Zonda
Demographics

Eagle Mountain-Saginaw Independent School District

Quarterly Demographic and Housing Analysis 3Q25

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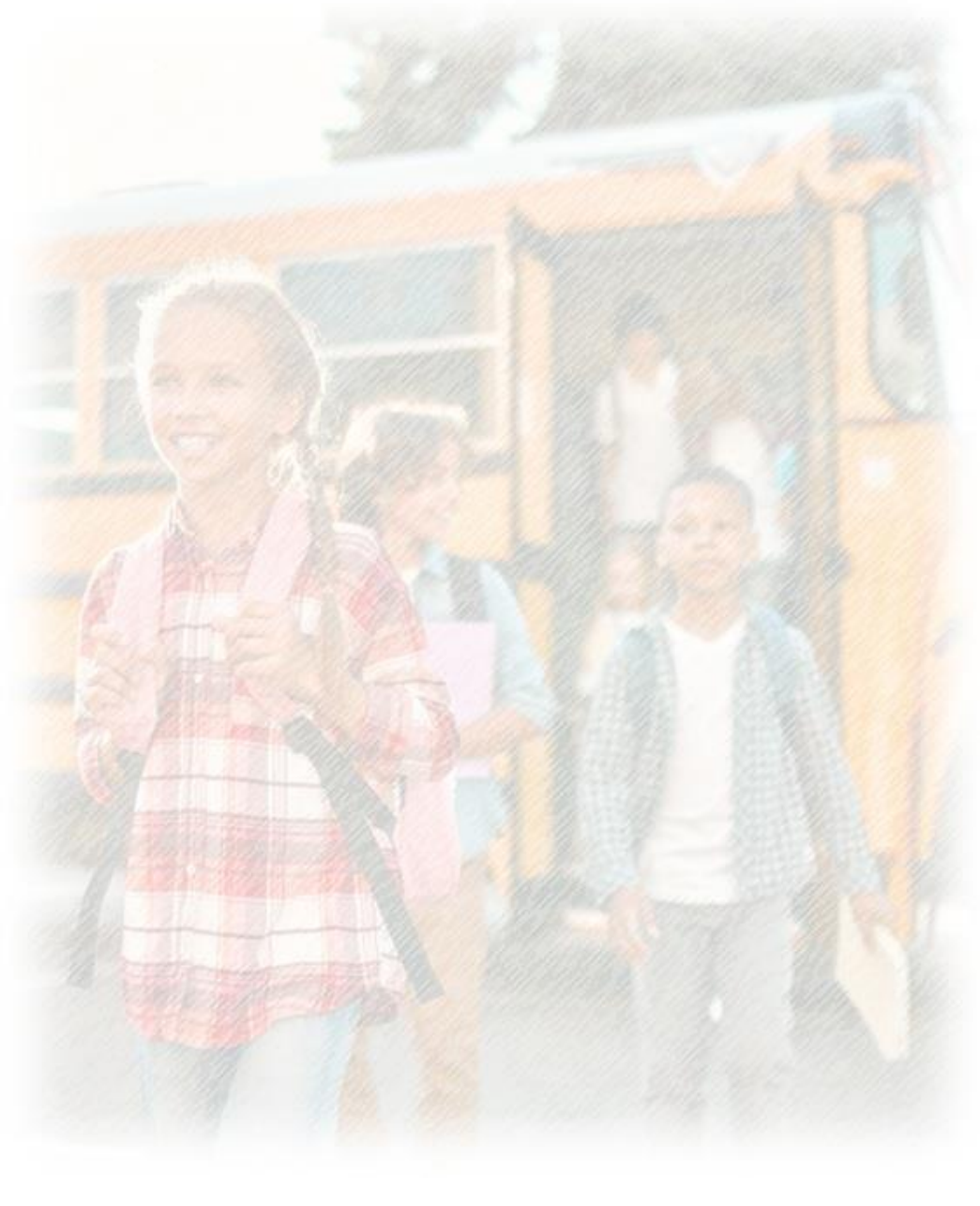
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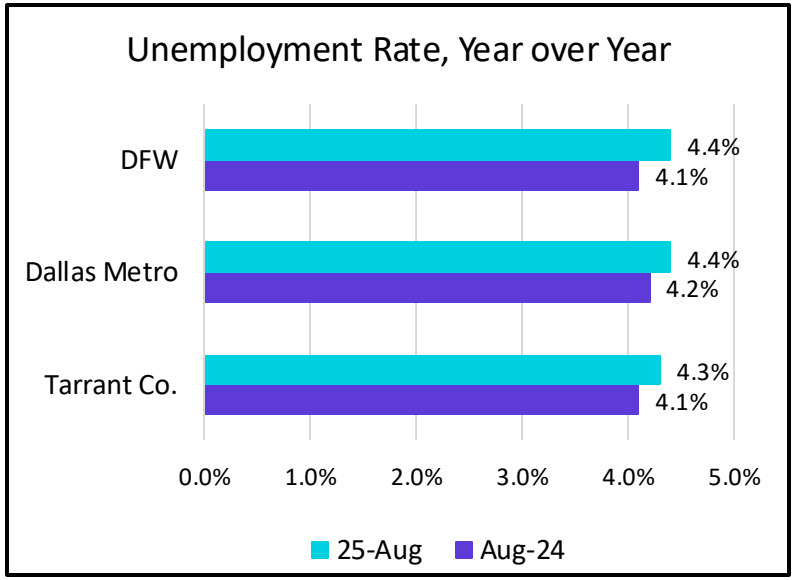
Zonda™
Demographics



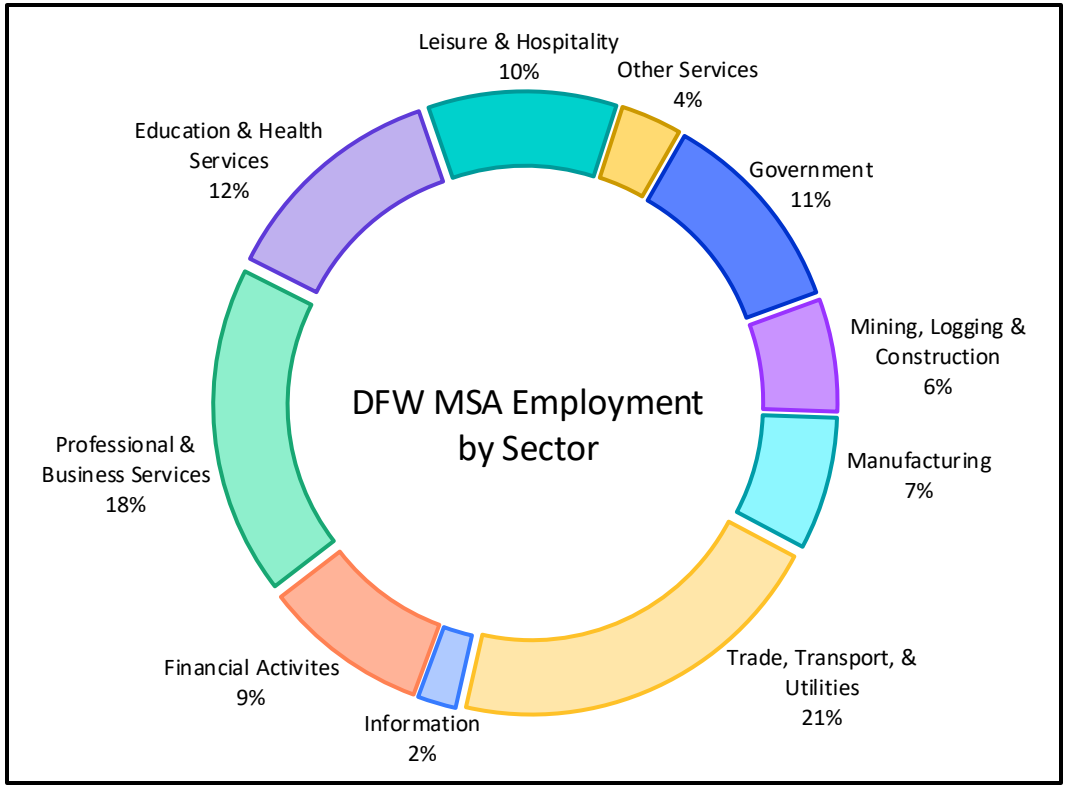
Local
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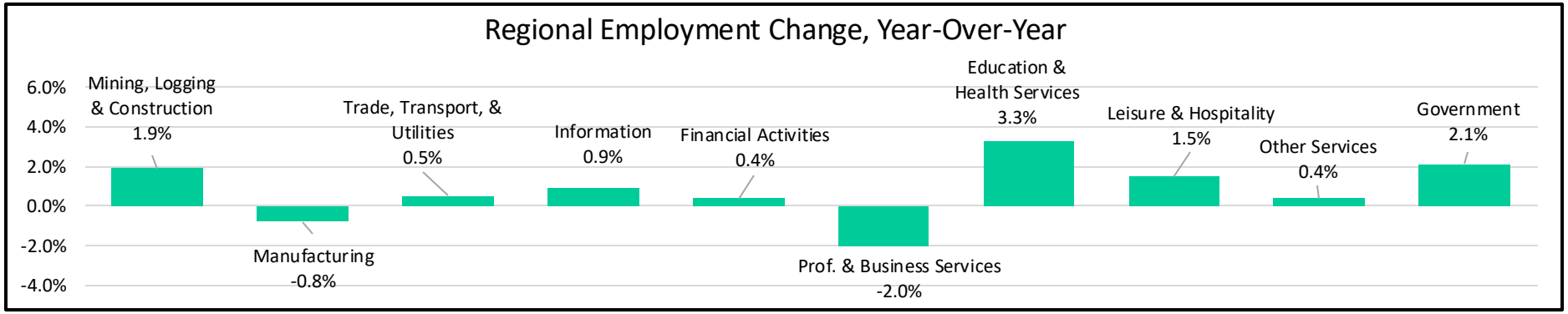
Zonda Demographics

