

Target Need Area:
Neighborhoods/Communities

Overview

Census 2000 indicated that there were 115.9 million housing units in the United States and that the majority of these units (91%) had people living in them. In the years between 1990 and 2000, the housing inventory increased by 13.6 million or 13.3 %. From a regional perspective, the South and the West experienced higher rates of housing growth than the Midwest and the Northeast. The Census defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room occupied, or as separate living quarters. Separate living quarters are those in which the occupant(s) live separately from any other people in the building and which have direct access from outside the building or through a common hall.

The U.S. Census Bureau notes that owning one's home has long been viewed as a part of the "American Dream." The most recent Census data indicates that two out of three householders attained this goal; 69.8 million or 66.2%. The increase in the number of owner-occupied homes in the United States (10.8 million, 18.3%) far outpaced the change in rental inventory (2.7 million, 8.3% during the 1990s.

In 2000, 3.8 million vacant housing units were on the market either for sale or for rent. The count of vacant housing units included 0.7 million units that were recently rented or sold and were awaiting occupancy; 3.6 million units for seasonal, recreational, or occasional use; 25,000 were intended for occupancy by migratory workers employed in farm work during the crop season. About 2.3 million vacant housing units were classified as "other vacant" and included units held for personal reasons or units held for occupancy by a caretaker or janitor.

About four out of five married-couple families owned their homes in 2000. Empty nesters and other married couples without children under the age of 18 were more likely (84.8 percent) to own their own homes than married couples with children (76.9 %). In 2000, more women (15.5 million) than men (11.8 million) lived alone. Approximately 8.7 million (56%) of women who lived alone owned their homes compared with 5.5 million (47%) of the lone male householders.

In Texas, there was a total of 8,157,575 housing units in 2000. This was a 16.4% increase from 1990. The 2000 Census information indicates that the state had a 9.4% vacant rate compared to the overall 9% vacancy rate in the U.S. The percent of owner-occupied units in Texas was 63.8 compared to the 66.2 in the U.S. The percent of renter occupied units in Texas was 12.7 compared to 8.3 in the U.S.

(<http://www.census.gov/prod/2001pubs/c2kbr01-13.pdf>)

Part I. Summary of the Results

Part I. Summary of the Results are presented in charts that show converging perspectives on key indicators used to explore the Target Need Area. Key indicators are presented in the chart along with a brief summary conclusion based on an analysis of patterns of convergence between different perspectives used in this study. Key indicators are pieces of information, facts, or statistics that provide insight into the condition of a Target Need Area in the community. The intent of this section is to summarize the analysis of the key indicators from all the different methods used in this project. Brief findings are found in the left column of the chart. More detailed findings are presented in **Part V. Findings and Conclusions**.

Specific indicators were selected based on previous research. A brief review of key indicators selected for inclusion in this chart follow:

- **Indicators of Adequate Housing and Safe Neighborhoods**

Housing is one of the basic needs of all citizens. Housing is the most expensive item in families' and individual's budget. Affordability of adequate housing and accessibility of housing is a concern. The indicators of adequate housing selected in this report are:

- Home Ownership and Value of Homes
- Percent Rental
- Public Maintenance and Repairs
- Abandoned Buildings/Trash
- Community Crime Rates
- Community Youth Crime\Gang Violence

