

Real Estate Market Overview 2007

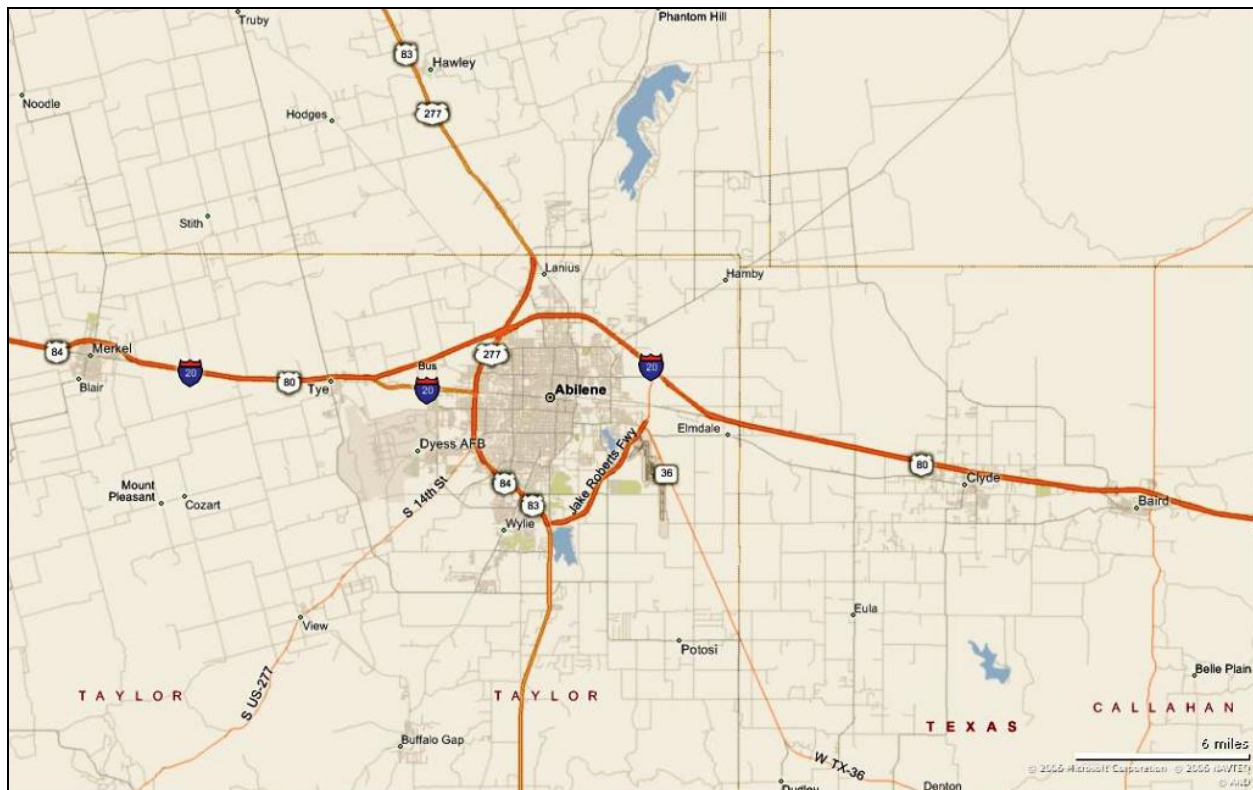
Abilene

Abilene, the Friendly Frontier, is located along Interstate 20 in Taylor County in central West Texas approximately 180 miles due west of the Dallas-Fort Worth Metroplex. The town was founded when Col. C.W. Merchant, his twin brother John and other ranchers met with Texas & Pacific Railway officials to persuade them to choose a new route through the site of what is now Abilene. They named the town after the famous Kansas cattle shipping point. Abilene is now a major medical and agricultural center for the area and is home to Dyess Air Force Base, the area's single largest employer and economic influence.

Quick Facts	
Land Area	2,745.24 square miles
2006 Population Density	57.6 people per square mile
Counties	Callahan, Jones, Taylor
Area Cities and Towns	
Abilene, Baird, Buffalo Gap, Clyde, Cross Plains, Merkel, Ovalo, Stamford, Trent, Tuxedo, Tuscola, Tye	

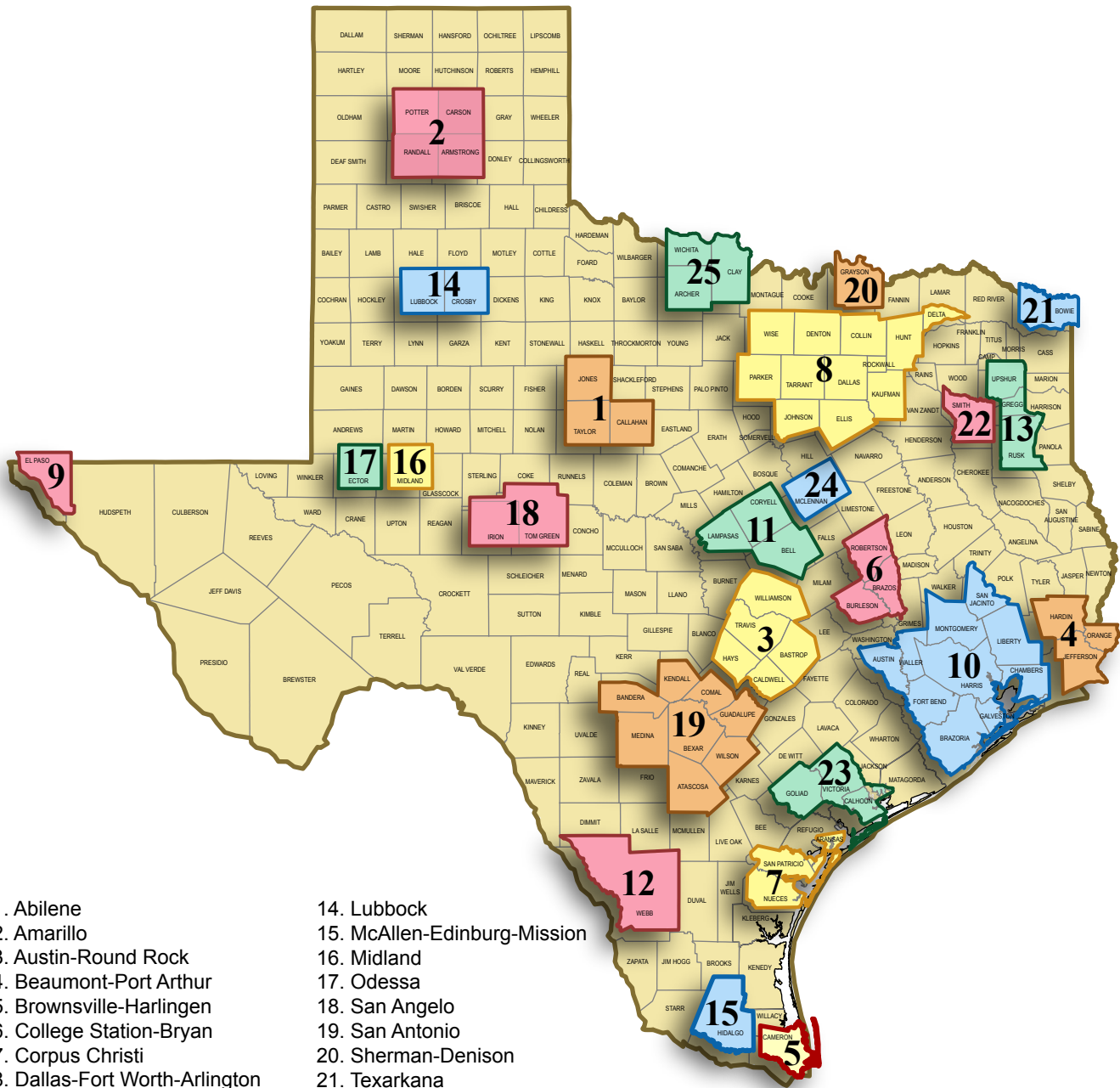
* This report's MSA data reflects either 1999 or 2003 MSA definitions based on data availability. Use of 1999 definition is noted where applicable.

