

I AM MUENSTER

STORY OF A HIDDEN
COOKE COUNTY GEM



AN INVESTMENT PROSPECTUS FOR MUENSTER, TEXAS:
A STRATEGIC HUB FOR GROWTH IN NORTH TEXAS



LANDZILLE

CONTENTS

1.0 Introduction: Muenster at the Intersection of Heritage and Opportunity	3
2.0 Dynamic Demographics & Economic Stability: The Foundation for Growth	5
Population Growth Trajectory	6
Muenster Demographic & Household Profile.....	6
The Structure of Muenster's Local Economy	6
3.0 Primary Investment Sectors: Opportunities in a Growing Market	8
Housing & Real Estate Development.....	8
Industrial, Commercial, and Technology-Based Business Attraction	9
Tourism, Hospitality, and Retail.....	10
4.0 Foundational Strengths: Robust Infrastructure and a Ready Workforce	11
Strategic Infrastructure Enhancements.....	12
Local Financial Services.....	12
The Workforce and Employment Landscape	13
5.0 A Superior Quality of Life: The Magnet for Talent and Investment.....	14
Community Assets.....	15
Indicators of Community Prosperity.....	15
6.0 The Investment Proposition: Partnering with a Community Primed for Success.....	16
Key Strategic Opportunities for Capital Investment	17

1.0 INTRODUCTION: MUENSTER AT THE INTERSECTION OF HERITAGE AND OPPORTUNITY



Strategically located in North Texas, approximately 70 miles north of the Dallas-Fort Worth metroplex, the city of Muenster is a dynamic community capitalizing on its strong German heritage and robust quality of life to drive a new phase of economic and demographic growth.

This prospectus provides a data-driven case for investment, detailing the compelling market fundamentals, strategic infrastructure enhancements, and targeted sector opportunities that define Muenster as a premier destination for capital deployment.

The core investment thesis for Muenster is built upon three primary pillars of opportunity, positioning the city for sustainable, long-term expansion:

- » **Accelerated Growth:** Muenster is experiencing a population surge of approximately 15% since 2020. This growth rate, which outpaces regional averages, is creating an acute, verifiable demand gap for new housing, commercial services, and community amenities.
- » **Strategic Public Investment:** Proactive public and private partnerships are laying the groundwork for future success. Critical infrastructure projects, including major road reconstructions and the deployment of gigabit-capable fiber broadband across the community, are preparing the city for future-focused industries and a modern workforce.
- » **Diverse Economic Foundation:** The city's economy is a stable and varied mix of manufacturing, healthcare, and a burgeoning tourism sector. This diverse base is supported by a skilled, affluent, and growing workforce, providing a resilient foundation for new and expanding business ventures.

Muenster offers a rare combination of small-town stability and significant growth potential. For investors seeking to deploy capital in a market with proven demand and a clear path for future expansion, the city presents a unique and timely opportunity.



2.0 DYNAMIC DEMOGRAPHICS & ECONOMIC STABILITY: THE FOUNDATION FOR GROWTH



A community's demographic and economic profile provides the essential blueprint for its market potential. In Muenster, these indicators are not static figures; they are the fundamental drivers of consumer demand, workforce availability, and investment returns. The city's rapidly expanding population, coupled with its high median income and stable economic base, underpins the entire investment case and signals a market ready for strategic growth.

POPULATION GROWTH TRAJECTORY

Muenster's population growth is a leading indicator of its economic momentum. The city's estimated 2025 population of approximately 1,770 residents represents a significant increase from the 1,542 counted in the 2020 U.S. Census—a total increase of roughly 15% in just five years. This translates to an average annual growth rate of approximately 2.5%, a figure that notably exceeds Cooke County's overall forecast of 1.1% per year. Should this trajectory continue, Muenster could approach 2,000 residents by 2030, reinforcing a theme of sustained demand and expansion.