| Concern | Personal Perspectives | | Archival Context | |
|---|--|---|---|---|
| <u>Neighborhood and Community</u> | <u>Citizens¹</u> | <u>Informants</u> | <u>Archival</u> | <u>State/National</u> |
| <p>Home Ownership <i>Residents in the 12CR are 16% more likely to own their own home than residents of the state. This is attributable mostly to the vast difference in affordability of housing available in the 12CR compared to the state level.</i></p> | <p>Up to 78.2% of citizens own their own home.</p> <p>Up to 44.6% of citizens have lived at their present address for 1- 5 years.</p> <p>Up to 27% of citizens have lived at their present address for 6-15 years.</p> <p>Up to 41.6% of citizens have lived at their present address for 16-20+ years.</p> | <p>25% of KI believe individuals have difficulty buying a home primarily because of cost or inability to afford the payments.</p> | <p>74% of residents in the 12CR own their own home.</p> | <p>63.8% of Texans statewide own their homes.</p> |
| <p>Condition of Community Environment.</p> <p>Abandoned Buildings, Trash and Street repair</p> | <p>Up to 82.9% rate their homes as good to excellent.</p> <p>Up to 27% of citizens are concerned about abandoned buildings in their neighborhoods.</p> <p>Up to 23.8% of responding citizens are concerned with trash accumulation in their neighborhoods.</p> <p>Up to 41.6% of citizens are concerned about the poor state of street repair.</p> | <p>27% of KI describe physical condition of homes good to excellent.</p> <p>69% of KI report that most community members feel that they live in a ‘good neighborhood’.</p> <p>68% of KI describe the large numbers of abandoned buildings as a problem in the 12CR.</p> <p>65% of KI describe the accumulation of trash as a problem in their community.</p> <p>67% of KI describe lack of street repair as a problem</p> | <p>Counties in the 12CR spend an average of 8.5% of their budget on highway construction and maintenance.</p> | <p>Texas Spends approximately 5.5% of the budget on highway construction and maintenance.</p> |
| | | | | |

| Concern | Personal Perspectives | | Archival Context | |
|---|---|--|--|--|
| | <u>Citizens</u>¹ | <u>Informants</u> | <u>Archival</u> | <u>State/National</u> |
| Neighborhood and Community Community Business Environment <i>Counties had a number of female and minority owned businesses. These ventures suggest a local investment in the community.</i> | Up to 32.3% of citizens say reason for being out of work is no businesses in community. | 28% of KI claim that most people in their community feel that they are able to influence decisions that affect their neighborhoods. 28% of KI claim that neighborhood organizations have worked effectively to take care of the interests in the community. | Five of the counties had less than 100 businesses who had a minority sole proprietor. Three of the counties had less than 100 businesses that had a female sole proprietor. | 24% of the businesses had a minority sole proprietor. 25% of the businesses had a female sole proprietor. |
| Crime in Community <i>The crime rate in the 12CR is 88% lower than the state rate in 1998. Kleberg and Nueces counties experienced crimes rates above the state average.</i> | Up to 30.2% of citizens report crime being a problem in their community. | 68% describe crime as a significant problem in the community. | The crime rate is 2820.4/100000 in the 12CR; The crime rate for Nueces County is 7335.1 per 100,000; for Kleberg it is 6291.5 per 100,000. | The crime rate is 5288.8/10,0000 in Texas. |
| Youth Gangs <i>Juvenile violent crimes are 1.6 times less likely to be involved in gangs than at the state level.</i> | Up to 19.5% of respondents describe gang activity as a detractor for their community. | 62% of KI describe the existence of youth gangs as a detractor to community. | There were 83.4/100000 Juvenile violent crime arrests in the 12CR. | There were 218.4/100,000 Juvenile arrests in Texas. |
| Affordable housing available <i>The median value of owner occupied housing units for the state is less than half the value of those in the 12CR. This is directly related to the affordability of owning a home in the 12CR. It is often less expensive to keep up with mortgage payments than with rent. This represents a major positive factor for people considering moving to the 12CR. However, for many families, the challenges of arranging for the purchase of a home are overwhelming.</i> | Up to 31.2% of citizens describe a difficulty in finding affordable housing as characteristic of their community. | 42 of KI ranked affordability the #1 barrier to home ownership. | Approximately 77.5% of citizens pay less than 35% of their household income for rent while about 86.8% pay less than 35% of their income for owner costs. Median value of owner-occupied housing units is \$44,780. | Approximately 72.9% pay less than 35% of their household income for rent while about 86.4% pay less than 35% of their income for owner costs. Median value of owner-occupied housing units is \$82,500. |

Part II. Archival Analysis

Part II. Archival Analysis is a synthesis and update of previous research concerning the Target Need Area. An extensive review has been conducted and pertinent findings are detailed in this section along with a brief narrative. The intent of this section is to provide a wider context for considering the issue. Primary data sources are provided here and also in the **Sources** section at the end of the report. Readers are encouraged to consult these primary sources for more details.