Source: U.S. Census Bureau and Real Estate Center at Texas A&M University



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Metropolitan Statistical Areas (MSAs)



- | | |
|--------------------------------|------------------------------|
| 1. Abilene | 14. Lubbock |
| 2. Amarillo | 15. McAllen-Edinburg-Mission |
| 3. Austin-Round Rock | 16. Midland |
| 4. Beaumont-Port Arthur | 17. Odessa |
| 5. Brownsville-Harlingen | 18. San Angelo |
| 6. College Station-Bryan | 19. San Antonio |
| 7. Corpus Christi | 20. Sherman-Denison |
| 8. Dallas-Fort Worth-Arlington | 21. Texarkana |
| 9. El Paso | 22. Tyler |
| 10. Houston-Sugar Land-Baytown | 23. Victoria |
| 11. Killeen-Temple-Fort Hood | 24. Waco |
| 12. Laredo | 25. Wichita Falls |
| 13. Longview | |

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Abilene Market Overview 2007 Demographics

Abilene MSA Population*

Year	Population	Percent Change
1996	156,351	-
1997	157,405	0.7
1998	158,264	0.5
1999	159,755	0.9
2000	160,245	0.3
2001	158,300	-1.2
2002	158,068	-0.1
2003	158,106	0.0
2004	158,449	0.2
2005	158,291	-0.1
2006	158,063	-0.1

* July 1 population estimates

Source: U.S. Census Bureau

County Population* Growth

County	Growth 1996-2006		
	1996	2006	(in percent)
Callahan	12,461	13,491	8.3
Jones	20,146	19,645	-2.5
Taylor	123,744	124,927	1.0

* July 1 population estimates

Source: U.S. Census Bureau

Area Cities With 10,000 or More Residents

City	1990	2000	Growth 1990 - 2000 (in percent)
	Population	Population	
Abilene	106,654	115,930	8.7

Source: U.S. Census Bureau

Texas Metropolitan Area Population* Change

Metropolitan Area	1996	2006	Percent Change
Austin-Round Rock	1,073,037	1,513,565	41.1
McAllen-Edinburg-Mission	503,411	700,634	39.2
Laredo	171,583	231,470	34.9
Dallas-Fort Worth-Arlington	4,627,649	6,003,967	29.7
Houston-Sugar Land-Baytown	4,334,020	5,539,949	27.8
Brownsville-Harlingen	312,086	387,717	24.2
San Antonio	1,599,427	1,942,217	21.4
Texas	19,340,342	22,859,968	18.2
Tyler	166,087	194,635	17.2
Sherman-Denison	102,993	118,478	15.0
El Paso	656,482	736,310	12.2
College Station-Bryan	172,341	192,152	11.5
Amarillo	217,579	241,515	11.0
Killeen-Temple-Fort Hood	318,613	351,322	10.3
Waco	205,894	226,189	9.9
Midland	114,412	124,380	8.7
Longview	190,556	203,367	6.7
Lubbock	247,099	261,411	5.8
Texarkana	127,694	134,510	5.3
Victoria	108,636	114,088	5.0
Odessa	121,519	127,462	4.9
Corpus Christi	398,529	415,810	4.3
San Angelo	104,574	105,752	1.1
Abilene	156,351	158,063	1.1
Beaumont-Port Arthur	380,417	379,640	-0.2
Wichita Falls	151,170	145,528	-3.7

* July 1 population estimates

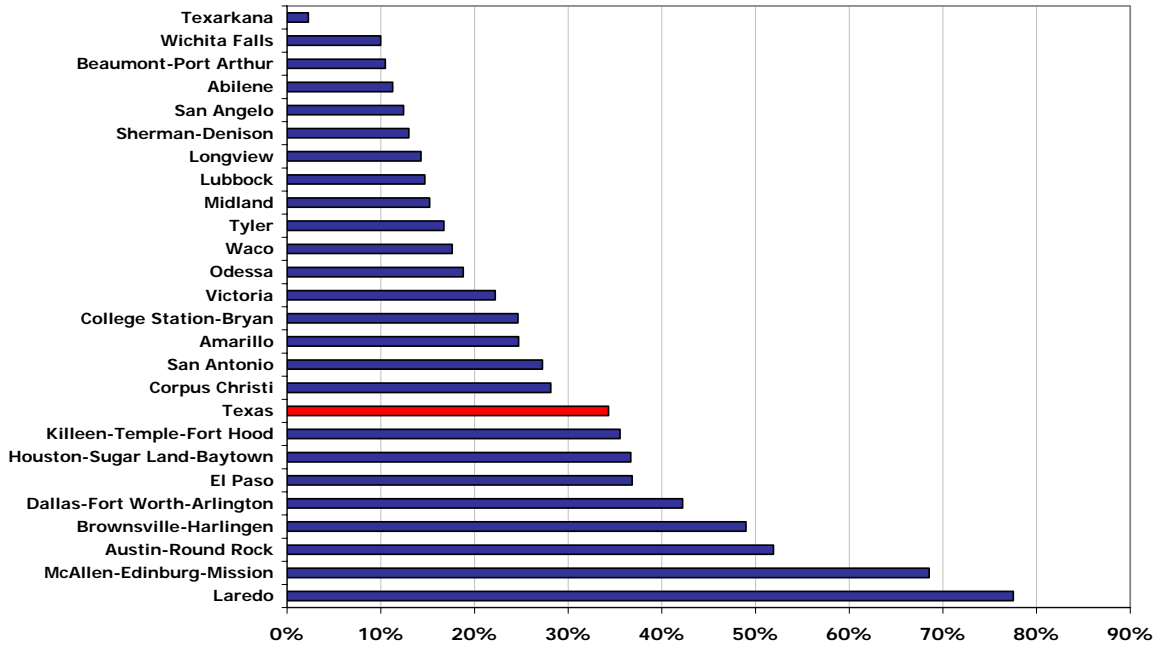
Source: U.S. Census Bureau

Abilene MSA Projected Population

Year	Texas State Data Center (Scenario 0.5)	Texas Water Development Board
2000	160,245	160,241
2005	165,563	-
2010	170,985	170,410
2015	175,403	-
2020	178,291	177,354
2025	180,001	-
2030	181,238	180,079
2035	181,819	-
2040	181,550	180,387

Sources: Texas State Data Center (2006 projection) and Texas Water Development Board (2006 projection)

**Texas Metropolitan Area
Population Growth Forecast, 2000 - 2020**



Source: Texas State Data Center – Scenario 0.5 (2006 projection)

Household Composition

	Abilene MSA	Texas
Average household size (2000)	2.54	2.74
Population younger than 18 (2000, in percent)	26.60	28.20
Population 65 and older (2000, in percent)	12.40	9.90

Source: U.S. Census Bureau (1999 definition)

Distribution by Race and Hispanic or Latino Origin, 2000 (in percent)

	Abilene MSA	Texas
White	80.6	71.0
Black	6.7	11.5
Asian	1.2	2.7
American Indian	0.6	0.6
Other	8.3	11.7
Two or more races	2.4	2.5
Hispanic origin (of any race)	17.6	32.0

Source: U.S. Census Bureau (1999 definition)

Abilene Market Overview 2007 Education

Educational Attainment, Persons Age 25 and Older (in percent)

County	High school graduate	Some college, no degree	Associate's degree	Bachelor's degree	Master's degree	Doctorate degree
Callahan	38.1	24.2	4.7	8.9	2.5	0.2
Jones	34.6	17.5	4.0	5.8	1.6	0.0
Taylor	28.4	24.8	5.5	14.9	5.3	0.9
Texas	24.8	22.4	5.2	15.6	5.2	0.8

Source: U.S. Census Bureau 2000 Census

Educational Level, Persons Age 25 and Older, 2000 (in percent)

Level of Education	Abilene MSA	Texas
High School Graduate or Higher	81.2	75.7
Bachelor's Degree or Higher	22.5	23.2

Source: U.S. Census Bureau (1999 definition)

Local College and University Enrollment, Fall Semester

School	2002	2003	2004	2005	2006
Abilene Christian University	4,668	4,648	4,761	4,683	4,777
Cisco Junior College-Abilene	2,963	3,208	3,574	3,494	3,554
Hardin-Simmons University	2,286	2,328	2,387	2,431	2,367
McMurry University	1,418	1,374	1,384	1,422	1,387
Texas State Technical College (West Texas)*	1,642	1,605	1,739	1,660	1,487

* TSTC has campuses in Abilene, Sweetwater, Breckenridge and Brownwood.