MUENSTER DEMOGRAPHIC & HOUSEHOLD PROFILE

Metric	Data Point
Median Age	35 years
Prime Working Age	~31% of population (ages 25-44)
Median Household Income	~\$93,200
Homeownership Rate	~70.4%
Average Household Size	~2.59
Poverty Rate	~8.5% - 10% (below national average)
Ethnic Heritage	Predominantly White (~95%), with German ancestry

THE STRUCTURE OF MUENSTER'S LOCAL ECONOMY

Muenster's economy is characterized by a diverse and resilient mix of industries. The top three employment sectors provide a stable foundation:

- » **Manufacturing** (~175 jobs): This sector is led by key sub-sectors in food and animal feed production and metal fabrication. A primary local employer is the Muenster Milling Company, a third-generation pet food manufacturer with three local facilities employing approximately 60 people.
- » **Healthcare & Social Assistance** (~119 jobs): The local healthcare system is centered around the Muenster Memorial Hospital and its associated clinics, alongside local elder care facilities.
- » **Retail Trade** (~115 jobs): A healthy mix of essential services and specialty shops, including local mainstays like Fischer's Meat Market, serves both residents and visitors.

This blend of non-cyclical sectors like healthcare, foundational industries like manufacturing, and a high-growth tourism niche creates a resilient economic base that can weather market fluctuations. Beyond these core sectors, the economy is supported by the foundational role of agriculture, particularly dairy farming and cattle ranching, and the regional renewable energy sector, evidenced by the city's proximity to the Wolf Ridge Wind Farm.

These strong demographic and economic fundamentals create specific, actionable investment opportunities in several key growth sectors.



3.0 PRIMARY INVESTMENT SECTORS: OPPORTUNITIES IN A GROWING MARKET



Moving from a broad economic overview to a targeted analysis, this section identifies the precise areas where capital can be most effectively deployed to meet Muenster's existing and future market demand. The city's rapid growth has created clear and compelling opportunities in housing, commercial development, and tourism.

HOUSING & REAL ESTATE DEVELOPMENT

The Muenster housing market is defined by rapid appreciation and a clear supply-demand imbalance. Home values increased by approximately 15% year-over-year from 2022 to 2023, a powerful indicator of intense market demand.

The median home value stood at around \$248,000 in 2023, with average estimates projected to approach \$331,000 by 2025. This demand is further highlighted by the limited housing stock of approximately 675 units and high average rental rates near \$1,980 per month.



Investment Angle: An acute, data-verified housing deficit presents a prime opportunity for residential developers to meet this unmet demand. The successful rezoning of a 66-acre tract for 286 new single-family homes serves as a strong precedent for future projects. There is ongoing and proven demand for infill development, new subdivisions, and rural homesites to accommodate Muenster's growing workforce and families.

INDUSTRIAL, COMMERCIAL, AND TECHNOLOGY-BASED BUSINESS ATTRACTION

Muenster has proactively prepared for commercial and industrial growth. The city's formal zoning ordinance provides clarity and certainty for developers, with designated districts for light industry (I-1), heavy industry (I-2), and business (B-1/B-2). Further support is available through the Type B Economic Development Corporation, which can offer incentives such as sales-tax rebates for qualifying projects. Critically, the transformative buildout of a city-wide fiber network by Nortex Communications positions Muenster as an ideal location for remote workers, tech-enabled startups, and businesses requiring gigabit connectivity.



Investment Angle: Muenster is perfectly positioned to capture spillover demand from the **\$35 billion Texas Instruments plant**, a regional anchor investment in nearby Grayson County. Investors can capitalize on this by developing light manufacturing, logistics, or distribution centers to serve as industrial suppliers. The city's strategic location near the US-82 corridor provides excellent access for these ventures.

TOURISM, HOSPITALITY, AND RETAIL

Muenster has cultivated a distinct identity as a German-heritage tourism destination, anchored by highly successful annual events like GermanFest, Oktoberfest, and the Christkindl Market. These festivals are built upon a foundation of existing assets ripe for expansion, including local wineries, bed-and-breakfasts, a municipal golf course, and antique shops. The city's commitment to this sector is evident in its grant application for downtown revitalization and the development of the new German Fest Park.



Investment Angle: Significant opportunities exist to invest in the visitor economy. There is clear demand for niche hospitality ventures such as boutique B&Bs and restaurants, specialty retail that leverages the authentic German theme, and agri-business enterprises like organic dairy or farm-to-market operations that can cater to both residents and tourists.

The potential within these sectors is directly supported by the city's commitment to building out its foundational infrastructure and cultivating a skilled workforce.



