

Murfreesboro, Tennessee Analysis of Impediments to Fair Housing Choice 2010

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Prepared by

PLANNING/COMMUNICATIONS

River Forest, Illinois



Supplement - 2015

Prepared by Community Development Department, City of Murfreesboro

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Introduction to the 2015 Supplement

The City of Murfreesboro receives a Community Development Block Grant annually from the U.S. Department of Housing & Urban Development (HUD). As part of the approval process for the Annual Action Plan, the City must certify annually that it affirmatively furthers fair housing, “which means it will conduct an analysis of impediments to fair housing within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.” Although HUD regulations do not specify how often the jurisdiction must conduct its analysis of impediments, HUD’s Office of Fair Housing and Equal Opportunity strongly suggests doing it every five years in conjunction with the preparation of the jurisdiction’s Consolidated Plan.

In 2009, as it prepared its Consolidated Plan for the period covering July 1, 2010, to June 30, 2015, the City contracted with Planning/Communications to conduct a new *Analysis Of Impediments To Fair Housing Choice*. The document was published in 2010 and is recognized nationally for its excellence and as a model for other communities.

As the City prepared its Consolidated Plan for the next five years, the decision was made to supplement the existing AI rather than replace it. All tables and figures from the 2010 AI have been updated using the most recent data available. Where applicable, data from new census tracts created for the 2010 Decennial Census has been added. One of the most important tables in the AI – and in the Supplement – is Table 6. This table compares the difference between actual population proportions and what those proportions would be in a free market without discrimination. The City engaged Planning/Communications to provide these calculations.

Since 2010, Murfreesboro has worked diligently to implement recommendations in the 2010 document. Much has been accomplished; much remains to be done. The findings reported in this *Supplement – 2015* suggest the city is headed in the right direction in its efforts to insure its residents are not denied housing rights. The number of fair housing claims filed in the last five years is down from the previous five years; the data from Table 6 shows a marked improvement in diversifying the racial balance in the city’s neighborhoods; and through the Community Development Department, the City continues to support efforts to educate residents of their rights and those providing housing of their responsibilities.

The Supplement is broken into five sections; 1) A review of the 2010 AI with updates reflecting current practice and the most recent data; 2) updated tables; 3) updated figures; (4) a synopsis of the impediments listed in 2010 and accompanying recommendations; 5) selected tables from HUD’s proposed Fair Housing Assessment rule template.

Review of the 2010 AI with Updates

(Note: Sections not in italics are from the 2010 AI. Sections in italics are updates.)

Chapter 1 – Executive Summary

Murfreesboro has attained a level of racial diversity in housing that most cities of its size, especially in the north, can only envy. Enjoying a spectacular 46 percent growth in population this century, six of Murfreesboro’s ten core census tracts reflect a free housing market that is *not* distorted by racial discrimination. The racial and ethnic composition in each of these six census tracts is close to what would be expected in a free housing market absent racial discrimination.

In 2000, Murfreesboro residents lived in all or part of 17 census tracts. Because of the city’s explosive growth from 2000 to 2010, that number has increased to 25. In 2000, the three largest tracts in the city were 409, 413, and 414. The U.S. Census Bureau split those three tracts into 10 tracts for the 2010 census. Tables in the 2015 Addendum report data using the new tracts whenever available.

While the racial and ethnic composition of census tract 041900 still reflects the long legacy of racial segregation that made it known as the “black” part of town, this area continues its progression to integration, in part due to gentrification on its eastern portion. In 2000 the proportion of Caucasians in the tract had risen to 48.3 percent. While that is still far short of the 84.6 percent it would have been in 2000 if *no* racial discrimination had taken place, it reflects the growing integration of that area.

Planning/Communications, the consulting firm that prepared the 2010 AI, was engaged to conduct a discrimination-free analysis and update Table 6 and related figures using 2010 Census data. While the racial make-up of Tract 419 continues to reflect its African-American heritage, the difference between actual proportions and free-market-without-discrimination proportions dropped, continuing the trend from 1990 to 2000. The 2010 Table 6 highlighted three census tracts with proportions in a range that would suggest distortions possibly caused by racial discrimination. Tract 419 is the only tract so noted in the 2015 update.

Figures 7 and 8 in the 2010 AI were developed using block-level economic data. After the 2000 Decennial Census, the U.S. Census Bureau began the American Community Survey (ACS) and dropped the old “long form.” The advantage to the ACS is more up-to-date data. The disadvantage is that because of sampling sizes, economic data is no longer available at the block group level. For this reason, both figures are omitted from the 2015 update.

Moving in the opposite direction during the 1990s were three of the census tracts (041800, 04200, and 042100) surrounding 041900. All three show early signs of racial discrimination in housing as the proportion of minorities in each grew during the 1990s to higher levels than would be expected if there was no discrimination in housing. It is possible that members of minority groups displaced from tract 041900 are steering themselves or being steered by some members of the real estate industry to these nearby neighborhoods rather than considering housing options throughout the city.

The 2010 data for all three tracts mentioned above is encouraging. For example, the 12.7% difference between the free market and actual proportions in Tract 418 for white households in 2000 dropped to 9.3% in 2010. Similar drops are seen in Tracts 420 and 421.