Source: Texas Higher Education Coordinating Board

Abilene Market Overview 2007 Employment

Top Ten Employers

Employer	Sector	Employees
Dyess Air Force Base	Military/Civilian	6,076
Hendrick Health System	Health care	3,000
Abilene Independent School District	Education	2,678
BlueCross BlueShield of Texas	Customer service	1,220
Abilene State School	Education	1,195
Texas Department of Criminal Justice	Correction facility	1,162
City of Abilene	Government	1,155
Abilene Christian University	Education	815
Abilene Regional Medical Center	Health care	726
Sears Methodist Retirement System	Retirement system	665

Source: Abilene Industrial Foundation Jan-2007

Top Ten Private Employers

Employer	Sector	Employees
Hendrick Health System	Health care	3,000
BlueCross BlueShield of Texas	Customer service	1,220
Abilene Christian University	Education	815
Abilene Regional Medical Center	Health care	726
Sears Methodist Retirement System	Retirement system	665
Teleperformance USA	Telemarketing	536
Eagle Aviation Services, Inc.	Aviation maintenance	350
Hardin-Simmons University	Education	338
First Financial Bank	Bank	300
Fehr Foods	Cookie manufacturer	300

Source: Abilene Industrial Foundation Jan-2007

Employment Growth by Industry

	Abilene MSA	Texas
Employment Growth 2006 (Percent Change)	2.4	3.3
Unemployment Rate 2006 (Percent Change)	4.1	4.9
Net Job Change in 2006	1,500	318,300
2006 Employment Growth by Sector (Percent Change)		
Natural Resources and Mining and Construction	6.7	7.5
Manufacturing	6.5	3.2
Trade, Transportation, and Utilities	1.7	2.5
Information	0.0	-0.4
Financial Activities	0.0	2.6
Professional and Business Services	7.3	6.0
Educational and Health Services	-2.9	2.8
Leisure and Hospitality	6.2	3.9
Government	3.2	1.7

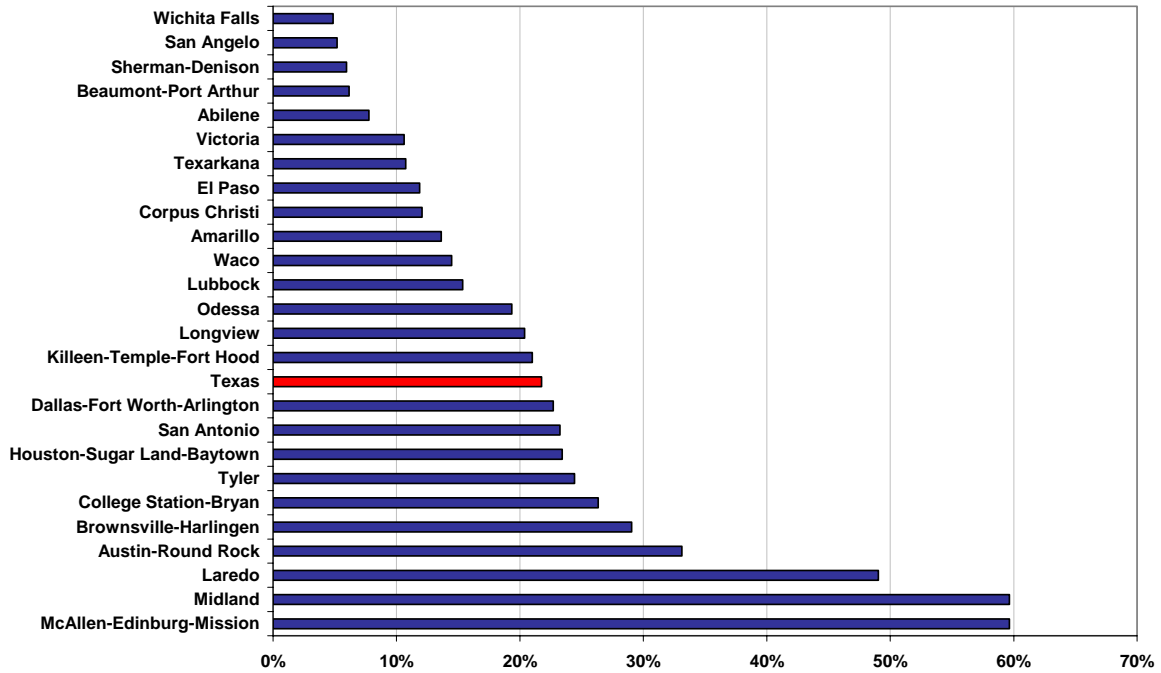
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Texas Metropolitan Area Nonfarm Employment Change

Metropolitan Area	1996	2006	Percent Change
McAllen-Edinburg-Mission	126,900	202,600	59.7
Midland	126,900	202,600	59.7
Laredo	56,500	84,200	49.0
Austin-Round Rock	540,900	720,000	33.1
Brownsville-Harlingen	94,000	121,300	29.0
College Station-Bryan	71,400	90,200	26.3
Tyler	73,700	91,700	24.4
Killeen-Temple-Fort Hood	97,600	118,100	21.0
Dallas-Fort Worth-Arlington	2,331,600	2,860,800	22.7
San Antonio	658,300	811,300	23.2
Longview	76,100	91,600	20.4
Houston-Sugar Land-Baytown	1,981,700	2,446,000	23.4
Texas	8,257,900	10,053,300	21.7
Lubbock	111,300	128,400	15.4
Waco	92,600	106,000	14.5
Corpus Christi	155,100	173,800	12.1
Odessa	48,100	57,400	19.3
Amarillo	96,900	110,100	13.6
Victoria	45,200	50,000	10.6
El Paso	236,700	264,800	11.9
Texarkana	50,300	55,700	10.7
Sherman-Denison	42,000	44,500	6.0
Abilene	60,600	65,300	7.8
San Angelo	42,500	44,700	5.2
Wichita Falls	59,600	62,500	4.9
Beaumont-Port Arthur	151,200	160,500	6.2

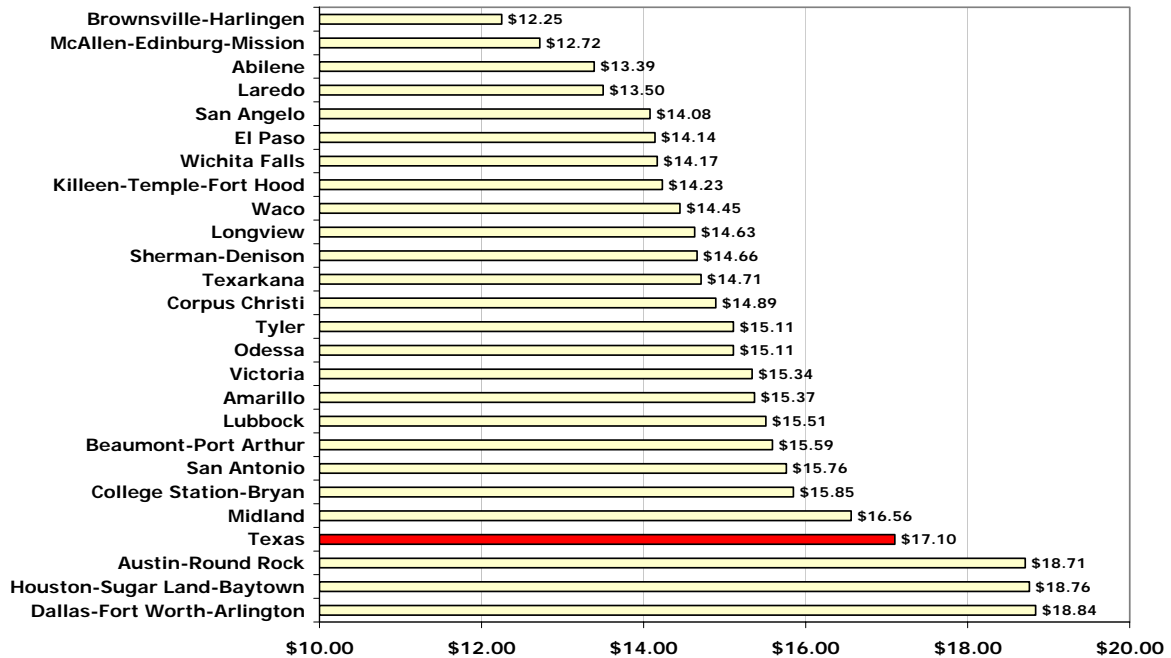
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

**Metropolitan Area Nonfarm Employment Change
1996-2006**



Source: Texas Workforce Commission and Real Estate Center

**Average Hourly Wage
2005**



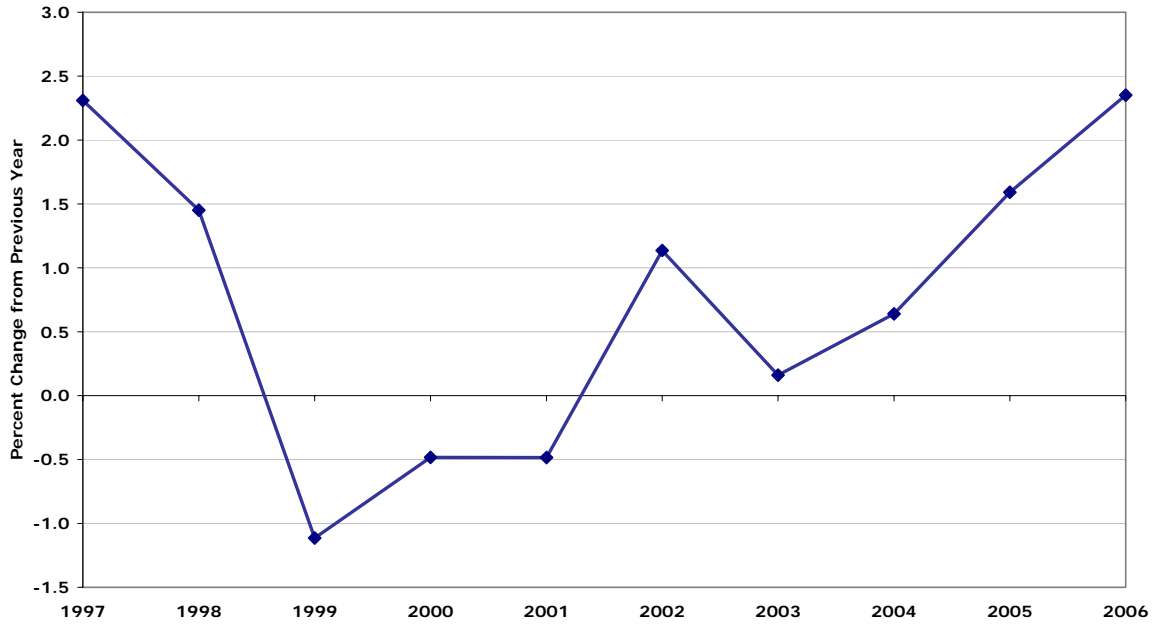
Source: Texas Workforce Commission

**Abilene MSA
 Nonfarm Employment**

Year	Employment	Percent Change
1996	60,600	-
1997	62,000	2.3
1998	62,900	1.5
1999	62,200	-1.1
2000	61,900	-0.5
2001	61,600	-0.5
2002	62,300	1.1
2003	62,400	0.2
2004	62,800	0.6
2005	63,800	1.6
2006	65,300	2.4