- Unemployment levels in the region have increased approximately 0.1% to 0.3% from last year numbers
- 33,882 jobs have been added in the area over the past 12 months
- Largest employers in the area were related to Trade, Transportation, & Utilities, as well as Professional & Business Services sectors
- Sector with the greatest increases in job numbers over the past year was in the Education and Health Services sector
- The largest decline this past year was in Professional & Business Services the last 12 months



All Industry Sectors	Aug-2024	Aug-2025	YOY Change
(DFW MSA) Total Nonfarm Employment #s	4,271,300	4,298,600	0.6%





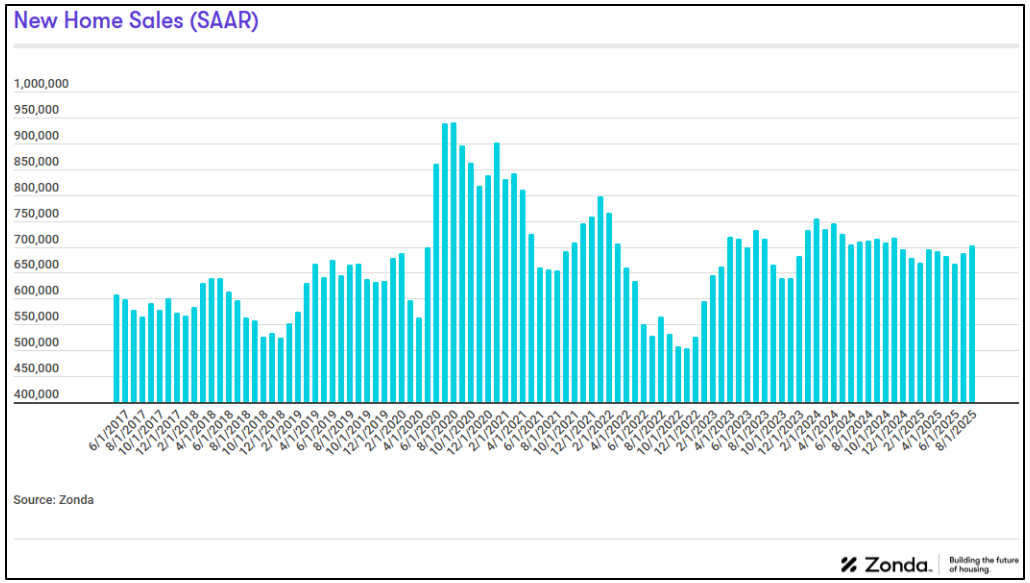
Source: US BLS; US BEA

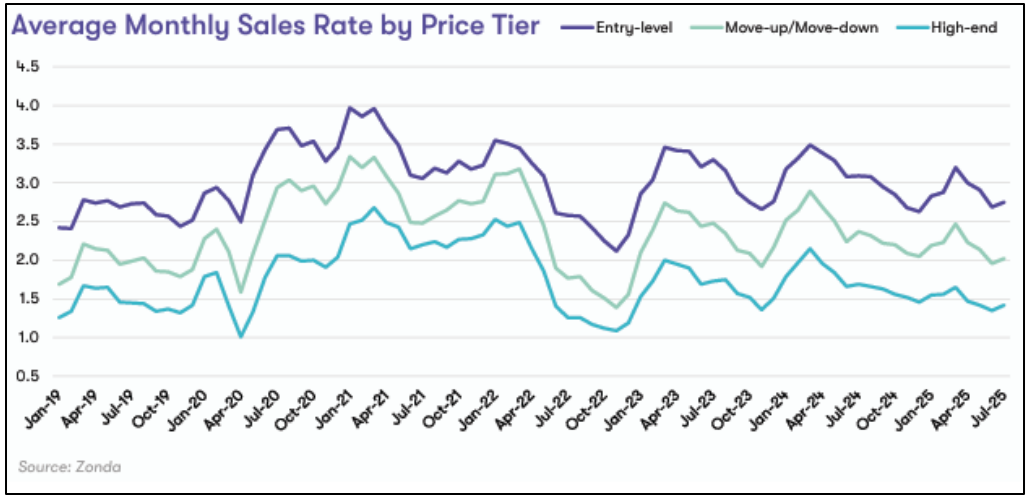
National Housing Market Conditions

Single-Family Housing

Zonda Demographics







There were 703,000 new homes sold in August on a seasonally adjusted annualized rate. This is an increase of 2.1% from last July sales numbers and a drop of -1.2% from a year ago.

Among Zonda's top 50 major markets across the country, 32% were overperforming, 42% were average, and 26% were underperforming.

Recent Market Moderation (past four months). Home sales for new communities have trended directionally together across different price points; entry level homes continuously sell at a higher rate than upper-level homes.

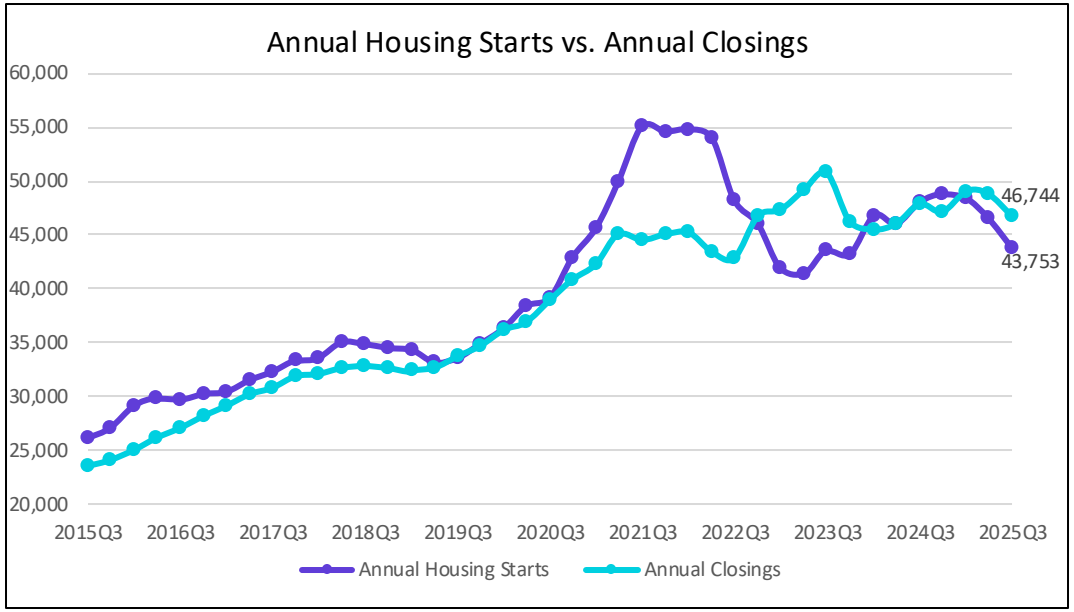
Monitoring Several Variables Impacting the Market Potential shifts in monetary policy, fiscal policy, international relations, investor sentiment, and consumer behavior are all being evaluated as to what impacts we may see in the coming months.

