mile Density

Total Population (Person)
205,592
Land Area (2,698 sf)

≥65 Age 18% 36,610

<5 Age 6% 12,742

5-17 Age 17% 35,226

18-64 Age 59% 121,014

Native 2% 4,744

Asian 1% 2,656

Others 4% 7,599

White 88% 180,333

Black 5% 10,260

87,363 Housing Units

76,253 Occupied Units

87.3% Occupied

BA's or Higher 20% 27,648

Not High School 12% 16,126

Some College 37% 49,756

High School Grad 31% 42,132

TCOG

Age

The median age in each of the counties in the TCOG Region ranges between 40 and 41 years.

Median Age

Cooke 40.7 | Grayson 39.9 | Fannin 41.3
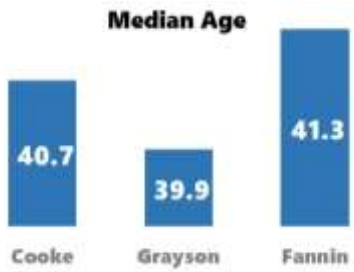
Roughly over half of the population in the TCOG Region is between the ages of 18 to 64 years, providing a sizeable employable population for the region and surrounding area

Citizens aged 65 and over account for roughly 18 percent of the total population of the region.

Age Group

≥65 18% 36,610 | <5 6% 12,742 | 5-17 17% 35,226 | 18-64 59% 121,014
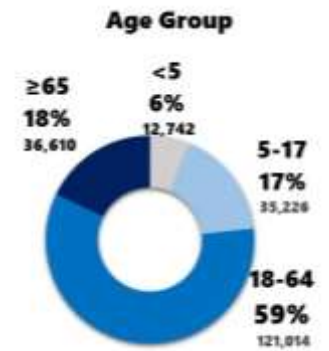
Table 3: Age Group in Texoma Region

	Cooke		Grayson		Fannin		Texoma Region
	Person	Percent	Person	Percent	Person	Percent	
<5	2,731	6.8%	8,271	6.3%	1,740	5.0%	12,742
5-17	6,819	17.0%	22,829	17.4%	5,578	16.2%	35,226
18-64	23,222	58.0%	76,971	58.8%	20,821	60.3%	121,014
≥65	7,269	18.2%	22,943	17.5%	6,398	18.5%	36,610
Total	40,041	100.0%	131,014	100.0%	34,537	100.0%	205,592

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019

Ethnicities

The TCOG region is overwhelmingly White (88%), and the racial distribution is mostly homogeneous.

Fannin County and Grayson County have the largest percentage of Black or African American residents at 6%

Native 2% 4,744 | Asian 1% 2,656 | Others 4% 7,599 | Black 5% 10,260 | White 88% 180,333
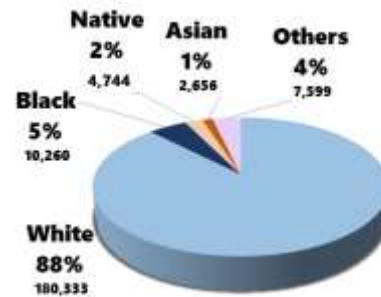
Table 4: Ethnicities/Races in Texoma Region

	Cooke		Grayson		Fannin		Texoma Region
	Person	Percent	Person	Percent	Person	Percent	
White	36,719	91.7%	113,326	86.5%	30,288	87.7%	180,333
Black	1,125	2.8%	7,182	5.5%	1,953	5.7%	10,260
Native	789	2.0%	3,227	2.5%	728	2.1%	4,744
Asian	344	0.9%	2,080	1.6%	232	0.7%	2,656
Others	1,064	2.7%	5,199	4.0%	1,336	3.9%	7,599
Total	40,041	100.0%	131,014	100.0%	34,537	100.0%	205,592

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019

TCOG

Education

Educational Attainment

Over 80% of the population 18 years and older has a high school degree or higher, but only 20% has a four year college degree.

The education distribution in the TCOG Region is generally appropriate for local manufacturing and construction trade jobs but perhaps less so for skilled industries,
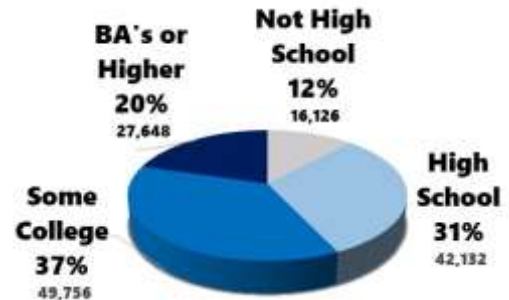
Table 5: Education in Texoma Region

	Cooke		Grayson		Fannin		Texoma Region
	Person	Percent	Person	Percent	Person	Percent	
Not High School	3,632	13.6%	9,741	11.2%	2,753	12.6%	16,126
High School	8,448	31.6%	26,014	29.9%	7,670	35.2%	42,132
Some College	9,040	33.8%	33,414	38.4%	7,302	33.5%	49,756
BA's or Higher	5,621	21.0%	17,958	20.6%	4,069	18.7%	27,648
Total	26,741	100.0%	87,127	100.0%	21,794	100.0%	135,662

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019

Education Resources

There are a large number of high quality educational institutions in the region. Options in the area include thirty-one independent school districts, five K-12 private schools, two public two-year community colleges, and one four-year private college. In the surrounding areas there are three public two year community colleges, and four public four year colleges. See next page, list of K-12 and Institutions of Higher Education that have an educational impact on the region.

Colleges in Texoma

AUSTIN COLLEGE   GRAYSON COLLEGE   NORTH CENTRAL TEXAS COLLEGE

COOKE 9 Public ISDs, 2 Private Schools, 1 Public Two-Year Community College

FANNIN 9 Public ISDs

GRAYSON 13 Public ISDs, 2 Private Schools, 1 Public Two-Year Community College, 1 Private Four Year College

TCOG

K-12 and Institutions of Higher Education that Impact the Region

Institution Name	Distinction
Grayson County	
Bells ISD	Public
Denison ISD	Public
Howe ISD	Public
S and S Consolidated ISD	Public
Tioga ISD	Public
Tom Bean ISD	Public
Whitesboro ISD	Public
Collinsville ISD	Public
Gunter ISD	Public
Pottsboro ISD	Public
Sherman ISD	Public
Van Alstyne ISD	Public
Whitewright ISD	Public
Grayson Christian School	Private
St Marys Catholic School	Private
Texoma Christian School	Private
Grayson College	Public – Two Year Community College
Austin College	Private – Four Year College
Cooke County	
Callisburg ISD	Public
Gainsville ISD	Public
Meunster ISD	Public
Slidell ISD	Public
Walnut Bend ISD	Public
Era ISD	Public
Lindsay ISD	Public
Sivells Bend ISD	Public
Valley View ISD	Public
Sacred Heart Catholic School	Private
St. Mary School	Private
North Central Texas College	Public – Two Year Community College
Fannin County	
Dodd City ISD	Public
Savoy ISD	Public
Trenton ISD	Public
Honey Grove ISD	Public
Sam Rayburn ISD	Public
Bonham ISD	Public
Leonard ISD	Public
Ector ISD	Public
Fannindel ISD	Public
Other Institutions of Higher Education that Impact on the Area	
Collin College	Public – Two Year Community College, Collin County Tx
Paris Junior College	Public – Two Year Community College, Paris, Tx
Murray State College	Public – Two Year Community College, Ok
Texas A&M University at Commerce	Public – Four Year College, Commerce, Tx
The University of North Texas	Public – Four Year College, Denton, Tx
Texas Woman's University	Public – Four Year College, Denton, Tx
Southeastern Oklahoma State University	Public – Four Year College, Durant, OK

TCOG

Vocational Training

The Texoma region has more than 90 training programs that offer students an opportunity to gain training in a workforce program, from two year degrees to certificates or certifications that take just a few short months or weeks. Students can choose from a variety of educational outcomes that include Certifications, Certificates, and Associates degrees. Workforce training programs provide students the choice of a variety of subjects including Nursing, Manufacturing, Medical or

Dental Assistants, Patient Care and Pharmacy Technicians, Computers, Administrative Support, Accounting, Business, Electrical Technology, Criminal Justice, Gaming, Engineering, Truck Driving, Radiologic Technology, Medical Lab Technician, and others, which offer area industries the necessary skilled labor.

Source: Lewanda Diaz, Success Coach, Business and Entrepreneurship, Grayson College, 2021

Housing and Homes

Housing Units

Overall, 87% of housing units in the region are occupied. Cooke County has the highest occupancy rate at 91%, then Grayson County at 87% and Fannin County at 86%.

Grayson County has the highest percentage of housing units in the region at 65%, then Cooke County at 20% and Fannin County at 16%.
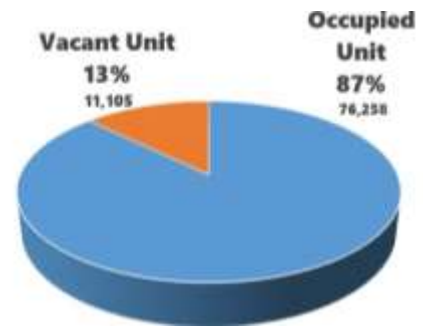
Table 6a: Housing Occupied Unit in Texoma Region

	Cooke		Grayson		Fannin		Texoma Region
	Person	Percent	Person	Percent	Person	Percent	
Occupied Unit	**15,351**	90.7%	**48,454**	86.6%	**12,453**	86.1%	**76,258**
Total Unit	**16,928**		**55,971**		**14,464**		**87,363**

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019

Homes

A home purchase is one of the largest investments individuals make. Home ownership accounts for a significant portion of households' net worth in the United States. As of October 2020, owner-occupied real estate accounted for slightly more than a quarter of a households' net worth, according to Federal Reserve data.
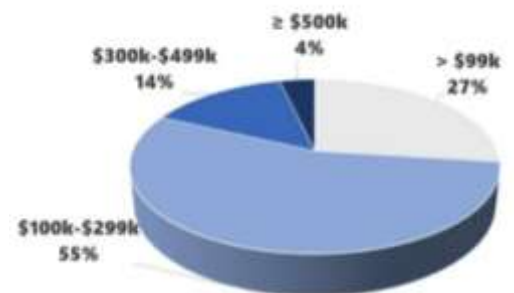
According to Greater Texoma Association of Realtors (Feb, 2022): Grayson County has the highest median home value of $275,000. Grayson County has 1.3 months of inventory in 2022, compared to 1.5 in February 2021. Cooke County's median home value is $268,950. Cooke County has 0.7 month of inventory in 2022 compared to 1.2 in February 2021.

Fannin County's median home value is $215,000. Fannin County has 3 months of inventory in2022, compared to 2 months in February 2021.

According to the 2015-2019 US Census 5 Year ACS (see Table 6b below): Cooke County's median home value is $183,200, Grayson County's median home value is $156,000 and Fannin County's median home value is $149,400.

Table 6b: Median Price of Homes in Texoma Region

	Cooke	Grayson	Fannin	Average
Median Price	**$183,200**	**$156,100**	**$149,400**	**$162,900**
> $99k	**22%**	**29%**	**30%**	**27%**
$100k-$299k	**58%**	**52%**	**55%**	**55%**
$300k-$499k	**14%**	**16%**	**13%**	**14%**
≥ $500k	**6%**	**3%**	**2%**	**4%**

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019

The majority of the occupied housing units are traditional single-family homes followed by mobile homes. Large apartment structures and urban living are not prevalent and smaller options such as duplexes and live-work buildings appear to be extremely rare or nonexistent.
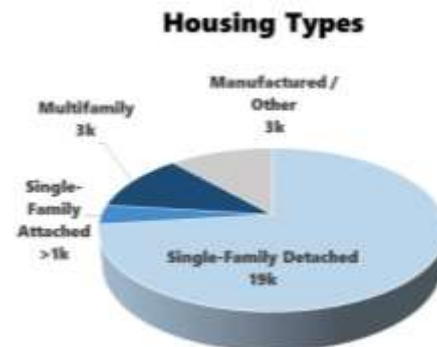
Housing Types

Table 6c: Housing Types in Texoma Region

	Cooke	Grayson	Fannin	Average Region
Single-Family Detached	12.1k	35.4k	9.6k	19k
Single-Family Attached	>1k	>1k	>1k	>1k
Multifamily	1.1k	7.5k	1k	3k
Manufactured / Other	1.8k	4.7k	1.7k	3k

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019

TCOG

Area of Concern: Housing Shortage & Cost Burden

Short Housing Supply

Over the past decade, Texoma's housing construction has lagged behind regional population growth, leading to a lack of sufficient housing. Affordable workforce housing is a particular need in the region.

From 2010 to 2020, there was only a 4.6% increase in housing units (3,815 housing units were added) but a 10.2% increase in population (20,000 people were added). Housing development continues to lag behind population growth, leading to housing shortages in the region

Also, there was only a marginal increase in owner-occupied units from 2010 to 2020, at 2.9% for the whole region. Cooke County was at 4%, Grayson County was the least improved at 2.1%, and Fannin County was at 4.5%. This shows a real need for expanded home ownership in the region, especially in Grayson county where the majority of Texoma's workforce resides. Providing housing for an increased workforce must remain a high priority.

Table 7a: Housing Units 2010 vs. 2020

Housing Units 2010 vs. 2020

	2010	2020	% Change (2010-2020
Cooke	16,406	16,928	3.18%
Grayson	53,103	55,971	5.40%
Fannin	14,040	14,464	3.02%
Total	83,548	87,363	4.6%

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019.

Table 7b: Owner Occupied Unit 2010 v. 2020

Owner Occupied Unit 2010 vs. 2020

	2010	2020	% Change (2010-2020
Cooke	10,228	10,642	4.05%
Grayson	32,076	32,756	2.12%
Fannin	8,725	9,117	4.49%
Total	51,029	52,515	2.9%

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019.

Housing Cost Burden

Housing Cost Burden is defined as: *selected monthly owner costs,* or gross rent payments, that are more than 30% of household income. This is significant because when individuals are paying 30% or more of their monthly income on housing expenses, they are struggling to afford necessities and are at risk of slipping into poverty. Housing cost burden is an important indicator of the stability of housing in a region.

The region's homeowners (18.2% average) are less likely to be housing cost burdened than renters (32.6% average); therefore increasing the number of owner-occupied units will help with the region's Housing Cost Burden.

The data show that homeowners in Texoma are doing better than renters and less likely to be cost burdened by housing, even while paying a monthly mortgage. This would imply that the obstacle is not just income, but possibly down payment savings, or access to loans, or buyer education.

Home ownership does appear to be a better way to keep housing costs below 30%, even while paying mortgages. Additional resources to facilitate expanded home ownership in the region could be warranted.