Chapter 3 – Overview of the City of Murfreesboro: Demographics

As the updated Table 1 points out, the city’s explosive growth from 1960 to 2010, has slowed somewhat. After double-digit percentage increases for five decades, the growth rate since 2010 has dropped to 8.2%. Nevertheless, growth is expected to continue and economic forecasters suggest the city’s population should be nearing 200,000 by 2035. With that growth in mind, the City has commissioned a new Comprehensive Plan that is expected to be completed in 2016.

As with the entire nation, the most change has been an increase in the percentage of people who identify themselves as “Hispanic” or “Latino” from about 31 Murfreesboro residents in 1980 to 2,473 in 2000 and 2,556 in 2007 (estimate). The number of Asians has grown from just 143 in 1980 to 1,853 in 2000 and 1,329 in 2007 (estimate). “Some other race” has seen a similar growth pattern.

The potential for volatility because of ACS sampling size can be seen in Table 3 with the differences between 2010 and 2013. One factor that must be considered is that many Hispanics are reporting themselves as “some other race” rather than white. (“Hispanic” is an ethnicity rather than race and Hispanics may be of any race.)

The racial composition of public schools is relevant to fair housing because researchers have long known that changes in school racial composition can foreshadow changes in the racial composition of the surrounding community. The challenge to fair housing derives from the way potential Caucasian home seekers perceive the “quality of schools” as a major factor in choosing a home. No matter how inaccurate their views are and regardless of objective standards, a great many white people perceive predominantly white schools as superior, and predominantly minority schools as inferior. So there is a substantial proportion of white households that avoid moving into a school’s attendance area because whites are in the minority at the school even though students at the school may be receiving an excellent education.

Since the 2010 AI, Central Middle School has been converted into a K-12 magnet school, and former CMS students assigned to Siegel Middle School or the new Oakland and Riverdale Middle Schools. Murfreesboro City Schools has four of the 10 most racially and ethnically diverse elementary schools in Tennessee.

Recognizing the importance of public transportation to connect workers with job opportunities, Murfreesboro established a public transit system called “Rover” in 2007. A major goal of the system was to give citizens with limited transportation options the ability to access employment opportunities. Routes were established to connect neighborhoods with higher concentrations of lower– income households with the city’s employment centers. ...

In 2005 Murfreesboro identified the lack of reliable public transportation options as “a major barrier to employment — particularly for the better paying jobs outside of the City of Murfreesboro.” It was found that most of the desirable jobs involved nontraditional hours. None of the public transit options provides service during nontraditional hours. These roadblocks continue to exist today.

Five years later, many of those roadblocks remain. When founded in 2007, Rover had four routes. Since 2007, the route structure has been revised from time-to-time to reflect the needs of the ridership. The system now has seven routes. Figure 12 is a map showing current routes

overlaid on the 2015 IRS Qualified Census Tracts. While the newest iteration of the route structure is the most far-reaching in the system's history, several significant gaps remain. Several major employers – e.g. the Amazon Fulfillment Center, the seventh largest employer in Murfreesboro – are not served. With service ending at 6 p.m. Monday-Friday and with no service on weekends, second- and third-shift and weekend workers have to rely on other forms of transportation.

Chapter 4 – Status of Fair Housing in Murfreesboro

There has been virtually no change in the number of fair housing complaints involving Murfreesboro property filed with the Tennessee Fair Housing Council or the U.S. Department of Housing and Urban Development since Murfreesboro's 2005 Analysis of Impediments was completed. Twenty fair housing complaints were filed with the Tennessee Fair Housing Council in the five year period ending in 2004 with 21 complaints filed in the five years ending in 2009. With only one complaint related to the sale of a home, 95 percent of the complaints involved a rental. More than half involved disabilities with race and familial status a distant second and third ...

And, as noted in the 2010 AI Executive Summary:

Since 2004, the failure of landlords to make a reasonable accommodation for tenants with disabilities has been the most frequently-reported fair housing violation in Murfreesboro. On-going training in fair housing is warranted for landlords and their rental agents.

An analysis of fair housing complaints filed with the Tennessee Fair Housing Council from 2010 through 2014 shows reasonable accommodation for tenants with disability – 44% of all complaints filed – remains an issue. The City continues to emphasize training as a founding partner of Housing Equality Alliance of Tennessee (HEAT) and through its financial support of HEAT's Tennessee Fair Housing Matters Conference held annually in April. In 2014 the Murfreesboro City Council revised its zoning ordinance definition of "family" to bring it into full agreement with state law and federal statute.

The Middle Tennessee Association of Realtors (MTAR) is also a founding partner of HEAT. The organization's commitment to Fair Housing and on-going training is best reflected by the fact no fair housing claims based on sales in Murfreesboro were filed with the Tennessee Fair Housing Council in the five years from 2010 to 2014.

The City filed a Freedom of Information request with HUD on February 5, 2015, asking for data on Murfreesboro fair housing complaints filed with HUD from January 1, 2010, to December 31, 2014. During that time period, 21 complaints were filed: 2010 – 4; 2011 – 5; 2012 – 3; 2013 – 3; 2014 – 6. Of these, 11 were closed for no case; one was withdrawn after resolution; five were conciliated and settled; and five (including four from 2014) remain open and unresolved. Twenty of the 21 complaints involved rental property; one, which was conciliated and settled, involved discrimination based on disability in making a locan related to a sale.

Of the 21 complaints filed, disability is the primary or secondary basis for 11; familial status is the primary or secondary basis for five; race is the primary of secondary basis for eight complaints. Two of the disability complaints were conciliated and settled, seven were closed after findings of no cause, and two remain open. Four of the race complaint files were closed for no cause; one was conciliated and settled; three, all from 2014, remain open and unresolved. Of

the three familial status complaints, one was withdrawn after resolution and two were conciliated and settled.

