Navarro Independent School District

Fall 2026 Enrollment and Housing Report

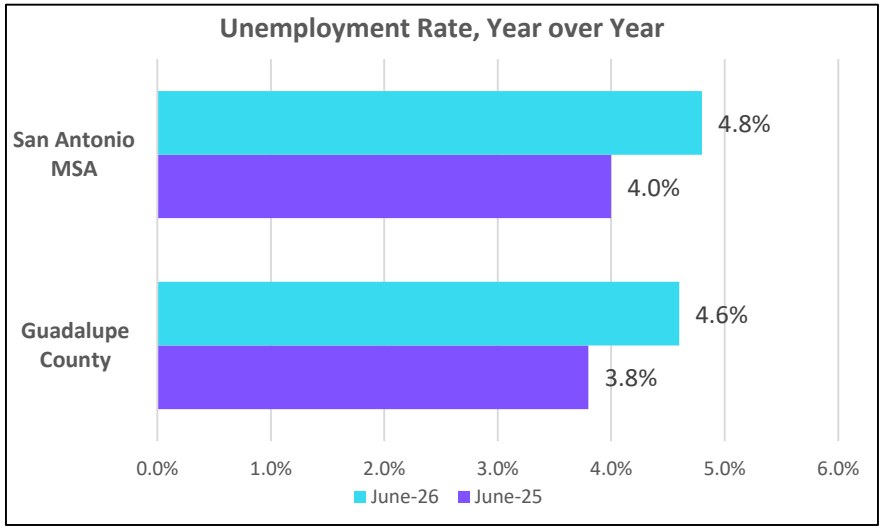
Zonda Education, October 2026

Board Report – November 16, 2026

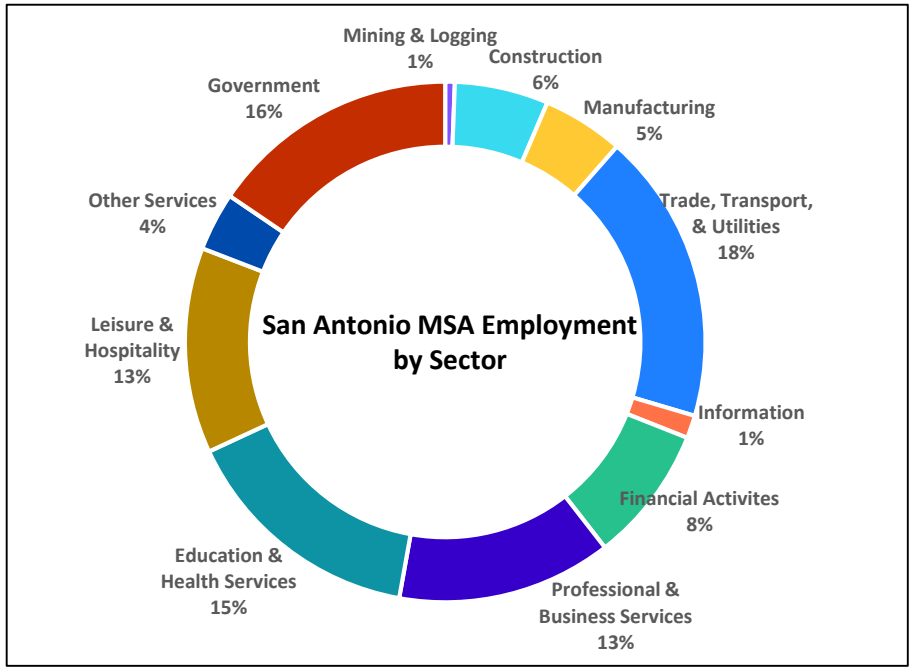
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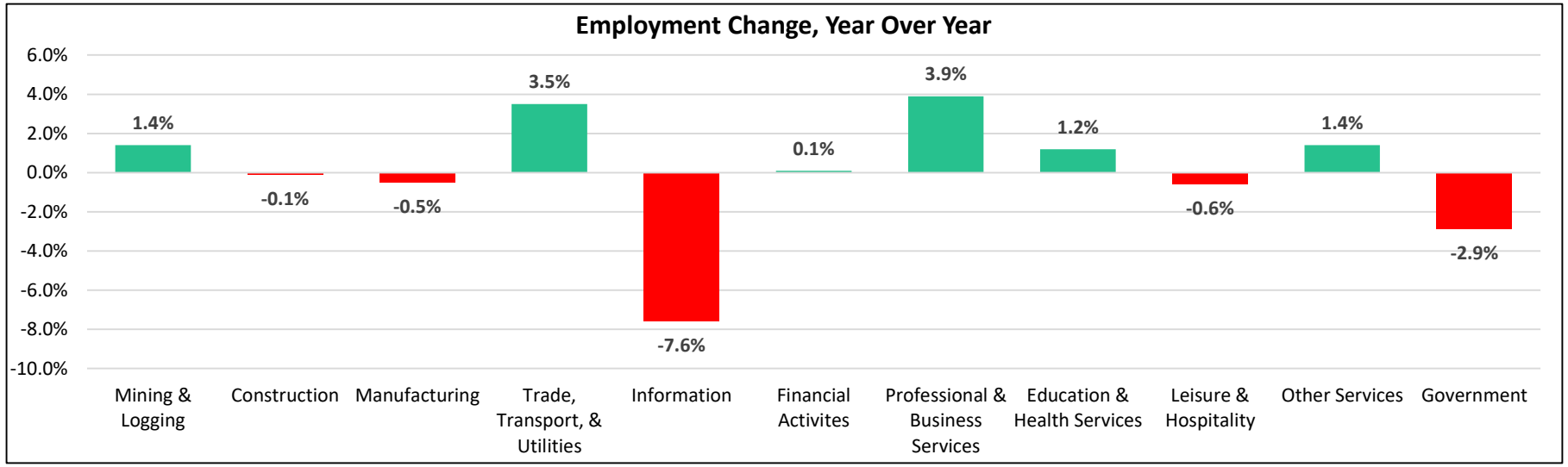
Local – Economic Conditions

- Unemployment levels in the region have increased 0.8% from last year numbers
- 5,900 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 Education & Health Services
- The sector with the greatest rate of increase in employment the past year was in the Professional & Business Services sector
- The largest rate of decline this past year was in Information



All Industry Sectors	Aug-25	Aug-26	YOY Change
(San Antonio MSA) Total Nonfarm Employment #s	1,185,800	1,191,700	0.50%