Table 7c: Mortgages/Rent

Mortgages/Rent

		<20%	<25%	<30%	<35%	35%+
Owner-Occupied	Cooke	49.3%	17.6%	8.8%	8.2%	16.1%
	Grayson	47.8%	17.3%	10.0%	5.4%	19.5%
	Fannin	53.8%	11.8%	9.6%	5.8%	19.0%
	Average	50.3%	15.6%	9.5%	6.5%	18.2%
Renter-Occupied	Cooke	29.5%	14.6%	13.8%	10.7%	31.4%
	Grayson	25.5%	15.2%	14.6%	9.2%	35.5%
	Fannin	27.7%	18.9%	17.1%	5.4%	30.9%
	Average	27.6%	16.2%	15.2%	8.4%	32.6%

Source: U.S. Census, , American Community Survey 5-Year Estimates 2015-2019.

TCOG

3. Socio-Economic Indicators

Economic development is an important element in community planning. It is a tool used to foster job creation, increase wages, and expand the local tax base. This chapter examines data as useful factors to indicate economy conditions such as labor force characteristics, employment, wages and income, poverty, and cost of living.

Workforce

Overview

Since Grayson County has the largest population in the region, therefore it also has the largest workforce at 64% (64,799 count). Cooke County holds 19% (19,633 count) and Fannin County holds 17% (16,937 count) in the region. (Workforce includes unemployment and employment.)

Workforce

Fannin 17% 16,937
Cooke 19% 19,633
Grayson 64% 64,799
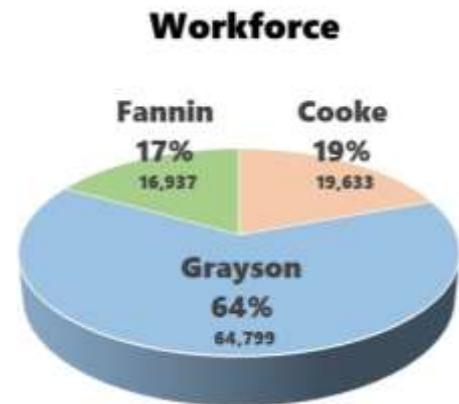
Source: Workforce Solutions Texoma Q1 2021

Employment

Similarly to Workforce, Grayson County's Employment has the largest at 64% of the region (62,688 count). Cooke County holds 19% (19,023 count) and Fannin County holds 17% (16,460 count) in the region.

Employment

Fannin 17% 16,460
Cooke 19% 19,023
Grayson 64% 62,688

Source: Workforce Solutions Texoma Q1 2021

TCOG
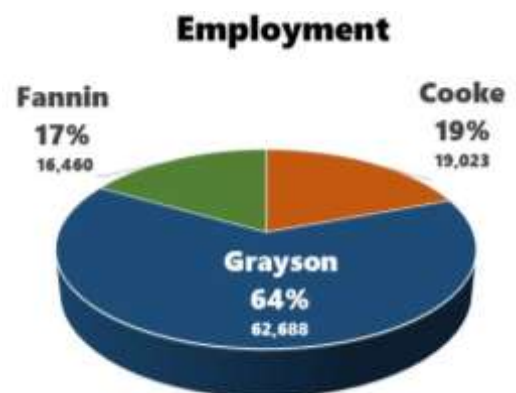
Area of Concern: Employment During and After Pandemic

Figure 4: Workforce & Employment Rate in Texoma, Pre-Pandemic vs. Pandemic
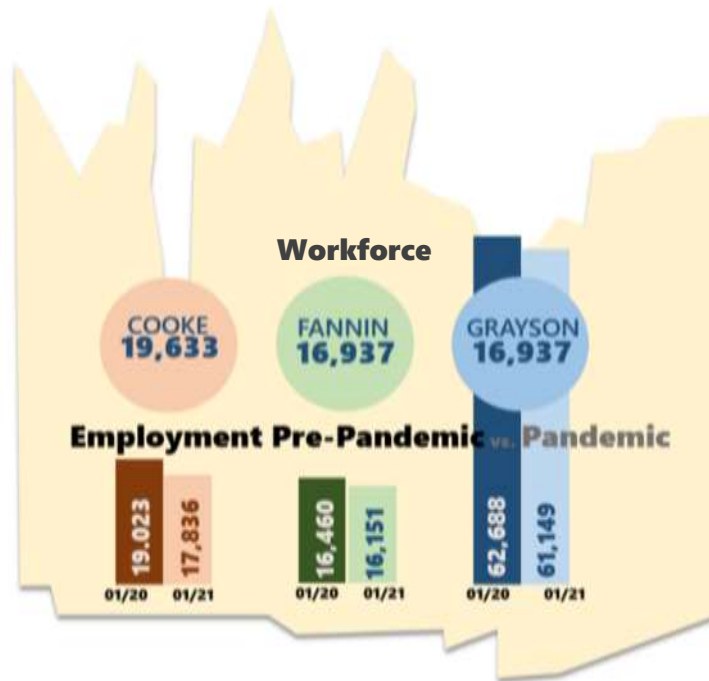
Overall the region's employment rate before Pandemic vs Pandemic changed 3% (3,035 lost employment), from 97% to 94%. (See table summaries below).

Cooke County's employment rate before Pandemic vs. Pandemic had the highest change at 6% (1,187 lost employment), from 97% to 91%.

Fannin County's employment rate before Pandemic vs. Pandemic had the lowest change at 1.8% (309 lost employment), from 97% to 95%.

Grayson County's employment rate before Pandemic vs. Pandemic had a change of 2.4% (1,539 lost employment), from 97% to 95%.

Table 8: Workforce & Employment Rate in Texoma Region

	Workforce	Employment					
		Pre-Pandemic		Pandemic		Different	
		Count	Percent	Count	Percent	Count	Percent
Cooke	19,633	19,023	96.9%	17,836	90.8%	1,187	6.0%
Grayson	64,799	62,688	96.7%	61,149	94.4%	1,539	2.4%
Fannin	16,937	16,460	97.2%	16,151	95.4%	309	1.8%
Texoma Region	101,369	98,171	96.8%	95,136	93.9%	3,035	3.0%

Source : Workforce Solutions Texoma Q1 2021

Median Household Income

Table 9 below measures social and economic well-being, which includes three main factors: (1) Median Household Income, (2) Per Capita Income in past 12 months, and (3) Percent of People in Poverty in the 3 counties compared to the nearest Metropolitan County (Dallas), Texas and US.

Overall, the median household income for Cooke County is $60,202 with 12.7% of persons living in poverty; the Fannin County median household income is $54,648 with 13.2% of persons living in poverty (Fannin County is home to a Texas State Veterans Home and a Department of Corrections facility, both of which house a large number of unemployed individuals); the Grayson County median household income is $54,815, with 11.6% of persons living in poverty.

Median Household Income of the three counties' average is $56,555, which is 10% lower than the US' ($62,843), 8.6% lower than the Texas' ($61,874) and 5.1% lower than the Dallas County ($59,607).

The average per capita income in the past 12 months of the three counties is $28,609, which is 16% lower than the US ($34,103), 8.5% lower than Texas ($31.277) and 12.4% lower than Dallas County ($32,653).

The percentage of people in poverty is the highest in Fannin County at 13.2%; next is Cooke County at 12.7%, followed by Grayson County at 11.6%. The average of the three counties is higher than the US at 12.5% vs. 10.5%.

Table 9: Social and Economic Indicators

Measure the Social and Economic Well-Being							
	Cooke	Fannin	Grayson	Avg 3 Counties	Dallas County	Texas	US
Median HH Income (in 2019 dollars)	$60,202	$54,648	$54,815	$56,555	$59,607	$61,874	$62,843
Per Capita Income in Past 12 Months	$30,704	$27,112	$28,011	$28,609	$32,653	$31,277	$34,103
Percentage of People in Poverty	12.7%	13.2%	11.6%	12.5%	14.0%	13.6%	10.5%

Source: American Community Survey 2019

Median Household Income (in 2019 Dollars)

- Cooke , $60,202
- Fannin, $54,648
- Grayson, $54,815
- Avg 3 Counties, $56,555
- Dallas County, $59,607
- Texas, $61,874
- US, $62,843
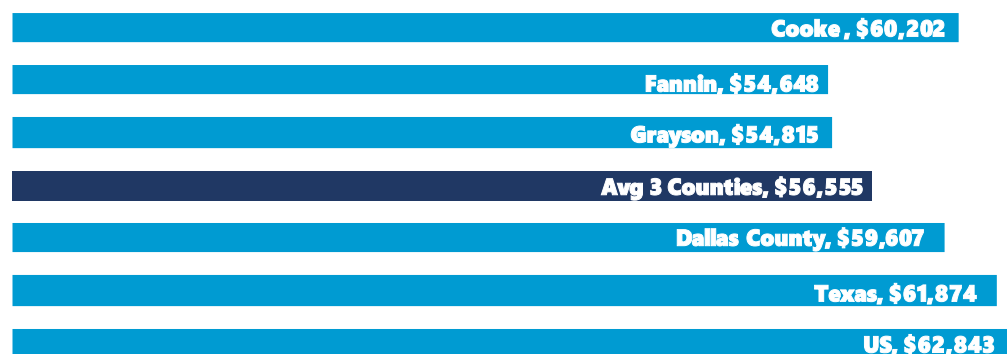
Similarly, for Per Capita Income in Past 12 Month, (see chart below). Average 3 counties in the region at $28,011 which is lower than Dallas County, ($32,653), Texas ($31,227) and US ($34,103).

Per Capita Income in Past 12 Months

Cooke , $30,704	
Fannin, $27,112	
Grayson, $28,011	
Avg 3 Counties, $28,609	
Dallas County, $32,653	
Texas, $31,277	
US, $34,103	
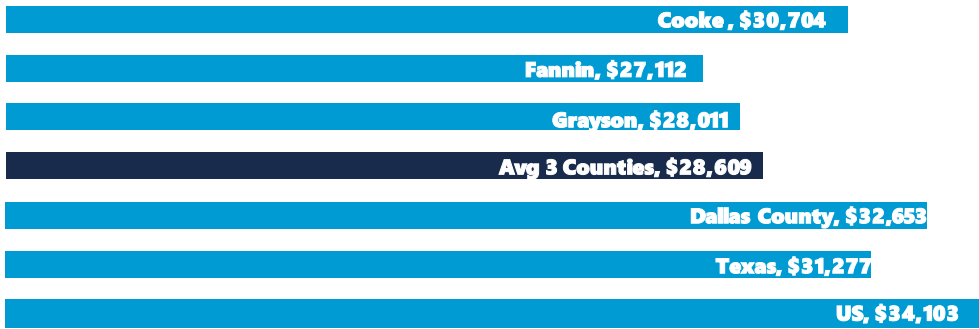
Source: US Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

Poverty

Poverty Level

The overall poverty level of each of the three counties is close to the poverty level of the State of Texas. The average of the three counties is at 12.5%, while Texas is at 13.6%.

Grayson County has the lowest rate of people in poverty at 11.6% while Cooke County is at 12.7% and Fannin is at 13.2%.

Cooke , 12.7%
Fannin, 13.2%
Grayson, 11.6%
Avg 3 Counties, 12.5%
Texas, 13.6%
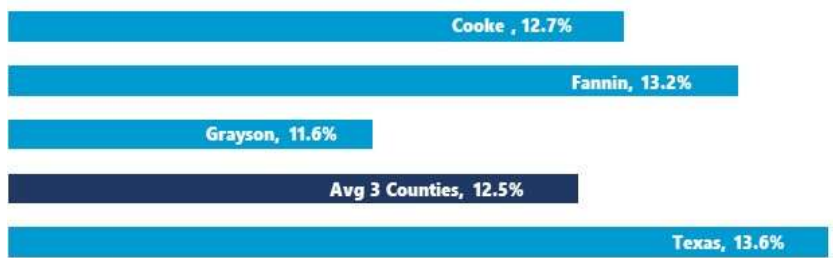
Severe Poverty Level

Severe poverty level is used to measure the highest level of poverty in the area. The federal poverty level (FPL), also known as the 'poverty line", is the amount of annualized income earned by a household, under which they would be eligible to receive certain welfare benefits. The severe poverty level is used to measure the deep of poverty in an area compared to the federal poverty line.

In this chart, the severe poverty level of the region is illustrated by 3 ranges: (1) 300% of Poverty Level, (2) 400% of Poverty Level and (3) 500% of Poverty Level.

The average poverty levels of the three counties have been consistently higher than the Texas State and US averages.

300 % of Poverty Level
Cooke County, 49.2%
Fannin County, 51.9%
Grayson County, 51.4%
Avg 3 Counties, 50.8%
Texas, 50.9%
US, 47.0%

400 % of Poverty Level
Cooke County, 64.4%
Fannin County, 67.4%
Grayson County, 67.8%
Avg 3 Counties, 66.6%
Texas, 64.2%
US, 60.6%

500 % of Poverty Level
Cooke County, 76.2%
Fannin County, 77.7%
Grayson County, 78.7%
Avg 3 Counties, 77.6%
Texas, 73.9%
US, 71.1%

TCOG

Demographic Variables for Poverty

There are several demographic variables that contribute to poverty status such as: Age, Gender, Ethnicity and Educational Attainment. Table next illustrates how poverty is distributed across these categories in Cooke, Grayson and Fannin Counties.