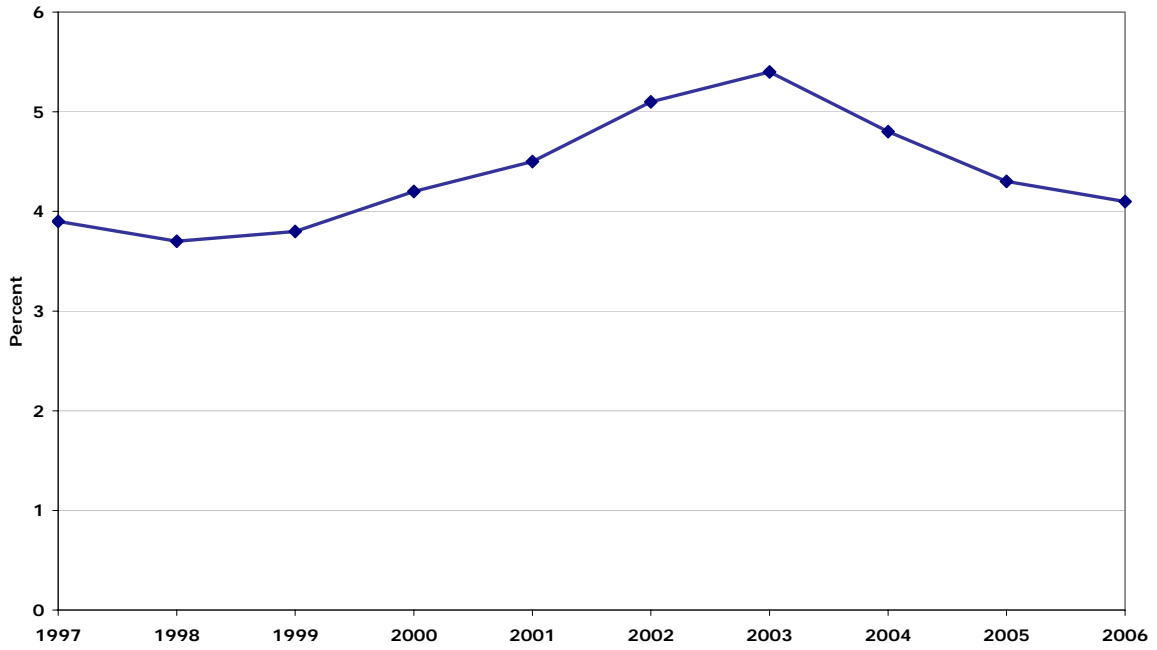
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

**Nonfarm Employment Growth
 Abilene MSA**



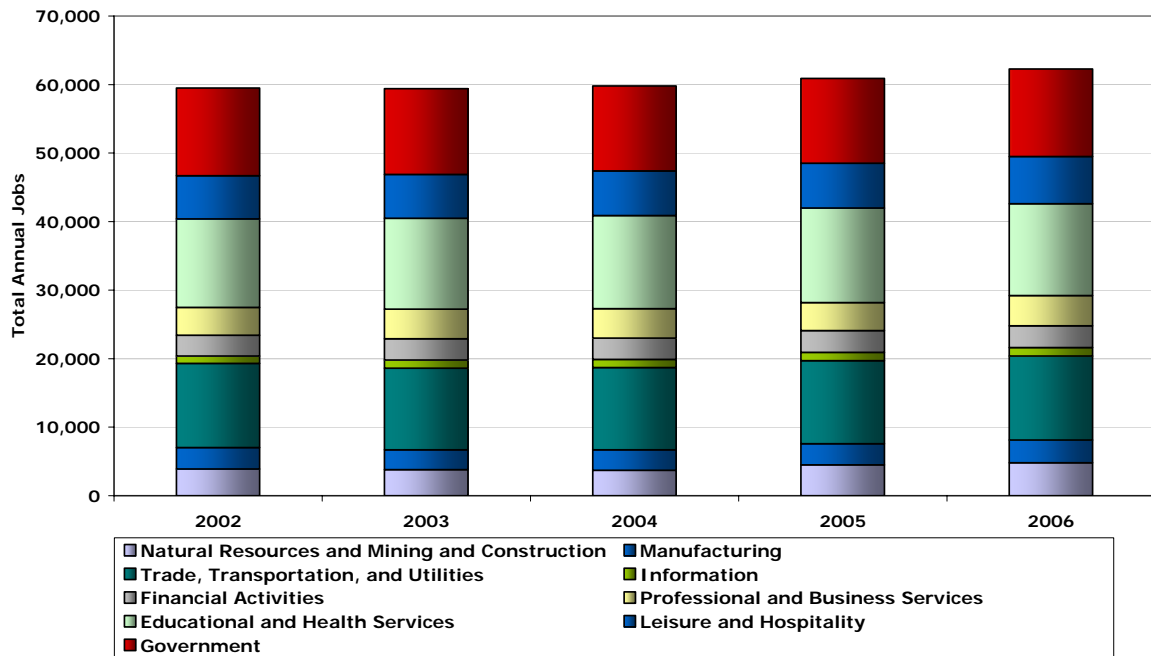
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Abilene MSA
Unemployment Rate



Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Distribution of Employment in Major Categories
Abilene MSA



Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Abilene Market Overview 2007 Economy

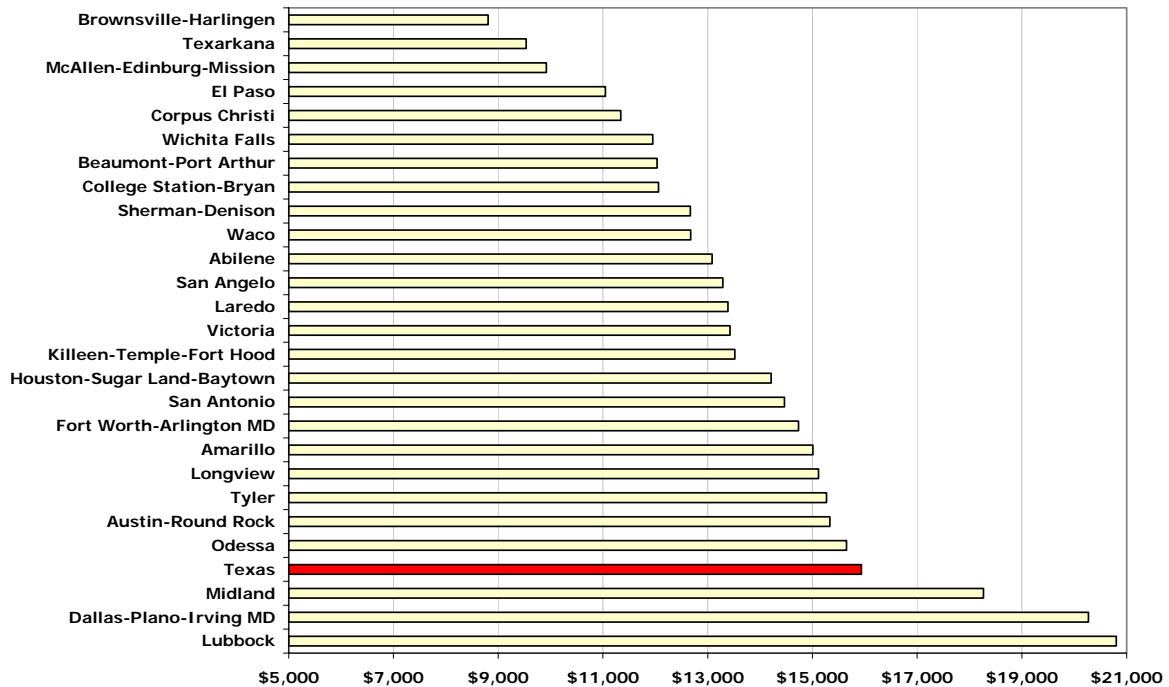
Abilene MSA Gross Retail Sales

Year	Total Sales	Sales per Capita
1995	\$2,455,029,556	#N/A
1996	\$2,072,487,614	\$13,255
1997	\$1,597,502,020	\$10,149
1998	\$1,633,079,307	\$10,319
1999	\$1,722,539,959	\$10,782
2000	\$1,792,688,363	\$11,187
2001	\$1,878,474,230	\$11,867
2002	\$1,923,538,859	\$12,169
2003	\$1,906,803,594	\$12,060
2004	\$1,987,333,946	\$12,542
2005	\$2,071,648,392	\$13,088
State Average 2005:		\$15,935

* 2006 data not available as of April 15, 2007.