4.0 FOUNDATIONAL STRENGTHS: ROBUST INFRASTRUCTURE AND A READY WORKFORCE



For any investment to succeed, the underlying physical and human capital must be robust and reliable. Muenster is making the necessary forward-thinking investments in its infrastructure and workforce to ensure a pro-growth environment. These foundational strengths de-risk investment and create a platform for sustained business success.

STRATEGIC INFRASTRUCTURE ENHANCEMENTS

Recent and planned projects demonstrate a clear commitment to supporting residential and commercial development:

- » **Transportation:** A \$6 million reconstruction of Mesquite Street is underway, adding new curb, gutter, sidewalks, and upgraded utility lines to support development on the city's west side. Regionally, the widening of I-35 through Cooke County improves freight access and connectivity to the broader Dallas-Fort Worth market, strengthening Muenster's position within the regional logistics network.
- » **Broadband Connectivity:** A public-private partnership between Cooke County and Nortex Communications is investing a combined \$2.7 million to extend fiber optic cable throughout the region. This buildout will deliver gigabit-capable internet to Muenster's residents and businesses, a critical asset for modern economic development.
- » **Utilities & Public Works:** The city is engaged in ongoing investments to maintain and upgrade its water and sewer systems, ensuring the capacity required to support new development projects.

LOCAL FINANCIAL SERVICES

Muenster's growth is supported by a strong local banking sector that provides the financial lubrication for development. The city is anchored by community-focused institutions like Muenster State Bank, which plays a foundational role in financing home mortgages, agricultural loans, and small business lines of credit.

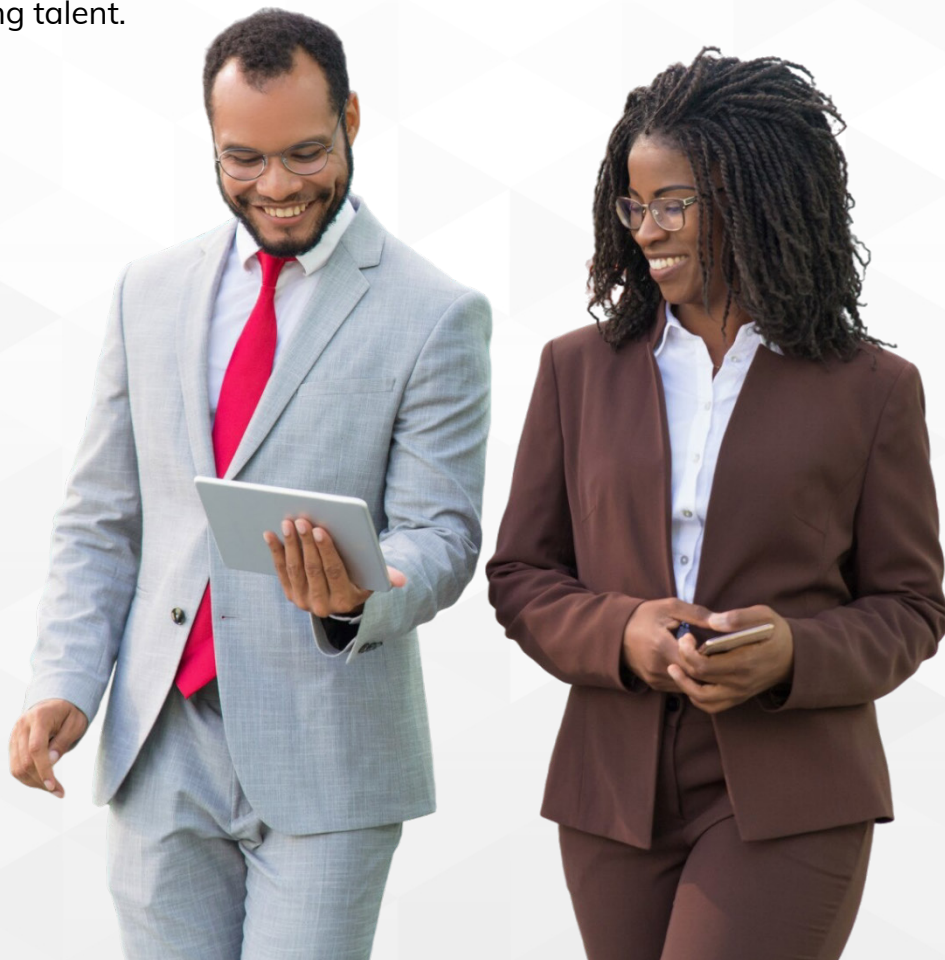
These banks mobilize local deposits to underwrite community projects and support the very investments this prospectus seeks to attract, ensuring capital is available for housing starts, business expansion, and farm operations.