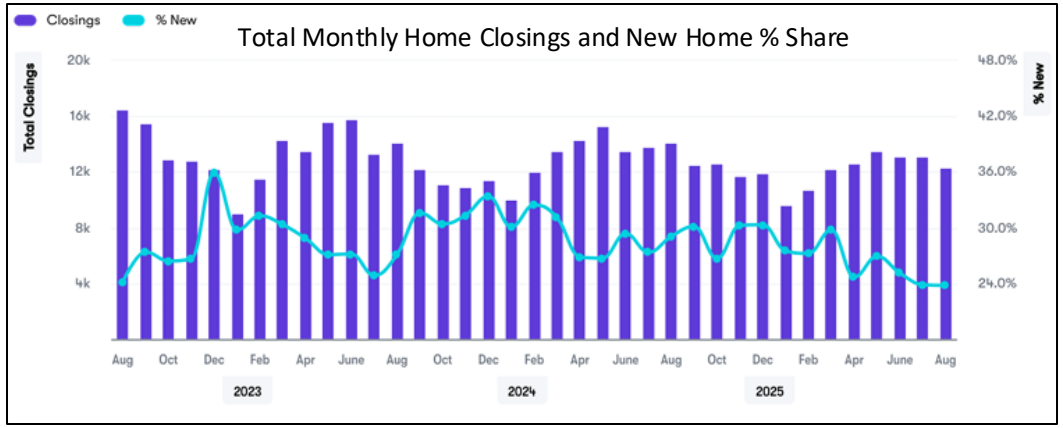
Regional Housing Market Conditions

Single-Family Housing

Zonda Demographics







Dallas/Fort Worth maintains an average monthly sales rate of 2.0 net monthly sales per community among active projects.

Among Texas' four major markets, one market (San Antonio) is overperforming, two markets (Dallas and Houston) are average, and one market (Austin) is underperforming in terms of new home sales adjusted for supply and seasonality.

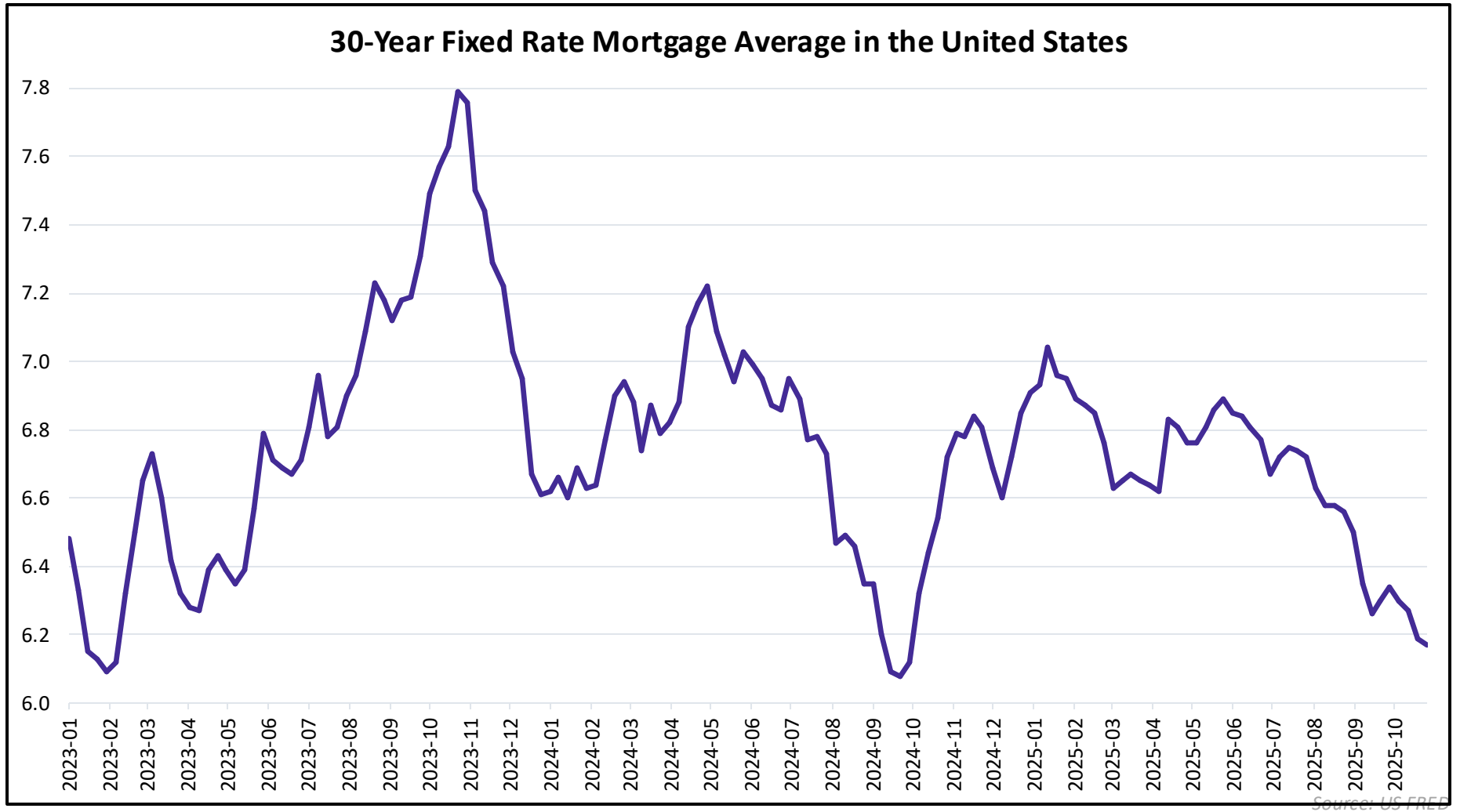
Dallas - Ft Worth - Arlington MSA experienced 39,716 new home closings in the last 12 months, a decrease of -12.6%.

Builder surveys report that affordability and consumer confidence are keeping consumers on the sidelines leading to tempering of new home activity.

Mortgage Rate Analysis

Single-Family Housing

Zonda Demographics



The Federal Reserve Board cut its benchmark federal funds rate by 25 basis points on September 17 and October 29th, resulting in a reduction of the 30-year fixed rate mortgage average to 6.17% at the end of October, the lowest since October 2024.