Incidents of Hate Crimes and Acts of Racial Violence

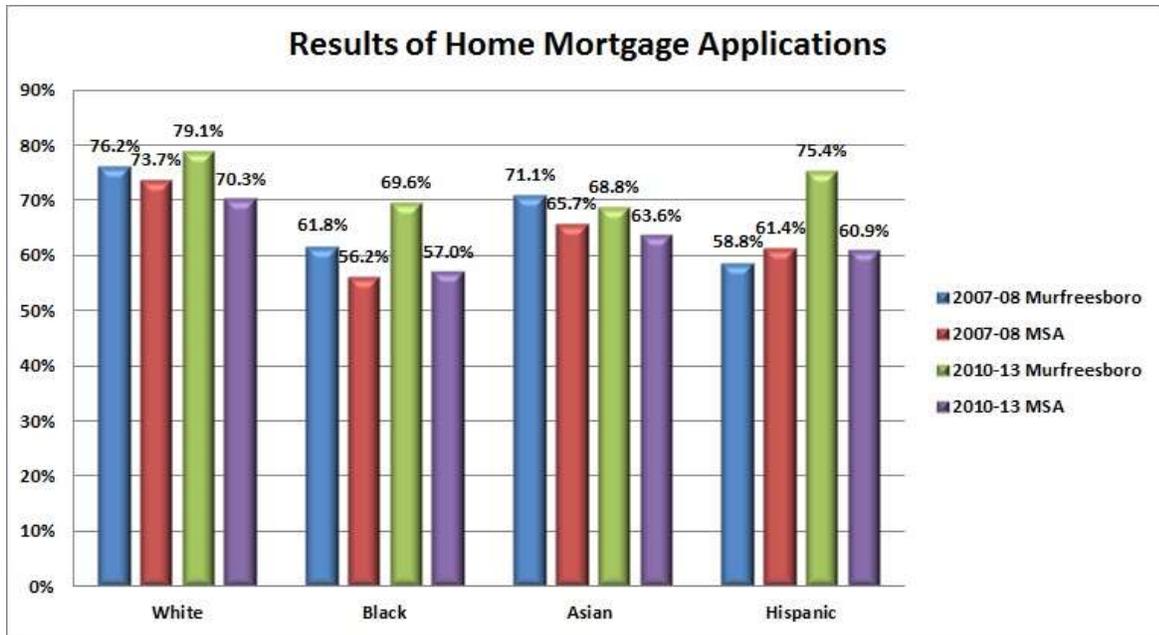
From 2005 to 2009, seven hate crimes, all motivated by race, were reported to the Murfreesboro Police Department. From January 1, 2010, to December 31, 2014, two hate crimes were reported to the Murfreesboro Police Department. See Table 19.

Issuance of Home Mortgage Loans

To place these approval and denial rates in context, they should be compared to those for the Nashville–Davidson County–Murfreesboro–Franklin Metropolitan Statistical Area (hereinafter referred to as the MSA). While Hispanics fared better in the MSA than in Murfreesboro in 2007, the reverse held true in 2008. Asians fared better in Murfreesboro in both years. The denial rates for American and Alaskan Indians were very close to those for whites while their approval rates lagged, especially in 2008.

In 2007 African Americans fared better in Murfreesboro than in the MSA with a significantly higher approval rate and lower denial rate than in the MSA. In 2008 the rates in Murfreesboro and the MSA differed by just a few percentage points. In both years a much smaller percentage of their applications were approved than for Caucasians and their denial rates were more than twice those of whites.

The figure below compares combined mortgage application results for 2007-08 in Murfreesboro with those in the Nashville-Davidson-Murfreesboro-Franklin MSA for the same period by race and ethnicity and again for the period 2010-13. By combining numbers for the years covered, the effects of the housing bubble and the resulting slowdown in home sales is somewhat mitigated. The important conclusion is that all races fared better in Murfreesboro in both time periods than the MSA and Hispanics fared significantly better in Murfreesboro than the MSA as a whole in the 2010-13 time period. Compared to 2007-08, African-American applicants in Murfreesboro were 7.8% more likely to have their loan application approved in the 2010-13 period.



That said, African-American and Asian applicants were less likely (9.5% and 10.3%, respectively) to have their applications approved than white applicants. Hispanic applicants, on the other hand, were almost as like to have their applications approved (a difference of 3.7%) as white applicants.

An encouraging sign for home buyers has been the decline in the number of “high cost” subprime loans from the years 2005 to 2008. Tables 22 and 23 illustrate sharp declines from 2009 to 2011, but increases from 2011 to 2012 and again from 2012 to 2013, especially “high cost” loans made to African-American and Asian borrowers. Nevertheless, the percentages of “high cost” loans being made from 2009 to 2013 remain lower than the four years prior to 2009.

Table 24 was not updated because the data set used in the 2010 AI remains the most recent available.

Public Sector Compliance Issues

Land–Use Controls and Building Codes

Community Residences for People With Disabilities

Zoning

The 2010 AI has a four-page discussion (pp. 57-61) of how Murfreesboro’s zoning ordinance handles the issue of “reasonable accommodation” for persons with disabilities. The AI pointed up a discrepancy between the City ordinance definition of “family” and state law and federal statute definitions. This issue was resolved in 2014 when the City Council amended the zoning ordinance.