The following chart shows the median household income for each of the 12 counties and the percent of state median household income. All 12 counties have a median household income that falls below the state average of \$39,927. Nueces County has the highest median household income of the 12 county area at 90.1% of the State Median Household Income of \$35, 959. Brooks County has the lowest median household income of the area at 46.6% or \$18, 622.

| Area | Median Household Income | % of State Median Household Income |
|---------------------|--------------------------------|---|
| <i>Aransas</i> | \$30,702 | 76.9% |
| <i>Bee</i> | \$28,392 | 71.1% |
| <i>Brooks</i> | \$18,622 | 46.6% |
| <i>Duval</i> | \$22,416 | 56.1% |
| <i>Jim Wells</i> | \$28,843 | 72.2% |
| <i>Kenedy</i> | \$25,000 | 62.6% |
| <i>Kleberg</i> | \$29,313 | 73.4% |
| <i>Live Oak</i> | \$32,057 | 80.3% |
| <i>McMullen</i> | \$32,500 | 81.4% |
| <i>Nueces</i> | \$35,959 | 90.1% |
| <i>Refugio</i> | \$29,986 | 75.1% |
| <i>San Patricio</i> | \$34,836 | 87.2% |
| <i>Texas</i> | \$39,927 | 100% |

Source: Economic Research Service/US Department of Agriculture (1999)
<http://www.ers.usda.gov/data/unemployment/RDLList2.asp?ST=TX>

This chart shows that the annual per capita personal income for the 12 county area is below the state average in 11 counties. McMullen County, with an annual per capita personal income of \$29,489, is the only county of the 12 county regions to have an average greater than the state average of \$28,472. Bee County has the lowest annual per capita income at \$15,141. The median annual per capita personal income for the 12 county area is \$20,180.

| County | Annual Per Capita Personal Income |
|---------------------|-----------------------------------|
| <i>Aransas</i> | \$26,339 |
| <i>Bee</i> | \$15,141 |
| <i>Brooks</i> | \$18,396 |
| <i>Duval</i> | \$15,611 |
| <i>Jim Wells</i> | \$19,865 |
| <i>Kenedy</i> | \$27,576 |
| <i>Kleberg</i> | \$19,164 |
| <i>Live Oak</i> | \$17,231 |
| <i>McMullen</i> | \$29,489 |
| <i>Nueces</i> | \$25,091 |
| <i>Refugio</i> | \$26,111 |
| <i>San Patricio</i> | \$20,495 |
| <i>Texas</i> | \$28,472 |

Source: Bureau of Economic Analysis (2001) <http://www.bea.gov/region/regional/reis/drill.cfm>

The chart below shows the percentage of renters and owners that use at least 35% of household income for housing expenses. Approximately 13-34% pay 35% of their household income for rent while about 9-22% pay 35% of their income for owner costs. The median percent that pay 35% of household income for housing for renters in the 12 county area is 22.9%, while for owners the median is 13.25%, which compares favorably to the rates for the state.

| Housing Expenses | | |
|---------------------|---|------------|
| County | Percentage that pay 35% of Household Income for Housing | |
| | Rent | Owner Cost |
| <i>Aransas</i> | 22.3% | 16.1% |
| <i>Bee</i> | 22.9% | 11.8% |
| <i>Brooks</i> | 33.8% | 18.3% |
| <i>Duval</i> | 16.2% | 12.7% |
| <i>Jim Wells</i> | 21.2% | 13.3% |
| <i>Kenedy</i> | - | 9.1% |
| <i>Kleberg</i> | 32.0% | 13.7% |
| <i>Live Oak</i> | 12.6% | 11.3% |
| <i>McMullen</i> | 12.8% | 21.9% |
| <i>Nueces</i> | 30.0% | 16.1% |
| <i>Refugio</i> | 16.2% | 9.8% |
| <i>San Patricio</i> | 24.5% | 13.2% |
| <i>Texas</i> | 27.1% | 13.6% |