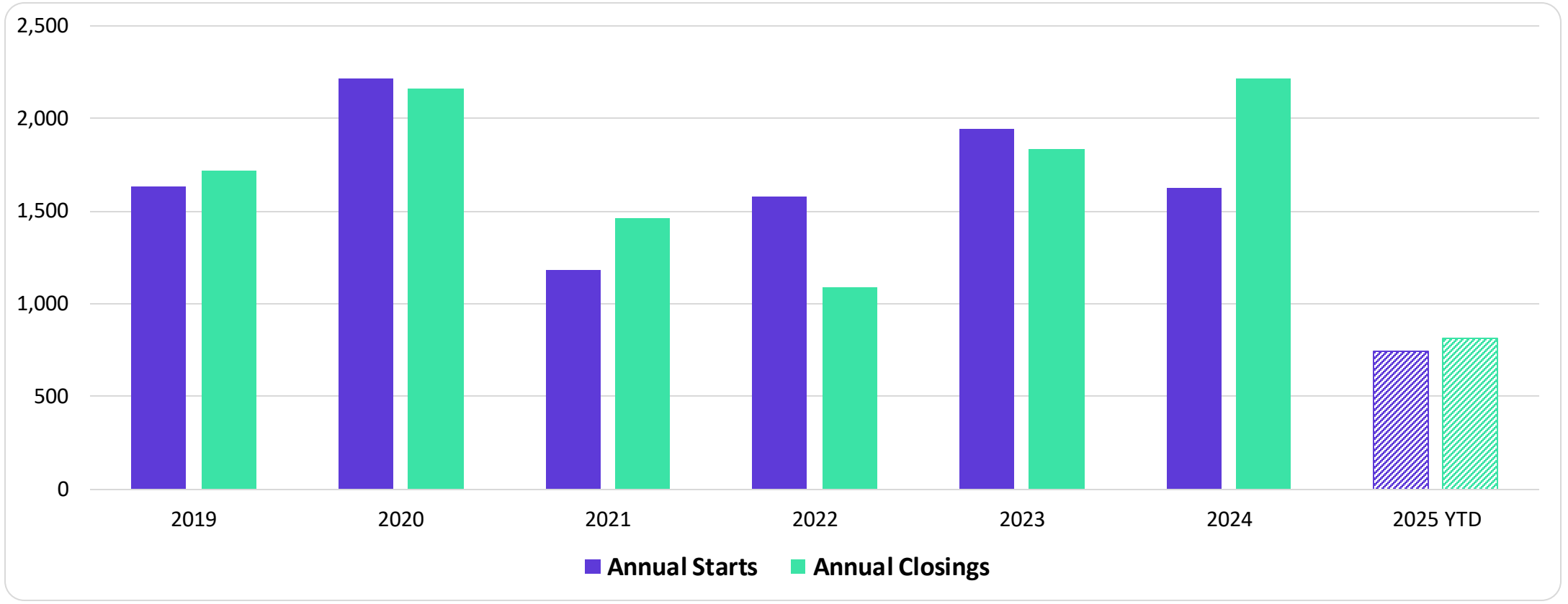
The move was driven by signs of a softening labor market, and weakening job growth.

Mortgage rates remain elevated compared to pre-2022 levels, reflecting ongoing inflationary pressures and cautious monetary policy.

Eagle Mountain-Saginaw ISD New Home Activity

Single-Family Housing

Zonda Demographics



Starts	2019	2020	2021	2022	2023	2024	2025
1Q	351	530	321	292	382	450	237
2Q	439	593	356	413	535	407	360
3Q	442	514	312	372	662	378	147
4Q	401	580	191	505	363	389	
Total	**1,633**	**2,217**	**1,180**	**1,582**	**1,942**	**1,624**	**744**

Closings	2019	2020	2021	2022	2023	2024	2025
1Q	285	340	473	161	374	537	170
2Q	483	567	425	256	513	614	418
3Q	512	664	300	383	673	512	222
4Q	441	591	264	290	278	550	
Total	**1,721**	**2,162**	**1,462**	**1,090**	**1,838**	**2,213**	**810**

Source: Zonda

Eagle Mountain-Saginaw ISD New Home Activity by Elementary Zone

Single-Family Housing

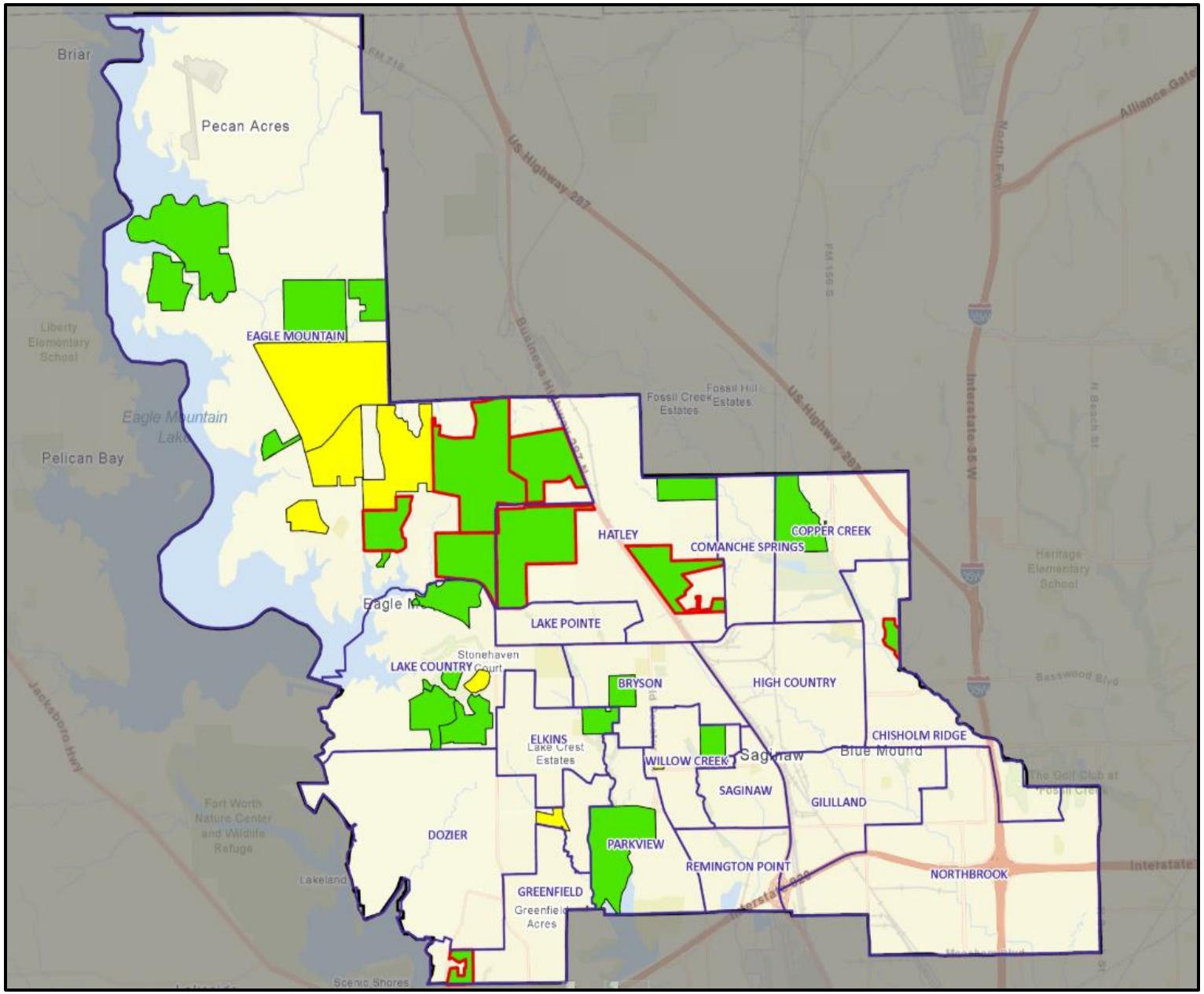
Zonda Demographics

Elementary Zone	Annual Starts	Quarter Starts	Annual Closings	Quarter Closings	U/C	Inventory	VDL	Future
BRYSON	107	7	217	12	13	28	41	0
CHISHOLM RIDGE	56	22	12	12	22	44	40	107
COMANCHE SPRINGS	0	0	29	1	0	0	0	0
COPPER CREEK	2	0	62	5	0	5	0	0
DOZIER	0	0	0	0	0	0	0	144
EAGLE MOUNTAIN	171	12	231	21	19	45	473	7,947
ELKINS	64	27	27	24	32	40	149	0
GILILLAND	0	0	0	0	0	0	0	0
GREENFIELD	1	0	6	0	0	0	2	152
HATLEY	667	69	622	130	160	316	426	364
HIGH COUNTRY	0	0	0	0	0	0	0	0
LAKE COUNTRY	39	9	44	11	13	27	102	523
LAKE POINTE	0	0	0	0	0	0	0	0
NORTHBROOK	0	0	0	0	0	0	0	0
PARKVIEW	21	0	104	6	0	7	160	0
REMINGTON POINT	0	0	0	0	0	0	0	0
SAGINAW	0	0	0	0	0	0	0	0
WILLOW CREEK	5	1	6	0	2	2	1	56
Grand Total	**1,133**	**147**	**1,360**	**222**	**261**	**514**	**1,394**	**9,293**