THE WORKFORCE AND EMPLOYMENT LANDSCAPE

Muenster's labor market is both tight and growing, characterized by a skilled and mobile workforce. In 2023, the number of employed residents increased by 9.1% over the previous year, rising from 861 to 939. The primary occupation categories are in Sales, Management, and Office/Administrative support. A key feature of the local workforce is its commuter- oriented nature. With an average commute time of approximately 22 minutes, residents are part of a larger regional labor pool, bringing valuable experience from the broader DFW economy.

This talent pipeline is cultivated by a strong local K-12 educational ecosystem, including the highly-rated Muenster ISD and the well-regarded Sacred Heart Catholic School, ensuring a well-prepared future workforce. This foundation is further enhanced by access to skills training through regional institutions like Grayson College and North Central Texas College (NCTC).

These investments in physical and human capital not only support business but also contribute directly to Muenster's exceptional quality of life—a key factor in attracting and retaining talent.



5.0 A SUPERIOR QUALITY OF LIFE: THE MAGNET FOR TALENT AND INVESTMENT



In today's competitive landscape, a community's quality of life is a leading indicator of its economic vitality. It is the magnet that attracts and retains the skilled workforce necessary for sustained growth, making it a direct contributor to investment security and long-term success. Muenster offers a superior living environment that is a core component of its value proposition.

COMMUNITY ASSETS

- » **Excellent Education:** Muenster is served by the Muenster Independent School District, whose two public schools earn above-average state ratings and are a focal point of civic life. The presence of the Sacred Heart Catholic School provides an additional high-quality private educational option for families.
- » **Accessible Healthcare:** The Muenster Memorial Hospital, a designated Critical Access Hospital, is a vital community asset. It provides 24/7 emergency services, a family clinic, and outpatient therapies, ensuring that residents have reliable access to essential local healthcare.
- » **Rich Community & Recreation:** Resident life is enhanced by a wealth of amenities, including a public park with a new swimming pool, a recreational lake, a municipal golf course, and a local library. The community's vibrant German heritage is celebrated through cultural events like GermanFest, Oktoberfest, and the Christkindl Market, which foster a strong sense of place.

INDICATORS OF COMMUNITY PROSPERITY

The attractiveness of Muenster is reflected in its strong socioeconomic indicators. A high median household income of approximately \$93,200, a low poverty rate of around 8.5%, and low crime rates combine to create a secure and prosperous environment. These factors make Muenster an exceptionally appealing community to live, work, and raise a family.

Muenster's combination of economic dynamism, strategic investment, and high quality of life culminates in a clear and compelling investment proposition.

6.0 THE INVESTMENT PROPOSITION: PARTNERING WITH A COMMUNITY PRIMED FOR SUCCESS



Muenster, Texas, offers a powerful and unique investment opportunity grounded in accelerated and sustainable population growth, a diverse and resilient local economy, strategic infrastructure upgrades, and an outstanding quality of life.

The city has diligently laid the groundwork for growth, creating a stable, business-friendly environment with proven market demand.

KEY STRATEGIC OPPORTUNITIES FOR CAPITAL INVESTMENT

1. **Residential Real Estate Development:** Address the acute housing shortage, driven by ~15% population growth since 2020, by developing mixed-income single-family homes, infill projects, and new subdivisions.
2. **Light Industrial & Commercial Ventures:** Capitalize on enhanced infrastructure and regional economic spillover by establishing small manufacturing, logistics, or industrial supplier operations that leverage Muenster's strategic location.
3. **Technology and Remote Work Hubs:** Leverage the city-wide fiber network to attract tech startups, home-based businesses, and remote professionals seeking a high quality of life outside the urban core.
4. **Tourism & Hospitality Expansion:** Invest in the growing visitor economy by developing niche hospitality options, restaurants, and retail experiences that build on Muenster's unique and marketable German cultural heritage.

We invite potential investors to partner with a proactive, forward-looking community that is fully prepared for a future of shared and sustainable prosperity. Muenster is more than a location; it is a strategic partner for long-term growth.