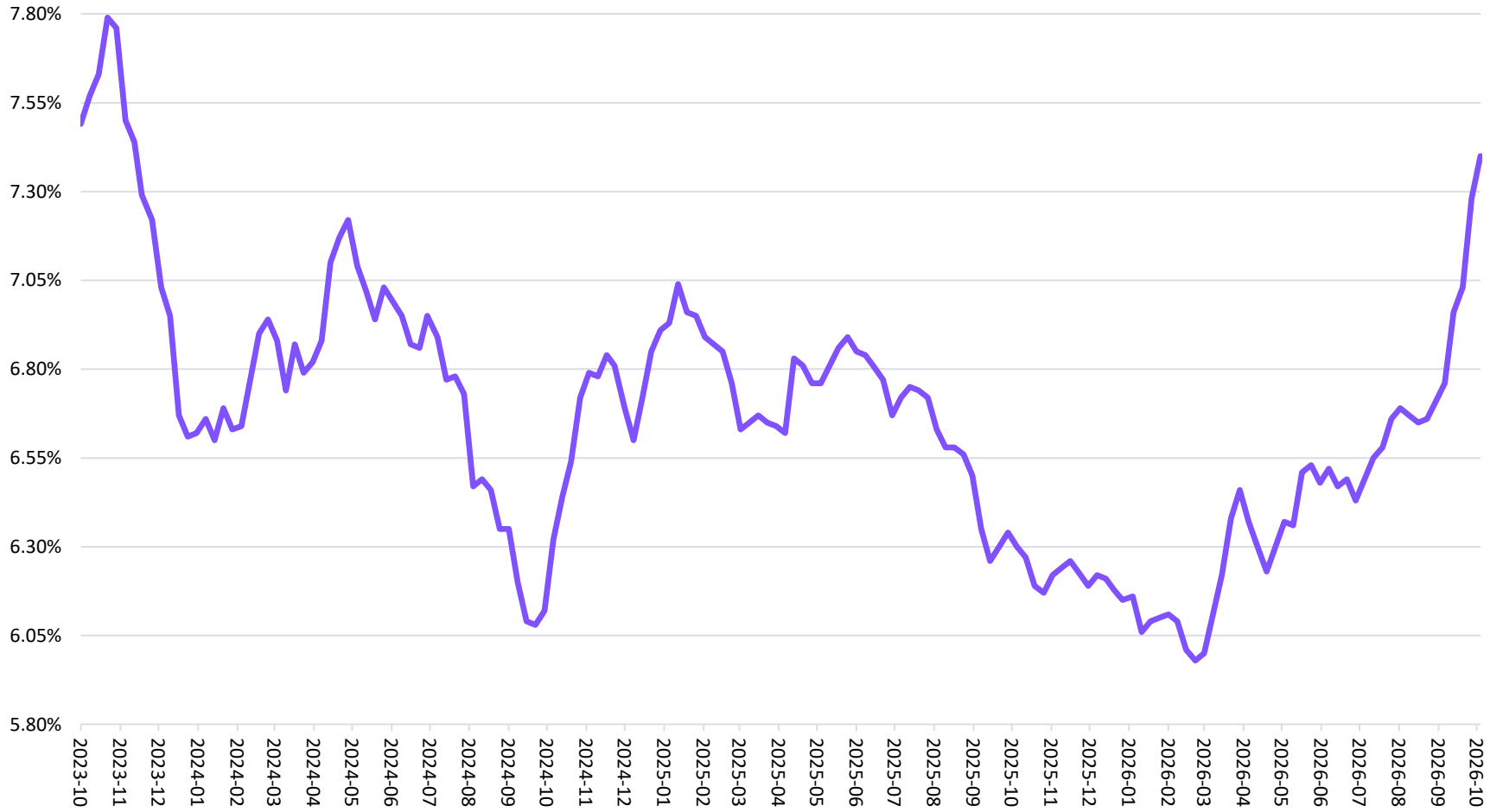




Source: US BLS; US BEA

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30-Year Fixed Rate Mortgage Average in the United States



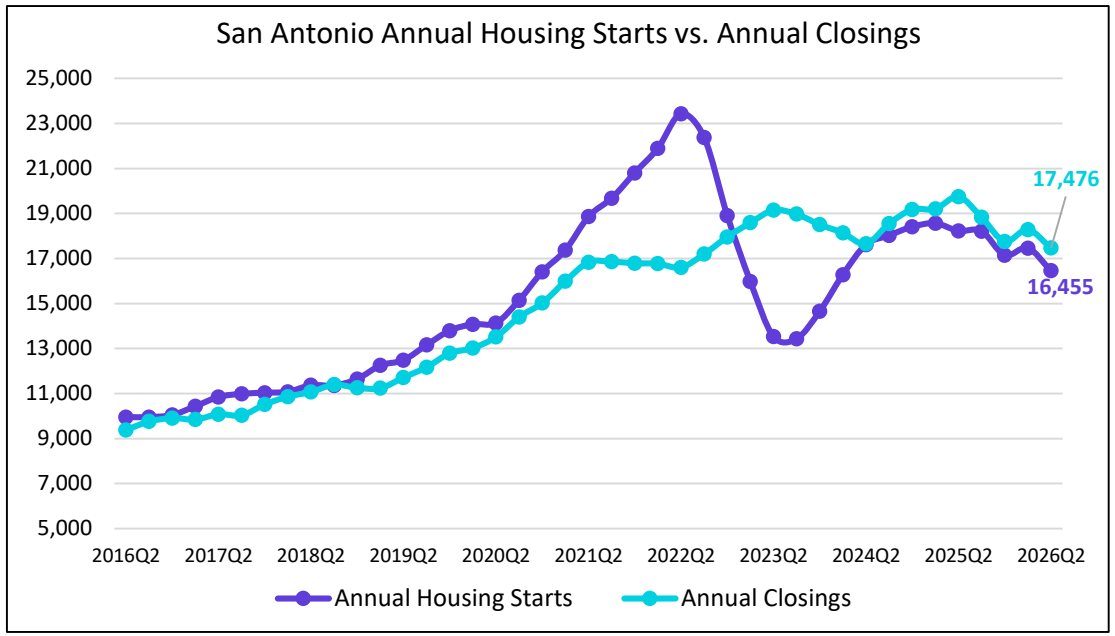
Source: US FRED

The Federal Reserve Board cut rates three times last year from September to December resulting in a reduction of the 30-year fixed rate mortgage average that bottomed out in March 2026 at 6.0%, the lowest since October 2024. The move was driven by signs of a softening labor market and weakening job growth.

Since then, increased economic turbulence has driven rates back up to levels not seen since 2025. Due to inflation, on September 16, the Federal Reserve increased its benchmark rate by 0.25%, its first rate increase since July 2023.

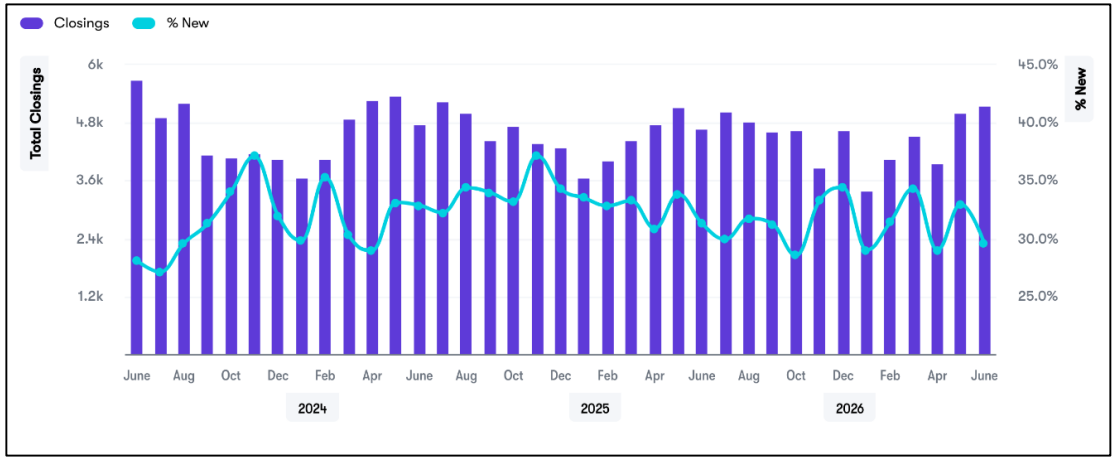
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The San Antonio-New Braunfels MSA experienced 17,476 new home closings in the last 12 months, a decrease of -11.5%.

New home starts have followed a pattern similar to new home closings and numbered 16,455 the past year.

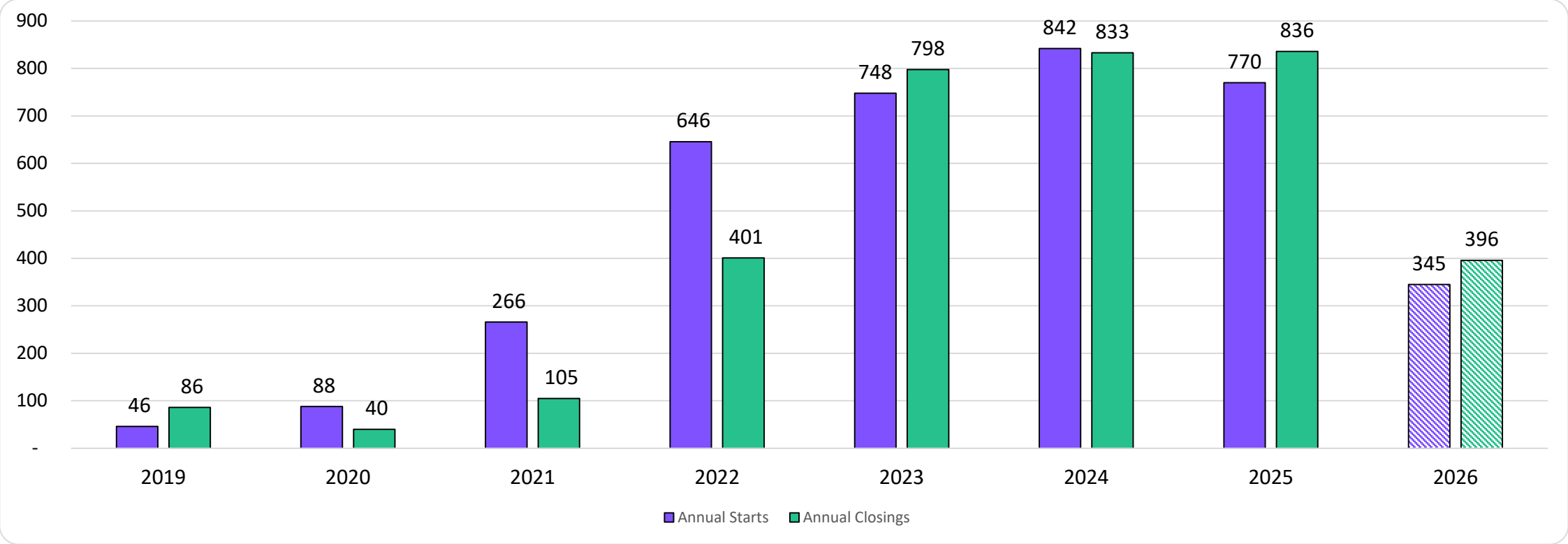


New closings' monthly share of total closings declined -8.0% the past year. Existing home closings were up with a 1.1% change.