Highest activity in the category

Second highest activity in the category

Third highest activity in the category



District Future Housing Overview

- The district has 25 active subdivisions with approximately 260 homes under construction and nearly 1,400 lots ready to be built on
- Within EMS ISD there are 8 potential future subdivisions totaling nearly 9,300 single family lots
- Groundwork is underway on approximately 1,900 lots within seven subdivisions

Subdivisions

- ACTIVE
- FUTURE
- Groundwork Underway

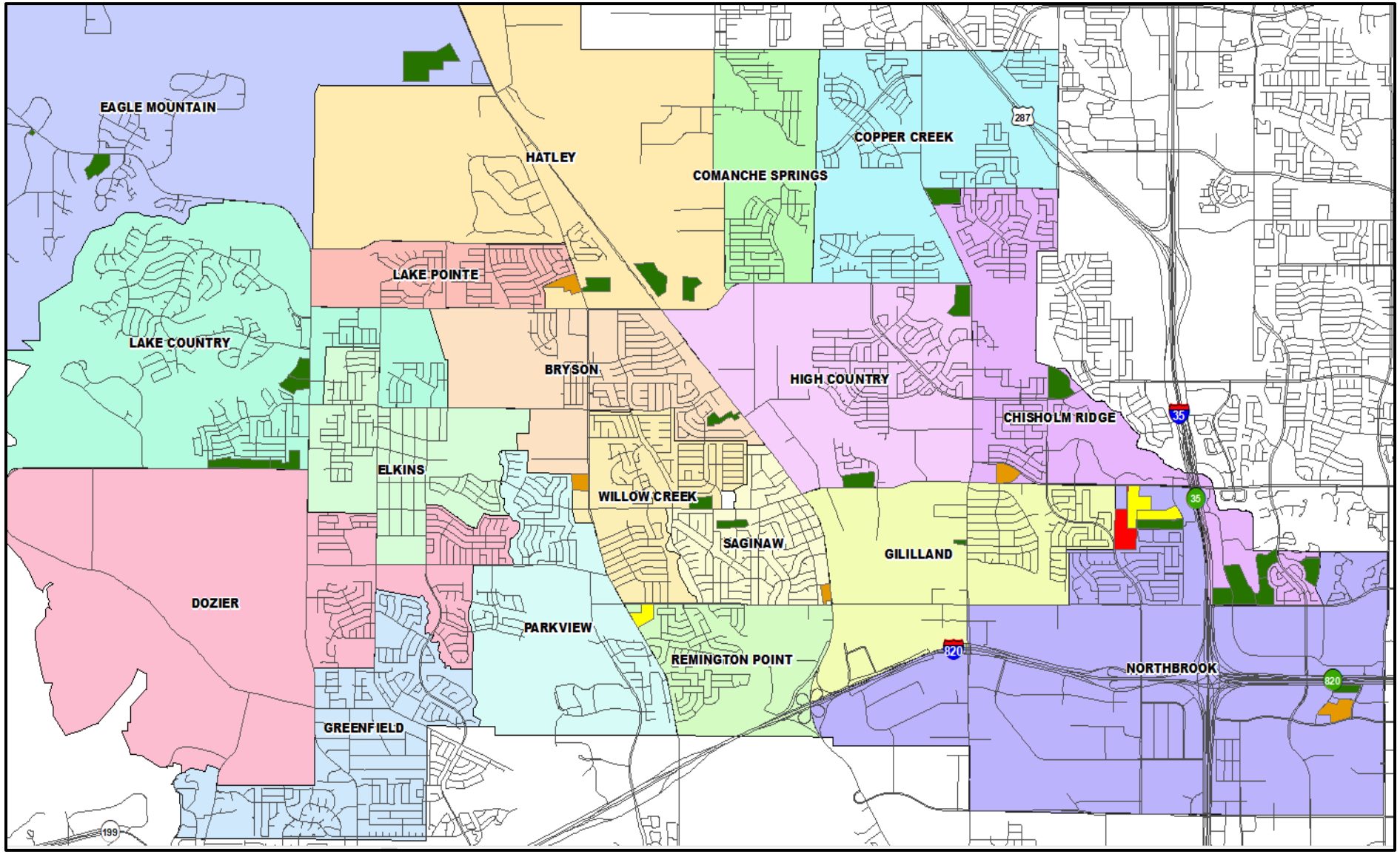
The following pages highlight major and new developments

District Multifamily Yield Analysis

Multifamily Housing

Zonda Demographics

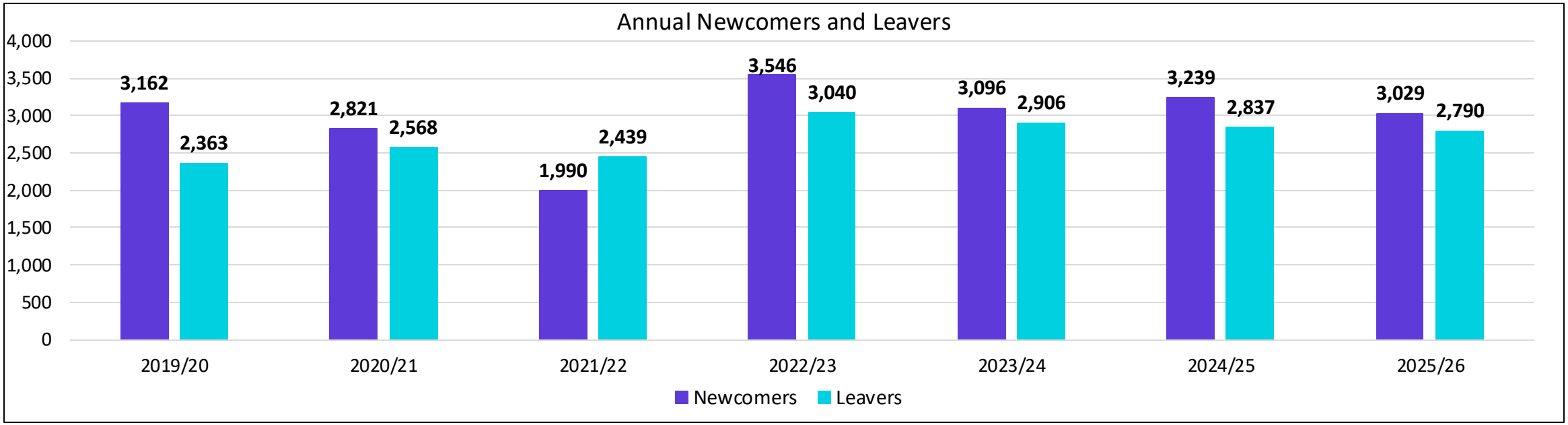
- There are 1,401 students residing in 6,820 total non-age restricted multifamily units.
- The overall district multifamily yield is 0.205