The city's fair housing page is very succinct and sparse. It provides the phone number to call the Community Development Department if you think you may be a victim of housing discrimination. It also provides the phone number for the Tennessee Human Rights Commission "should you have a concern regarding your rights under the fair housing law." The page provides no examples of housing discrimination, instructions on how to file a housing discrimination complaint, direct access to a complaint form, nor details on the city's fair housing ordinance or the Tennessee or the federal fair housing statutes.

Following the publication of the 2010 AI, the Community Development Department immediately began improving the sections of the City website devoted to Fair Housing using the paragraphs above as a guide. The Department oversees content of the Fair Housing section and reviews it regularly to make sure it is up to date and all links are live. The Fair Housing Home Page is reached as follows: <http://www.murfreesborotn.gov/index.aspx?NID=117>.

Updated Tables

Table 1: Murfreesboro Population Growth: 1960-2013

Murfreesboro Population Growth: 1960-2013				
Year	Population	Increase	Percent Increase	Data Source
1960	18,991			Census Count
1970	26,360	7,369	38.8%	Census Count
1980	32,845	6,485	24.6%	Census Count
1990	44,922	12,077	36.8%	Census Count
2000	68,816	23,894	53.2%	Census Count
2010	108,755	39,939	58.0%	Census Count
2011	111,727	2,972	2.7%	Census Estimate
2012	113,871	2,744	2.5%	Census Estimate
2013	117,044	3,173	2.8%	Census Estimate

Source for 1960-2010: U.S. Census Bureau. Source for 2011-2013: U.S. Census Bureau, Population Division, *Annual Estimates of the Resident Population April 1, 2010 to July 1, 2013*

Table 2: Percentage of Population in Poverty by Category: 2013

Percentage of Population in Poverty by Category: 2013			
Category	Murfreesboro	Rutherford County	Tennessee
Age 65 and Over	5.4%	6.5%	10.2%
Children under 18 years old	20.9%	16.5%	25.3%
All families	10.9%	9.1%	13.3%
Families with related children under 18 years old	16.8%	13.5%	21.4%
Married couple families	5.2%	4.8%	6.7%
Female-headed households, no husband present	27.1%	25.3%	35.1%
All people	17.6%	13.0%	17.6%

Categories with a margin of error that is so great as to be unreliable are excluded.

Source: 2009-2013 ACS 5-Year Estimates: DP03 Selected Economic Characteristics ; DP03 not available for MSA

Table 3: Racial Composition of Murfreesboro: 1980-2013

Racial Composition of Murfreesboro: 1980-2013					
Year	White	Black or African American	Asian	Some Other Race	Hispanic of Any Race
1980	83.6%	14.7%	0.4%	1.3%	0.7%
1990	82.3%	14.5%	2.8%	0.4%	0.8%
2000	79.9%	13.9%	2.7%	2.2%	3.5%
2010	75.6%	15.2%	3.4%	3.2%	5.9%
2013	76.1%	16.4%	3.6%	1.5%	4.9%

Figures are for one race alone or in a combination with one or more races. Rows do not add up to 100 percent due to some dual reporting. Figures from the 2009-13 American Community Survey are estimates based on sampling, are subject to sampling variability, and are not as accurate as data from the decennial census. "Hispanic" is not a race and is reported separately because people of any race can be Hispanic.

Sources: 1990, 2000, and 2010 U.S. Census; 2013 American Community Survey; 1980 Brown University Communities Project

Table 4: Racial and Hispanic Composition of Murfreesboro by Census Tract: 2010

Racial and Hispanic Composition of Murfreesboro by Census Tract: 2010													
Census Tract	Total	White	Percent White	Black	Percent Black	Asian	Percent Asian	Some Other Race	Percent Some Other Race	Two or More Races	Percent Two or More Races	Hispanic of Any Race	Percent Hispanic of Any Race
409.01	651	520	79.9%	39	6.0%	44	6.8%	31	4.8%	17	2.6%	69	10.6%
409.02	5,865	4,631	79.0%	698	11.9%	263	4.5%	93	1.6%	180	3.1%	292	5.0%
409.03	9,613	7,638	79.5%	1,151	12.0%	408	4.2%	180	1.9%	236	2.5%	527	5.5%
409.04	4,316	3,456	80.1%	426	9.9%	250	5.8%	70	1.6%	114	2.6%	161	3.7%
409.05	5,443	4,212	77.4%	797	14.6%	178	3.3%	86	1.6%	170	3.1%	177	3.3%
413.01	5,128	4,689	91.4%	194	3.8%	167	3.3%	40	0.8%	38	0.7%	61	1.2%
413.02	5,707	4,947	86.7%	460	8.1%	109	1.9%	102	1.8%	89	1.6%	228	4.0%
414.01	4,453	3,472	78.0%	624	14.0%	148	3.3%	92	2.1%	117	2.6%	173	3.9%
414.02	6,514	4,512	69.3%	1,346	20.7%	87	1.3%	320	4.9%	249	3.8%	545	8.4%
414.03	7,101	5,494	77.4%	1,106	15.6%	203	2.9%	139	2.0%	159	2.2%	333	4.7%
415	2,966	1,861	62.7%	942	31.8%	66	2.2%	28	0.9%	69	2.3%	75	2.5%
416	5,673	4,197	74.0%	978	17.2%	46	0.8%	284	5.0%	168	3.0%	462	8.1%
417	4,691	3,732	79.6%	556	11.9%	77	1.6%	193	4.1%	133	2.8%	295	6.3%
418	4,364	2,745	62.9%	1,128	25.8%	129	3.0%	149	3.4%	213	4.9%	316	7.2%
419	4,024	1,787	44.4%	1,720	42.7%	54	1.3%	315	7.8%	148	3.7%	466	11.6%
420	4,590	3,206	69.8%	638	13.9%	203	4.4%	418	9.1%	125	2.7%	619	13.5%
421	8,223	5,137	62.5%	1,771	21.5%	440	5.4%	584	7.1%	291	3.5%	891	10.8%
Total	108,755	82,240	75.6%	16,510	15.2%	3,658	3.4%	3,464	3.2%	2,883	2.7%	6,453	5.9%