Source: Mapstats (1999), <http://www.fedstats.gov/qf/states/48000.html>

This table displays the percentage of citizens that own a home in the 12 county area. Approximately 80% or more own homes in three of the counties while 75% or more own homes in Jim Wells, Aransas, Refugio and Brooks Counties. Kenedy has the lowest percent of homeowners by a wide margin at only 34.78%. The median percent of homeowners in the 12 county area is 73.98%. McMullen shows one of the highest percentages of homeownership and shows the lowest number of renter occupied housing in the following table.

| Home Owners | |
|---------------------|---------------------|
| County | Percent Home Owners |
| <i>Aransas</i> | 75.18 |
| <i>Bee</i> | 65.52 |
| <i>Brooks</i> | 73.04 |
| <i>Duval</i> | 80.92 |
| <i>Jim Wells</i> | 76.55 |
| <i>Kenedy</i> | 34.78 |
| <i>Kleberg</i> | 58.59 |
| <i>Live Oak</i> | 81.37 |
| <i>McMullen</i> | 80.56 |
| <i>Nueces</i> | 61.32 |
| <i>Refugio</i> | 74.91 |
| <i>San Patricio</i> | 68.18 |
| <i>Texas</i> | 63.80 |

Source: Texas State Data Center and Office of the State Demographer (2000)
<http://txsdc.tamu.edu/subjindex/>

The following table shows the number of renter-occupied housing in the 12 county area. A total of 65,915 housing units were occupied by renters in the 12 county region in 2000. The median number of renter-occupied housing is 6,194 for the 12 county area.

| Renters | |
|---------------------|-----------------------------------|
| County | Number of Renter Occupied Housing |
| <i>Aransas</i> | 2,267 |
| <i>Bee</i> | 3,124 |
| <i>Brooks</i> | 731 |
| <i>Duval</i> | 830 |
| <i>Jim Wells</i> | 3,040 |
| <i>Kenedy</i> | 90 |
| <i>Kleberg</i> | 4,512 |
| <i>Live Oak</i> | 788 |
| <i>McMullen</i> | 69 |
| <i>Nueces</i> | 42,686 |
| <i>Refugio</i> | 749 |
| <i>San Patricio</i> | 7,029 |
| <i>Texas</i> | 2,676,395 |

Source: Texas State Data Center and Office of the State Demographer (2000)
<http://txsdc.tamu.edu/subjindex/>

The median value of homes owned by individuals in the state is \$82,500. All of the median values for the 12 county area are below the state median value. Kenedy County has the lowest median value at \$22,500 while Aransas County has the highest median value at \$79,000.

| Housing Cost | |
|---------------------|--|
| County | Median Value of Owner-Occupied Housing Units |
| <i>Aransas</i> | \$79,000 |
| <i>Bee</i> | \$42,200 |
| <i>Brooks</i> | \$34,600 |
| <i>Duval</i> | \$28,600 |
| <i>Jim Wells</i> | \$41,300 |
| <i>Kenedy</i> | \$22,500 |
| <i>Kleberg</i> | \$51,800 |
| <i>Live Oak</i> | \$55,200 |
| <i>McMullen</i> | \$46,800 |
| <i>Nueces</i> | \$70,100 |
| <i>Refugio</i> | \$42,600 |
| <i>San Patricio</i> | \$66,000 |
| <i>Texas</i> | \$82,500 |

Source: Mapstats (2000)

<http://www.fedstats.gov/qf/states/48000.html>

The chart below shows the 1998 crime rate per 100,000 population for the 12 county area reported by the Texas Department of Public Safety. In most of the counties, the crime rate is better than the average crime rate for the State of Texas. The median crime rate for the 12 county area is 2820.4 per 100,000 as compared to the state rate of 5032.2 per 100,000. Significantly, Aransas County is above the state rate while Kleberg and Nueces Counties are well above the state rate. While crime rates have declined everywhere over the last few years, Texas still experiences crime rates above the national average.