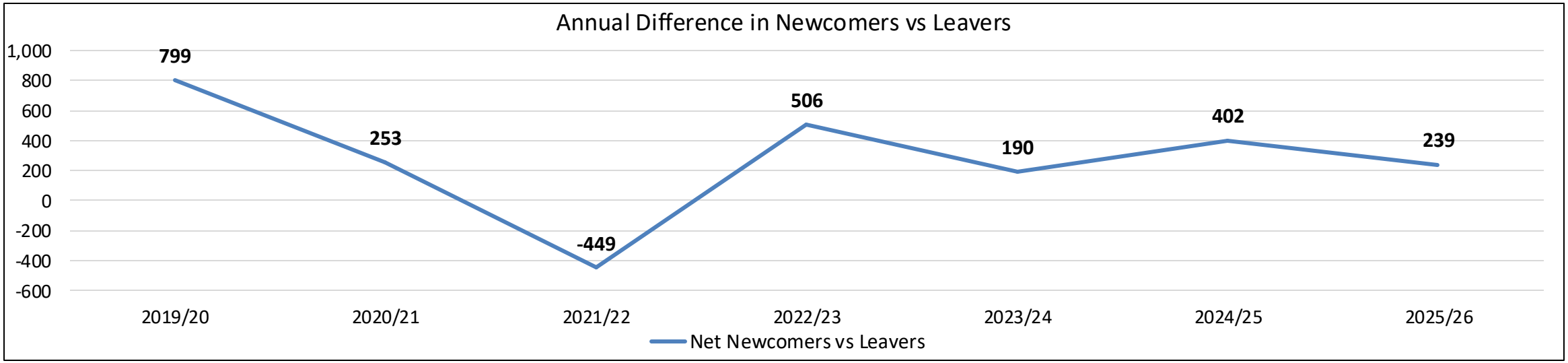


Newcomers and Leavers Mobility Analysis

Enrollment- Data & Trends

Zonda Demographics

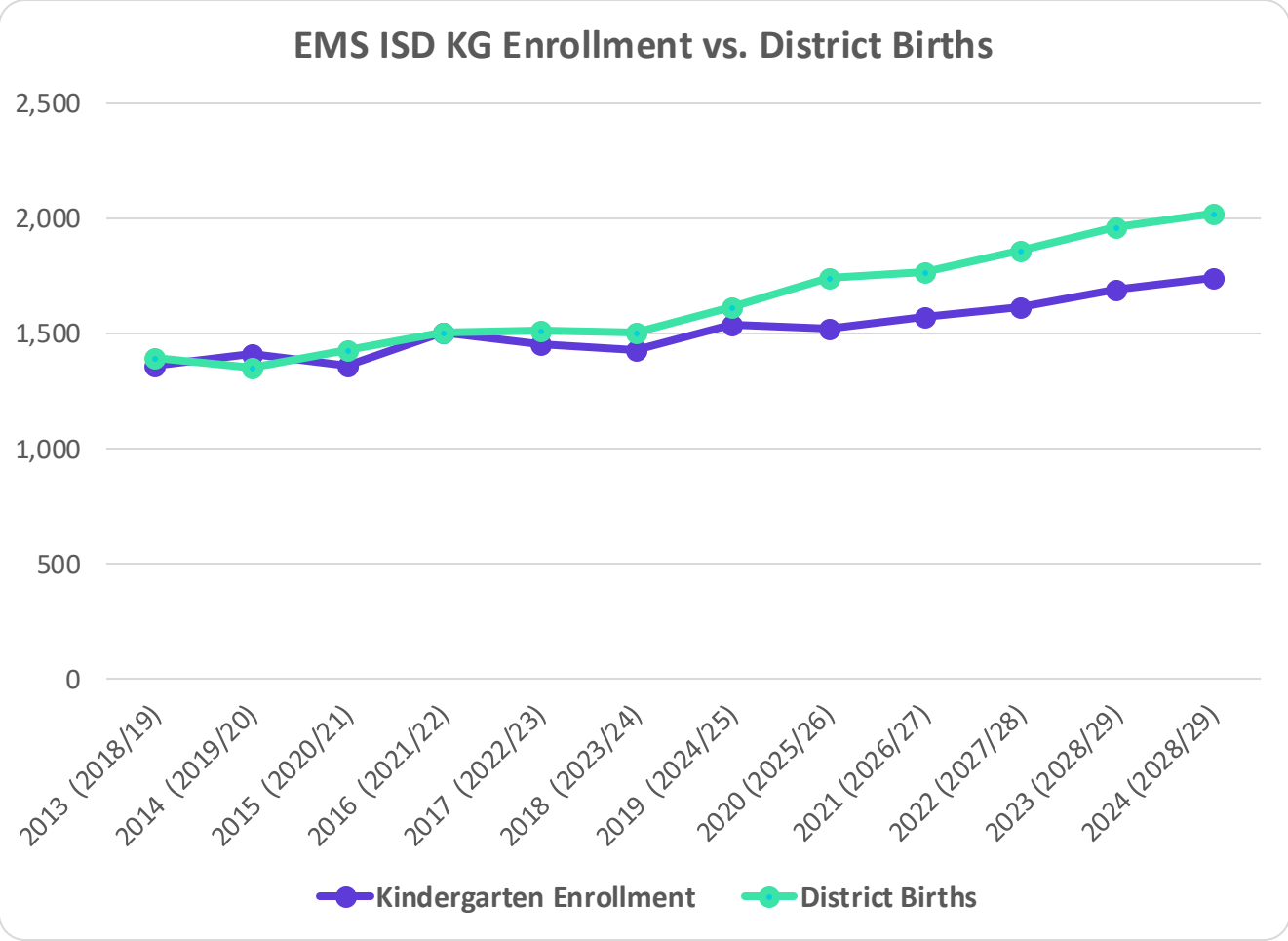




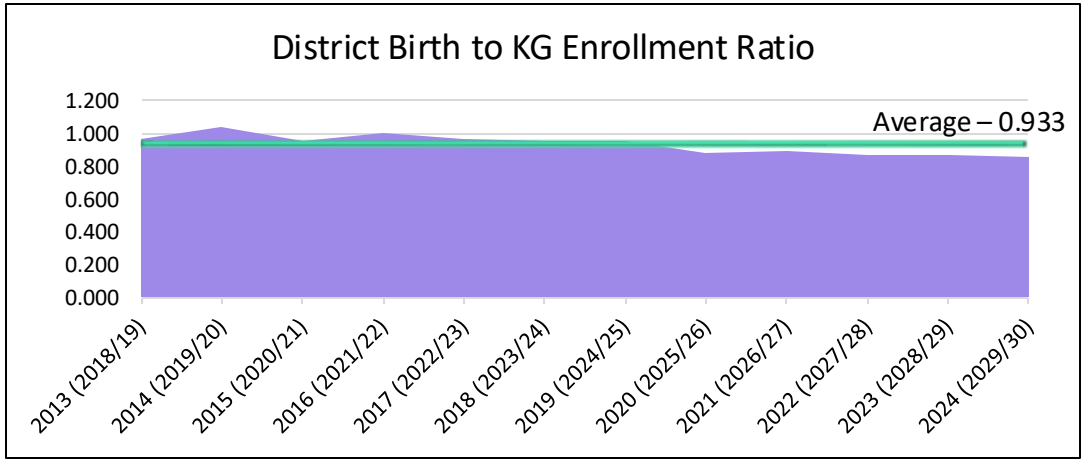
Eagle Mountain-Saginaw ISD – Birth Rate Analysis

Enrollment- Data & Trends

Zonda Demographics



Birth Yr (School Yr)	District Births	Kindergarten Enrollment	Enrolled Ratio
2013 (2018/19)	1,394	1,357	0.973
2014 (2019/20)	1,352	1,413	1.045
2015 (2020/21)	1,430	1,358	0.950
2016 (2021/22)	1,503	1,509	1.004
2017 (2022/23)	1,513	1,457	0.963
2018 (2023/24)	1,504	1,431	0.951
2019 (2024/25)	1,618	1,538	0.951
2020 (2025/26)	1,741	1,525	0.876
2021 (2026/27)	1,767	1,570	0.889
2022 (2027/28)	1,862	1,617	0.868
2023 (2028/29)	1,961	1,694	0.864
2024 (2029/30)	2,026	1,743	0.860



Source: Texas Dept. of Health and Human Services

Annual Enrollment Changes

Enrollment Forecast

Zonda Demographics

GRADE LEVEL ENROLLMENT HISTORY

Year	EE	PK	K	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	Total	Total Growth	Total %
2021/22	52	562	1,509	1,548	1,595	1,621	1,566	1,592	1,686	1,762	1,867	2,089	1,836	1,653	1,448	22,386	1,139	5.36%
2022/23	65	634	1,457	1,634	1,636	1,664	1,710	1,611	1,705	1,757	1,827	2,178	1,962	1,697	1,556	23,093	707	3.16%
2023/24	140	644	1,431	1,573	1,644	1,691	1,723	1,753	1,711	1,754	1,802	2,070	2,090	1,846	1,580	23,452	359	1.55%
2024/25	71	701	1,538	1,547	1,636	1,735	1,740	1,774	1,812	1,808	1,840	2,123	1,998	1,919	1,671	23,913	461	1.97%
2025/26	70	795	1,525	1,576	1,565	1,666	1,738	1,823	1,852	1,834	1,865	2,122	2,063	1,906	1,790	24,190	277	1.16%