San Antonio maintains an average monthly new home sales rate of 2.2 monthly sales per community among active projects.

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Navarro ISD - New Home Activity



Starts	2019	2020	2021	2022	2023	2024	2025	2026
1Q	25	12	28	203	168	242	200	167
2Q	14	1	46	195	184	220	265	178
3Q	0	62	53	155	198	178	209	
4Q	7	13	139	93	198	202	96	
Total	**46**	**88**	**266**	**646**	**748**	**842**	**770**	**345**

Closings	2019	2020	2021	2022	2023	2024	2025	2026
1Q	31	4	18	45	164	179	192	225
2Q	28	4	34	84	220	218	284	171
3Q	22	9	29	123	196	201	195	
4Q	5	23	24	149	218	235	165	
Total	**86**	**40**	**105**	**401**	**798**	**833**	**836**	**396**

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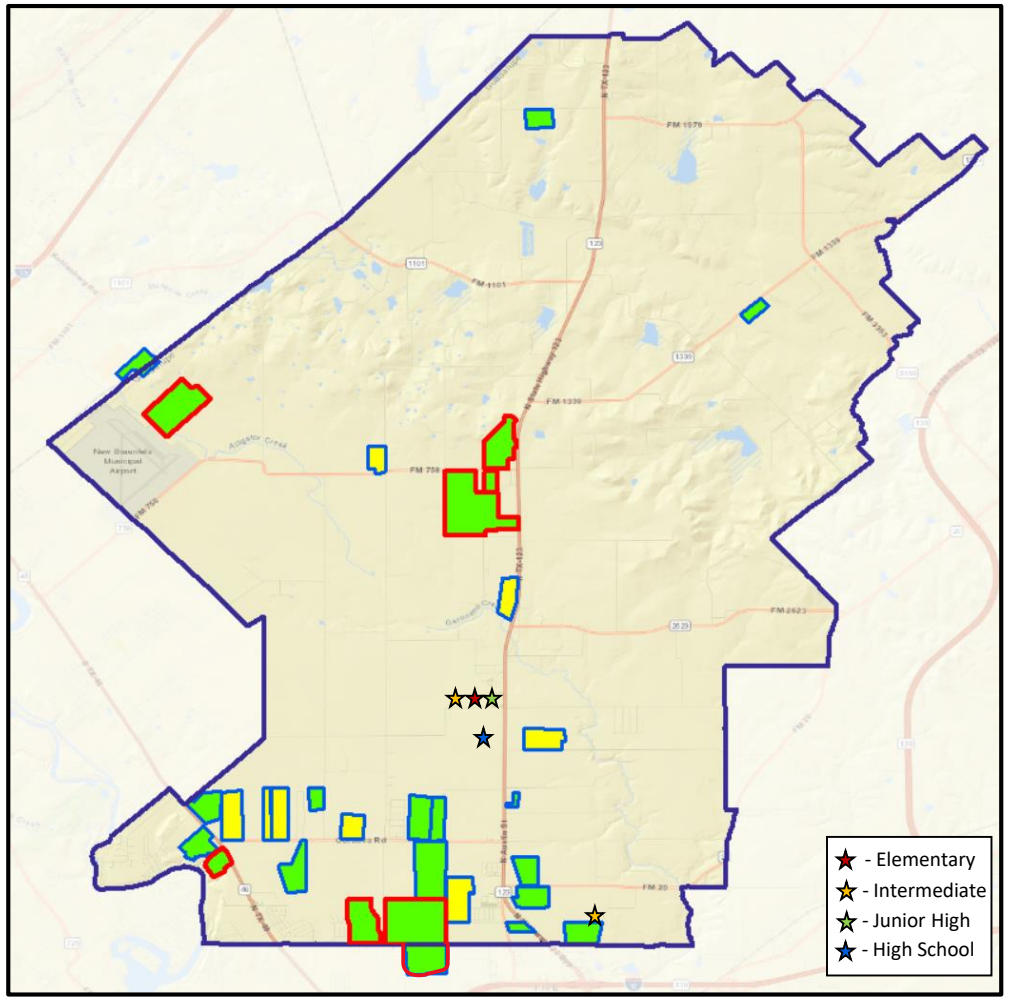
Zonda

Navarro ISD - New Home Activity by Elementary Zone

Elementary	Annual Starts	Quarter Starts	Annual Closings	Quarter Closings	Under Const.	Inventory	Vacant Dev. Lots	Future
NAVARRO	721	178	756	171	229	408	1,284	7,598
Grand Total	**721**	**178**	**756**	**171**	**229**	**408**	**1,284**	**7,598**

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Navarro ISD - Future Housing Overview



- The district has 22 active subdivisions with 229 homes under construction and 1,864 lots ready to be built on
- Within NISD there are currently 8 potential future subdivisions and a total of over 7,500 single family lots in future planning stages
- Groundwork activity is underway within 7 subdivisions in the district

Subdivisions

ACTIVE

FUTURE

Groundwork Underway

The following pages highlight major and new developments

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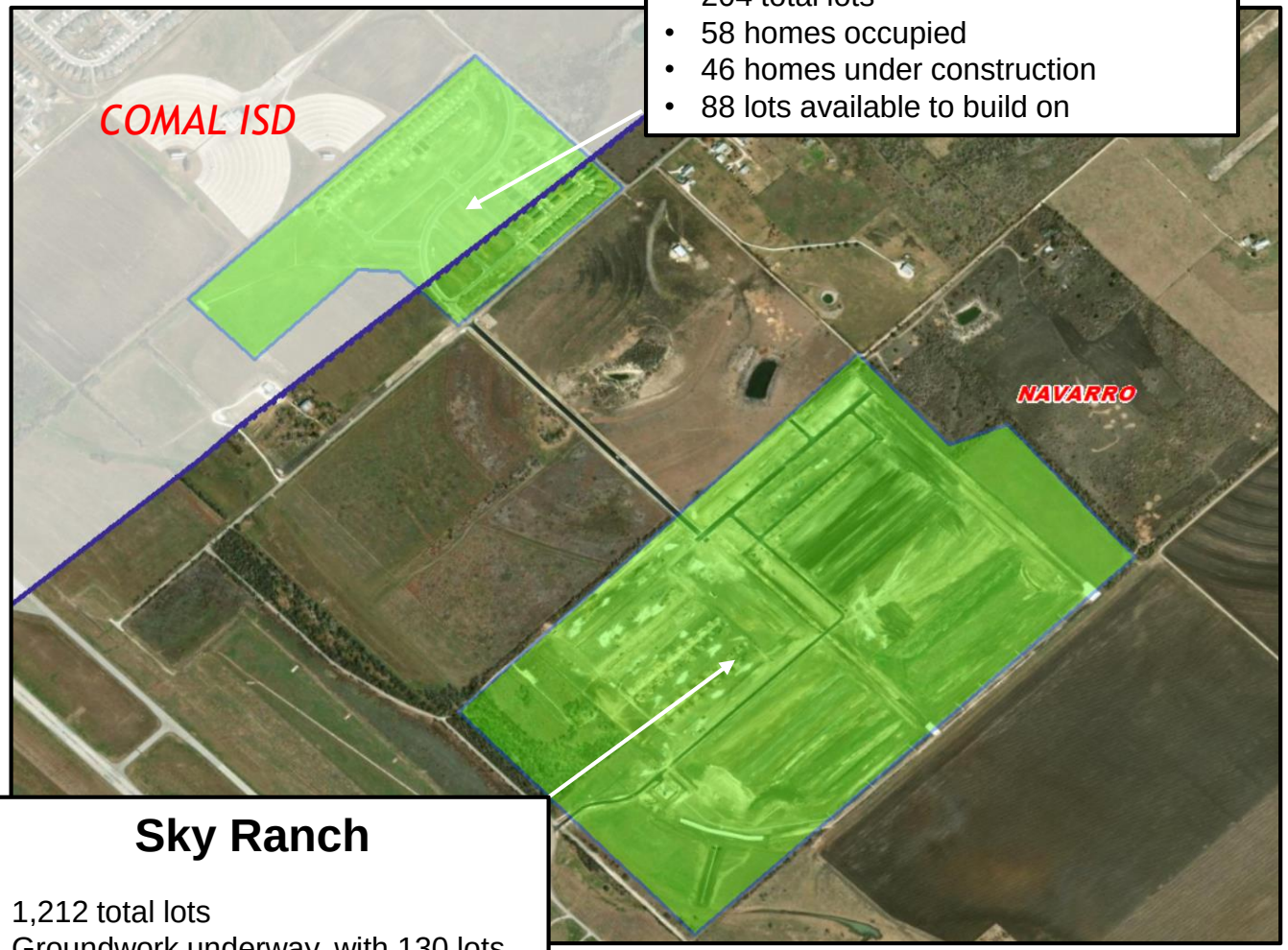
Zonda