| County | Total Crimes 1998 |
|---------------------|--------------------------|
| | Rate per 100,000 |
| <i>Aransas</i> | 5288.8 |
| <i>Bee</i> | 3158.2 |
| <i>Brooks</i> | 2713.7 |
| <i>Duval</i> | 2405.2 |
| <i>Jim Wells</i> | 5390.6 |
| <i>Kenedy</i> | 1351.4 |
| <i>Kleberg</i> | 6291.5 |
| <i>Live Oak</i> | 1254.5 |
| <i>McMullen</i> | 249.7 |
| <i>Nueces</i> | 7335.1 |
| <i>Refugio</i> | 1471.1 |
| <i>San Patricio</i> | 2929.2 |
| <i>Texas</i> | 5032.2 |

Data: Texas Department of Public Safety

<http://www.geo.swt.edu/dps/>

Below is a chart that displays teens at risk, showing the rate per 100,000 of juvenile violent crime arrests. Four counties, Brooks, Kenedy, McMullen and Refugio, have a 0.0 rate of juvenile violent crime arrests. Aransas County has the highest juvenile violent crime arrest rate at 292 per 100,000 with Nueces County following close with an arrest rate of 255.4 juvenile arrests. The median juvenile arrest rate for violent crimes is 83.35 per 100,000.

| Teens at Risk | |
|----------------------|---|
| County | Juvenile Violent Crime Arrests (Rate per 100,000) |
| <i>Aransas</i> | 292.0 |
| <i>Bee</i> | 187.2 |
| <i>Brooks</i> | 0.0 |
| <i>Duval</i> | 177.5 |
| <i>Jim Wells</i> | 131.6 |
| <i>Kenedy</i> | 0.0 |
| <i>Kleberg</i> | 77.2 |
| <i>Live Oak</i> | 89.5 |
| <i>McMullen</i> | 0.0 |
| <i>Nueces</i> | 255.4 |
| <i>Refugio</i> | 0.0 |
| <i>San Patricio</i> | 64.9 |
| <i>Texas</i> | 218.4 |

Source: State of Texas Children 2003 (2001)

http://factbook.cppp.org/county_select.asp

In 1997, five of the counties had less than 100 businesses with sole proprietors who identified themselves as Black, Hispanic, Asian, Pacific Islander, or American Indian/Alaska Native, or, in the case of firms with multiple owners, where 51 percent of the stock owners were minorities. Three of the counties had less than 100 businesses with sole proprietors who identified themselves as or were identified as female.

| Private Business | | |
|-------------------------|----------------|-------------|
| County | Minority-Owned | Women-Owned |
| <i>Aransas</i> | 24.6% | 24.6% |
| <i>Bee</i> | 18.3% | 28.4% |
| <i>Brooks</i> | <100 | 28.4% |
| <i>Duval</i> | 100% | <100 |
| <i>Jim Wells</i> | 54.0% | 25.8% |
| <i>Kenedy</i> | <100 | <100 |
| <i>Kleberg</i> | 57.0% | 27.1% |
| <i>Live Oak</i> | <100 | 19.7% |
| <i>McMullen</i> | <100 | <100 |
| <i>Nueces</i> | 33.1% | 24.6% |
| <i>Refugio</i> | <100 | 23.5% |
| <i>San Patricio</i> | 32.6% | 25.8% |
| <i>Texas</i> | 23.9% | 25.0% |

Source: Mapstats (1997), <http://www.fedstats.gov/qf/states/48000.html>

Part III. Citizens' Perspectives

Part III. Citizens' Perspectives contains some of the results of the 1000+ random telephone surveys, the 18 Community Listening sessions, and the 18 Community Response sessions. The highlights of these components of the study are detailed in the next session. For more detailed information about the survey results or the community sessions, the reader should consult the appendices of this report.

Citizens were asked about their own homes and then about their neighborhoods. Three-fourths (74%) of the participants owned their home, and one quarter were renters. Many had been in their homes for more than 20 years (30%), while 27% reported they had lived in their homes one to five years. Thirteen percent had lived there less than a year, with 14% living in their homes six to ten years. Thirteen percent lived in their homes 11 to 20 years.