Source: 2010 Census, United States Census Bureau

The above table reports the racial composition of each of Murfreesboro's core census tracts and reveals several instances of what would, at first glance, appear to be possible racial or ethnic concentrations: (The minority population greater than 50 percent of citywide population of that minority.) These are highlighted in red.

Note: In 2000, Murfreesboro consisted of all or part of 17 census tracts. In 2010, there were 25 census tracts. The most notable splits were Census Tracts 409 (split into five tracts), 413 and 414 (split into three tracts).

Table 5: Murfreesboro Housing Tenure by Race: 2010

Murfreesboro Housing Tenure by Race: 2010														
Census Tract	Total Population (Not Households)	Total Occupied Housing Units	Owner Occupied						Renter Occupied					
			Total Number of Occupied Ownership Housing Units	Percent Ownership	White	Black	Asian	All Other Races and Multiple Races	Total Number of Rental Housing Units	Percent Rental	White	Black	Asian	All Other Races and Multiple Races
409.01	651	985	681	69.1%	598	54	18	11	304	30.9%	251	30	13	10
409.02	5,865	3192	2172	68.0%	1905	168	60	39	1020	32.0%	841	116	33	30
409.03	9,613	4185	2283	54.6%	1941	218	83	41	1902	45.4%	1511	266	63	62
409.04	4,316	1708	1500	87.8%	1272	123	70	35	208	12.2%	155	34	9	10
409.05	5,443	3050	2074	68.0%	1756	219	49	50	976	32.0%	772	146	33	25
413.01	5,128	1891	1749	92.5%	1629	60	46	14	142	7.5%	128	6	4	4
413.02	5,707	2355	1632	69.3%	1528	61	23	20	723	30.7%	568	117	10	28
414.01	4,453	1667	950	57.0%	842	76	23	9	717	43.0%	523	147	14	33
414.02	6,514	2823	573	20.3%	534	25	4	10	2250	79.7%	1572	500	26	152
414.03	7,101	3115	1146	36.8%	1026	81	24	15	1969	63.2%	1470	357	48	94
415	2,966	29	1	3.4%	0	1	0	0	28	96.6%	23	2	2	1
416	5,673	2754	541	19.6%	479	53	3	6	2213	80.4%	1699	356	20	138
417	4,691	2189	976	44.6%	918	32	9	17	1213	55.4%	884	239	20	70
418	4,364	1429	388	27.2%	319	41	14	14	1041	72.8%	656	292	26	67
419	4,024	1664	361	21.7%	139	204	4	14	1303	78.3%	701	488	16	98
420	4,590	1941	1218	62.8%	1055	98	31	34	723	37.2%	446	144	27	106
421	8,223	3358	1302	38.8%	940	248	74	40	2056	61.2%	1383	416	60	197
Total	108,755	41940	22474	53.6%	19260	2140	629	445	19466	46.4%	14104	3761	460	1141
Percent	100%	100%	53.6%		85.7%	9.5%	2.8%	2.0%	46.4%		72.5%	19.3%	2.4%	5.9%

Source: 2010 Decennial Census, U.S. Census Bureau

Table 6 - Racial Composition of Murfreesboro by Census Tract in a Free Market Without Discrimination

Racial Composition of Murfreesboro by Census Tract in a Free Market Without Discrimination												
Census Tract	2010 Census				2000 Census				1990 Census			
	White	Black	Asian	Hispanic	White	Black	Asian	Hispanic	White	Black	Asian	
409												
Actual Proportions					88.8%	6.7%	2.3%	1.1%	92.8%	4.8%	2.0%	
Free Market Without Discrimination					88.3%	8.2%	1.5%	1.8%	91.8%	6.9%	1.0%	
Difference					0.5%	-1.5%	0.8%	-0.7%	1.0%	-2.1%	1.0%	
409.01												
Actual Proportions	77.6%	16.4%	6.0%	0.0%								
Free Market Without Discrimination	83.2%	12.1%	2.3%	4.3%								
Difference	-5.6%	4.3%	3.7%	-4.3%								
409.02												
Actual Proportions	86.3%	9.5%	3.6%	3.4%								
Free Market Without Discrimination	83.0%	12.2%	2.6%	3.8%								
Difference	3.3%	-2.7%	1.0%	-0.4%								
409.03												
Actual Proportions	80.7%	14.4%	1.3%	3.8%								
Free Market Without Discrimination	83.9%	11.7%	2.3%	3.9%								
Difference	-3.2%	2.7%	-1.0%	-0.1%								
409.04												
Actual Proportions	83.6%	10.3%	2.5%	1.6%								
Free Market Without Discrimination	83.3%	12.0%	2.3%	4.1%								
Difference	0.3%	-1.7%	0.2%	-2.5%								
409.05												
Actual Proportions	79.0%	12.4%	1.3%	0.8%								
Free Market Without Discrimination	83.2%	12.0%	2.1%	4.4%								
Difference	-4.2%	0.4%	-0.8%	-3.6%								
413												
Actual Proportions					94.2%	3.6%	1.7%	40.0%	95.7%	21.0%	2.3%	
Free Market Without Discrimination					89.5%	7.3%	1.7%	1.6%	93.2%	5.4%	1.1%	
Difference					4.7%	-3.7%	0.0%	38.4%	2.5%	15.6%	1.2%	