May 2026



Sky Ranch/Landing

- 204 total lots
- 58 homes occupied
- 46 homes under construction
- 88 lots available to build on

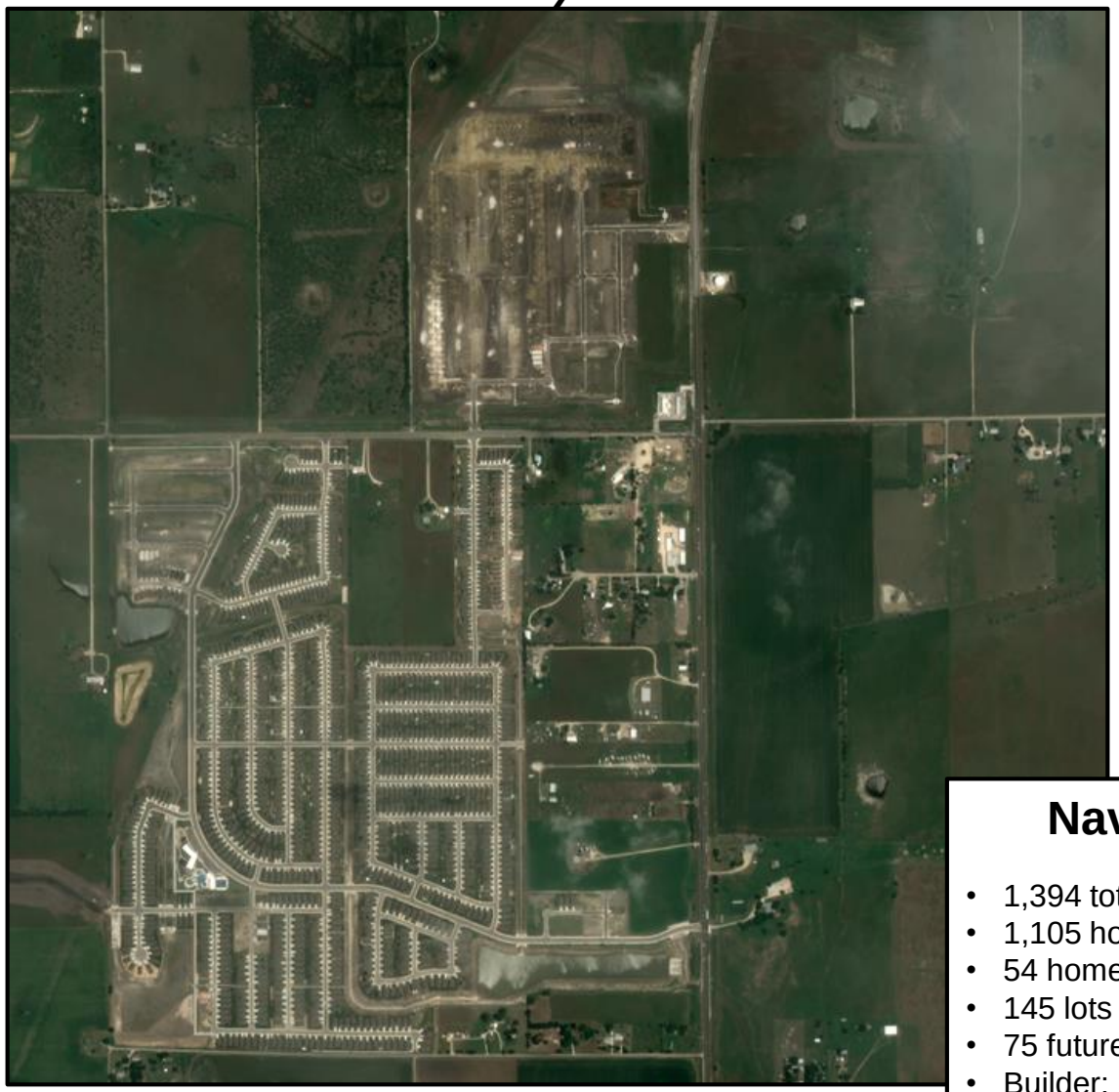


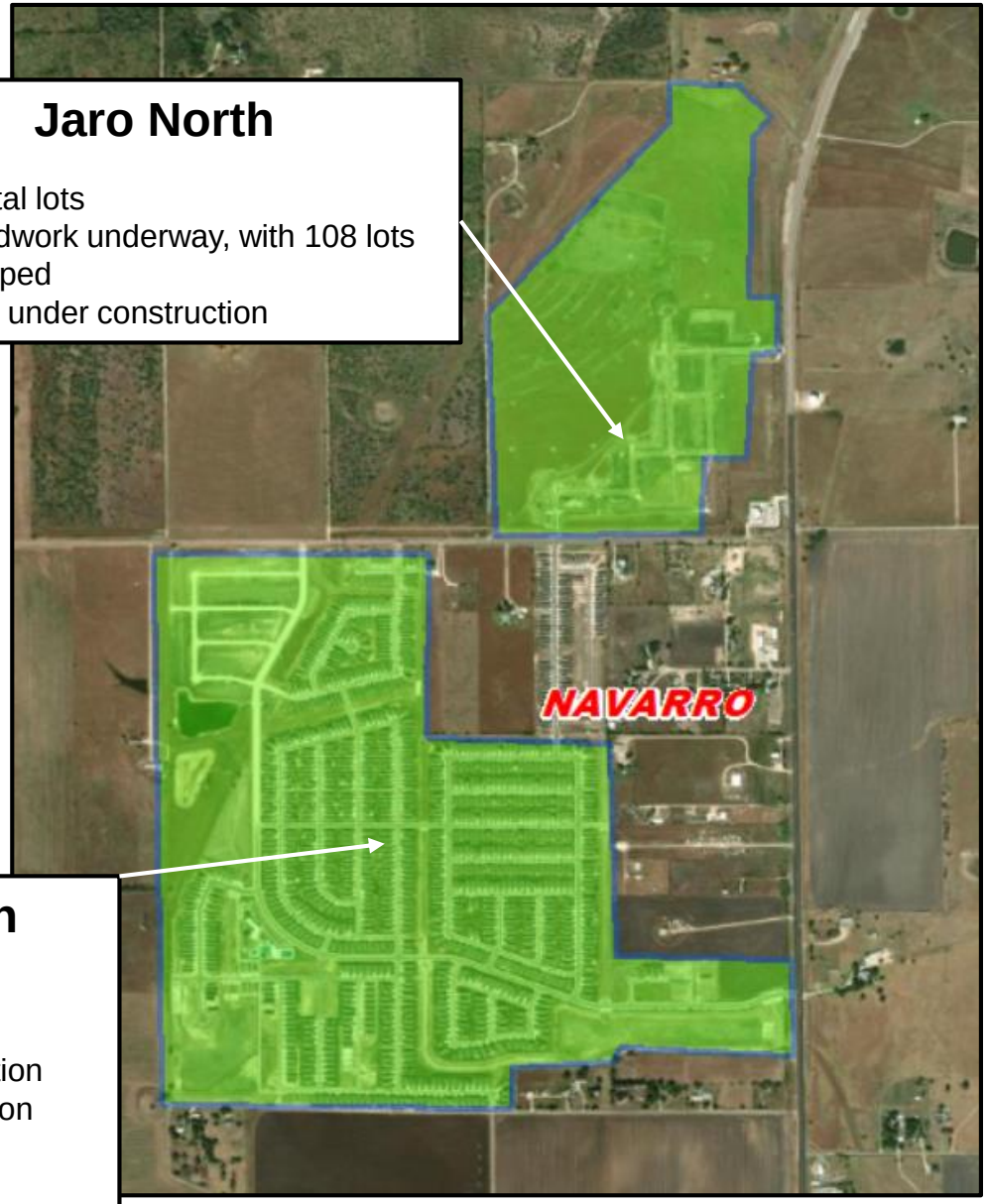
Sky Ranch

- 1,212 total lots
- Groundwork underway, with 130 lots developed
- 1,082 future lots remaining
- Builder: Lennar