Randomly selected citizens reported:

About owning or renting their own home:

| | |
|---------|-----|
| Own | 74% |
| Rent | 27% |
| NR / DK | 1% |

Length of time at current address

How long have they lived at their current address?

| | |
|------------------|-----|
| Less than 1 year | 13% |
| 1 to 5 years | 27% |
| 6 to 10 years | 14% |
| 11 to 15 years | 9% |
| 16 to 20 years | 7% |
| Over 20 years | 30% |
| DK / NR | 0 |

When rating the condition of their homes, the respondents indicated that their own homes were in excellent (30%) or good (49%) condition. Seventeen percent indicated that their home was in fair condition while only three percent reported their home to be in poor condition.

How citizens rated the physical conditions of the house, apartment or dwelling that they live in?

| | |
|-----------|-----|
| Excellent | 30% |
| Good | 49% |
| Fair | 17% |
| Poor | 3% |
| NR / DK | 1% |

When queried about issues facing their neighborhoods, the more than one third of the respondents (37%) indicated that their streets were in need of repair as a minor or major problem. Crime was reported as a minor problem by 21%. Abandoned buildings were identified as a problem by 23% of participants, while availability of affordable housing was found to be a minor or major problem by 27% of the respondents. Trash (20%), youth gangs (16%) and homelessness (14%) were also identified as either minor or major problems.

How citizens perceived the following problems in their neighborhoods?

| | Major problem | Minor problem | No Problem | NR/DK |
|------------------------------------|---------------|---------------|------------|-------|
| Crime | 5% | 21% | 71% | 3% |
| Youth gangs | 3% | 13% | 79% | 5% |
| Homelessness | 3% | 11% | 84% | 2% |
| Streets needing a lot of repair | 18% | 19% | 61% | 2% |
| Abandoned buildings | 8% | 15% | 75% | 2% |
| Trash | 8% | 12% | 79% | 1% |
| Availability of affordable housing | 9% | 18% | 67% | 6% |

Citizens’ Perspectives: Qualitative Data

Citizens in the Community Listening Sessions felt that increasing the availability of affordable housing was a need. Infrastructure issues, such as street repair, were also cited. In some communities, participants expressed concern about the growing incidence of crime, generally burglary or theft. Participants in rural areas expressed concern about infrastructure needs in unincorporated areas and *colonias*.

Part IV. Key Informant Perspectives

Part IV. Key Informant Perspectives contains some of the findings from the survey of Key Informants and also the nine focus groups with some of these people. Key Informants are community leaders who can draw on their experiences in the community. For more detailed information about the responses from Key Informants, the reader should consult survey results and qualitative data contained in the appendices of this report.

Key Informants were asked about the major problems confronting neighborhoods and about the efficacy of change agents in their neighborhoods. Abandoned buildings (68%), crime(68%), street disrepair (67%), poor housing conditions (66%), youth gangs (62%), and homelessness (58%) were identified as major problems by the Key Informants.

While the Key Informants reported that most people feel that the neighborhood they live in is a good neighborhood (69%), they also reported that most people felt they were not able to influence decisions that affect their neighborhood. Similarly, more than half of the Key Informants (56%) reported that neighborhood organizations have not worked effectively to take care of interests in the community.

With regard to availability and accessibility of resources for housing and neighborhoods, a substantial number of Key Informants (87%,) reported that families needed more help from social service agencies in promoting

positive family environments, and (84%) reported that families need more information on making communities safe. Seventy-eight percent reported that families did not desire to get involved or to seek assistance in making their living conditions better, while 61% reported that families were afraid to get involved in doing so. Seventy-one percent reported that families were facing barriers to accessing resources designed to help them with housing issues.