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413.01											
Actual Proportions	91.7%	3.2%	4.0%	2.1%							
Free Market Without Discrimination	85.0%	10.6%	2.7%	3.3%							
Difference	6.7%	-7.4%	1.3%	-1.2%							
413.02											
Actual Proportions	90.6%	7.0%	1.1%	0.0%							
Free Market Without Discrimination	83.5%	12.0%	2.3%	4.1%							
Difference	7.1%	-5.0%	-1.2%	-4.1%							
414											
Actual Proportions					87.7%	9.0%	1.2%	2.6%	90.5%	0.0%	9.5%
Free Market Without Discrimination					86.2%	10.1%	1.2%	2.2%	94.4%	4.3%	1.1%
Difference					1.5%	-1.1%	0.0%	0.4%	-3.9%	-4.3%	8.4%
414.01											
Actual Proportions	82.9%	10.8%	5.4%	3.8%							
Free Market Without Discrimination	83.3%	11.9%	2.2%	4.2%							
Difference	-0.4%	-1.1%	3.2%	-0.4%							
414.02											
Actual Proportions	77.3%	17.2%	2.3%	8.0%							
Free Market Without Discrimination	80.2%	14.7%	2.2%	4.9%							
Difference	-2.9%	2.5%	0.1%	3.1%							
414.03											
Actual Proportions	74.2%	19.0%	4.5%	0.8%							
Free Market Without Discrimination	81.7%	13.4%	2.2%	4.5%							
Difference	-7.5%	5.6%	2.3%	-3.7%							
415 - Tract includes MTSU - Excessive differences are noted because of small sample size											
Actual Proportions	100.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	90.5%	0.0%	9.5%
Free Market Without Discrimination	73.9%	20.9%	2.3%	3.7%	88.2%	4.1%	2.7%	1.4%	94.4%	4.3%	1.1%
Difference	26.1%	-20.9%	-2.3%	-3.7%	11.8%	-4.1%	-2.7%	-1.4%	-3.9%	-4.3%	8.4%
416											
Actual Proportions	70.6%	22.9%	0.4%	4.4%	84.0%	13.3%	0.8%	1.9%	85.6%	14.1%	0.0%
Free Market Without Discrimination	80.1%	14.9%	2.2%	5.5%	86.1%	10.1%	1.2%	2.3%	87.0%	11.7%	8.0%
Difference	-9.5%	8.0%	-1.8%	-1.1%	-2.1%	3.2%	-0.4%	-0.4%	-1.4%	2.4%	-8.0%
417											
Actual Proportions	83.9%	11.1%	3.6%	2.1%	84.6%	11.1%	0.4%	3.8%	94.3%	87.0%	0.0%

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Free Market Without Discrimination	81.6%	13.6%	2.2%	4.5%	86.1%	10.1%	1.2%	2.3%	89.5%	9.3%	0.9%
Difference	2.3%	-2.5%	1.4%	-2.4%	-1.5%	1.0%	-0.8%	1.5%	4.8%	77.7%	-0.9%
418											
Actual Proportions	71.2%	22.6%	4.2%	3.5%	73.2%	18.9%	5.4%	1.4%	87.1%	11.0%	1.6%
Free Market Without Discrimination	80.5%	14.7%	2.0%	4.9%	85.9%	10.3%	1.2%	2.4%	88.3%	10.6%	0.8%
Difference	-9.3%	7.9%	2.2%	-1.4%	-12.7%	8.6%	4.2%	-1.0%	-1.2%	0.4%	0.8%
419											
Actual Proportions	55.7%	41.1%	1.0%	5.5%	48.3%	45.6%	0.7%	3.7%	46.3%	50.6%	1.9%
Free Market Without Discrimination	79.2%	15.7%	2.2%	5.0%	84.6%	11.5%	1.0%	2.5%	86.7%	12.2%	1.1%
Difference	-23.5%	25.4%	-1.2%	0.5%	-36.3%	34.1%	-0.3%	1.2%	-40.4%	38.4%	0.8%
420											
Actual Proportions	79.1%	13.3%	1.9%	5.4%	78.8%	9.9%	3.8%	7.9%	88.3%	11.1%	0.6%
Free Market Without Discrimination	82.4%	12.9%	2.3%	4.8%	87.0%	9.2%	1.5%	2.2%	90.6%	8.2%	0.9%
Difference	-3.3%	0.4%	-0.4%	0.6%	-8.2%	0.7%	2.3%	5.7%	-2.3%	2.9%	-0.3%
421											
Actual Proportions	71.9%	22.4%	3.0%	4.6%	76.2%	17.4%	3.7%	2.2%	79.6%	15.1%	4.7%
Free Market Without Discrimination	80.8%	14.2%	2.1%	4.9%	85.9%	10.2%	1.2%	2.3%	89.5%	9.2%	0.9%
Difference	-8.9%	8.2%	0.9%	-0.3%	-9.7%	7.2%	2.5%	-0.1%	-9.9%	5.9%	3.8%
Citywide Totals											
Actual Proportions	79.2%	15.2%	2.8%	3.1%	82.9%	12.4%	2.0%	2.6%	85.3%	12.8%	1.6%
Free Market Without Discrimination	82.4%	12.8%	2.3%	4.3%	86.9%	9.5%	1.3%	2.1%	89.6%	9.2%	0.9%
Difference	-3.2%	2.4%	0.5%	-1.2%	-4.0%	2.9%	0.7%	0.5%	-4.3%	3.6%	0.7%