***Yellow box** = largest grade per year*
***Green box** = second largest grade per year*

GRADE LEVEL COHORT HISTORY

Cohort	EE	PK	K	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	K - 5th	MS	HS	ALL	w/o PK
3-year avg.	1.216	1.079	1.016	1.062	1.019	1.036	1.022	1.034	1.047	1.033	1.035	1.155	0.966	0.938	0.923	1.032	1.038	0.995	437	437
2022/23	1.250	1.128	0.966	1.083	1.057	1.043	1.055	1.029	1.071	1.042	1.037	1.167	0.939	0.924	0.941	1.039	1.050	0.993	561	561
2023/24	2.154	1.016	0.982	1.080	1.006	1.034	1.035	1.025	1.062	1.029	1.026	1.133	0.960	0.941	0.931	1.027	1.039	0.991	373	373
2024/25	0.507	1.089	1.075	1.081	1.040	1.055	1.029	1.030	1.034	1.057	1.049	1.178	0.965	0.918	0.905	1.052	1.046	0.992	622	622
2025/26	0.986	1.134	0.992	1.025	1.012	1.018	1.002	1.048	1.044	1.012	1.032	1.153	0.972	0.954	0.933	1.016	1.029	1.003	317	317

- The highest cohort occurred in 9th grade
- Additional grades with higher cohorts include PK, 5th and 6th grades

Ten Year Forecast by Grade Level

Enrollment Forecast

Zonda Demographics

Year	EE	PK	K	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	Total	Total Growth	Total %
2021/22	52	562	1,509	1,548	1,595	1,621	1,566	1,592	1,686	1,762	1,867	2,089	1,836	1,653	1,448	22,386	1,139	5.36%
2022/23	65	634	1,457	1,634	1,636	1,664	1,710	1,611	1,705	1,757	1,827	2,178	1,962	1,697	1,556	23,093	707	3.16%
2023/24	140	644	1,431	1,573	1,644	1,691	1,723	1,753	1,711	1,754	1,802	2,070	2,090	1,846	1,580	23,452	359	1.55%
2024/25	71	701	1,538	1,547	1,636	1,735	1,740	1,774	1,812	1,808	1,840	2,123	1,998	1,919	1,671	23,913	461	1.97%
2025/26	70	795	1,525	1,576	1,565	1,666	1,738	1,823	1,852	1,834	1,865	2,122	2,063	1,906	1,790	24,190	277	1.16%
2026/27	71	815	1,570	1,629	1,629	1,620	1,722	1,799	1,930	1,871	1,886	2,122	2,004	1,962	1,802	24,432	242	1.00%
2027/28	71	828	1,617	1,668	1,668	1,673	1,659	1,779	1,879	1,959	1,928	2,125	2,003	1,901	1,849	24,607	175	0.72%
2028/29	75	863	1,694	1,718	1,718	1,708	1,717	1,732	1,846	1,900	2,016	2,183	2,025	1,909	1,790	24,894	288	1.17%
2029/30	75	882	1,743	1,796	1,751	1,754	1,744	1,777	1,773	1,870	1,956	2,246	2,040	1,928	1,800	25,135	241	0.97%
2030/31	63	901	1,786	1,846	1,831	1,785	1,784	1,798	1,846	1,800	1,927	2,189	2,099	1,941	1,817	25,414	278	1.11%
2031/32	65	914	1,812	1,885	1,873	1,861	1,808	1,833	1,858	1,871	1,857	2,159	2,046	1,999	1,829	25,670	256	1.01%
2032/33	66	927	1,840	1,919	1,916	1,908	1,892	1,861	1,881	1,883	1,930	2,081	2,015	1,936	1,884	25,938	269	1.05%
2033/34	67	936	1,864	1,950	1,955	1,956	1,942	1,953	1,924	1,907	1,941	2,159	1,941	1,909	1,824	26,228	290	1.12%
2034/35	68	932	1,842	1,970	1,982	1,990	1,987	1,998	2,024	1,963	1,974	2,173	2,012	1,841	1,800	26,555	328	1.25%
2035/36	67	922	1,828	1,947	2,002	2,019	2,026	2,045	2,065	2,058	2,026	2,187	2,025	1,908	1,736	26,861	305	1.15%

***Yellow box** = largest grade per year*

***Green box** = second largest grade per year*

Ten Year Forecast by Campus Level

Enrollment Forecast

Zonda Demographics

Campus	Capacity	History	Fall	ENROLLMENT PROJECTIONS									
		2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
Hafley Development Center	374	248	277	281	281	295	305	303	315	326	337	348	348
Bryson Elementary	736	573	639	661	667	672	684	690	685	678	675	668	663
Chisholm Ridge Elementary	803	624	640	655	662	680	707	722	719	717	716	706	697
Comanche Springs Elementary	781	626	605	603	589	593	587	577	587	593	600	601	596
Copper Creek Elementary	803	697	671	682	695	693	695	715	702	699	696	686	674
Dozier Elementary	803	706	660	630	603	618	657	697	737	782	828	864	894
Eagle Mountain Elementary	758	551	640	684	747	827	919	1,034	1,158	1,295	1,459	1,614	1,767
Elkins Elementary	736	652	676	682	693	712	725	722	724	728	732	734	730
Gililland Elementary	691	499	466	481	481	475	485	484	499	504	504	499	492
Greenfield Elementary	803	619	581	574	534	533	545	544	559	566	570	571	565
Hatley Elementary	803	440	595	695	794	854	886	848	844	862	886	881	869
High Country Elementary	758	510	517	507	508	538	567	601	616	636	653	651	655
Lake Country Elementary	803	654	637	642	646	656	664	668	697	713	729	737	739
Lake Pointe Elementary	781	740	672	639	623	620	611	637	644	651	659	663	663
Northbrook Elementary	781	533	488	483	466	454	467	476	471	472	473	467	462
Parkview Elementary	781	583	545	547	564	584	594	603	616	618	615	603	595
Remington Point Elementary	758	509	462	439	461	460	454	482	486	493	494	490	480
Saginaw Elementary	558	336	355	348	338	354	353	355	353	356	356	350	342
Willow Creek Elementary	870	640	631	621	610	606	617	634	638	640	640	632	625
Future		0	0	0	0	0	0	0	0	0	0	0	0
ELEMENTARY TOTALS	**14,181**	**10,740**	**10,757**	**10,854**	**10,962**	**11,224**	**11,521**	**11,794**	**12,050**	**12,327**	**12,622**	**12,767**	**12,855**
Elementary Percent Change		1.34%	0.16%	0.90%	0.99%	2.40%	2.65%	2.36%	2.17%	2.30%	2.39%	1.15%	0.68%
Elementary Absolute Change		142	17	97	108	263	297	272	256	278	295	146	87