Key Informants Perspectives are:

| | Strongly Agree | Agree | Disagree | Strongly Disagree | No Opinion |
|---|-----------------------|--------------|-----------------|--------------------------|-------------------|
| The overall physical condition of affordable housing units is poor | 23% | 43% | 26% | 1% | 7% |
| Crime is a major problem | 22% | 46% | 26% | 3% | 4% |
| Youth gangs are a major problem | 22% | 40% | 28% | 3% | 6% |
| Homelessness is a major problem | 22% | 36% | 32% | 5% | 6% |
| Street disrepair is a major problem | 28% | 39% | 27% | 2% | 4% |
| The number of abandoned buildings is a major problem | 23% | 45% | 26% | 2% | 4% |
| Trash accumulation in neighborhoods is a major problem | 26% | 39% | 29% | 2% | 4% |
| Most people feel that the neighborhood where they live is a good neighborhood to live in | 10% | 59% | 21% | 1% | 10% |
| Most people feel that they are able to influence decisions that affect their neighborhood | 3% | 25% | 51% | 10% | 10% |
| Neighborhood organizations have worked effectively to take care of the interests in the community | 2% | 26% | 46% | 10% | 15% |
| Families need more information on how best to make their communities safe, satisfying places to live | 31% | 53% | 14% | 1% | 1% |
| Families need more readily available help from social service agencies in promoting family-centered, safe living environments | 31% | 56% | 10% | 1% | 2% |
| Due to barriers, families can't seem to get the services that are available to them | 23% | 48% | 24% | 1% | 5% |
| Families may not want to get involved or seek assistance designed to make their living situation more safe and satisfying | 25% | 52% | 17% | 2% | 4% |
| Families are afraid to get involved to make their living situation more safe and satisfying | 20% | 41% | 30% | 2% | 7% |

Most of the Key Informants reported that they believed that individuals in their communities experience problems with either purchasing or renting homes. Key Informants most often identified financial constraints in being able to afford rent or a mortgage payment and multiple factors as the barriers experienced by individuals. Lack of adequate housing and inability to get a loan were also identified as obstacles.

Key Informants Perspectives about whether individuals in the community experience problems with buying or renting a house or apartment? (Check one.)

42 Yes 25 No 33 Don't Know

If you answered "yes" please indicate what the **PRIMARY** cause of the problem is...

- 25 Unable to afford rent or payment.
No money for deposit.
- 4 No money for down payment.
Bad credit.
- 7 Could not get loan.
- 9 Satisfactory rental unit or home not available.
- 2 Discrimination.
- 1 Don't Know.
- 52 Multiple Answers

Key Informant Perspectives: Qualitative Data

Key Informants' Sessions participants said they were concerned about trashy lots and abandoned buildings in several communities. Additionally, the condition of streets was a concern in some communities. The lack of available housing and rental property was also cited as an issue. 'Neighbors on Watch' programs were viewed positively.

Part V. Findings and Conclusions

- **Indicators of Adequate Housing and Safe Neighborhoods**
 - Percent Ownership/Percent Rental
Home Ownership is more prominent in 12CR than at the State. This is attributable mostly to the vast difference in affordability of housing available in the 12CR compared to the state level.
 - Value of Homes Owned
The median value of owner occupied housing units for the state is less than half the value of those in the 12CR. This is directly related to the affordability of owning a home in the 12CR. It is often less expensive to keep up with mortgage payments than with rent. This represents a major positive factor for people considering moving to the 12CR. However, for many families, the challenges of arranging for the purchase of a home are overwhelming.
 - Repairs
Up to 23.8% of the citizens interviewed are concerned with trash accumulation in their neighborhoods. Up to 41.6% of the participants are concerned about the poor state of street repair
 - Abandoned Buildings/Trash
Up to 27% of the citizens surveyed are concerned about abandoned buildings in their neighborhoods. 65% of Key Informants described accumulation of trash as a problem in their community. 67% of Key Informants describe lack of street repair as a problem.

- Crime Rates
The crime rate in the 12CR is 88% lower than the state rate in 1998. Kleberg and Nueces counties experienced crimes rates above the state average.
- Youth Crime\Gang Violence
Juveniles are 1.6 times less likely to be involved in gangs than at the state level.
- Local Business Ownership
Counties had a number of female and minority owned businesses. These ventures suggest a local investment in the community.