Table 10: Demographic Variables for Poverty

Poverty's Demographic	Cooke County			Fannin County			Grayson County			Total 3 Counties		
	Pop	Poverty	Percent	Pop	Poverty	Percent	Pop	Poverty	Percent	Pop	Poverty	Percent
Gender												
Male	19,348	2,054	10.6%	15,550	1,855	11.9%	62,616	7,283	11.6%	97,514	11,192	11.5%
Female	19,761	2,970	15.0%	16,027	1,941	12.1%	65,699	9,492	14.4%	101,487	14,403	14.2%
Total	39,109	5,024	12.8%	31,577	3,796	12.0%	128,315	16,775	13.1%	199,001	25,595	12.9%
Age												
<5 Age	2,545	744	29.2%	1,687	245	14.5%	8,188	1,816	22.2%	12,420	2,805	22.6%
5-18 Years	6,520	1,486	22.8%	5,553	748	13.5%	22,423	3,913	17.5%	34,496	6,147	17.8%
18-64 Years	22,992	2,339	10.2%	18,516	2,258	12.2%	75,446	9,226	12.2%	116,954	13,823	11.8%
≥65 Years	7,052	455	6.5%	5,821	545	9.4%	22,258	1,820	8.2%	35,131	2,820	8.0%
Total	39,109	5,024	12.8%	31,577	3,796	12.0%	128,315	16,775	13.1%	199,001	25,595	12.9%
Ethnicities												
Caucasian	36,013	4,239	11.8%	28,494	2,924	10.3%	111,235	13,540	12.2%	175,742	20,703	11.8%
African American	978	360	36.8%	1,233	361	29.3%	6,835	1,711	25.0%	9,046	2,432	26.9%
Asian	332	7	2.1%	225	142	63.1%	1,954	156	8.0%	2,511	305	12.1%
Others	1,786	418	23.4%	1,625	369	22.7%	8,291	1,368	16.5%	11,702	2,155	18.4%
Total	39,109	5,024	12.8%	31,577	3,796	12.0%	128,315	16,775	13.1%	199,001	25,595	12.9%
Educational Attainment												
No High School	3,632	636	17.5%	2,753	736	26.7%	9,741	2,281	23.4%	16,126	3,653	22.7%
High School	8,448	808	9.6%	7,670	973	12.7%	26,014	2,803	10.8%	42,132	4,584	10.9%
Some College	9,040	822	9.1%	7,302	541	7.4%	33,414	3,273	9.8%	49,756	4,636	9.3%
BA's or Higher	5,621	91	1.6%	4,069	177	4.3%	17,958	805	4.5%	27,648	1,073	3.9%
Total	26,741	2,357	8.8%	21,794	2,427	11.1%	87,127	9,162	10.5%	135,662	13,946	10.3%

Source: American Community Survey 2019, Estimation

Poverty Location

Mapping Family Poverty

Map: Family Household Poverty Map, Overall 3 Counties
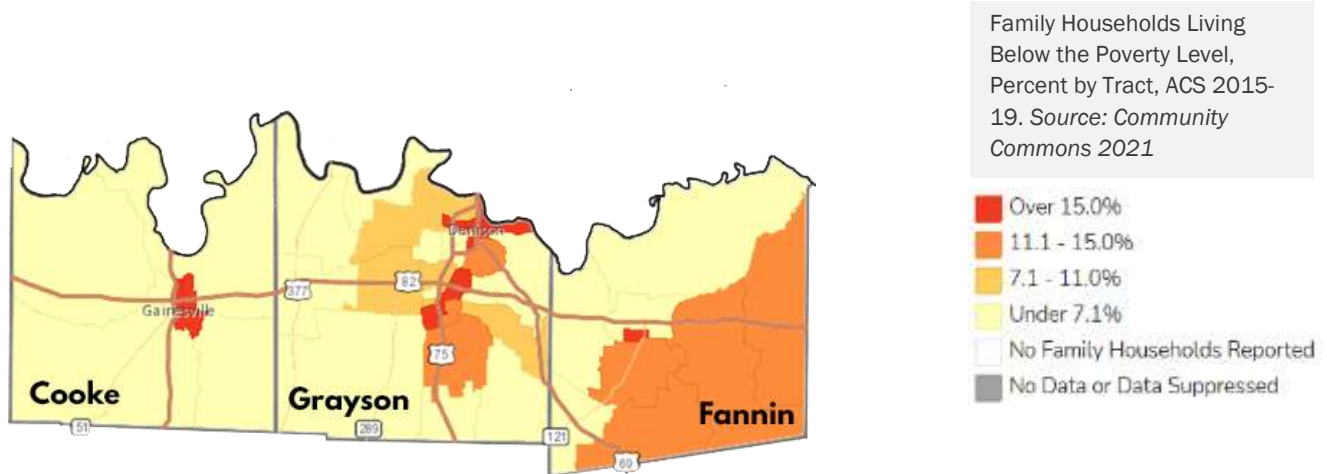
For all of the maps, the darker the shade of orange, the higher percentage of family households estimated by the Census Bureau to be living in poverty. See Maps in Figures C-G on subsequent pages. For more maps of poverty in each county, see Appendix.
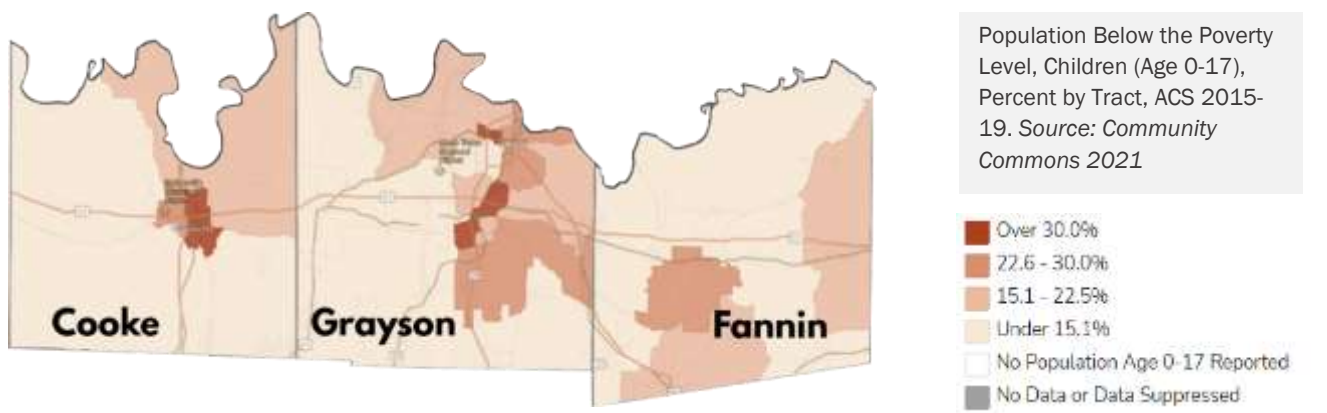
Mapping Childhood Poverty

For all of the maps, the darker the shade of brown, the higher percentage of children aged 5 - 17 estimated by the Census Bureau to be living in poverty. See Maps below and in the next pages. For more maps of poverty in each county, see Appendix.

Map: Childhood Poverty Map, Overall 3 Counties

Geographical Conclusions

Numerous other variables indicating poverty all validate the concept of areas of poverty in the region. West Bonham; northwest, northeast and south Sherman; west, north, northeast, and south Denison; and north, north east, east, south, southeast and central Gainesville are the areas where poverty is concentrated in the Texoma region. Table next page summarizes the areas of poverty in the Texoma region by poverty variables.

Poverty Variable	Cooke			Fannin	Grayson							
	Gainesvile			Bonham	Sherman					Denison		
Census Tract	11	5	6	9804.02	20	14	15	17	18	4	5.01	6
Children Age 0-17 Below Poverty Level	22.6%	90.2%	39.0%	0.0%	19.8%	33.3%	27.3%	31.4%	27.2%	27.4%	24.2%	52.1%
Children Age 0-4 Below Poverty Level	36.7%	70.3%	32.1%	0.0%	34.8%	41.6%	18.9%	49.4%	22.6%	45.5%	24.8%	7.4%
Family Household Below Poverty Level	12.2%	50.8%	27.8%	12.6%	30.7%	31.6%	15.7%	39.4%	4.7%	15.5%	24.6%	8.3%
Female Single Parent Households Below Poverty Level	59.3%	71.9%	81.9%	100.0%	100.0%	94.9%	100.0%	68.8%	91.4%	100.0%	89.3%	80.0%
Individuals with income <$25,000	13.4%	35.0%	20.6%	7.0%	21.5%	32.1%	16.8%	26.3%	9.1%	17.3%	27.1%	15.3%
Households with Income <$25,000	15.6%	34.8%	22.1%	20.0%	38.2%	37.5%	20.9%	30.0%	14.8%	29.8%	38.2%	26.5%
Minority Population (Non-White)	52.7%	23.5%	11.9%	76.4%	21.0%	13.0%	24.5%	14.6%	4.7%	27.9%	5.4%	12.0%
No Highschool Graduate	16.6%	40.9%	18.0%	26.7%	20.5%	36.6%	46.8%	23.5%	6.4%	32.3%	39.9%	19.0%
High School Graduage (Include Equivalency)	15.9%	19.8%	10.0%	11.5%	30.9%	16.3%	9.8%	17.6%	11.1%	11.0%	22.9%	16.4%

Area of Concern: Causes of Poverty

When viewed across variables, several tracts stand out with high percentages in poverty. In the region, certain characteristics been linked to poverty in each county (below):

In Cooke County, Tract 5, 90.2% of children 0-17, in need, 71.9% of female-headed households, and 40.9% of residents with less than high school degrees are in poverty. Tract 6 also has a high percentage (39.0%) of children in poverty, and 81.9% of female-headed households in poverty. In Gainesville (tract 11) (36.7% of children under age 5, 59.3% female-headed households and 52.7% of the minority population (non-white) are living in poverty. In these areas, and all across the region, age, female-headed households and lack of education are all causes of poverty.

In Fannin County, among Tract 9504.02 residents, 100% of female-headed households are in poverty; 76.4% in poverty are minority population (non-white); 26.7% of the poor are less than high school graduates and 20% of the poor have incomes under $25,000.

In Grayson County throughout all tracts (20, 14, 15, 18.01, 4, 5.01) 68.8%-100% of female-headed households live in poverty. In Sherman (Tract 20), 34.8% children under age 5 are in poverty, 30.9% of high school graduates live in poverty, and 30.7% of families are below poverty level. Denison (tract 4) has 45.5% children under age 5 in poverty, 32.3% of less than high school graduates in poverty, 29.8% of households with income under $25,000, and 27.9% minority population (non-white) in poverty.

TCOG
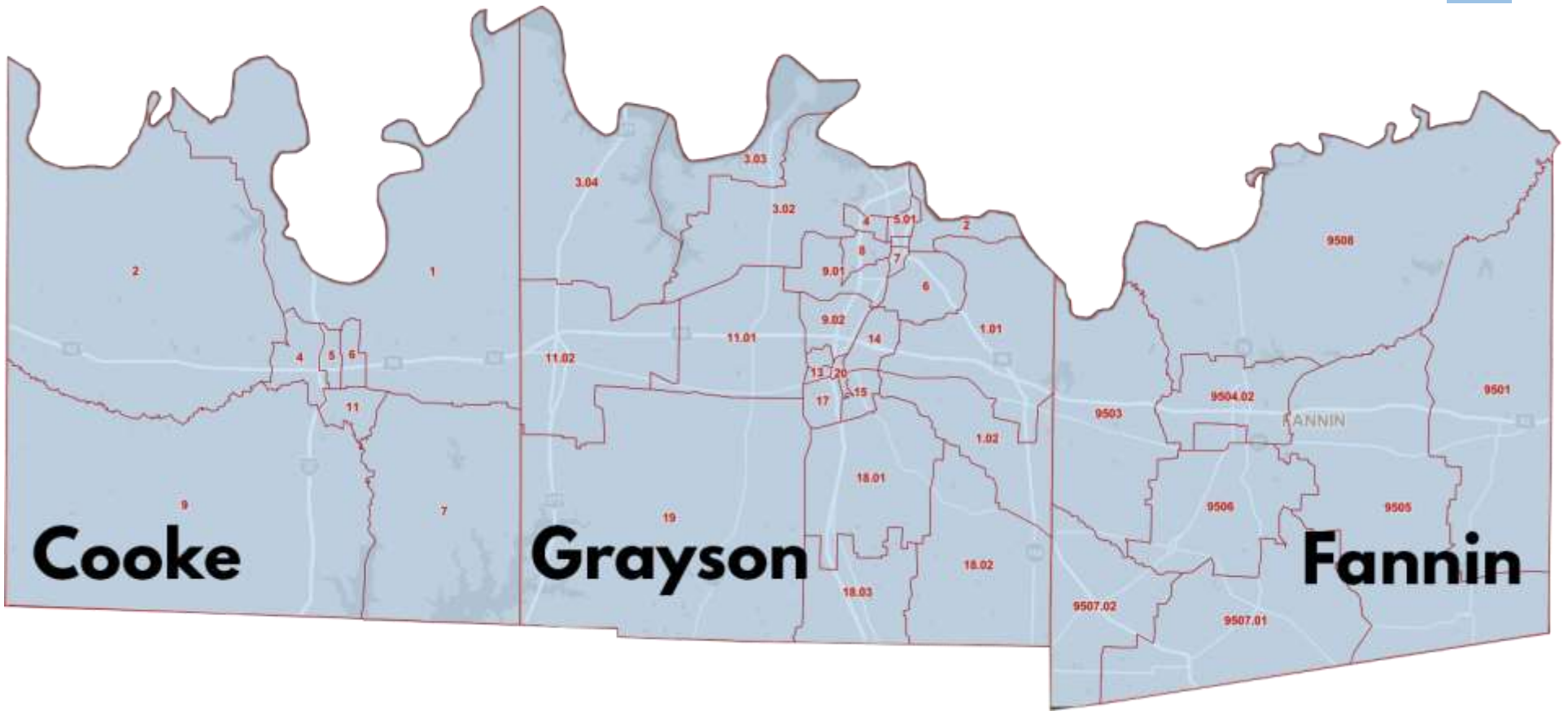
Health and Healthcare

Texoma County Health Rankings are high in Premature and Death! According to the Robert Wood Johnson Foundation County health rankings, Texoma ranks higher in premature deaths than the state. Premature death is defined as years of potential life lost before age 75 per 100,000 population. The state of Texas averages 6,600 premature deaths per 100,000 population. Cooke County ranks 8,300, Grayson County 8,900, and Fannin County is the highest at 9,100. Another unfortunate issue where Texoma outperforms the state is in injury deaths. Statewide the number of deaths due to injury per 100,000 population is 58. In Grayson County is 69, in Cooke County is 80 and worse in Fannin County it is 95.

Mental Health is of particular concern. The region was also higher than the state on average number of mentally unhealthy days reported in past 30 days (2018 data). The state average is 3.8 days, Cooke County is 4.5 days, Grayson County is 4.6, and Fannin is again highest with 4.7. The could be because the region ranks far below the state in access to mental healthcare providers, the ratio of population to mental health providers statewide is 830:1, one mental health care provider for every 830 people. In Grayson County it is 780 to 1, in Fannin County it is 1,010 to 1 and in Cooke County it is almost double the statewide number, at only one mental healthcare provider for every 1,650 people. The number of primary care physicians is also a concern, statewide there is one primary care physician for every 1,640 people, the Texoma region has much fewer. There is only one primary care physician for every 2,160 people in Grayson County, only one primary care physicians for every 3,120 people in Cooke County and worst of all is Fannin County with only one doctor for every 5,880 in population.

Source: Robert Wood Johnson Foundation County Health Rankings and Roadmaps 2013-2019.

Adding to lack of access to healthcare is question of affordability of healthcare. The uninsured population in Texoma is on par with the state, statewide 20% of the population is uninsured, 20% of the population in Cooke County and 20% of the population in Fannin County are uninsured, only slightly higher in Grayson County with 21%.

These data show expanding healthcare in the region is a great need, expanding mental health care in the region of special note. Access to doctors and healthcare is worse in rural communities, necessitating driving long distances for healthcare. Lack of access to healthcare affects not only health and quality of life but also workforce readiness and the economy.

The region also has high adult obesity and lack of access to exercise opportunities. Adult obesity statewide is 31%, the only county in the region below that is Cooke County at 24%. Fannin County adult obesity is 32%, Grayson County is highest at 38%. 81% of Texans say they have access to exercise opportunities, whereas only 67% of Grayson County residents do, 52% of Cooke County resident say they do, and worst of all is Fannin County where only 39% of residents have access to exercise opportunities. This shows an opportunity for parks and trails development across the region. Grayson County has seen success pairing real estate development with nearby parks development, as in the Texoma Health Foundation Park in Denison, where a 66-acre park with walking trails, playgrounds, sporting fields and open space for outdoor physical activity, is surrounded by new real estate development.