Source: Texas Comptroller's Office

**Gross Retail Sales per Capita
2005**



Source: Texas Comptroller's Office

Abilene Market Overview 2007 Infrastructure

Abilene Airline Activity

Airport	2002	2003	2004	2005	2006
Abilene Regional Airport - enplaned	49,291	56,227	73,309	83,374	96,959

Source: Abilene Regional Airport

Airport Cargo Statistics (in pounds)

Airport	2003	2004	2005	2006
Abilene Regional Airport	1,494,890	1,872,941	1,630,235	1,816,619

Source: Abilene Regional Airport

Abilene Market Overview 2007 Public Facilities

Abilene Public Facilities Building Permits 2005*



Abilene City Building Permit Office
* 2006 data not available as of April 15, 2007.

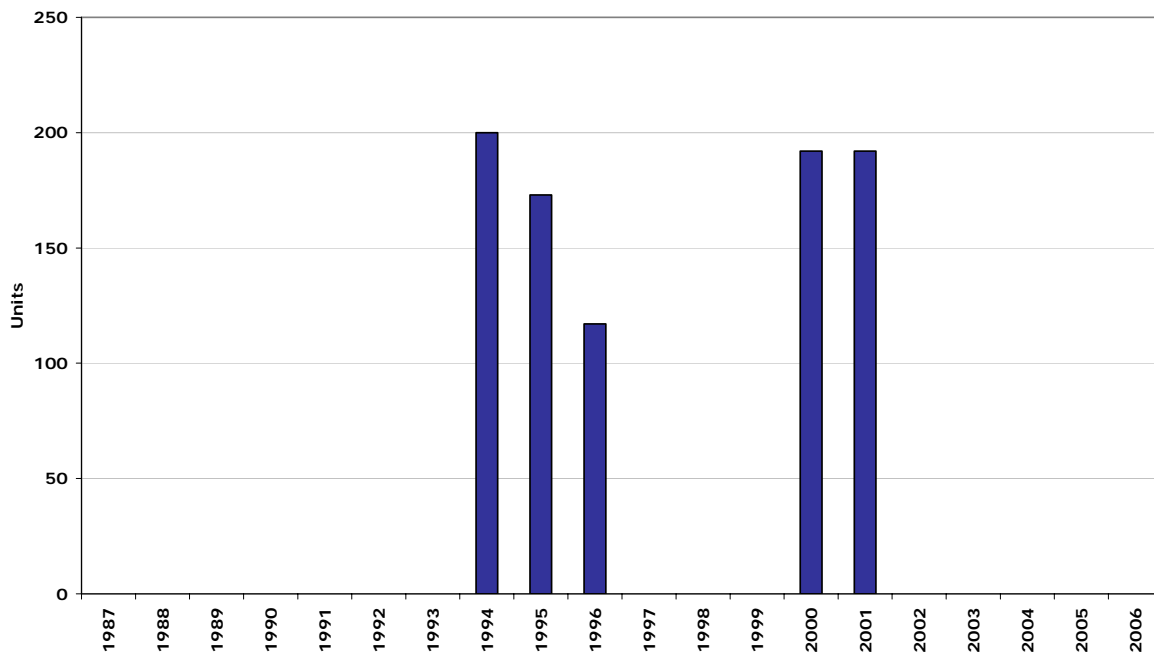
Abilene Market Overview 2007 Multifamily

Abilene Apartment Statistics 2006

	Abilene	Texas Metro Average
Average rent per square foot	\$0.58	\$0.77
Average rent for units built since 2000	\$0.49	\$0.86
Average occupancy	94.6%	92.8%
Average occupancy for units built since 2000	94.8%	94.1%

Source: Apartment MarketData Research

**Abilene MSA
Multifamily Building Permits
5+ Multifamily Building Permits**



Source: U.S. Bureau of Census and Real Estate Center at Texas A&M University

Abilene Multifamily Building Permits 2005*



Abilene City Building Permit Office
* 2006 data not available as of April 15, 2007.

Abilene Market Overview 2007 Housing

2006 Housing Affordability Index

MLS	2006 Median- Priced Home	Required	Median	HAI for First-Time	
		Income to Qualify	Family Income	HAI*	Homebuyers**
Abilene	\$100,400	\$24,699	\$47,500	1.92	1.57
State	\$143,000	\$35,179	\$54,300	1.54	1.05
US	\$221,900	\$54,139	\$59,600	1.10	0.62

* The HAI is the ratio of the median family income to the income required to buy the median-priced house using standard mortgage financing at the current interest rate. Standard financing is a fixed-rate, 30-year loan covering 80 percent of the cost of the home. A HAI of 1.00 indicates that the median family income is exactly equal to the required income to qualify for the standard loan to purchase the median-priced house.

** First-time home buyer is assumed to purchase a home equal to the first quartile home price using a 90% home loan at an interest rate 0.5 percent greater than the standard current rate.

Source: Real Estate Center at Texas A&M University

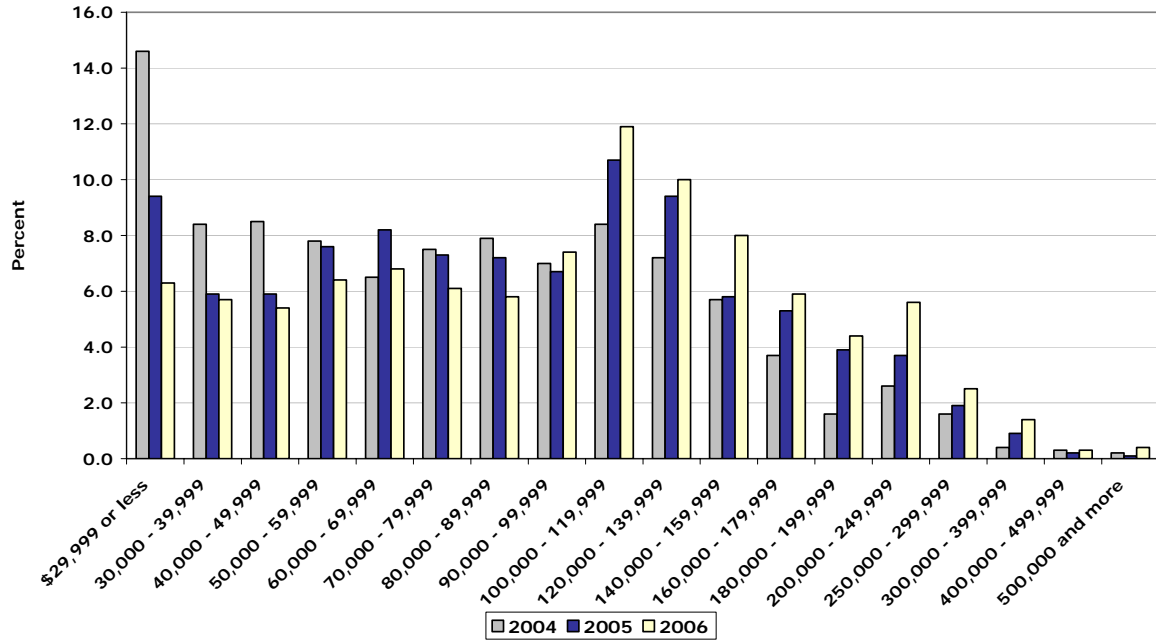
Price Distribution of MLS Homes Sold, Abilene

(in percent)

Price Range	2000	2001	2002	2003	2004	2005	2006
\$29,999 or less	14.5	12.5	16.6	13.5	14.6	9.4	6.3
30,000 - 39,999	8.4	8.0	7.5	9.4	8.4	5.9	5.7
40,000 - 49,999	10.4	9.1	9.6	7.6	8.5	5.9	5.4
50,000 - 59,999	10.8	9.4	8.1	8.8	7.8	7.6	6.4
60,000 - 69,999	8.6	9.7	8.3	8.2	6.5	8.2	6.8
70,000 - 79,999	9.2	9.9	9.2	8.4	7.5	7.3	6.1
80,000 - 89,999	8.7	10.7	9.6	9.7	7.9	7.2	5.8
90,000 - 99,999	6.0	6.5	5.5	6.4	7.0	6.7	7.4
100,000 - 119,999	6.6	7.8	8.9	8.8	8.4	10.7	11.9
120,000 - 139,999	6.1	5.7	5.9	6.0	7.2	9.4	10.0
140,000 - 159,999	3.7	3.6	4.2	4.8	5.7	5.8	8.0
160,000 - 179,999	1.9	2.4	2.4	3.2	3.7	5.3	5.9
180,000 - 199,999	1.7	1.4	1.2	0.7	1.6	3.9	4.4
200,000 - 249,999	1.4	1.6	1.6	1.9	2.6	3.7	5.6
250,000 - 299,999	1.1	0.7	0.8	1.3	1.6	1.9	2.5
300,000 - 399,999	0.6	0.5	0.3	1.0	0.4	0.9	1.4
400,000 - 499,999	0.4	0.2	0.2	0.2	0.3	0.2	0.3
500,000 and more	0.1	0.1	0.1	0.0	0.2	0.1	0.4