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May 2026





Jaro North

- 685 total lots
- Groundwork underway, with 108 lots developed
- 10 lots under construction

Navarro Ranch

- 1,394 total lots
- 1,105 homes occupied
- 54 homes under construction
- 145 lots available to build on
- 75 future lots remaining
- Builder: Lennar
- **Student Yield: 0.433**

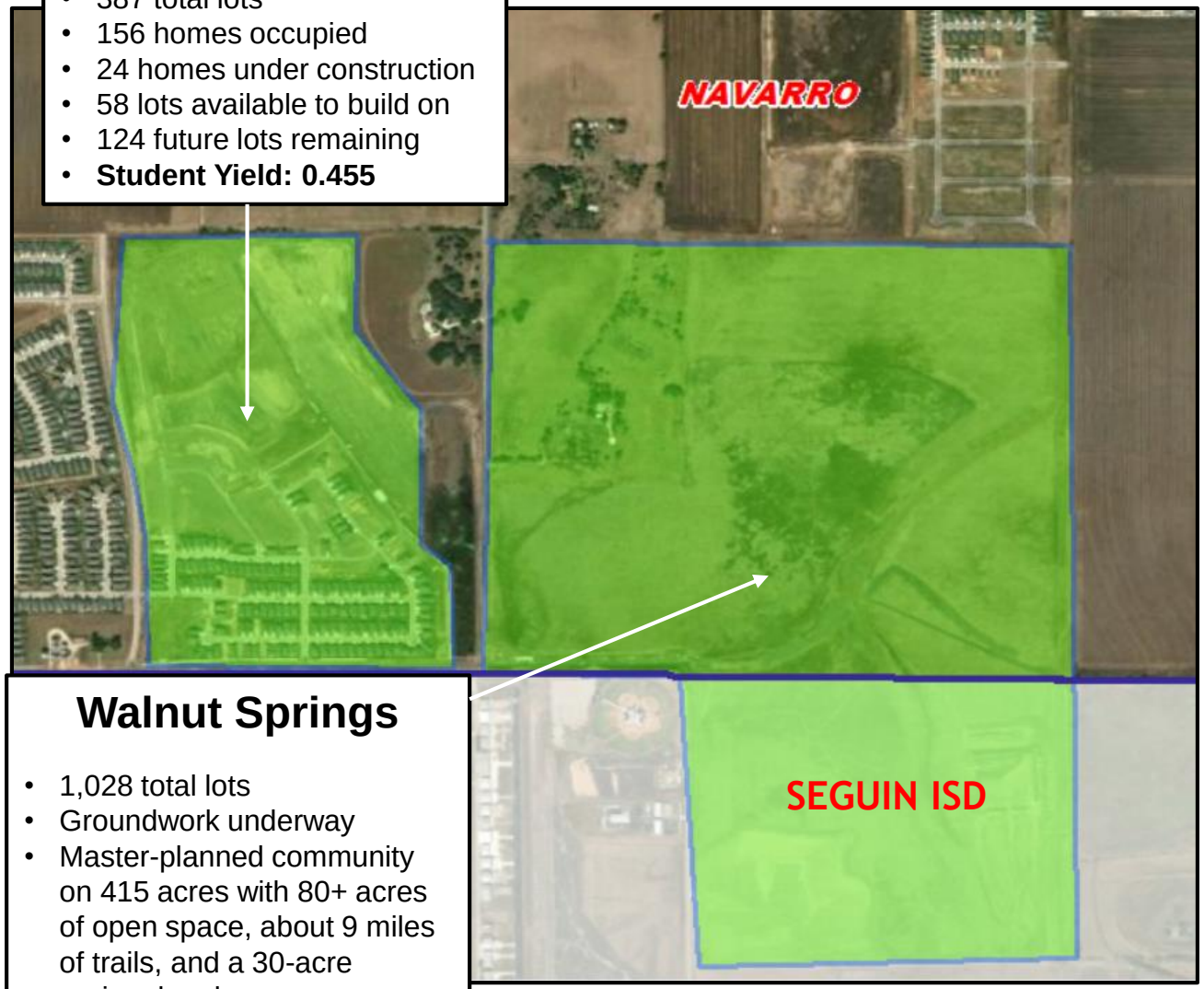
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August 2026



Meadows of Mill Creek

- 387 total lots
- 156 homes occupied
- 24 homes under construction
- 58 lots available to build on
- 124 future lots remaining
- **Student Yield: 0.455**



Walnut Springs

- 1,028 total lots
- Groundwork underway
- Master-planned community on 415 acres with 80+ acres of open space, about 9 miles of trails, and a 30-acre regional park
- Developer: Bitterblue

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August 2026



Swenson Heights

- 693 total lots
- 369 homes occupied
- 24 homes under construction
- 188 lots available to build on
- 69 future lots remaining
- **Student Yield: 0.407**



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August 2026



Waters Edge

- 433 total lots
- 169 homes occupied
- 83 lots available to build on
- 179 future lots remaining
- New section added this quarter (78 more lots)
- **Student Yield: 0.314**



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August 2026



Cordova Trails

- 407 total lots
- 83 homes occupied
- 8 homes under construction
- 183 lots available to build on
- 120 future lots remaining
- **Student Yield: 0.663**

Bormann Farms

- 228 total lots
- Groundwork underway

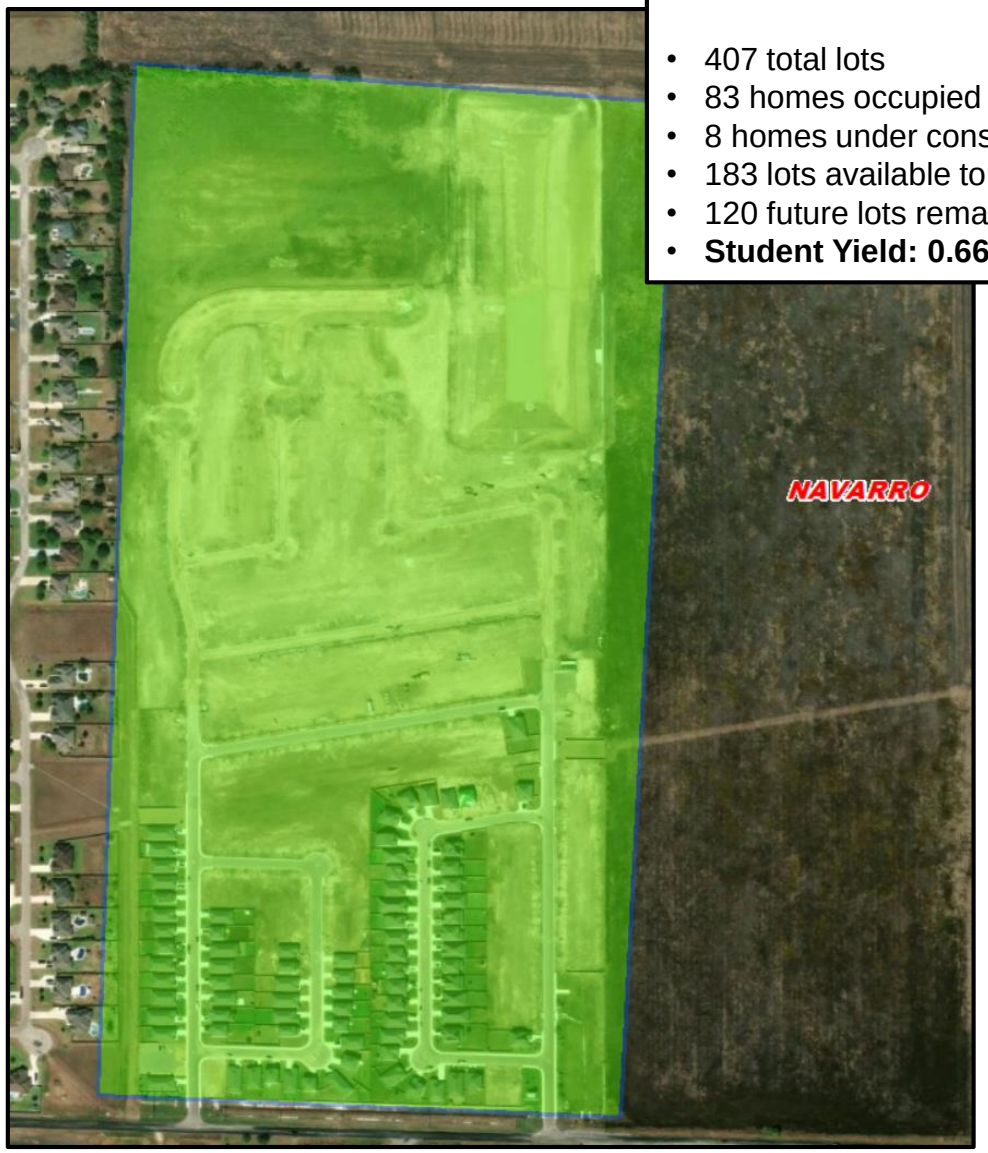
Swenson Heights

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August 2026





Cordova Trails

- 407 total lots
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August 2026