Crime

Overall Crime

Crime Grade's crime map shows the safest places in the region in green. The most dangerous areas in the region are in red, with moderately safe areas in yellow. Crime rates on the map are weighted by the type and severity of the crime. See maps below illustrate crime rate in the region. (Source: www.Crimegrade.org, Nov 2021)

Overall Crime (Crime per Capita)

A+ (dark green) areas are safest
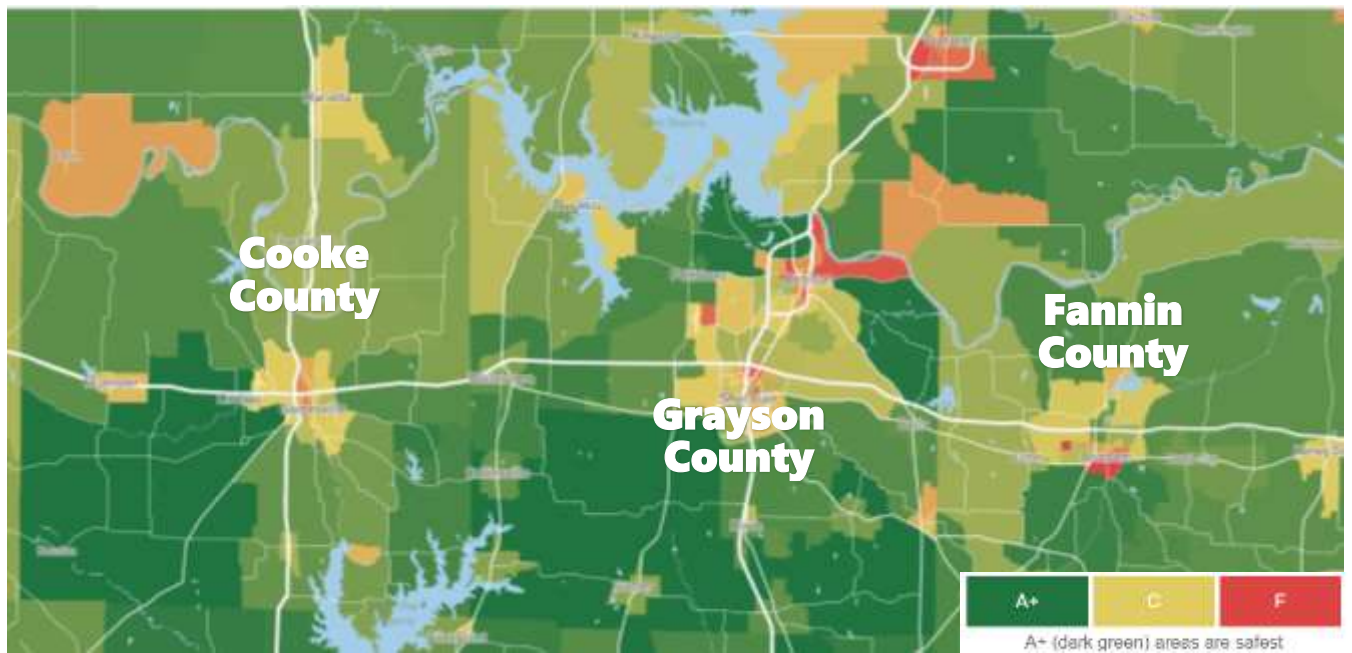
Cooke County	Grayson County	Fannin County
Overall Crime Grade: B	Overall Crime Grade: B	Overall Crime Grade: B-
Violent Crime Grade B-	Violent Crime Grade B-	Violent Crime Grade B
Property Crime Grade: B	Property Crime Grade: B	Property Crime Grade: C+
Other Crime Grade: C-	Other Crime Grade: C-	Other Crime Grade: B

TCOG

Economic Development: Industry Diversity

Cooke County

Gainesville, TX is home to multiple industries and supply chains primarily in the energy/oil and gas and advanced manufacturing sectors. The workforce education development at the primary and postsecondary education levels create a skilled talent pool for employers to draw from in Gainesville and neighboring communities in Cooke County.

Due to the impact of COVID-19 on the local economy, many Gainesville area businesses were either shut down or temporarily ceased operations. Gainesville's largest employer, which manufactures seats for airlines, suffered the largest loss in operations and employment due to the impacts on the aerospace/aviation and travel industries, respectively. The simultaneous decline in oil

and gas prices in the first quarter of 2020 also contributed to unemployment and decreased operations.

These two significant events and their respective impacts on the Gainesville and Cooke County area highlight the need and urgency for industry diversity. Gainesville has identified five targeted sectors in addition to advanced manufacturing and energy for recruitment and growth that will complement the existing supply chains and workforce in the area but will also bring new opportunity: agriculture/food production, corporate headquarters, logistics, plastics manufacturing and warehousing/distribution. Gainesville has also identified the need for additional skills development focusing on transferable skills. Source: Audrey Schroyer, Executive Director, Gainesville EDC, 2021

Grayson County

Grayson County has a robust and diverse industrial ecosystem, serving many industries including the aviation, food manufacturing, and semiconductor industries. This has put Grayson County in an ideal position to weather economic hardships in any specific industry. Additionally, Grayson County has become a regional target for Industrial Investments due to its proximity and thoroughfare connections to the greater DFW Metroplex area. Texas Instruments has recently announced a 14 Billion dollar expansion project to their semiconductor manufacturing facility that is anticipated to attract 3,200 Jobs over the next 5 years.

The sudden expansion in Industrial interest coupled with the residual effects of the COVID 19 Pandemic has created a hardship in acquiring and retaining employees with several industries/companies competing for the same labor force, with many companies offering wages significantly above the county average, but this has not alleviated the challenge in recruiting and retaining employees.

Food Distribution and Cold Storage has become growing trend in the County with some municipalities turning down $100 million dollar+ projects due to a lack of facilities and or infrastructure available today for these uses.

Fannin County

In addition to the legacy agri-business farm & ranch segment (*VPG – Coop, McCraw Oil Co., Lone Star Reel*) already located within Fannin County the private sector continues to further diversify with industries ranging from viticulture (*Homestead Winery*) to manufactured housing (*Clayton-Bonham, a division of Clayton Homes*, and ASF-Modular) from government and healthcare (*Sam Rayburn Memorial Veterans' Cente*r – by far the largest employer in Bonham & Fannin County) to highly sophisticated manufacturing (Northlake Controls, *TransCable, Renlita, Kelso Technologies and Tongrun International*) to the newly announced *Lugarti, Inc.* (*reptilian pet accessories and feed*) in the process establishing their own manufacturing and customer service call center in Bonham.

Construction trades jobs of every stripe have been hard at work with the creation of the first surface water reservoir to be built in Texas in over 30 years (16,600+ acre ~ *Bois D' Arc Lake* and ancillary pipeline, water

treatment plant, dam and associated infrastructure) the multi-million dollar Fannin County Courthouse restoration, TXDoT widening of US Hwy 82 to 4-lane divided eastward to Honey Grove and the joint OKDoT-TXDoT 'new' Sowell Bluff State Hwy 78 Red River Bridge. They are almost certainly to remain in high demand with the next phase of the project eastward to the Lamar County line and into Paris to follow. TXDoT in partnership with Collin County is widening to 4-lane divided TX Hwy 121 as a high-speed traffic corridor directly into the DFW Metroplex. Lake Ralph Hall has been permitted, financed, and will soon be letting construction contracts for this new surface water reservoir near Ladonia in southeastern Fannin County. Workforce (*size, availability and in some occupations skill-level*) and workforce priced housing are truly limiting factors impacting pace of growth and the ability of the retail and customer service sectors to keep pace with upward spiraling wages. Source: *Steven J. Filipowicz, MPA, Executive Director, Economic Development, City of Bonham & BEDCo, 2021*

Small Business & Entrepreneurship

The business climate for small businesses in Cooke, Fannin and Grayson counties is strong, following the overall positive outlook for the State of Texas. Located north of the Dallas-Ft. Worth region, growth from the metroplex is rapidly moving into the area. Inflow from Oklahoma for retail shopping, restaurants, medical care and leisure activities remains active. Current interest in local and independent business support over national brands is a positive factor for those considering small business operations.

Census date (2019) shows the total number of businesses in the TCOG area as 4,083 establishments with employees and 17,155 non-employee establishments. Additionally, there are significantly fewer minority and women owned businesses than non-minority and male owned business.

COVID closures were challenging, but data compiled by Intuit/QuickBooks involving over 1,000,000 small businesses indicates that small businesses in every state but Hawaii actually moved ahead of their pre-pandemic performance by March 2021.

Data also indicated that businesses in large urban areas experienced greater loss than those in rural areas.

Area of Concern: Small Businesses and the Pandemic

Many business practices instituted to survive through the 2020 pandemic are expected to continue into the future thus replacing or expanding expectations of employees and customers. Changes predicted to impact future small business operations include the following.

Remote work environments became common in 2020. Early indications are that many employees found working from home very productive and satisfying and want to continue that practice.

Sudden job losses associated with the pandemic motivated many to establish or increase efforts to grow existing small or home-based businesses to provide supplemental income or increase self-sufficiency.

Younger generations consistently report a strong desire toward business ownership. Increasing numbers of retired individuals are starting small businesses to supplement retirement income.

Strong local support for independent local business owners is growing and is expected to continue that growth trend in coming years.

The Texoma area is experiencing growth in the following areas which is expected to continue and likely increase in the coming years.

Destination tourism. With the abundance of natural and man-made lakes in the area, this industry is poised to grow rapidly. Related growth is currently being seen in support areas such as RV parks, leisure activity venues, coffee houses and support services for lake/boating/outdoor adventures.

Local product production. The area is historically agricultural, and a strong base is likely to remain in agri-business opportunities as well as opportunities for small business creation to provide support services for large agri-business operations. Although land prices are increasing in the area, large tracts for production are still available at reasonable cost. Numbers of local producers of honey, produce and beef as well as manufacturers of craft beer and wine are expected to continue to increase.

Because the area is a hub for medical care and has a high proportion of elderly residents, personal support services and home care will likely continue to offer growth opportunities for small business in the area.

Small businesses will not be without challenges moving into the next five years. Reliable and affordable high-speed internet is still limited in many rural areas which hinders online business activities.

Local seed funding for micro business and startups is lacking, particularly for women and minority entrepreneurs.

An increasing need for online business operation will be a major change for many small local businesses. Many entrepreneurs lack the desire as well as technology and skills to successfully operate online.

Source: Karen D. Stidham, Ph.D. Director of Grayson Small Business Development Center (SBDC) 2021

4. Regional Assessment

Regional Top 5 Basic Needs

Affordable Housing

Utilities
(electricity, gas, telephone, water, heating)

Hunger – Food Insecurity

Transportation

Medical/Mental Health

Childcare/Early Childhood Education
(although not always a top 5)

Source: Texoma 2022-2025 Community Needs Assessment

TCOG

Top 5 Needs: Affordable Housing
Housing Cost Burden

Spending 30% or more of Household Income	Total Housing Units		Owner Occupied		Renter Occupied	
	Units	*Percent*	Units	*Percent*	Units	*Percent*
Less than $20,000	4,891	10.0%	2,621	7.7%	2,270	15.0%
$20,000 to $34,999	4,584	9.4%	1,309	3.9%	3,275	21.7%
$35,000 to $49,999	1,594	3.3%	1,337	3.9%	257	1.7%
$50,000 to $74,999	2,079	4.2%	1,333	3.9%	746	4.9%
$75,000 or more	1,121	2.3%	1,121	3.3%	0	0.0%
Total	14,269	29.1%	7,721	19.5%	6,548	43.4%

Source: American Community Survey 2019

Top 5 Needs: Hunger- Food Insecurity
Food Stamps/SNAP

Receipt of Food Stamps/ SNAP Households	Cooke County		Fannin County		Grayson County		Total 3 Counties	
	Number	Percent	*Number*	Percent	*Number*	Percent	*Number*	Percent
With Children < 18 years	5,080	13.0%	3,364	10.7%	17,018	13.3%	25,462	12.8%
With 18 and Over	10,481	26.8%	8,292	26.3%	32,158	25.1%	50,931	25.6%
Total	15,561	39.8%	11,656	36.9%	49,176	38.3%	76,393	38.4%

Source: American Community Survey 2019

Top 5 Needs: Medical Health
Uninsured

Not Covered	Cooke County		Fannin County		Grayson County		Total 3 Counties	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Under 6	1,404	44.7%	1,058	49.0%	5,156	54.8%	7,618	51.8%
6 to 18 years	4,827	69.6%	3,708	66.3%	15,612	67.0%	24,147	67.4%
19 to 64 years	20,165	89.8%	15,767	87.2%	65,048	87.0%	100,980	87.6%
65 and Over	135	1.9%	294	5.1%	756	3.4%	1,185	3.4%
Total	26,531	67.0%	20,827	65.8%	86,572	66.8%	133,930	66.7%

Source: American Community Survey 2019

Top 5 Needs: Childcare Early Childhood Education
Ratio Children Under 6 to Childcare Centers

	Cooke County		Fannin County		Grayson County		Total 3 Counties		Dallas		Texas	
	Number	*Ratio*	*Number*	*Ratio*	*Number*	*Ratio*	*Number*	*Ratio*	*Number*	*Ratio*	*Number*	*Ratio*
Childcare Facilites	9	282.8	6	281.2	20	409.4	35	354.9	1,673	14.2	11,035	47.8
Under Age 6	2,545		1,687		8,188		12,420		23,821		527,732	

Source: Axle Data USA May 2021, Childcarecenter.us, Childrenatrisk.org

All of the early childhood development centers in the Texoma Region currently have a waiting list. Texoma Workforce Solutions offers childcare assistance, but also has a waiting list. A lack of reliable child care options is one factor that makes it more difficult for parents to work.

(Source: Center for American Progress, (form American Progress.org Early Childhood Report 2020).

Community Strengths and Weaknesses

The Texoma community, especially Grayson and Fannin counties, is already aware of mental health needs. The Texoma Health Foundation has begun a drive to understand and address mental health issues, with widespread support from education, government, social help agencies and the medical community.

Several agencies, such as TCOG, school districts, and industry have adopted the "Me Too" program, making it acceptable for people to talk more openly about mental health issues.

However, there are not enough mental health care providers in the region to meet the needs, especially the needs of children. In a recent Texoma Behavioral Health Leadership Team needs assessment, common themes included:

A chronic lack of providers, although this appears more significant in Fannin County, where there is a lack of individual clinicians, mental health provider organizations, and pediatricians; and

A need to continue to focus on anti-stigma efforts to improve service engagement for children, youth, and their families

Several cities in the region, along with economic development corporations, are addressing the shortage of safe, affordable housing, with a variety of strategies to build more safe and affordable housing.