Table 7: Enrollment Changes in Murfreesboro City Schools: 2000-2012

Enrollment Changes in Murfreesboro City Schools: 2000-2012				
Category	2000 Enrollment	2012 Enrollment	Enrollment Difference	Percentage Difference
African American	1,194	1,604	410	34%
Asian	271	322	51	19%
Hispanic	160	453	293	183%
Native American/ Alaskan	8	11	3	38%
White	3,991	4,013	22	1%
Economically Disadvantaged	1,551	3,745	2,194	141%
Total Enrollment	5,624	6,985	1,361	24%
Number of Schools	10	11	1	10%

Table 8: Enrollment Changes in Rutherford County Schools Serving Murfreesboro: 2000-2012

Enrollment Changes in Rutherford County Schools Serving Murfreesboro: 2000-2012				
Category	2000 Enrollment	2012 Enrollment	Enrollment Difference	Percentage Difference
African American	1,204	2,239	1,035	86%
Asian	293	667	374	128%
Hispanic	98	751	653	666%
Native American/ Alaskan	13	31	18	138%
White	6,554	11,622	5,068	77%
Economically Disadvantaged	1,670	4,699	3,029	181%
Total Enrollment	8,162	15,132	6,970	85%
Number of Schools	8	14	6	75%

Table 9: Murfreesboro Private Sector Businesses by Industry and Number of Employees

Murfreesboro Private Sector Businesses by Industry and Number of Employees										
Private Sector Industry	Total Number of Businesses	Number of Businesses By Number of Employees								
		1 to 4	4 to 9	10 to 19	20 to 39	40 to 99	100 to 249	250 to 499	500 to 999	1000+
All Private Sector Industries	3047	1462	648	448	299	111	60	10	5	4
Mining	3	1	0	1	1	0	0	0	0	0
Utilities	4	0	1	0	1	1	1	0	0	0
Construction	246	164	42	25	13	2	0	0	0	0
Manufacturing	113	38	22	18	14	9	7	2	3	0
Wholesale Trade	117	55	27	21	9	4	1	0	0	0
Retail Trade	585	238	152	103	53	20	17	2	0	0
Transportation and Warehousing	74	38	13	10	4	6	2	1	0	0
Information	33	14	2	4	10	2	0	0	0	1
Finance and Insurance	250	162	52	28	2	3	1	1	0	1
Real Estate and Rental and Leasing	136	83	34	16	3	0	0	0	0	0
Professional, Scientific, and Technical Services	251	163	47	23	14	3	1	0	0	0
Management of Companies and Enterprises	13	4	4	1	2	1	0	0	1	0
Admin, Support and Waste Management and Remediation Services	130	72	24	14	7	6	6	0	1	0
Educational Services	40	22	6	6	4	1	1	0	0	0
Health Care and Social Assistance	379	145	93	61	53	9	12	4	0	2
Arts, Entertainment, and Recreation	32	14	6	3	6	2	1	0	0	0
Accommodation and Food Services	321	71	40	78	88	35	9	0	0	0
Other Services (except Public Administration)	319	177	83	36	15	7	1	0	0	0
Industries not classified	1	1	0	0	0	0	0	0	0	0

Source: U.S. Census Bureau - 2012 Business Patterns (NAICS) for Zip Codes 37127, 37128, 37129, 37130, 37131, 37132, 37133. Zip Code 37131 is the State Farm Insurance Regional Office; Zip Code 37132 is the Middle Tennessee State University Post Office.

Table 10: Twenty Largest Murfreesboro Employers: 2013

Twenty Largest Murfreesboro Employers: 2013			
Employer		Nature of Employer	Number of Employees
1	Rutherford County Government	County operations and services plus K-12 public school system	6,073
2	Middle Tennessee State University	Public University	2,205
3	National HealthCare Corporation (NHC)	Long-term health care centers	2,071
4	State Farm Insurance Companies	Regional operations center	1,662
5	Alvin C. York VA Medical Center	VA Medical Center	1,461
6	Murfreesboro City Schools	Pre-K-6 public school system	1,275
7	Amazon.com	Distribution and warehousing fulfillment center	1,200
8	St. Thomas - Rutherford Hospital	Medical Center	1,100
9	Verizon Wireless	Cellular phone customer service call center	1,068
10	Walmart	Retail Sales	1,000
11	City of Murfreesboro	City operations and services	960
12	Johnson Controls	Automotive interiors	885
13	General Mills	Manufacturer of baked goods	700
14	Lewis Bakeries	Manufacturer of bread and rolls	500
15	Honeywell	Manufacturer of automotive parts	500
16	Murfreesboro Medical Clinic	Health services	401
17	MAHLE Filter Systems	Manufacturer of automotive systems	400
18	Rich Products	Manufacturer of refrigerated baked goods	360
T19	Aramark	Provider of contracted services	250
T19	Wegmann Automotive	Manufacturer of automotive parts	250