Source: Real Estate Center at Texas A&M University

**Price Distribution of MLS Homes Sold
Abilene Area**



Source: Real Estate Center at Texas A&M University

**Property Tax Rates 2006
County, Major City, Major School District**

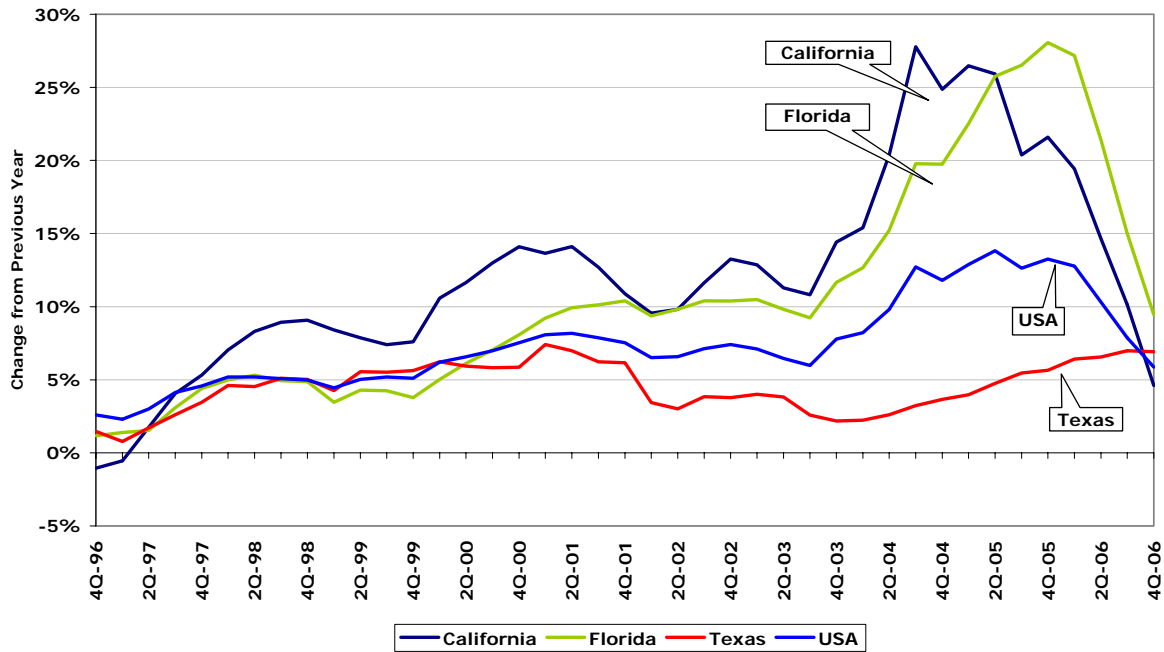
Taxing Entity*	Tax Rate per \$100 Valuation
Taylor County	0.4980
City of Abilene	0.6678
Abilene ISD	1.4867
Total	\$2.65

* Only the typical taxing entities are listed. However, there are numerous numbers of taxing entities that need to be taken into account for an actual tax rate calculation.

Source: Taylor County Central Appraisal District

National Home Price Appreciation

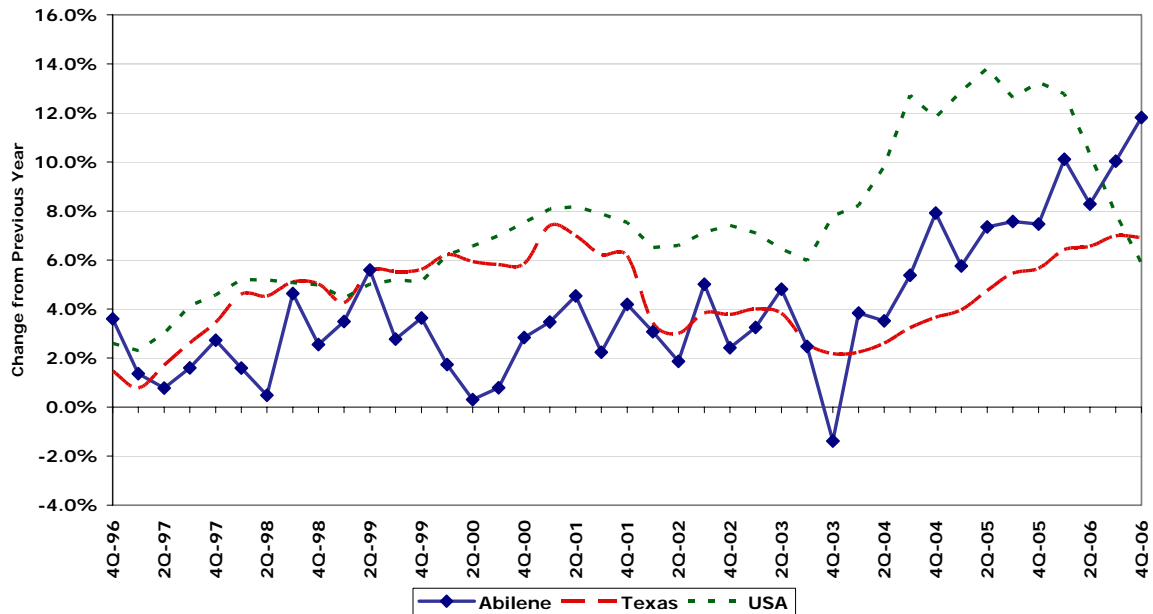
The HPI for each geographic area is estimated using repeated observations of housing values for individual single-family residential properties on which at least two mortgages were originated and subsequently purchased by either Freddie Mac or Fannie Mae.



Source: Office of Federal Housing Enterprise Oversight

Home Price Appreciation Abilene MSA

The HPI for each geographic area is estimated using repeated observations of housing values for individual single-family residential properties on which at least two mortgages were originated and subsequently purchased by either Freddie Mac or Fannie Mae.



Source: Office of Federal Housing Enterprise Oversight

Real Estate Center Market Overview 2007
Abilene, TX

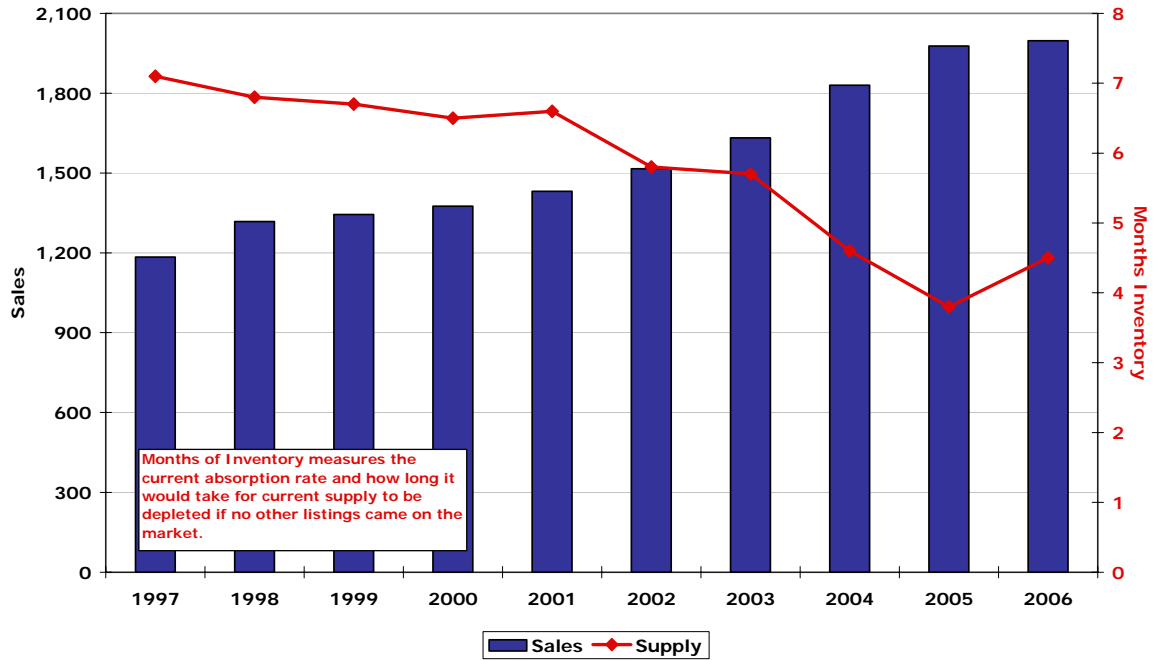
2005 Occupied Housing Unit Characteristics