Progress has been slow due to a lack of support from some communities and a shortage of skilled workers. Lack of employment and low wages contribute to families' inability to find affordable, or workforce, housing.

An increase in home prices in newer areas while good for the communities overall, can also be problematic.

Utility assistance remains an issue, with TCOG providing the major assistance, region wide, for this need. Unfortunately, funding is limited and not all needs can be met. This is one area that needs much more attention region-wide. The need for utility assistance is a condition of poverty, and along with rent assistance, is related to affordable housing.

Source: Texoma Behavioral Health Needs Assessment, Dec 2020.

Barriers to Addressing Identified Needs

Most major barriers to addressing the identified needs have not changed since the previous assessment. They are:

Lack of funding, especially to meet housing, utility and medical needs

The continued slow rebuilding of TAPS, with no adequate structural or functional replacement(s)

Food deserts in existence for the foreseeable future; "dollar" and convenience stores building in high-poverty areas of towns (areas of poverty)

A lack of early childhood educational opportunities in the region, especially in Fannin and Cooke counties

The continued lack of mental healthcare practitioners and facilities, especially in Fannin and Cooke Counties

The continued concentration of the poor in the "areas of poverty,"

The continued clear overlap of sex, educational attainment, and race/ ethnicity

The lack of programs to address the very clear early childhood poverty issues.

TCOG

5. SWOT Analysis

A strengths, weakness, opportunities, and challenges or SWOC analysis was conducted with the CEDS Stakeholder Committee. The information gained through this process allows for a thorough assessment of the economic needs of the region and the assets available to meet those needs. The goals, objectives, and actions formed to encourage economic growth were created with information gathered and analyzed through this process.

Strengths & Opportunities

Strengths

Advanced Manufacturing Program (AMP): Grows workers, gets younger students interested, certification developed with 30 manufacturers and Grayson College.

Made in Texoma: Business Education for Teachers, business profiles, strong resource offered by WFS.

Housing: Housing is available, although it is not affordable for many residents.

Excellent Collaboration Among Stakeholders: Multiple economic development organizations are working collaboratively.

Opportunities

Businesses wanting workers: There are jobs for people who want them.

Collaboration: Education, economic development, and government entities are working together.

Childcare grant at Texoma Workforce Solutions: Childcare is available for workers who qualify.

Economic strength: The region is relatively strong economically; Texoma survived the pandemic.

Business Diversity: The region is a hot spot for manufacturing of semiconductors.

Weaknesses & Challenges

Weaknesses

Citizens against growth: Many residents are firmly opposed to population increases.

Not enough workforce housing: Housing is available, but not at workforce prices.

Poverty in rural areas: There are both areas of poverty and opportunity zones in the region.

Limited transportation: There is no fixed-route transportation service in the region. The existing provider is by appointment.

Rentals too expensive: Again, it is difficult to find housing at workforce prices.

Lack of infrastructure: The area is largely rural, with incomplete or missing infrastructure.

Construction: The I75 corridor is incomplete.

Broadband: Communities are rural, with limited broadband access.

Challenges

Changing population and demographics: There is a growing population and a change in demographics. Texoma is fast growing region in the nation's fastest growing state. Equity and inclusion need to be priorities. Also, Transportation and housing are in high demand.

Housing: Housing shortage and cost burden.

COVID 19: Businesses are closing as working from home becomes an option; there is some regional decline. Also employment rate declines after the pandemic.

Poverty: Causes of poverty are linked to some social characteristics such as households with income <25,000, female single parent household and no highschool graduate.

6. Strategic Direction/ Action Plan

Strategies

The following economic development strategies are focused on TCOG as a region, as a community, as an organization, as a business, as a household, the strategies are recommended from Economic Disaster Mitigation Plan report 2020-2022 by Hawes Hill Consultants.

Increasing Economic Diversity

- Support, attract and expand businesses and ecosystems in critical industries
- Increase responsiveness and support systems for employers/businesses

Expanding Personal Prosperity

- Build personal skills and wealth to better manage in difficult times
- Cultivate growth through incremental development and encourage real estate ownership and local reinvestment

Building Fiscally Strong Communities

- Development patterns that generate sufficient tax revenue to cover service and infrastructure costs
- Buildings and neighborhoods that are designed with flexibility over time (avoid standards that lock in one particular pattern or use)
- Identify, connect, and leverage local partners' time and talent
- Understand the full fiscal impact of all new development and redevelopment

Embracing Local Identity and Assets

- Establish an economic environment that is built upon the unique traits of the TCOG Region and local communities
- Attract investment that is compatible with and/or enhances Local Identity
- Consistently craft ways to remain relevant while maintaining and protecting local identity
- Invest in cultural, natural and physical assets of the Region

Seeking Equity and Environmental Justice

- Seek opportunities for entrepreneurship and skills development at all income levels/circumstances
- Identify and fully consider historically underserved communities and populations in allocation of resources

Building Regional Sustainability

- Target, prepare, and incentivize industries and industry clusters that align with TCOG's approach to resiliency and sustainability
- Recognize and foster healthy regional interdependence such as the natural relationship between rural activity and small towns, regional tourism opportunities, and more

Enhancing Regional Collaboration, Leadership and Responsiveness

- Collaborate on "opportunities of mutual benefit" – those that offer benefit (or aid in mitigating negative impacts) to both community and region
- As the Economic Development District for the Texoma Region, serve as
  a. the leader and facilitator for regional economic development, including during economic events
  b. an increasingly strong resource for economic development support
- Build the necessary system to regionally respond to economic events in the same manner as natural and physical events.

Goals, Objectives & Activities

The following Goals & Objectives are recommendations from the Business Disaster Mitigation Plan 2022.

TCOG as a RESOURCE

Emphasizes an economic development support role for which TCOG is already known but at a more advanced and aggressive scale

TCOG as a PARTNER

Expands the role that TCOG currently plays in the region in a manner that can be more valuable to counties, communities, businesses & other partners

TCOG as a LEADER

A role that can make TCOG the recognized entity to tackle economic development activities that are regionally beneficial

(1) Regional Resource for Info

(2) Partner in Grant Research

(3) Regional ED Partnership

(4) Regional Planning & Economic Resilience

(5) Regional Community & Social Services resource

Goal 1: Regional Resource for Information

Purpose: to enhance efforts to provide best practices, case studies, general information

Role: RESOURCE

Timetable: Immediate, within 1 Year

Objectives

Objective 1: Builds upon the current City Series and similar practices already underway

Objective 2: Nudges counties, communities, businesses and existing/potential partners into best practices Increases the potential for discussion and collaboration among peers

Objective 3: Ensures that critical information is readily available for counties, communities businesses and other entities

Strategies/Actions

Action 1: Enhance Education Series

Action 2: Expand/ Enhance Access to Data

What it Takes to Get There

Funding to cover costs associated with attracting speakers and data acquisition

Acquisition and manipulation of information beneficial to building economic resilience

Partners & Potential Funding Streams

Professional development organizations such as the American Planning Association (APA), Urban Land Institute (ULI), Strong Towns, Texas Downtown Association for purposes of disseminating information and presenting best practices

Texas Department of Agriculture Planning and Capacity Building Grants
https://www.texasagriculture.gov/GrantsServices/RuralEconomic Development/RuralCommunityDevelopmentBlockGrant(CDBG/CD BGResources/Applications/PCBApplicationandGuide.aspx

Economic Development Administration (EDA) Local sponsors such as banks, builders, industry, EDCs, other partners TCOG could consider a small charge for larger/widely recognized speakers/ workshops

Goal 2: Regional Partner in Grant Research, Acquisition and Administration

Purpose: To assist counties and communities throughout the TCOG region in acquiring funds for community development and economic development projects, particularly those aimed at increasing local economic resilience and improving fiscal sustainability.

Services including providing information, conducting research, grant writing and grants administration for grants in which TCOG take part.

While this may be an activity in which TCOG has participated on a small scale in the past It is a natural extension for an organization that exists based upon grants acquisition.

Role: PARTNER

Timetable: Near term, within 2 years

Objectives

Objective 1: Assist region's community development and economic development project in Grant Research, Acquisition fund

Objective 2: Provide information, conduct research, grant writing and grants administration if necessary

Strategy/Action

Action 1: Becoming a Grant Resource

What it Takes to Get There

Potential, very little to initiate effort at small scale given that TCOG already has the capacity and resources for this activity

Building awareness throughout the region of the service and its benefits

Partners & Potential Funding Streams

EDA has in the past funded positions to support technical assistance in the development of EDA grants. This may be something to pursue as a component of upcoming Build Back Better-related EDA funding

Administrative fee for grant administration to support a staff position dedicated to this role

Invite and host workshops from funding partners identified for discussion, coordination, and exchange with regional stakeholders

Engage consultants to assist in efforts to include training existing staff in grant making and funding pursuit (there may be areas which require consistent consultant assistance as it relates to quantitative and technical analysis to support grant applications)

TCOG

Goal 3: Regional Economic Development Partnership

Purpose: to address strategies that build economic resilience and mitigate impacts of economic shock that require regional cooperation and collaboration. The Partnership is another natural extension of TCOG, particularly given that many of the partners are already active members of the Council of Governments and that TCOG also already functions as the region's Economic Development District.

Role: LEADER

Timetable: Intermedia - Midterm, within 1-5 years, depending on each Strategy/Action

Objectives

Objective 1: Emphasizes the importance of a regional approach to economic disaster mitigation while respecting the autonomy of respective partner entities

Objective 2: Enhances communication as it relates to regional economic resilience

Objective 3: Tackles issues and opportunities that might otherwise go unmet or underperformed

Objective 4: Allows TCOG the potential to take on projects that place a significant train on local partners

Strategies/Actions

Action 1: Establish the TCOG Regional Economic Development Partnership (Immediate - Within 1 Year)

Action 2: Regional Business Retention and Expansion (B&E), (Near Term Within 2 Years)

Action 3: TCOG Emergency Response Enhancements (Near Term Within 2 Years)

Action 4: Enhance region's support for entrepreneurship and small business growth (Near Term Within 2 Years)

Action 5: Promote ecosystem of sustainable development of manufacturing and production (Mid Term - Within 3 Years)

Action 6: Development Mobile Marketplace (Mid Term - Within 3 Years)

Action 7: Create a local development consortium to incrementally promote and potentially address residential and commercial needs unmet by private development (Long term - within 5 Years)

What it Takes to Get There

Collaborating with partner entities to market the concept of the TCOG Regional Economic Development Partnership

Building consensus on prioritization of actions and acquiring funding/partners for each activity

Establishing performance measures for each action

Partners & Potential Funding Streams

Economic Development Corporations, Communities, Counties and Other Partners/Entities that can gain from the efforts

Sponsorships from Nonprofit, Institutional or Private Entities

Economic Development Administration, Potential FEMA Hazard Mitigation grant

EDA Economic Development Adjustment funding can provide for infrastructure, equipment, and operating assistance for projects related to job creation/attraction/retention.

US Department of Agriculture,

Collaboration with educational institutions such as North Central Texas College and Grayson College. The Texas Rural Business Fund (TxRBF) can provide infrastructure dollars for projects that focus on job retention/creation in rural areas. These resources can support established businesses in agricultural, food manufacturing, bio-tech, energy, IT, manufacturing, supply chain and logistics industries.

Economic Development Administration, Local partners, including counties and communities, Industrial partners, TxRBF (described above) as related to eligible industries

US Department of Agriculture, Farmer Market Grant
https://www.ams.usda.gov/services/grants/lfpp
https://www.ams.usda.gov/services/grants/fmpp

Economic Development Administration through special set-asides

Economic Development Administration

Sponsorship from financial institutions, builders and similar private or nonprofit entities

Goal 4: Regional Planning & Economic Resilience

Purpose: To implement plans and programs that are more beneficial to all parties if planned and implemented in a regional, collaborative fashion. This particular action recognizes that extensive effort may be needed to establish the value of regional planning actives and programs prior to moving forward

Role: LEADER

Timetable: Flexible – each strategy can be implemented from Immediate to Long Term based upon availability of funding and support

Objectives

Objective 1: Strategies may be undertaken by the Regional Economic Development Partnership or singularly by TCOG

Objective 2: Strategies are granted a level of flexibility but they should be implemented immediately as resources and support are available

Strategy/Action

Action 1: Expand access to Broadband service throughout the TCOG region

Action 2: Enhance the regional brand

Action 3: Establish a Regional Strategic Plan

Action 4: Develop a special area planning and implementation program for local communities

What it Takes to Get There

Education and awareness particularly in reinforcing that each of these items are intended to add value to each community and county in the region as well as build economic resilience

Acquisition of funds to minimize initial costs associated with each action

Broadband funding will require clear identification of existing broadband conditions, needs, and future proposed conditions (including speeds and availability of service- public and private)

Partners & Potential Funding Streams

Economic Development Administration Public Work and Economic Adjustment (with business support)

US Department of Agriculture Rural eConnecttivity (for rural areas)

Build Back Better Federal Funding National Telecommunications and Information Administration or Federal Communications Commission

TxRBG could provide fiber and telecommunications infrastructure for eligible industries.

Texas Department of Housing and Community Affairs- Planning grant

Goal 5: Regional Planning Community and Social Services Resource

Purpose
To enhance the role that TCOG has historically played in the three county region and continue to strategically grow and enhance those services even as it expands into a prominent role in economic development. The various series currently provided by TCOG improve quality of life and, in some cases, the ability to achieve an increased level of economic independence.

While those services may not be considered direct economic development actives, they do impact economic resilience of households in the region.

Role :LEADER

Timetable: Flexible – within 5 years as appropriate

Objectives

Objective 1: Continue and Enhance the regional services role

Strategies/Actions

Action 1: Continue to lead in regional planning and support services

What it Takes to Get There

Expanding and improving existing services as appropriate and in accordance with plans associated with those activates

Partners & Potential Funding Streams

As currently established

TCOG

7. Evaluation Framework

The Texoma Council of Governments will report CEDS performance measures through the GPRA process, and will provide these figures on the TCOG Community & Economic Development Program website, www.texomaedd.org.

- Number of Jobs Created and/or Retained in the Region
- Total employment in initial year
- Total employment in subsequent years
- Number of jobs retained as a Result of Federal Investments
- Number of Jobs Retained as a Result of Select State and Local Investment

Amount of Investment in the Region

- EDA sponsored investments
- Significant state and local investments

Business Formation and Expansion in the Region

- Total formations or expansion in initial year
- Total formation or expansion in subsequent years

Workforce Development in the Region

- Number of people receiving job training in the region
- Number of people receiving training on economic development, soft infrastructure, or hard infrastructure at TCOG workshops
- Number of requests for assistance with data collection, data analysis, or data development in the region.

Changes in the Economic Environment of the Region

Changes to taxes & fees, new incentive programs, etc.