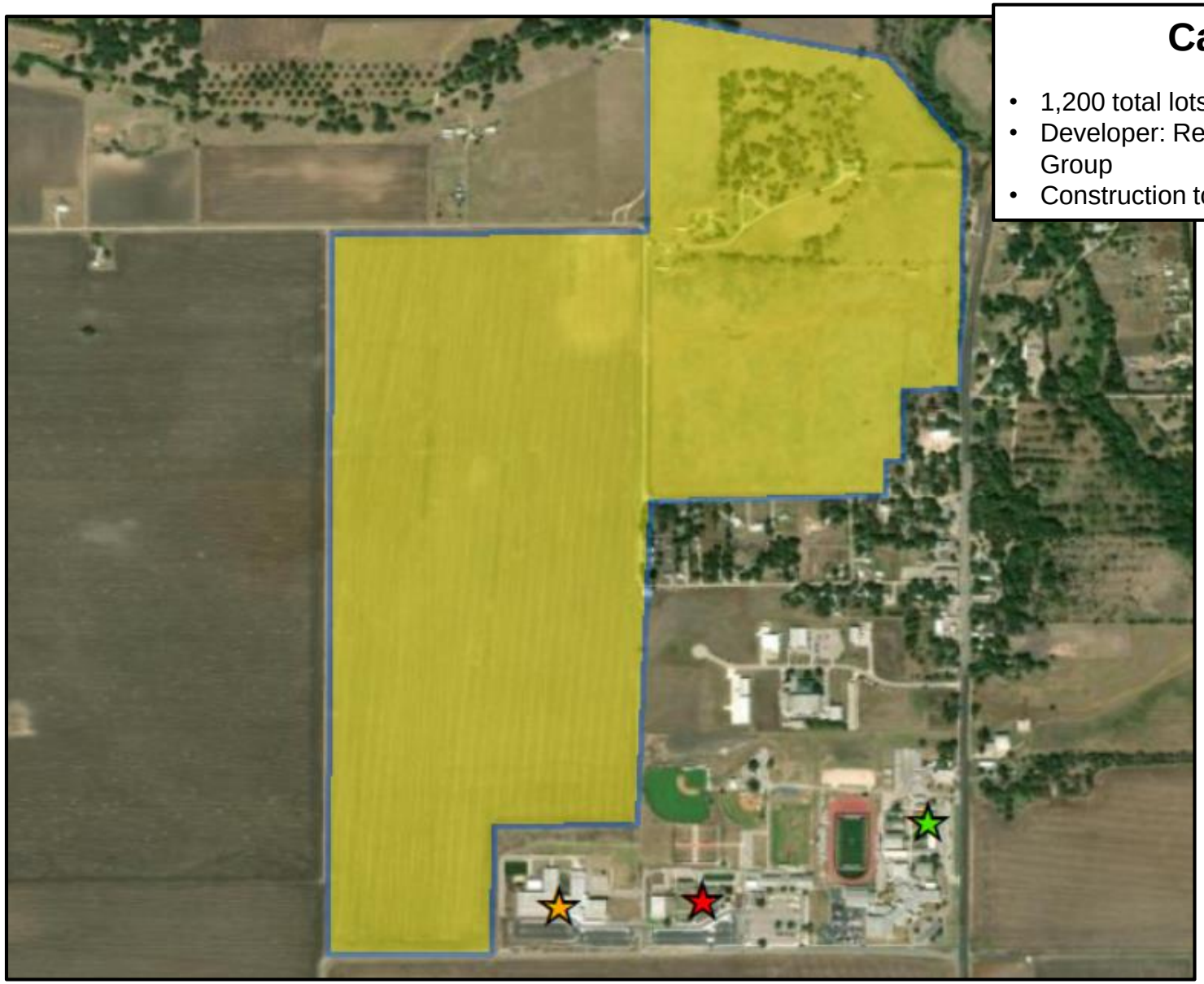


Lily Springs

- 396 total lots
- 286 homes occupied
- 22 homes under construction
- 73 lots available to build on
- No future lots remaining
- **Student Yield: 0.559**



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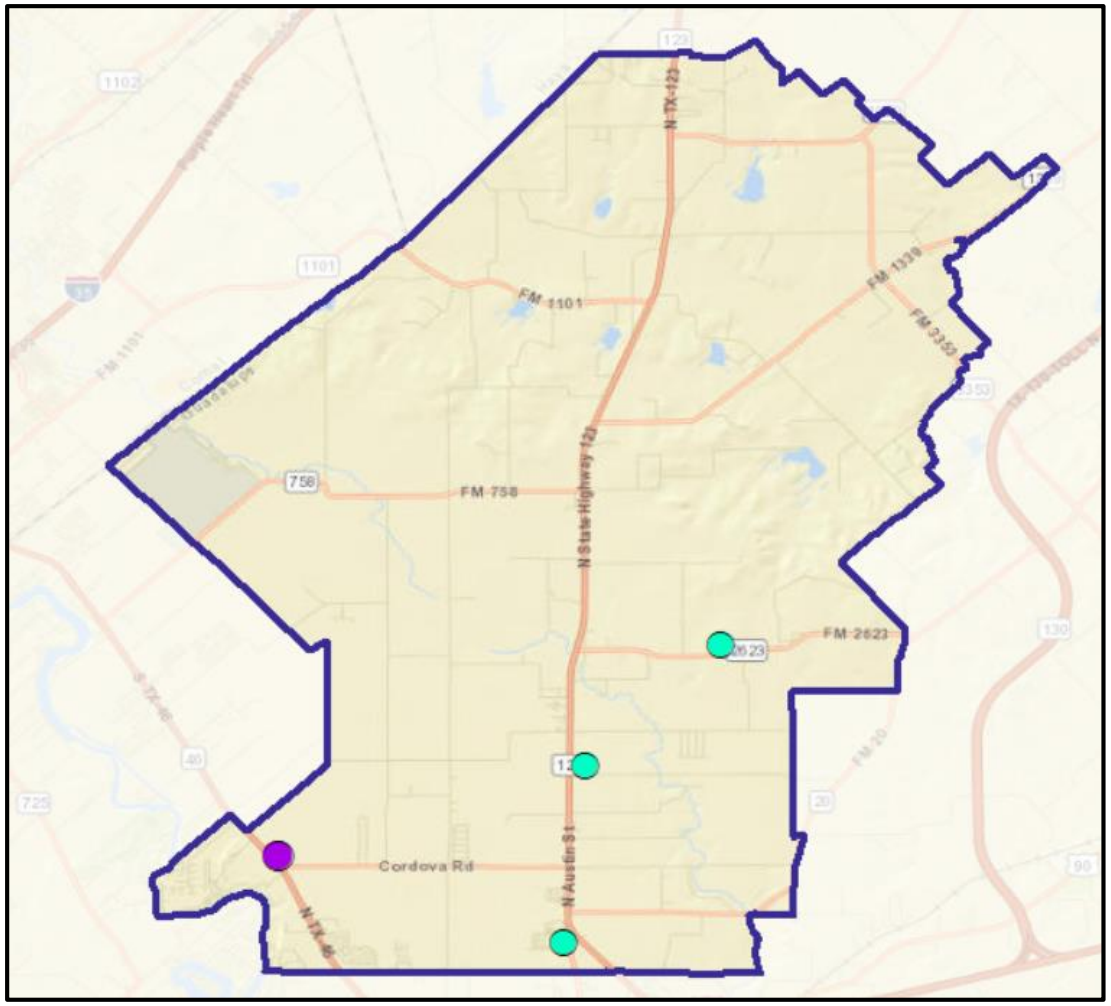
Canvas

- 1,200 total lots
- Developer: Red Oak Development Group
- Construction to begin in early 2027

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Navarro ISD - Future Multifamily Housing Overview

- There are 272 multifamily units under construction across the district
- There are 625 future multifamily units in various stages of planning across the district