Housing Unit Characteristics	Abilene MSA			Texas		
	Owner-occupied housing units	Renter-occupied housing units	Total occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Total occupied housing units
Occupied housing units	39,134	21,398	60,532	5,162,604	2,815,491	7,978,095
Household Size						
1-person household	21.9%	33.6%	26.0%	19.1%	35.0%	24.7%
2-person household	40.3%	27.8%	35.9%	34.2%	25.8%	31.2%
3-person household	18.9%	15.3%	17.7%	17.2%	16.0%	16.8%
4-or-more-person household	18.8%	23.3%	20.4%	29.5%	23.2%	27.3%
Race and Hispanic or Latino Origin of Householder						
One Race						
White	88.1%	73.6%	83.0%	79.0%	66.2%	74.5%
Black or African American	2.5%	7.8%	4.4%	8.2%	17.9%	11.6%
American Indian and Alaska Native	-	-	0.6%	0.5%	0.6%	0.6%
Asian	0.8%	3.4%	1.7%	2.9%	3.1%	3.0%
Native Hawaiian and Other Pacific Islander	-	-	0.0%	0.0%	0.1%	0.0%
Some other race	6.7%	12.5%	8.7%	8.3%	10.8%	9.2%
Two or more races	1.8%	1.3%	1.6%	1.0%	1.4%	1.2%
Age of Householder						
Under 35 years	14.0%	44.4%	24.7%	14.4%	46.3%	25.6%
35 to 44 years	17.4%	24.6%	19.9%	21.9%	21.4%	21.7%
45 to 54 years	22.1%	13.5%	19.0%	24.1%	15.4%	21.0%
55 to 64 years	17.5%	8.1%	14.2%	18.1%	8.3%	14.7%
65 to 74 years	16.0%	3.5%	11.6%	11.9%	4.2%	9.2%
75 to 84 years	10.5%	4.8%	8.5%	7.6%	3.1%	6.1%
85 years and over	2.4%	1.3%	2.0%	2.0%	1.3%	1.8%
Units in Structure						
1, detached	89.6%	48.6%	75.1%	87.5%	28.3%	66.6%
1, attached	1.1%	8.8%	3.8%	2.3%	3.6%	2.8%
2 apartments	0.2%	5.6%	2.1%	0.3%	4.9%	1.9%
3 or 4 apartments	0.0%	8.4%	3.0%	0.4%	8.8%	3.3%
5 to 9 apartments	0.0%	6.7%	2.4%	0.3%	13.8%	5.1%
10 or more apartments	0.1%	15.6%	5.6%	0.7%	35.1%	12.9%
Mobile home or other type of housing	9.0%	6.2%	8.0%	8.5%	5.6%	7.5%
Year Structure Built						
2000 or later	4.8%	8.5%	6.1%	13.7%	10.9%	12.7%
1990 to 1999	11.4%	7.8%	10.1%	18.6%	14.8%	17.2%
1980 to 1989	16.4%	15.8%	16.2%	18.7%	22.5%	20.1%
1960 to 1979	27.9%	31.6%	29.2%	28.7%	35.0%	30.9%
1940 to 1959	27.4%	27.4%	27.4%	15.4%	12.4%	14.3%
1939 or earlier	12.1%	8.8%	10.9%	4.9%	4.5%	4.8%
Bedrooms						
No bedroom	0.9%	0.4%	0.7%	0.2%	1.5%	0.6%
1 bedroom	2.0%	20.1%	8.4%	2.1%	32.6%	12.9%
2 or 3 bedrooms	82.3%	75.3%	79.8%	70.8%	61.7%	67.6%
4 or more bedrooms	14.8%	4.2%	11.1%	26.8%	4.2%	18.9%
Annual Household Income and Housing Costs*						
Median household income (dollars)	\$43,376	\$24,584	\$35,535	\$54,610	\$26,782	\$42,139
Annual Median Housing Costs (dollars)	\$7,152	\$7,332	\$7,248	\$10,536	\$8,052	\$9,108
Housing Costs as a percentage of household income	16.5%	29.8%	20.4%	19.3%	30.1%	21.6%

* in 2005 inflation-adjusted dollars

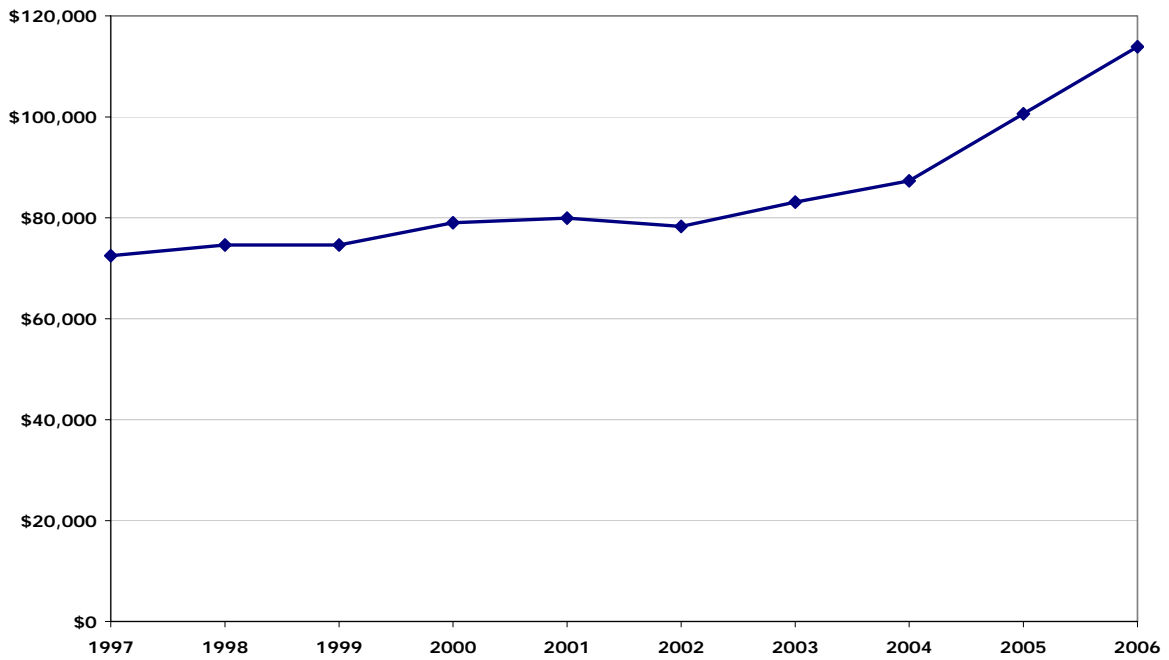
Source: U.S. Census Bureau 2005 and Real Estate Center at Texas A&M University

Yearly Homes Sales and Supply
Abilene MLS



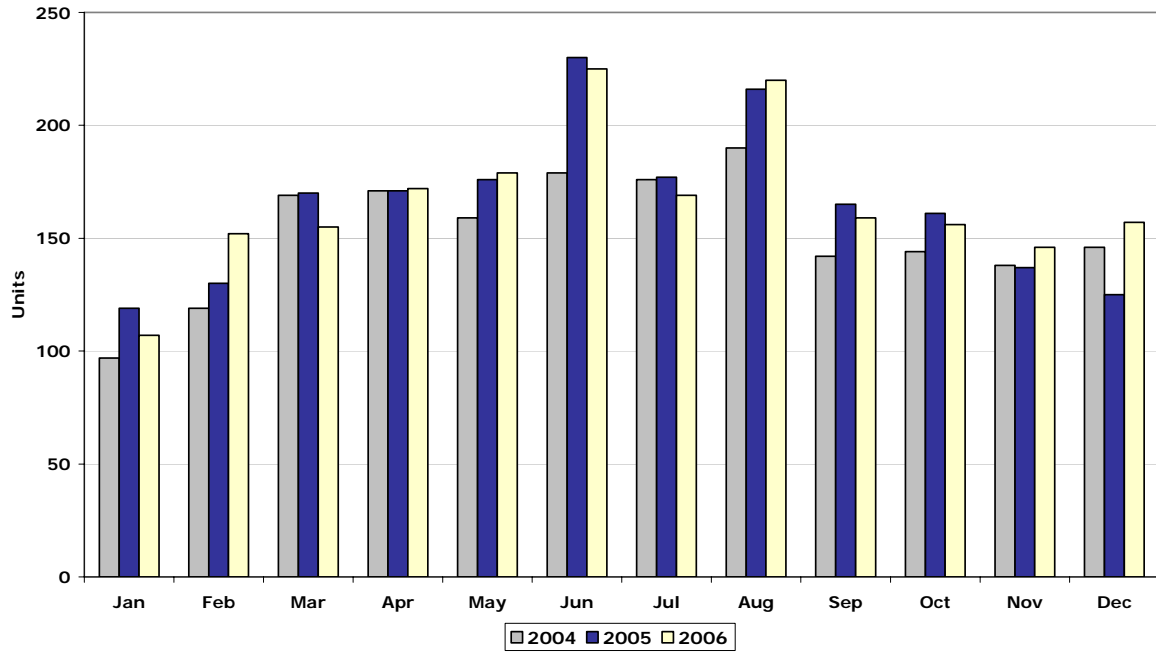
Source: Real Estate Center at Texas A&M University