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TCOG

8. Economic Resilience

Business and Pandemic

The pandemic created by COVID-19 struck the United States and the entire world in a manner unseen since the Spanish Flu in 1918. The economic fallout of the pandemic remains to be fully measured, in part because eradication of the virus is still underway. Generally, the impacts across local economies were widespread

- Businesses closed to the public, including the majority of retailers, dining establishments and entertainment venues. Some adapted to survive. Others never recovered. Across the United States roughly 74 percent of small businesses reported negative impacts from the pandemic.

- Available labor was erratic as non -essential workers stayed home to remain healthy while others that became sick from the coronavirus or were potentially contaminated were required to quarantine.

- Orders of goods were cancelled as demand plummeted or companies cut purchases to preserve revenue. As a nation, Gross Domestic Product decreased 3.5 percent in 2020.

- Employees were furloughed or dismissed and the unemployment rate skyrocketed. Approximately 9.4 million Americans lost jobs in 2020.

Source: usafacts.org "How is the U.S. economy doing compared to pre-pandemic levels"

Locally, the Texoma region consisting of Cooke County, Fannin County and Grayson County was certainly impacted. Full details are not yet clear, but it appears that local impacts may have been slightly less severe than in other areas of the country. As an example, unemployment in the region spiked from 4.4 percent in March 2020 to 10.3 percent by April. However, by April of 2021, unemployment rates had subsided to 4.8 percent.

Regardless of the severity, the pandemic served as a "wake up call" as communities across the country realized that their economies are vulnerable to "economic shocks". Also, unlike natural disasters, there is no local emergency response system in place for those moments when economic disaster strikes.

To locally address these concerns, the Texoma Council of Governments developed a Business Disaster Mitigation Plan. The purpose of the plan is to better prepare the region for economic shocks from events such as a natural disaster, a pandemic, or completely unforeseen circumstances. The plan is intended to strengthen the regional economy to better withstand economic impacts and also to allow the region to respond aggressively when an economic disaster strikes.

To do so, the report assesses typical conditions in the region, establishes a worst-case scenario, and crafts recommendations that will allow the region to withstand and respond to the economic impacts of events

Keys to Economic Disaster Mitigation

An economic shock can occur as a result of any one or more of many types of events ranging from a global pandemic or the fiscal crisis of the Great Recession to a local flood. The region's ability to absorb the resulting economic shock and prevent it from becoming an economic disaster comes down to its ability to strengthen resilience and response.

RESILIENCE represents characteristics that make the region less susceptible to economic shocks. In the case of a natural disaster, building codes are put into place so that in the event of a tornado, the impact is minimized as much as possible. The same concepts of resilience can be applied to the local economy.

RESPONSE represents efforts throughout the region to prepare for a potential economic shock and to adapt and act to address impacts. Emergency response is expected during physical events. It is equally essential to mitigating economic shock

Roles of Resilience and Response in Economic Disaster Mitigation

RESILIENCE

Ability to AVOID

Communities and local businesses have the resilient traits necessary to side step the major impacts of an economic shock when it strikes. Some impacts may be felt, but they are manageable. Local revenue streams remain relatively stable and employment opportunities secure.

Ability to WITHSTAND

An economic shock cannot be avoided. Impacts are felt by local communities and businesses, including potential loss of jobs, revenue/sales and more. However, communities and businesses have enough resilient traits to endure the crisis without lasting damage.

Ability to RECOVER

Communities and local businesses are damaged by an economic shock. Fortunately, the foundation is set for an aggressive reconstruction of the local economy in a manner that returns the region to normal and possibly to new heights.

RESPONSE

Deliberate and advance establishment of programs, regulations, incentives and other features needed to strengthen the local economy in preparation for future shocks. This is the ultimate goal of an economic disaster mitigation program.

Implementation of programs, incentives and more designed to offset or buffer against the most substantial impacts of an economic shock. A network of new and preplanned programs and other support efforts are put into place in an efficient and aggressive manner that is responsive to regional and local needs as they arise or are anticipated.

A series of programs, incentives, changes in regulations, and other efforts to initiate or enhance spurring a strong and expedient recovery from an economic shock. Concerted efforts focus on limiting the impact and recovery to a "v-shaped" return to normal - or better.

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Elements of Local Resilience and Response

Both resilience and response rely on characteristics of the People, the Business Environment, the Built Environment and Economic Infrastructure. Traits of all four elements contribute to the region's ability to avoid, withstand and recover from economic shock.

The Business Environment

The mix of local businesses and employers that attract people into the area, produce products, pay salaries and otherwise contribute to the TCOG region

The People

The employees, the visitors, the consumers, and residents that earn or invest resources in the TCOG Region

The Built Environment

The downtowns, employment centers and interesting spots and the critical infrastructure that serves the region's Business Environment

The Economic Infrastructure

The regulations, incentives, programs, policies, training opportunities, response systems and more that guide various aspects of investment and economic activity

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Appendix

Mapping Family Poverty

Family Household Poverty Map, Overall 3 Counties

Family Households Living Below the Poverty Level, Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

Over 15.0%
11.1 - 15.0%
7.1 - 11.0%
Under 7.1%
No Family Households Reported
No Data or Data Suppressed

For all of the maps, the darker the shade of orange, the higher percentage of family households estimated by the Census Bureau to be living in poverty. See Maps in Figures C-G on subsequent pages.

Families in Poverty Map, Grayson County

Family Households Living Below the Poverty Level, Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

Over 15.0%
11.1 - 15.0%
7.1 - 11.0%
Under 7.1%
No Family Households Reported
No Data or Data Suppressed
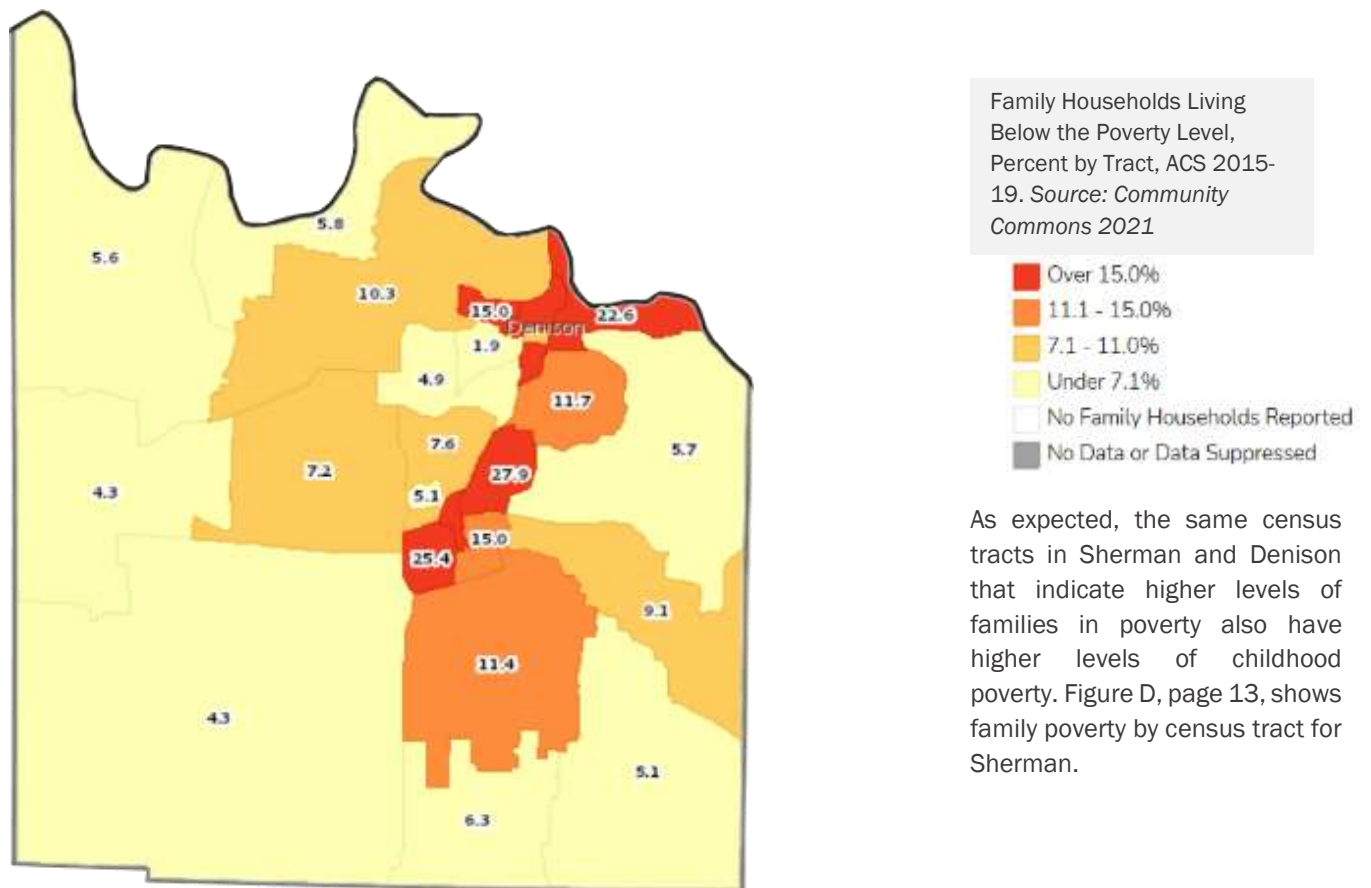
As expected, the same census tracts in Sherman and Denison that indicate higher levels of families in poverty also have higher levels of childhood poverty. Figure D, page 13, shows family poverty by census tract for Sherman.

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Families Poverty Map, Sherman

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

Over 15.0%
11.1 - 15.0%
7.1 - 11.0%
Under 7.1%
No Family Households Reported
No Data or Data Suppressed

Tract 14, north of Sherman, has an estimated 27.4% of families living in poverty. In the north central area, tract 20, an estimated 15.6% are in poverty, and in the south east, tract 17, 25.4% of families are living in poverty.

In the west and further southern part of Sherman, tract 15 has 15% and tract 18.01 has 11.4% of families living in poverty. Again, the same tracts having higher percentages of childhood poverty also have higher percentages of family poverty.

The next map shows the distribution of family poverty in Denison and the surrounding area.

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Families Poverty Map, Denison

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19.
Source: Community

- Over 15.0%
- 11.1 - 15.0%
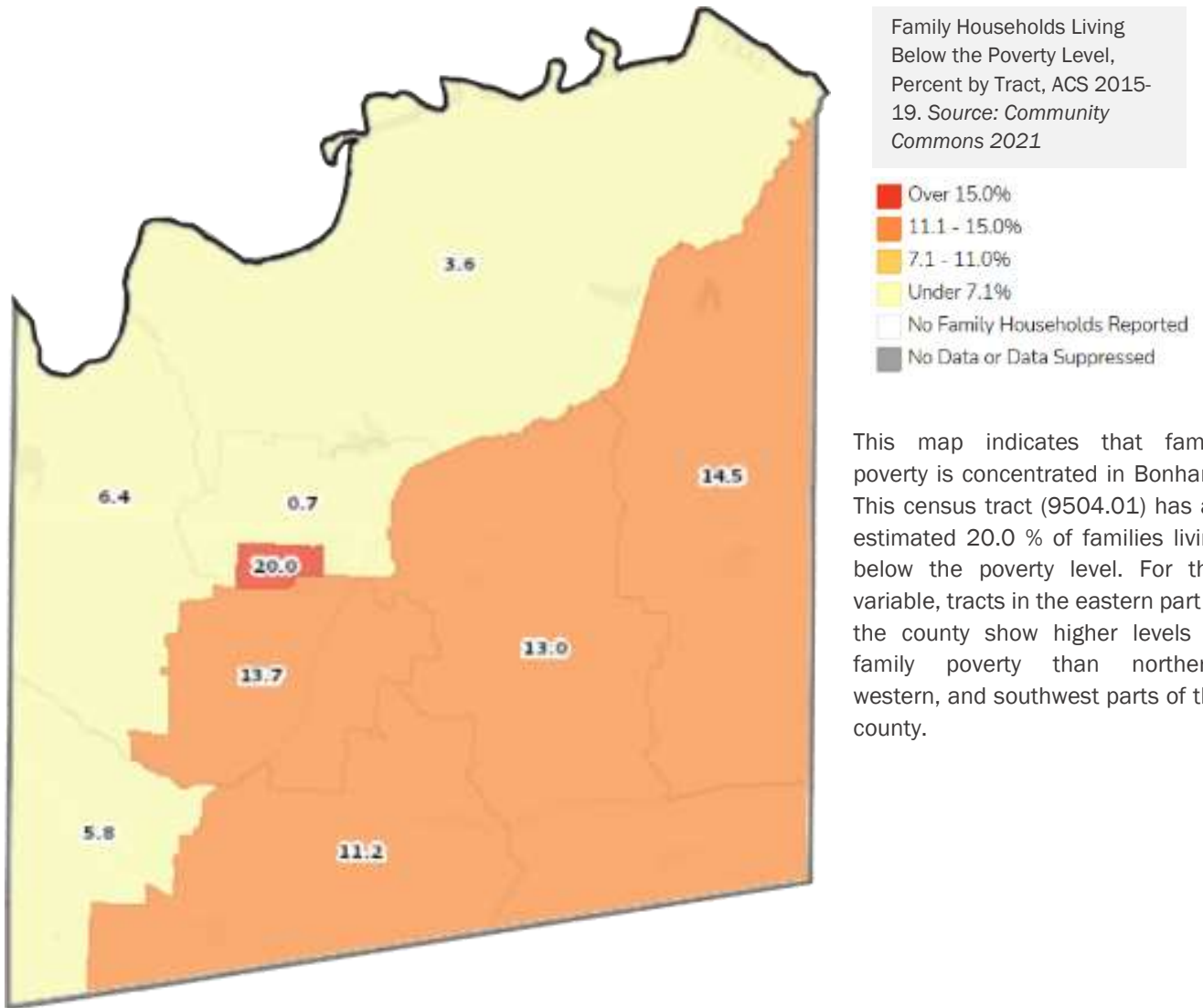- 7.1 - 11.0%
- Under 7.1%
- No Family Households Reported
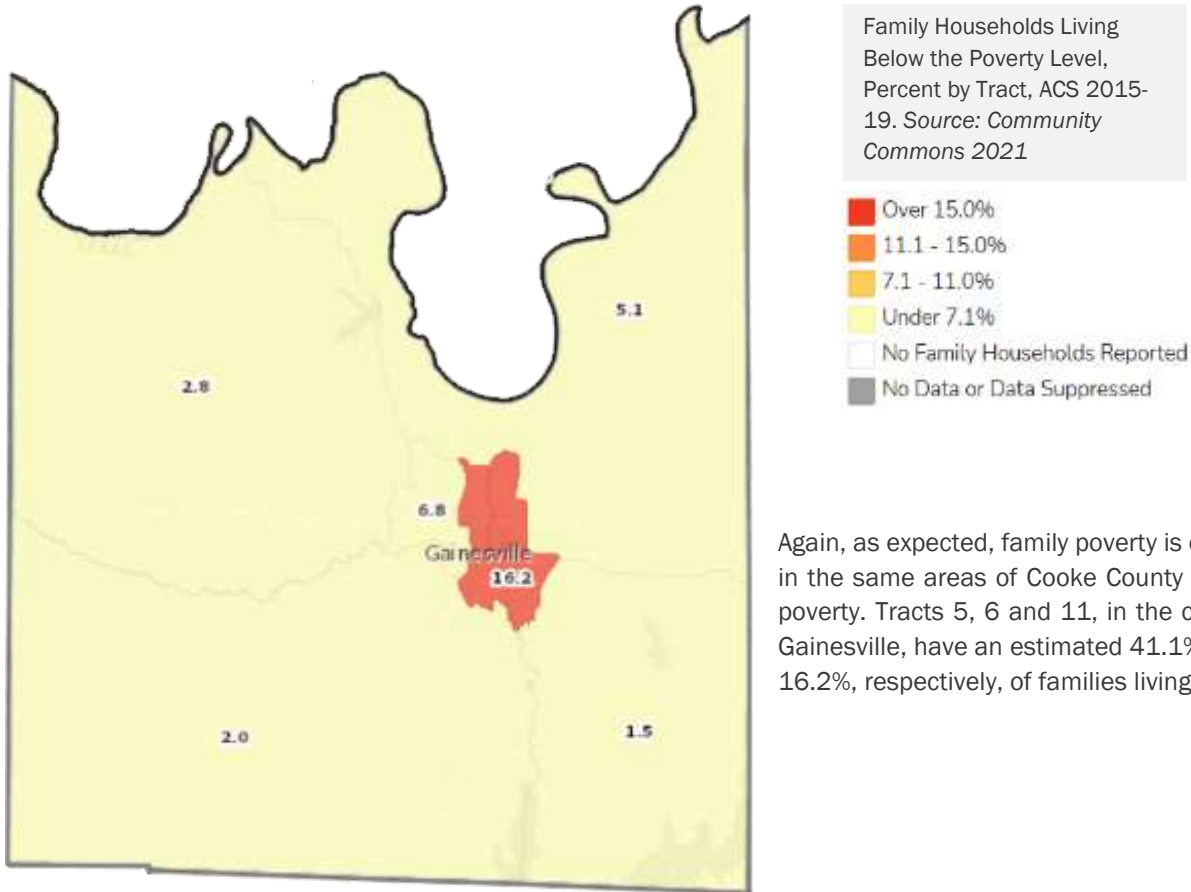- No Data or Data Suppressed