Multi-Family Developments

- FUTURE
- UNDER CONSTRUCTION

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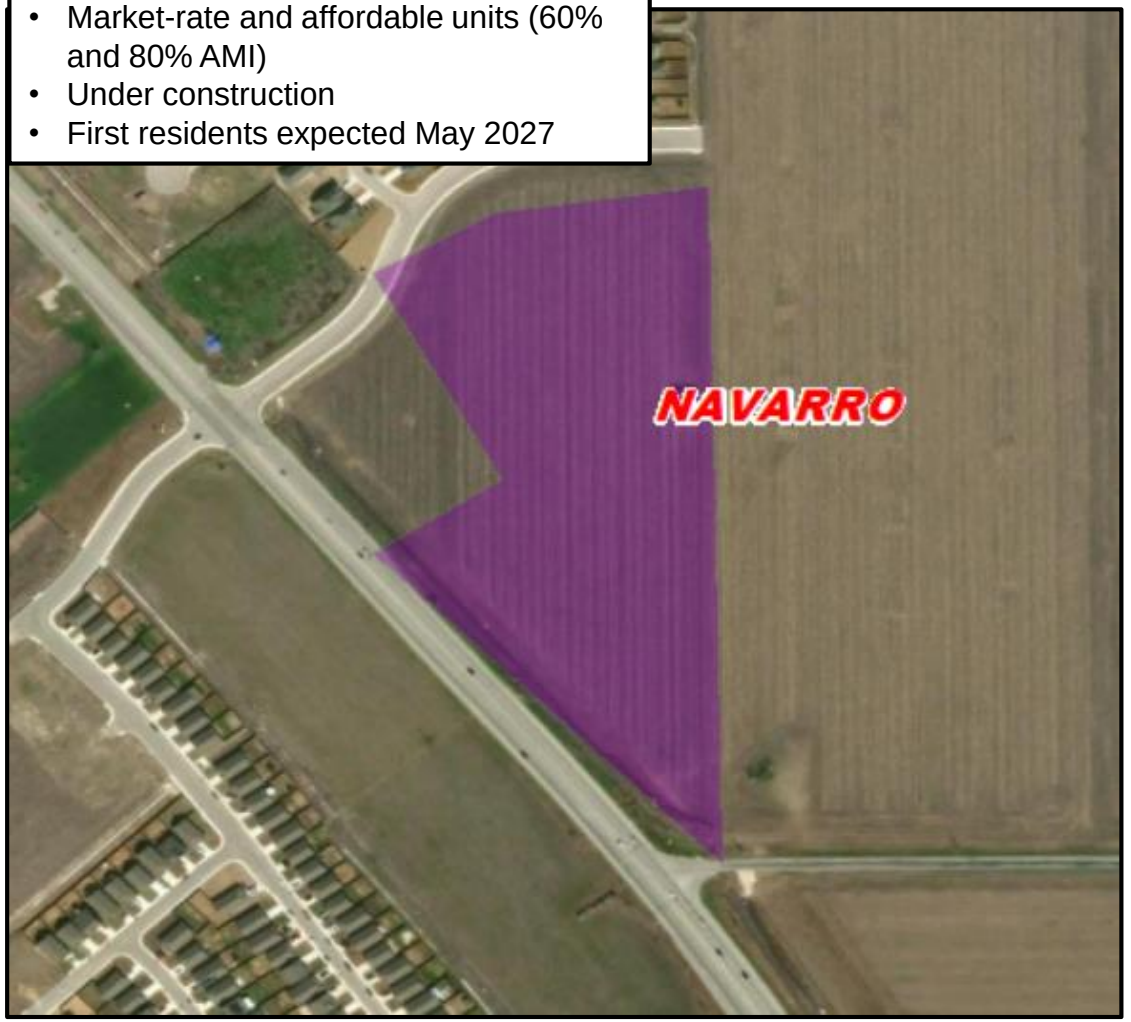
Zonda

July 2026

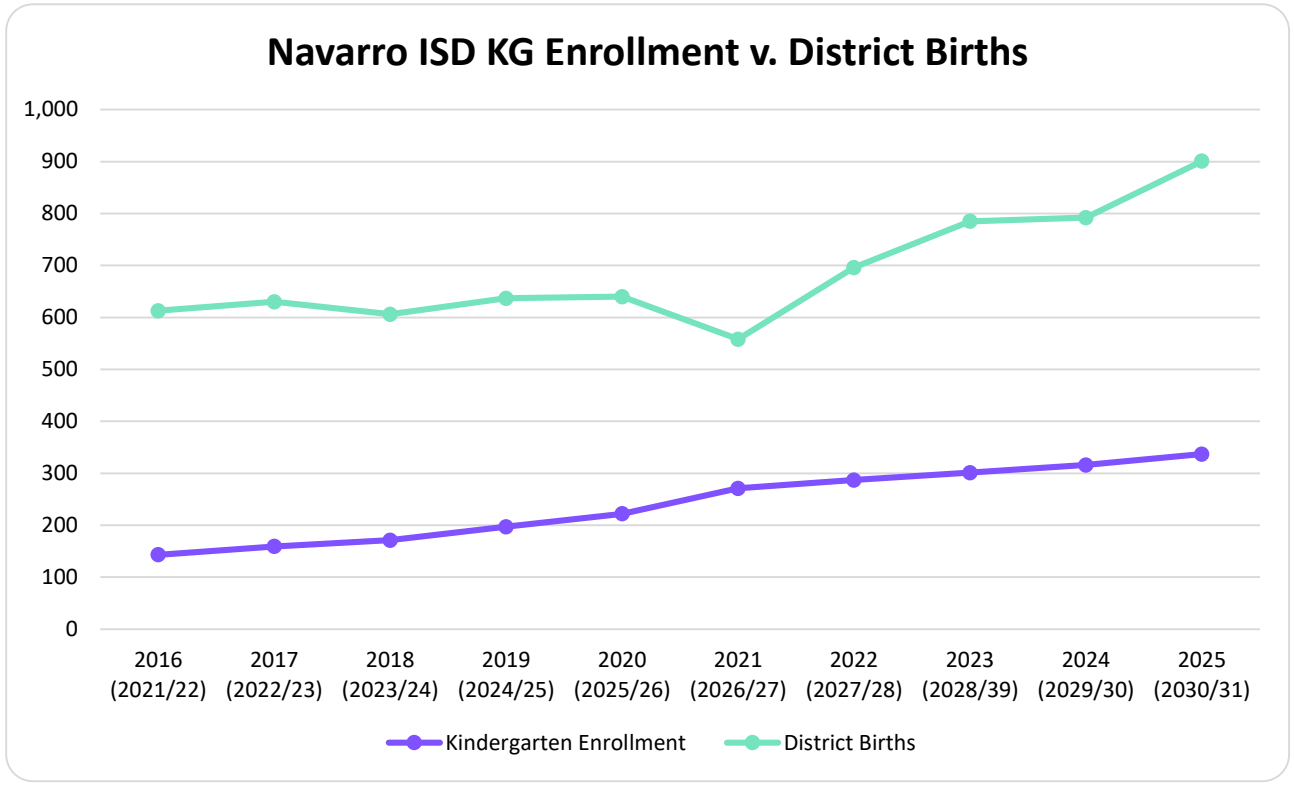


Lily Springs Apartments

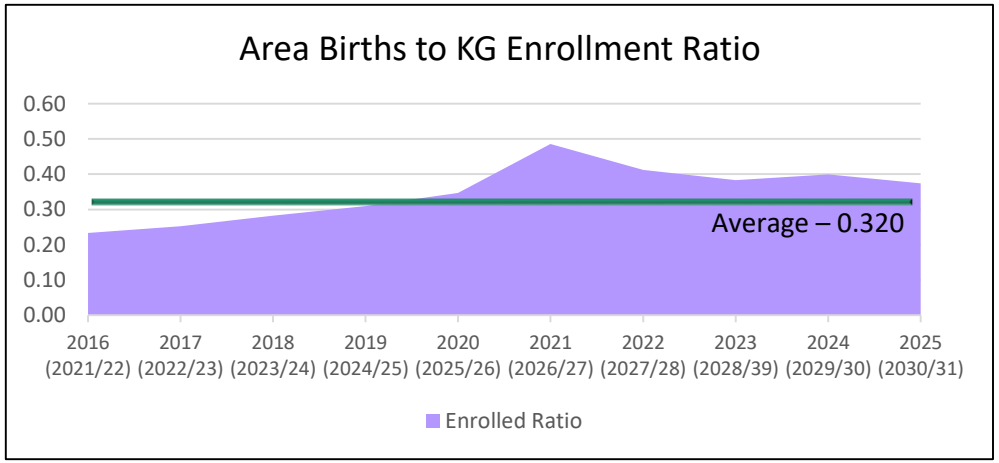
- 282 units
- Market-rate and affordable units (60% and 80% AMI)
- Under construction
- First residents expected May 2027