Green = w/in 5% of Capacity; Yellow = Over Capacity

Ten Year Forecast by Campus Level

Enrollment Forecast

Zonda Demographics

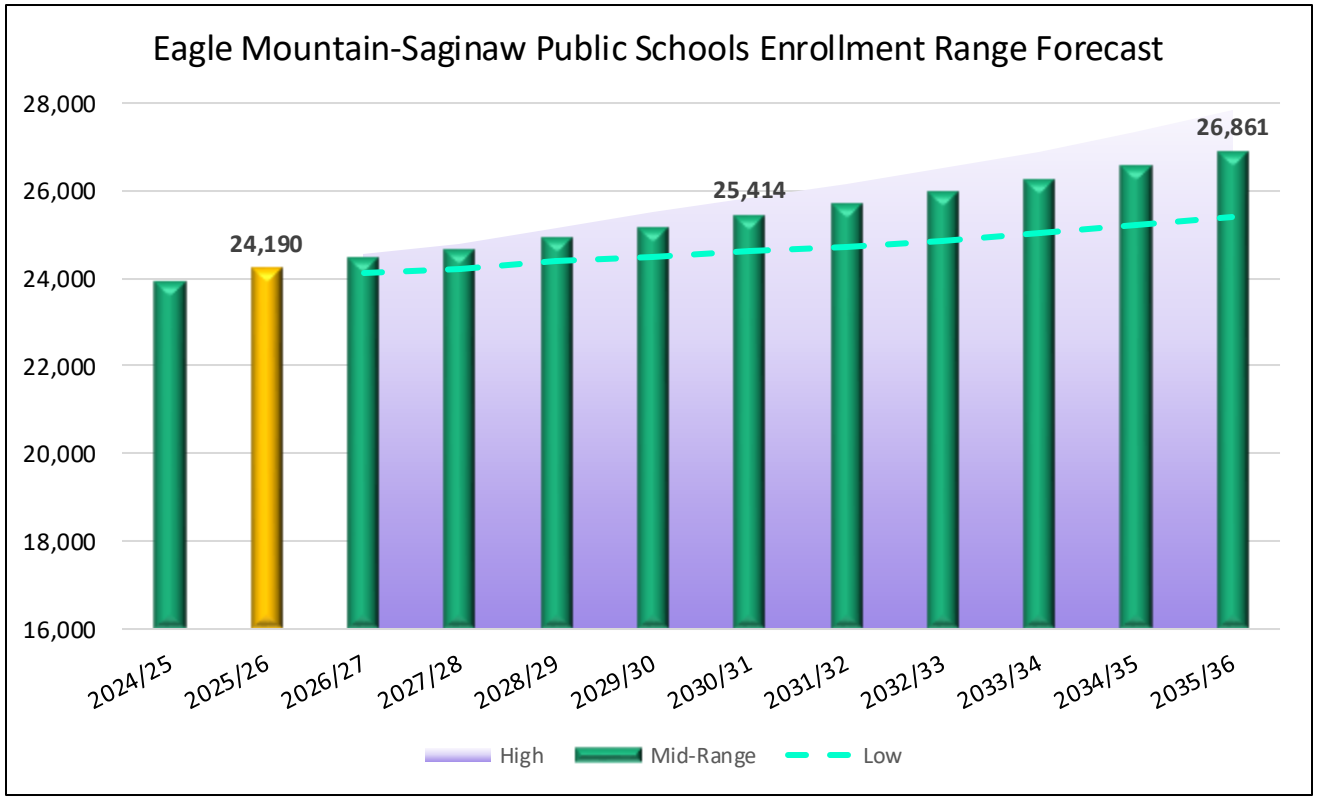
Campus	Capacity	History	Fall	ENROLLMENT PROJECTIONS									
		2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
Creekview Middle School	1,078	961	977	1,030	1,061	1,086	1,043	1,050	1,040	1,061	1,050	1,074	1,085
Highland Middle School	1,050	699	662	660	661	677	631	615	625	671	678	688	698
Prairie Vista Middle School	1,002	965	1,019	1,029	1,048	1,031	1,032	1,038	1,032	1,037	1,034	1,035	1,048
Wayside Middle School	1,002	1,121	1,196	1,265	1,285	1,306	1,331	1,400	1,453	1,488	1,540	1,632	1,720
Willkie Middle School	1,002	775	771	765	770	751	682	621	584	596	595	629	669
Marine Creek Middle School	1,200	926	907	919	922	892	861	830	833	822	856	884	910
MIDDLE SCHOOL TOTALS	**6,334**	**5,447**	**5,532**	**5,668**	**5,747**	**5,743**	**5,580**	**5,554**	**5,567**	**5,675**	**5,753**	**5,942**	**6,130**
Middle School Percent Change		3.61%	1.56%	2.46%	1.39%	-0.07%	-2.84%	-0.47%	0.23%	1.94%	1.37%	3.29%	3.16%
Middle School Absolute Change		190	85	136	79	-4	-163	-26	13	108	78	189	188
Boswell High School	2,500	2,442	2,412	2,479	2,489	2,502	2,605	2,613	2,632	2,633	2,640	2,674	2,694
Eagle Mountain High School	2,500	891	1,293	1,380	1,430	1,489	1,518	1,530	1,548	1,560	1,573	1,621	1,650
Saginaw High School	2,500	2,003	1,858	1,780	1,729	1,720	1,696	1,711	1,719	1,667	1,666	1,668	1,668
Chisholm Trail High School	2,500	2,248	2,167	2,100	2,079	2,045	2,044	2,041	1,983	1,905	1,803	1,712	1,693
Watson High School		87	98	98	98	98	98	98	98	98	98	98	98
HIGH SCHOOL TOTALS		**7,671**	**7,828**	**7,837**	**7,825**	**7,854**	**7,961**	**7,993**	**7,980**	**7,863**	**7,780**	**7,773**	**7,803**
High School Percent Change		1.86%	2.05%	0.11%	-0.15%	0.37%	1.36%	0.40%	-0.16%	-1.47%	-1.06%	-0.09%	0.39%
High School Absolute Change		140	157	9	-12	29	107	32	-13	-117	-83	-7	30
Tarrant County Jjaep		1	3	3	3	3	3	3	3	3	3	3	3
Alternative Discipline School		54	70	70	70	70	70	70	70	70	70	70	70
ALTERNATIVE SCHOOL TOTALS		**55**	**73**	**73**	**73**	**73**	**73**	**73**	**73**	**73**	**73**	**73**	**73**
DISTRICT TOTALS		**23,913**	**24,190**	**24,432**	**24,607**	**24,894**	**25,135**	**25,414**	**25,670**	**25,938**	**26,228**	**26,555**	**26,861**
District Percent Change		1.97%	1.16%	1.00%	0.72%	1.17%	0.97%	1.11%	1.01%	1.05%	1.12%	1.25%	1.15%
District Absolute Change		462	277	242	175	288	241	278	256	269	290	328	305

Green = w/in 5% of Capacity; Yellow = Over Capacity

Ten Year Forecast Range

Enrollment Forecast

Zonda Demographics



School Year	Low Projections	Mid Projections	High Projections
2024/25		23,913	
2025/26		24,190	
2026/27	24,132	24,432	24,549
2027/28	24,228	24,607	24,792
2028/29	24,383	24,894	25,162
2029/30	24,485	25,135	25,491
2030/31	24,621	25,414	25,827
2031/32	24,733	25,670	26,176
2032/33	24,853	25,938	26,501
2033/34	25,039	26,228	26,888
2034/35	25,219	26,555	27,364
2035/36	25,401	26,861	27,849

Low Range Projections

- Slow down in Housing Starts & Closings
- Increases in Homeschooling & Private School Enrollment
- Lower Kindergarten & Early Elementary Grade Enrollment
- School of Choice options lower overall housing yields

Mid-Range Projections

- Economic Conditions remain stable
- Continued population growth & Housing Activity
- Minimal Impact from trends in Homeschooling & Private School Enrollment
- Maintaining current housing yields

High Range Projections

- Future Interest Rate Cuts & Favorable Mortgage Rates
- Surge in Housing Starts & Closings
- Programs and Marketing Efforts increase Enrollment

Key Takeaways

Zonda Demographics

District Information -



Eagle Mountain-Saginaw ISD enrollment increased by **1,804 over the last five years**. The District has seen enrollment increase this new 2025-26 school year by **277 students**.

Housing Market Conditions -



2025 new home starts and closings in EMS ISD are currently trending below 2024 totals and are anticipated to finish below 2024 totals. Spring 2026 start rates will be critical for the fall 2026 enrollment patterns.

Housing Activity & Future Developments -



The district currently has approximately **515 homes in active inventory**, roughly 1,400 lots available to build on, and roughly 9,300 planned in the future.

Enrollment Forecast -



EMS ISD Fall 2026 enrollment is forecasted to fall between 24,132 to 24,432. Five year forecast has enrollment between 24,621 – 25,414