As expected, family poverty tends to be concentrated in the same areas as childhood poverty. Census tract 4, in the northwest part of Denison, has 15.0 % of families estimated to be living in poverty. Tract 5.01 has an estimated 18.3% and tract 2 has 22.6% in the northeast part of the city. Tract 6, in the southeast of Denison, has an estimated 11.7 % families in poverty.

Families in Poverty Map, Fannin County

Family Households Living Below the Poverty Level, Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- ■ Over 15.0%
- ■ 11.1 - 15.0%
- ■ 7.1 - 11.0%
- ■ Under 7.1%
- □ No Family Households Reported
- ■ No Data or Data Suppressed

This map indicates that family poverty is concentrated in Bonham. This census tract (9504.01) has an estimated 20.0 % of families living below the poverty level. For this variable, tracts in the eastern part of the county show higher levels of family poverty than northern, western, and southwest parts of the county.

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Families in Poverty Map, Cooke County

Family Households Living Below the Poverty Level, Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 15.0%
- 11.1 - 15.0%
- 7.1 - 11.0%
- Under 7.1%
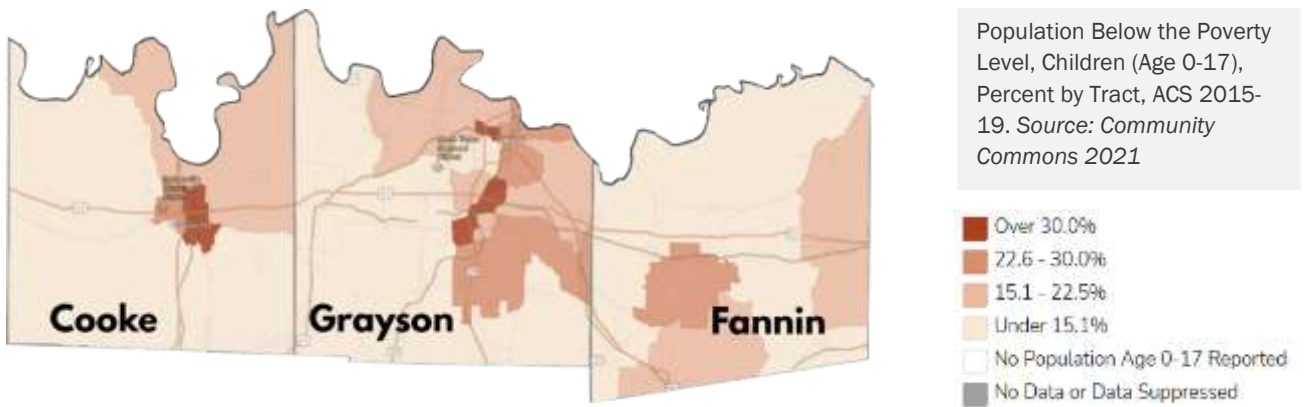- No Family Households Reported
- No Data or Data Suppressed

Again, as expected, family poverty is concentrated in the same areas of Cooke County as childhood poverty. Tracts 5, 6 and 11, in the center part of Gainesville, have an estimated 41.1%, 16.0% and 16.2%, respectively, of families living in poverty.
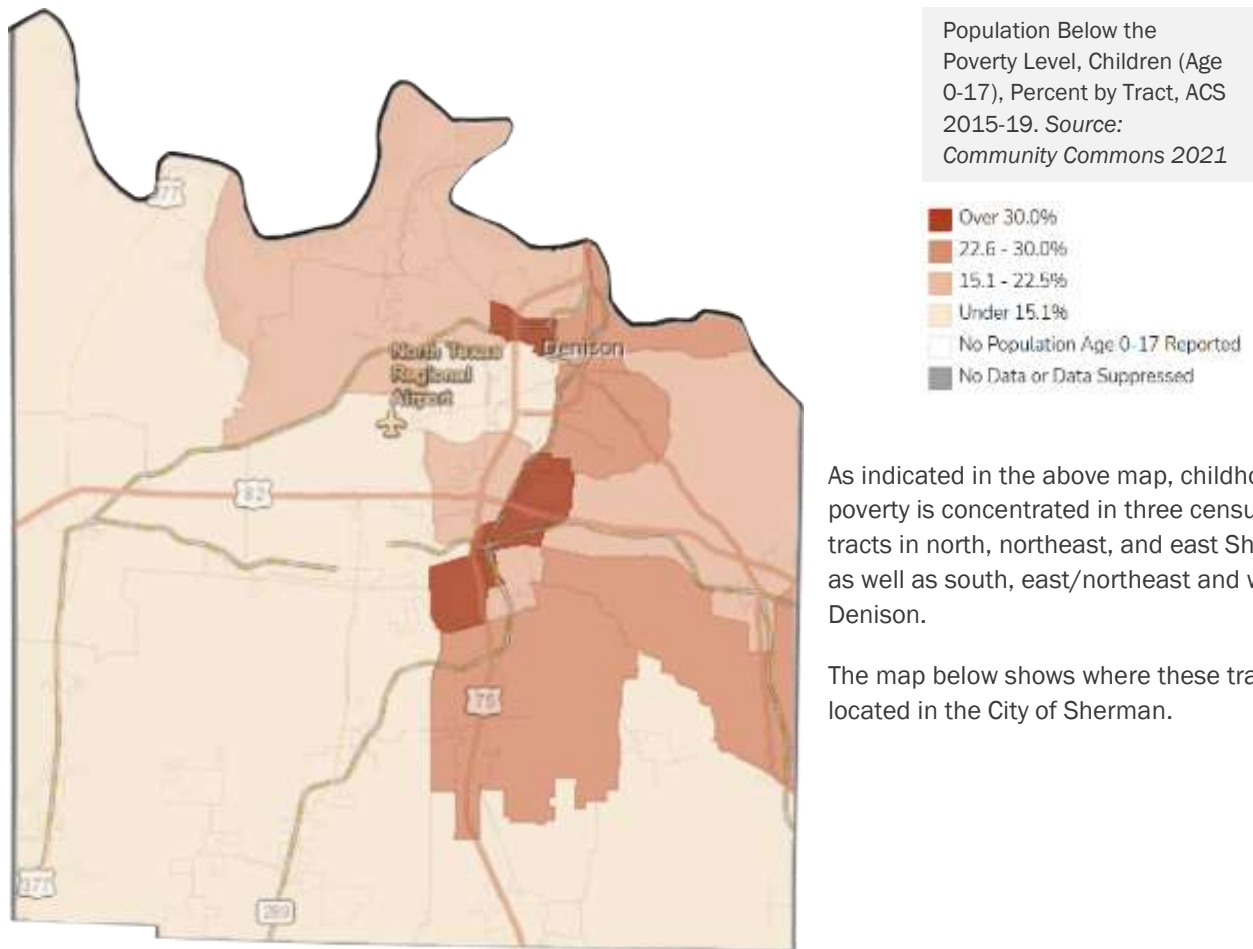
Mapping Childhood Poverty

For all of the maps, the darker the shade of brown, the higher percentage of children aged 5 - 17 estimated by the Census Bureau to be living in poverty. See Maps below and in the next pages.
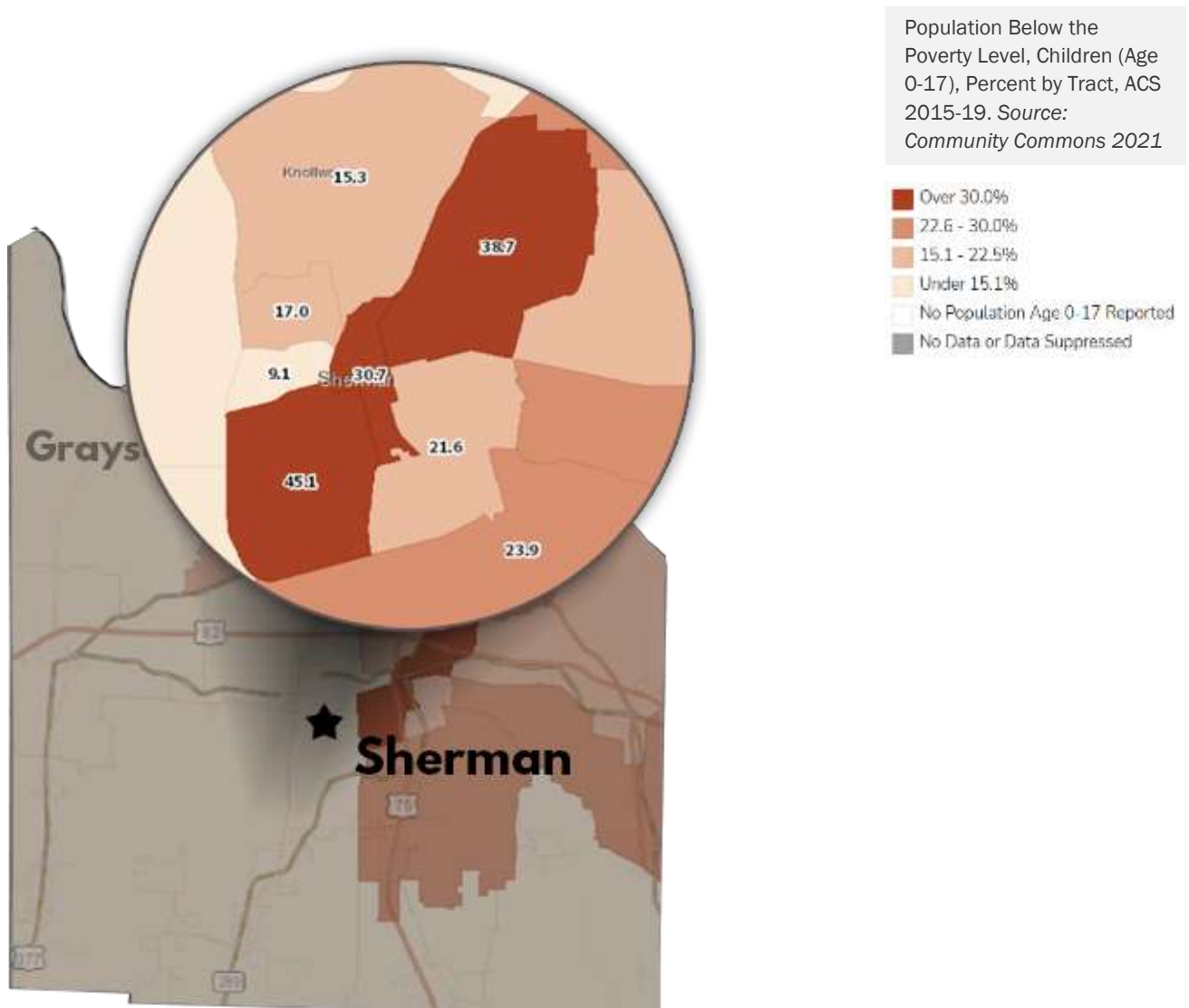
Childhood Poverty Map, Overall 3 Counties

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

Childhood Poverty Map, Grayson County

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

As indicated in the above map, childhood poverty is concentrated in three census tracts in north, northeast, and east Sherman, as well as south, east/northeast and west in Denison.

The map below shows where these tracts are located in the City of Sherman.