Average Sales Price
Abilene MLS



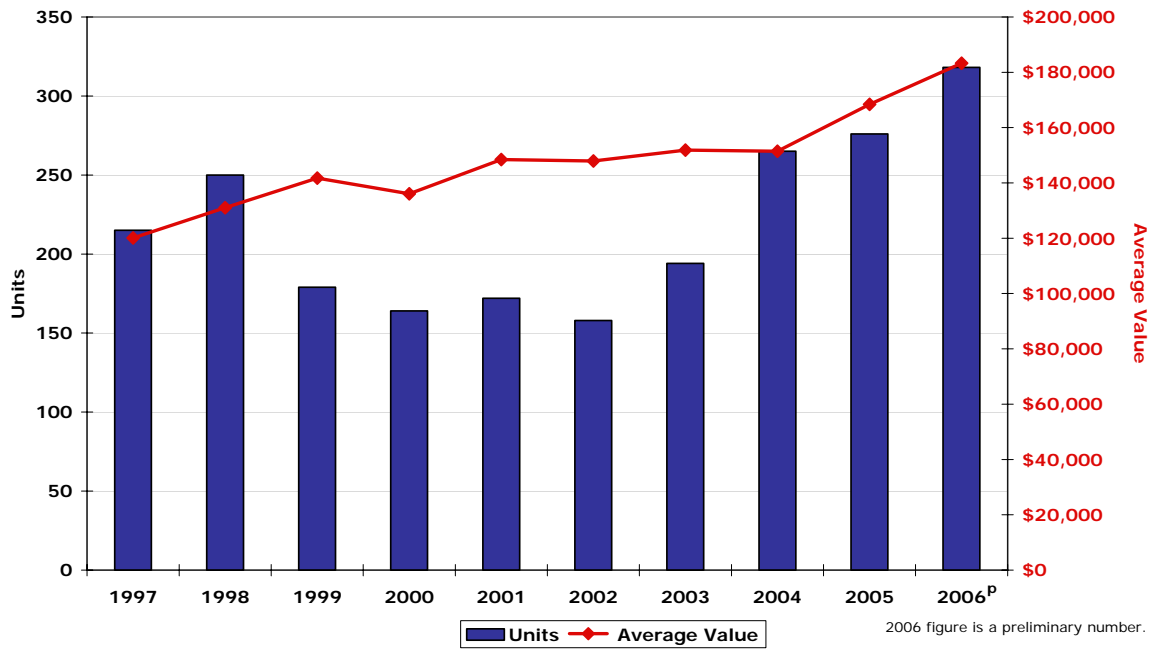
Source: Real Estate Center at Texas A&M University

**Single-Family Homes Sales Volume
 Abilene MSA**



Source: Real Estate Center at Texas A&M University

**Single-Family Building Permits and Average Value
 Abilene MSA**



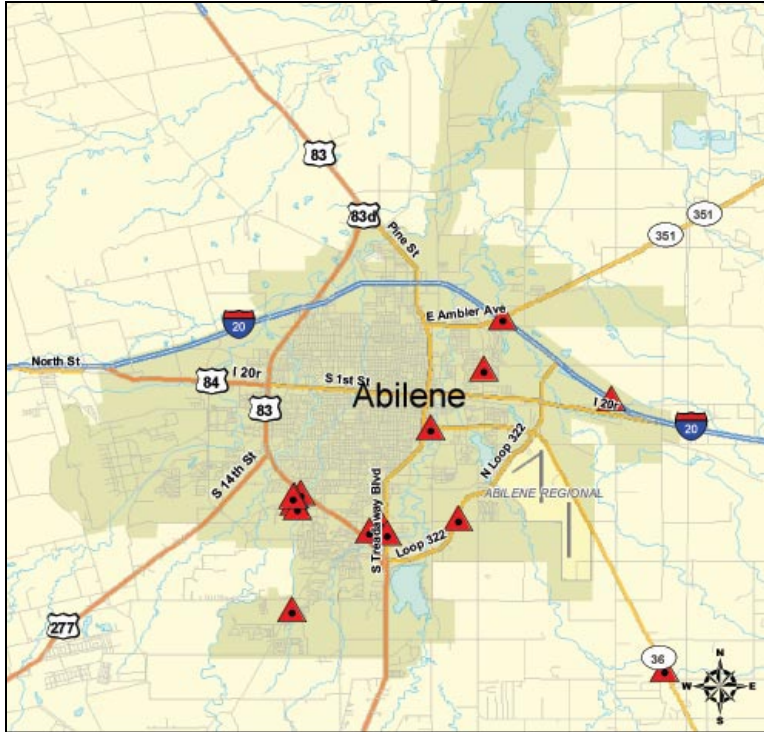
2006 figure is a preliminary number.

Source: U.S. Bureau of Census and Real Estate Center at Texas A&M University

Abilene Market Overview 2007

Retail

Abilene Retail Building Permits 2005*



Abilene City Building Permit Office

* 2006 data not available as of April 15, 2007.

Abilene Market Overview 2007 Hotel

Hotel* Occupancy and Rates

	2005		2006	
	Abilene MSA	Texas	Abilene MSA	Texas
# Rooms 000's	2.2	333.6	2.3	341
Average daily rate	\$59.98	\$74.38	\$63.81	\$80.82
Occupancy rate (in percent)	60.2	59.9	59.9	61.1

*Only properties exceeding \$18,000 in the current quarter are included; those units below \$18,000 only result in 1.5% of the total state revenues, and have been excluded from this database.

Source: Office of the Governor Economic Development and Tourism and Source Strategies, Inc. of San Antonio

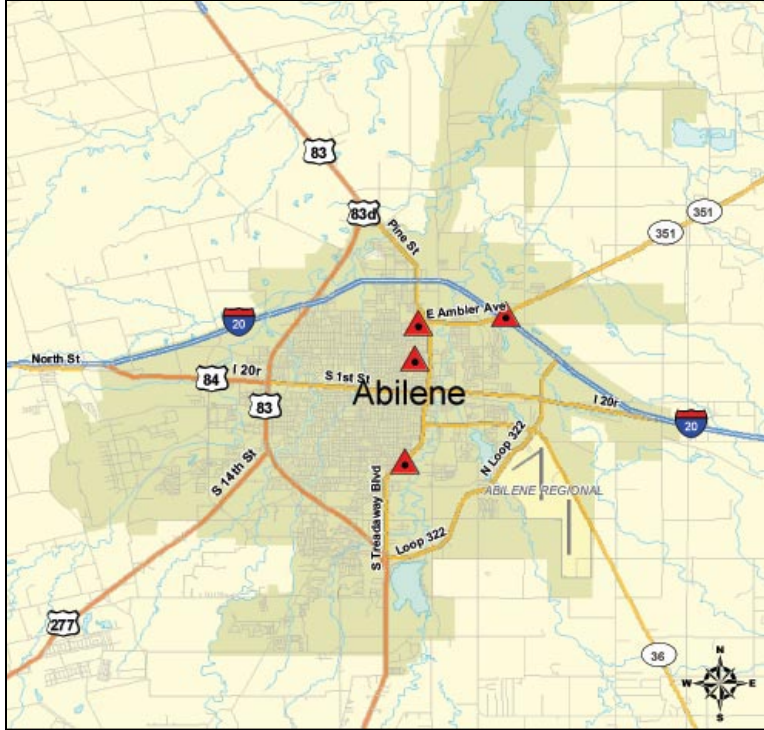
Abilene Hotel Building Permits 2005*



Abilene City Building Permit Office
* 2006 data not available as of April 15, 2007.

Abilene Market Overview 2007 Office

Abilene Office Building Permits 2005*



Abilene City Building Permit Office

* 2006 data not available as of April 15, 2007.

Abilene Market Overview 2007

Industrial

Abilene Industrial Building Permits 2005*



Abilene City Building Permit Office
* 2006 data not available as of April 15, 2007.



This annual report is created free of charge by the Real Estate Center at Texas A&M University. We strive to provide the most accurate, up-to-date, and insightful data to paint a detailed picture of Texas' Metropolitan Statistical Areas. However, links contained in this report may change in time and become obsolete. The Real Estate Center advises to contact the original source if any of the links are found to be broken. The Center also provides numerous publications, resources, and data on building permits, employment, population, and home sales at <http://recenter.tamu.edu>. For the latest daily news visit <http://recenter.tamu.edu/mnews>.

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