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Birth Year (School Year)	District Births	Kindergarten Enrollment	Enrolled Ratio
2016 (2021/22)	613	143	0.23
2017 (2022/23)	630	159	0.25
2018 (2023/24)	606	171	0.28
2019 (2024/25)	637	197	0.31
2020 (2025/26)	640	222	0.35
2021 (2026/27)	558	271	0.49
2022 (2027/28)	696	287	0.41
2023 (2028/39)	785	301	0.38
2024 (2029/30)	792	316	0.40
2025 (2030/31)	901	337	0.37



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GRADE LEVEL ENROLLMENT HISTORY

Year	EE	PK	K	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	Total	Total Growth	% Growth
2022/23	16	51	150	171	147	167	159	174	152	170	175	192	159	147	150	2,180	188	9.4%
2023/24	17	61	171	193	197	178	197	171	192	184	183	202	196	163	133	2,438	258	11.8%
2024/25	18	73	197	208	223	234	210	226	189	221	200	189	185	178	151	2,702	264	10.8%
2025/26	18	98	222	234	239	254	254	242	249	210	242	216	198	190	184	3,050	348	12.9%
2026/27	21	83	271	246	262	253	275	273	279	269	223	269	224	204	190	3,342	292	9.6%

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

GRADE LEVEL COHORT HISTORY

Year	EE	PK	K	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	Elem	IS	MS	HS
3 year avg	1.075	1.129	1.167	1.171	1.141	1.128	1.116	1.125	1.120	1.114	1.081	1.075	1.000	0.988	0.987	1.160	1.123	1.105	1.013
2023/24	1.063	1.196	1.140	1.287	1.152	1.211	1.180	1.075	1.103	1.211	1.076	1.154	1.021	1.025	0.905	1.193	1.155	1.130	1.026
2024/25	1.059	1.197	1.152	1.216	1.155	1.188	1.180	1.147	1.105	1.151	1.087	1.033	0.916	0.908	0.926	1.175	1.172	1.114	0.946
2025/26	1.000	1.342	1.127	1.188	1.149	1.139	1.085	1.152	1.102	1.111	1.095	1.080	1.048	1.027	1.034	1.155	1.126	1.103	1.047
2026/27	1.167	0.847	1.221	1.108	1.120	1.059	1.083	1.075	1.153	1.080	1.062	1.112	1.037	1.030	1.000	1.149	1.072	1.098	1.045

- The largest grade groups are in 4th and 6th grades
- The highest cohort occurred in Kindergarten
- Additional grades with higher cohorts include 1st , 2nd and 6th grades

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Navarro ISD - Ten Year Forecast by Grade Level

GRADE LEVEL ENROLLMENT HISTORY AND PROJECTIONS

Year	EE	PK	K	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	Total	Total Growth	% Growth
2022/23	16	51	150	171	147	167	159	174	152	170	175	192	159	147	150	2,180	188	9.4%
2023/24	17	61	171	193	197	178	197	171	192	184	183	202	196	163	133	2,438	258	11.8%
2024/25	18	73	197	208	223	234	210	226	189	221	200	189	185	178	151	2,702	264	10.8%
2025/26	18	98	222	234	239	254	254	242	249	210	242	216	198	190	184	3,050	348	12.9%
2026/27	21	83	271	246	262	253	275	273	279	269	223	269	224	204	190	3,342	292	9.6%
2027/28	21	92	287	283	264	278	269	290	293	301	289	241	274	227	201	3,610	268	8.0%
2028/29	21	105	301	301	311	279	291	289	310	318	325	311	246	267	220	3,895	286	7.9%
2029/30	21	119	316	325	325	333	296	310	308	335	343	351	305	239	260	4,186	290	7.4%
2030/31	21	117	337	341	351	344	356	320	335	333	358	370	344	296	233	4,456	271	6.5%
2031/32	21	128	359	364	368	379	372	384	344	362	360	386	359	334	289	4,809	353	7.9%
2032/33	21	137	381	379	393	397	409	402	415	366	387	389	372	346	326	5,120	311	6.5%
2033/34	21	142	400	411	409	424	429	442	428	440	395	418	371	359	337	5,426	306	6.0%
2034/35	21	149	416	428	438	436	452	457	477	456	469	426	399	356	345	5,725	299	5.5%
2035/36	21	154	430	426	445	456	453	470	484	501	474	507	405	383	344	5,953	228	4.0%
2036/37	21	159	445	443	443	463	474	471	489	503	521	514	482	387	370	6,185	232	3.9%

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Zonda

CAMPUS LEVEL ENROLLMENT HISTORY AND PROJECTIONS

Campus	Capacity	History	Fall	ENROLLMENT PROJECTIONS									
		2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36	2036/37
Navarro Elementary	738	811	883	683	728	781	816	872	918	974	1,014	1,031	1,068
ELEMENTARY SCHOOL TOTAL	**738**	**811**	**883**	**683**	**728**	**781**	**816**	**872**	**918**	**974**	**1,014**	**1,031**	**1,068**
Elementary Absolute Change		92	72	-200	46	52	36	56	46	56	40	17	37
Elementary Percent Change		12.80%	8.88%	-22.67%	6.66%	7.16%	4.60%	6.87%	5.26%	6.09%	4.07%	1.68%	3.59%
Navarro Intermediate	700	750	801	1,101	1,170	1,264	1,371	1,503	1,601	1,704	1,783	1,824	1,851
New Intermediate	700			0	0	0	0	0	0	0	0	0	0
INTERMEDIATE SCHOOL TOTAL	**700**	**750**	**801**	**1,101**	**1,170**	**1,264**	**1,371**	**1,503**	**1,601**	**1,704**	**1,783**	**1,824**	**1,851**
Intermediate Absolute Change		80	51	300	69	94	107	132	98	103	79	41	27
Intermediate Percent Change		11.94%	6.80%	37.45%	6.27%	8.03%	8.47%	9.63%	6.52%	6.43%	4.64%	2.30%	1.48%
Navarro Junior High School	700	701	771	883	953	986	1,026	1,066	1,168	1,263	1,402	1,459	1,513
JUNIOR HIGH SCHOOL TOTAL	**700**	**701**	**771**	**883**	**953**	**986**	**1,026**	**1,066**	**1,168**	**1,263**	**1,402**	**1,459**	**1,513**
Middle School Absolute Change		91	70	112	70	33	40	40	102	95	139	57	54
Middle School Percent Change		14.92%	9.99%	14.53%	7.93%	3.46%	4.06%	3.90%	9.57%	8.13%	11.01%	4.07%	3.70%
Navarro High School	1,100	788	887	943	1,044	1,155	1,243	1,368	1,433	1,485	1,526	1,639	1,753
HIGH SCHOOL TOTAL	**1,100**	**788**	**887**	**943**	**1,044**	**1,155**	**1,243**	**1,368**	**1,433**	**1,485**	**1,526**	**1,639**	**1,753**
High School Absolute Change		85	99	56	101	111	88	125	65	52	41	113	114
High School Percent Change		12.09%	12.56%	6.31%	10.71%	10.63%	7.62%	10.06%	4.75%	3.63%	2.76%	7.40%	6.96%
DISTRICT TOTALS	**3,238**	**3,050**	**3,342**	**3,610**	**3,895**	**4,186**	**4,456**	**4,809**	**5,120**	**5,426**	**5,725**	**5,953**	**6,185**
District Absolute Change		348	292	268	286	290	271	353	311	306	299	228	232
District Percent Change		12.88%	9.57%	8.01%	7.91%	7.45%	6.47%	7.92%	6.46%	5.97%	5.50%	3.98%	3.90%

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

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Key Takeaways

District Information -



Navarro ISD enrollment increased by **1,162 over the last four years**. The District has seen enrollment grow this new 2026-27 school year by **292 students**.

Housing Market Conditions -



NISD is currently on pace to fall slightly below 2025 totals in both annual new home starts and closings by the end of 2026. Despite rising interest rates, the addition of new lots brought to market is anticipated to continue to fuel growth within the district.

Housing Activity & Future Developments -



The district currently has **408 homes in active inventory**, 1,284 lots available to build on, and 7,598 planned in the future.

Enrollment Forecast -



NISD Enrollment is forecasted to reach nearly 4,800 students by the 2031/32 school year, and with additional housing growth enrollment is anticipated to surpass 6,100 students by the 2036/37 school year.

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Zonda