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Childhood Poverty Map, Sherman

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
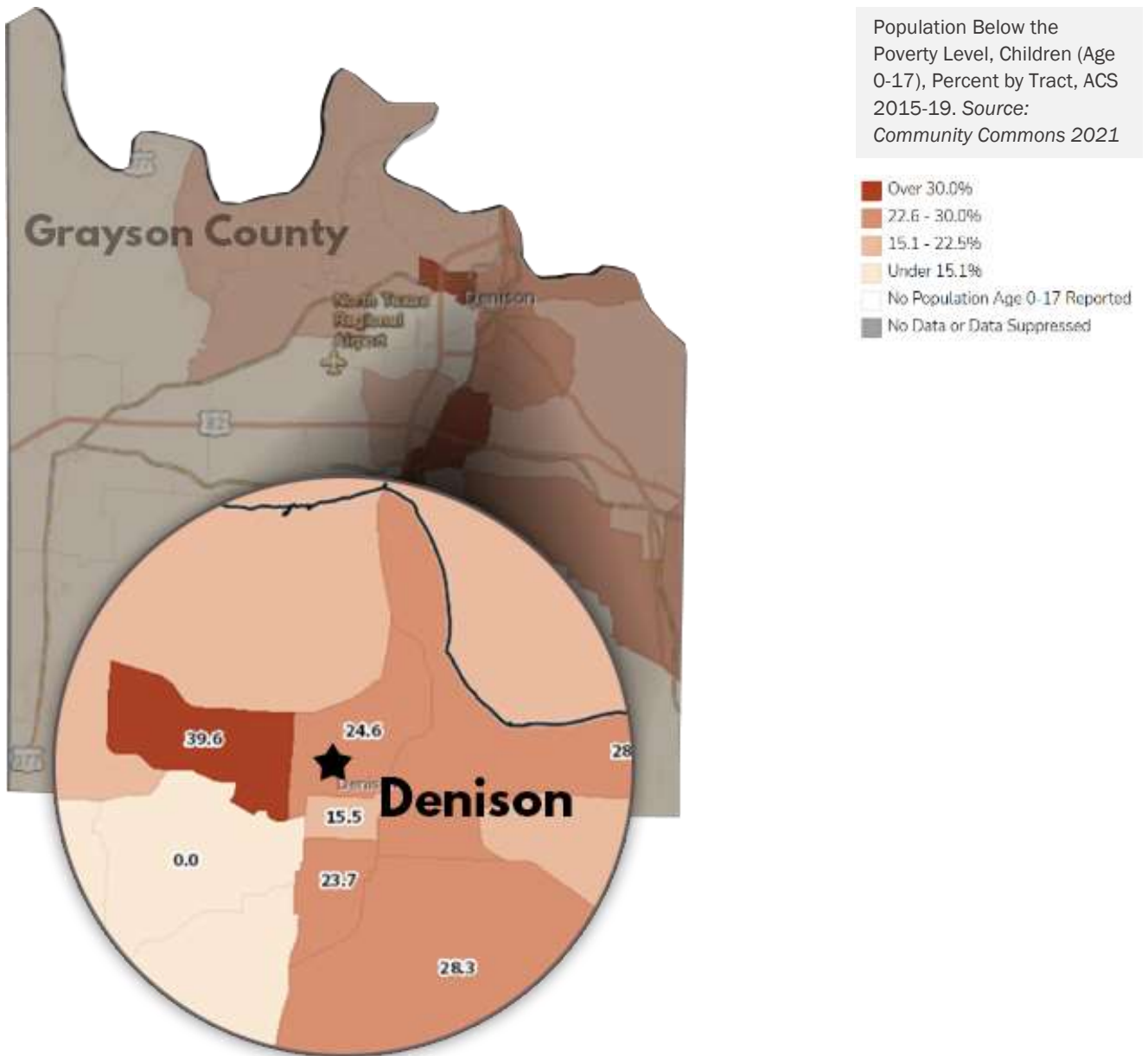- No Population Age 0-17 Reported
- No Data or Data Suppressed

The census tract in the northern part of Sherman and Knollwood (tract 20) has an estimated 30.7% of children 0-17 living in poverty.

The tract in the northeast part of Sherman (tract 14) has an estimated 34.6% of children living in poverty, while the tract in east Sherman (tract 15) indicates an estimated 21.6 % of children living in poverty.

The tract in the south part of Sherman (tract 17) has an estimated 45.1% of children living in poverty. Clearly, there are distinct areas of poverty in Sherman, the numerically largest city in the region. Similarly, the map next page shows the same data for the City of Denison
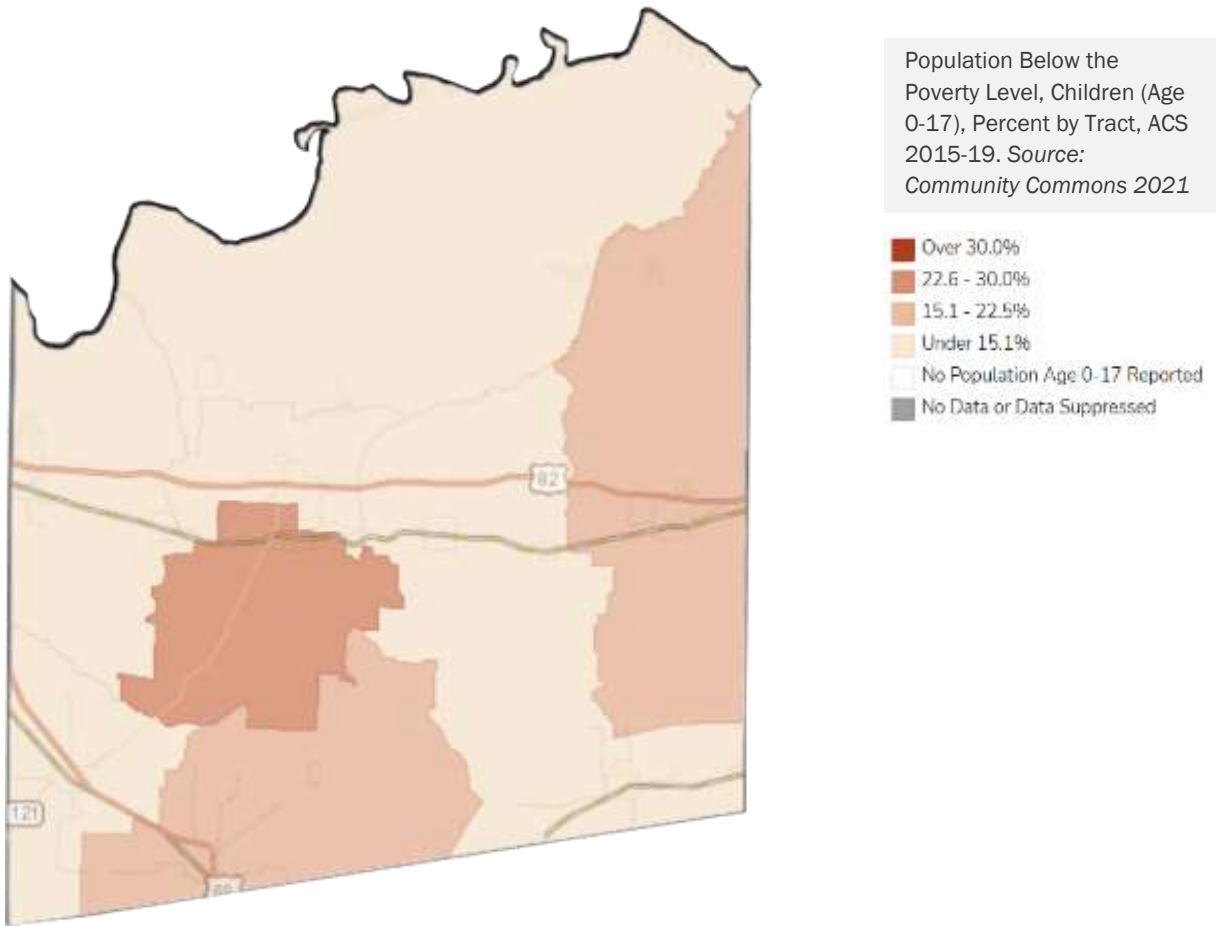
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Childhood Poverty Map, Denison

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

Over 30.0%
22.6 - 30.0%
15.1 - 22.5%
Under 15.1%
No Population Age 0-17 Reported
No Data or Data Suppressed

The census tract in west Denison (tract 4), indicates that an estimated 39.6% of children ages 0-17 are living in poverty.

The tract in the south of Denison (tract 7) shows 23.7% of children in need. The large tract in east Denison, running up to the Red River just down from the Denison Dam, and over to the Red River just below Hendrix, Oklahoma (tract 2) has an estimated 28.7% of children living in poverty. As in the case of Sherman, there are clear areas of hardship.
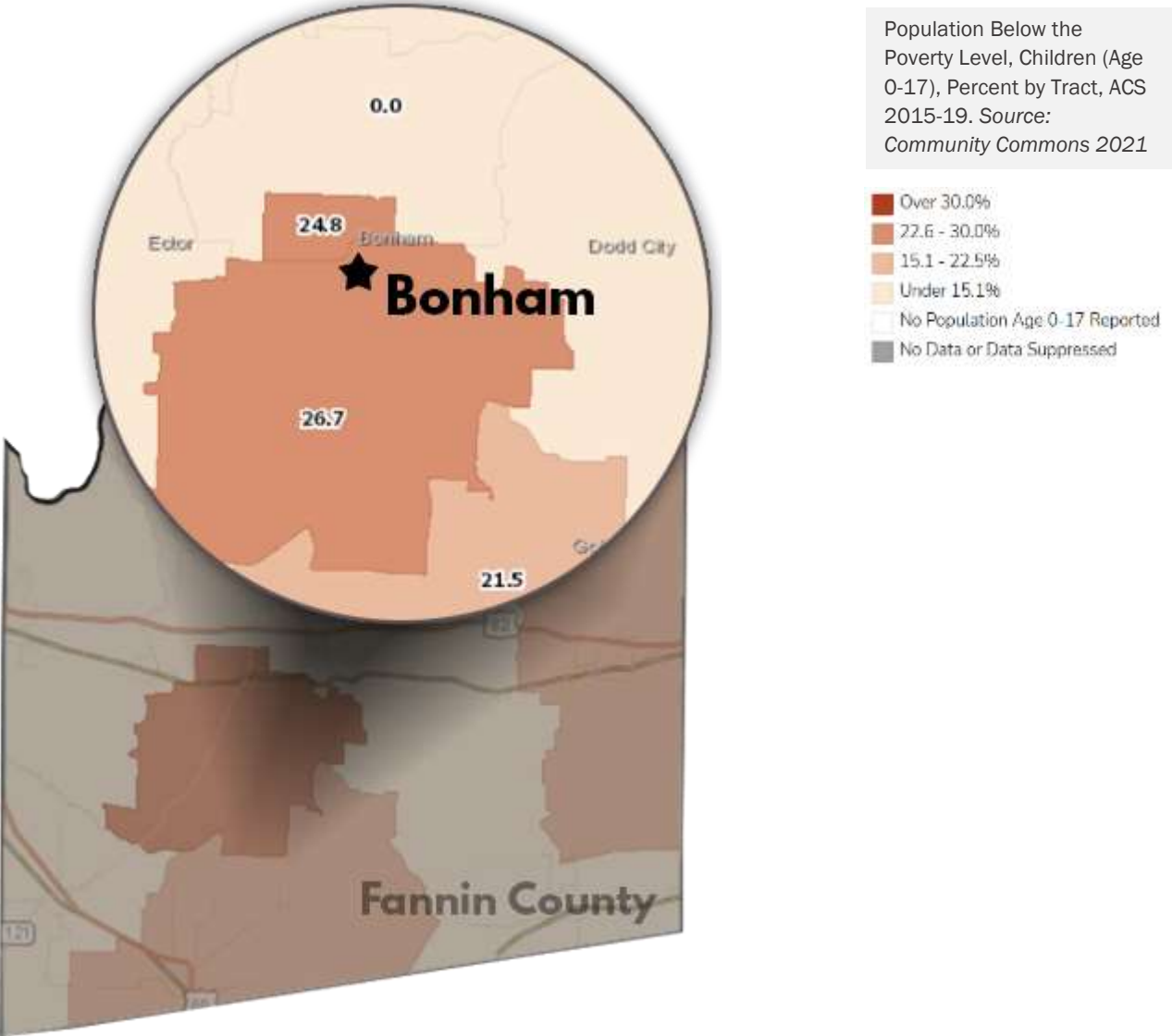
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Childhood Poverty Map, Fannin County

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

In Fannin County, as shown in map above, childhood poverty (children ages 0-17 living in poverty) is concentrated in the center area of Bonham. Tract 9504.01 has an estimated of 24.8%, tract 9506 has an estimated 26.7%. The census tract in the central south part of Fannin County (tract 9507.01) has an estimated 21.5 % children in need. The map of Bonham, next page shows where childhood poverty is concentrated in Bonham.
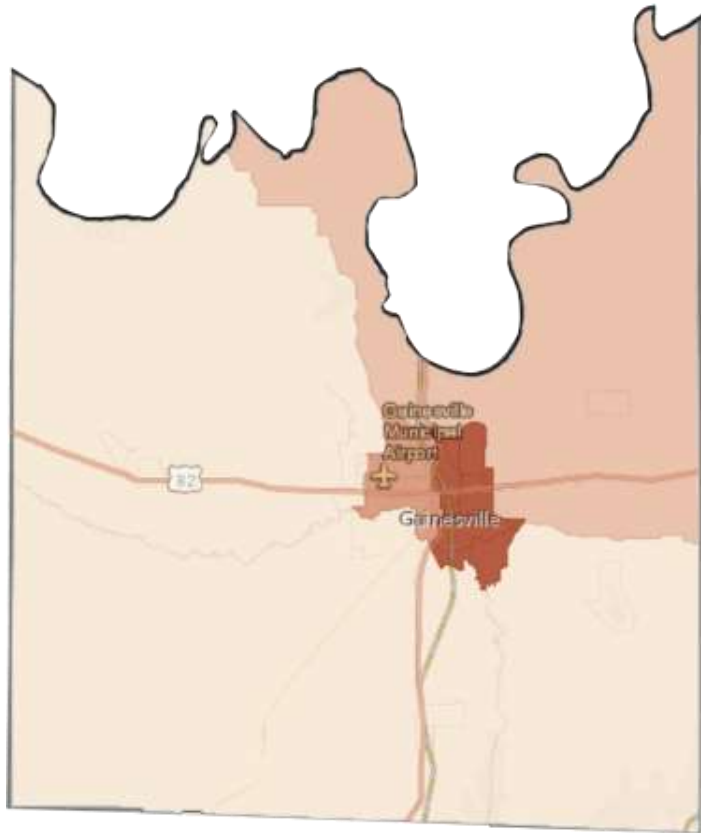
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Childhood Poverty Map, Bonham

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

Childhood poverty in Bonham is concentrated in the center and west parts of the city, in tract 9504.01. The data indicate an estimated 38.87 percent of children in this part of the city are impoverished. Again, there seems to be an area of poverty, as measured by childhood poverty, in Bonham.

Childhood Poverty Map, Cooke County

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

■ Over 30.0%
■ 22.6 - 30.0%
■ 15.1 - 22.5%
□ Under 15.1%
□ No Population Age 0-17 Reported
■ No Data or Data Suppressed

As shown in childhood poverty tends to be greatest in Gainesville, and concentrated in central and south Gainesville. Map next page shows childhood poverty in Gainesville in more detail.

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DATA SOURCES

American Progress.org, Early Childhood Report 2020

Data Axle USA May 2021

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Childrenatrisk.org

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TCOG Business Disaster Mitigation Plan 2020-2022

TCOG 2022-2024 Community Needs Assessment

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US Census, County Profiles

US Census, 2020 American Community Survey (ACS) 1-Year Estimates

US Census, American Community Survey, 5-Year Estimate, 2015-2019

US Census, American Community Survey 2019

US Census Data, 2020

Workforce Solutions Texoma Q1 2021

TCOG CEDS Strategy Committee 21/22