Source: Rutherford County Chamber of Commerce

Table 11: Murfreesboro Labor Force: 2004-2013

Murfreesbor Labor Force: 2004-2013				
Year	Size of Work Force	Number Employed	Number Unemployed	Unemployment Rate
2004	42,375	40,200	2,175	5.1%
2005	47,077	44,994	2,083	4.4%
2006	50,598	48,448	2,150	4.2%
2007	52,526	50,435	2,091	4.0%
2008	54,080	50,848	3,232	6.0%
2009	54,832	49,407	5,425	9.9%
2010	57,683	52,445	5,238	9.1%
2011	59,179	54,287	4,892	8.3%
2012	59,950	55,855	4,095	6.8%
2013	60,404	56,196	4,208	7.0%

Source: U.S. Bureau of Labor Statistics (www.bls.gov/data) Not seasonally adjusted

Table 12: Unemployment Rates: 2004-2013

Unemployment Rates: 2004-2013			
Year	Murfreesboro	Rutherford County	Tennessee
2004	5.1%	4.2%	5.4%
2005	4.4%	4.2%	5.6%
2006	4.2%	4.0%	5.2%
2007	4.0%	3.8%	4.8%
2008	6.0%	5.8%	6.6%
2009	9.9%	9.7%	10.6%
2010	9.1%	8.8%	9.9%
2011	8.3%	8.1%	9.3%
2012	6.8%	6.6%	8.2%
2013	7.0%	6.5%	8.2%

Source: U.S. Bureau of Labor Statistics (www.bls.gov/data) Not seasonally adjusted

Table 13: People Who Work in Murfreesboro by Race and Ethnicity: 2010

People Who Work in Murfreesboro by Race and Ethnicity: 2010					
Occupational Group	All Groups	White Non-Hispanic	Hispanic	Black Non-Hispanic	Asisan Non-Hispanic
Murfreesboro Residents	100.0%	76.1%	4.9%	16.4%	3.6%
Total employees in Murfreesboro	55,030	44,310	3,020	5,830	1,250
	100.0%	80.5%	5.5%	10.6%	2.3%
Management, Business, and Financial Workers	100.0%	87.9%	90.0%	7.4%	3.1%
Science, Engineering, and Computer Professionals	100.0%	88.8%	0.0%	8.2%	3.0%
Healthcare Practitioner Professionals	100.0%	85.3%	1.0%	7.9%	3.3%
Other Professional Workers	100.0%	81.3%	5.4%	9.2%	2.8%
Technicians	100.0%	79.9%	4.0%	11.6%	2.3%
Sales Workers	100.0%	84.9%	1.6%	10.7%	1.7%
Administrative Support Workers	100.0%	84.0%	1.9%	11.9%	60.0%
Construction and Extractive Craft Workers	100.0%	69.8%	23.0%	4.4%	40.0%
Installation, Maintenance, and Repair Craft Workers	100.0%	87.9%	7.8%	2.5%	70.0%
Production Operative Workers	100.0%	68.0%	8.3%	16.5%	6.7%
Transportation and Material Moving Operative Workers	100.0%	81.1%	2.5%	15.8%	60.0%
Laborers and Helpers	100.0%	65.5%	20.5%	12.9%	1.1%
Protective Service Workers	100.0%	74.2%	8.4%	13.7%	3.4%
Service Workers, except Protective	100.0%	74.2%	8.7%	13.7%	3.4%

Sources: 2010 Census EEO Data - Tables EEE-ALL01W, EEO-ASLL03W

Table 14: New Construction Activity in Murfreesboro: 2000-2014

New Construction Activity in Murfreesboro: 2000-2014						
Year	Single Family Units	Change From Previous Year	Multiple Family Dwelling Units	Change From Previous Year	Commercial Building Permits	Change From Previous Year
2000	964	(X)	520	(X)	72	(X)
2001	1,136	18%	770	48%	55	-24%
2002	1,284	13%	140	-82%	61	11%
2003	1,603	25%	120	-14%	50	-18%
2004	1,904	19%	1,267	956%	60	20%
2005	1,793	-6%	1,082	-15%	65	8%
2006	1,597	-11%	345	-68%	69	6%
2007	1,157	-28%	237	-31%	95	38%
2008	572	-51%	896	278%	57	-40%
2009	406	-29%	254	-72%	26	-54%
2010	346	-15%	184	-28%	26	0%
2011	406	17%	0	-100%	19	-27%
2012	536	32%	458	100%	17	-11%
2013	711	33%	889	94%	26	53%
2014	821	15%	1,023	15%	24	-8%
Total	15,236		8,185		722	

Source: Building Permits Issued - Murfreesboro Building and Codes Department

Table 15: Land Zoned Residential as of 2014

Land Zoned Residential as of 2014					
Zoning Districts That Allow Residential Use		Minimum Lot Area in Square Feet	Total Acres	Land Available to Develop in Acres	Percentage of Land Available to Develop
RS-15	Single-Family Residential District	15,000	9,800	1,431	14.60%
RS-12	Single-Family Residential District	12,000	2,638	264	10.00%
RS-10	Single-Family Residential District	10,000	3,501	312	8.90%
RS-8	Single-Family Residential District	8,000	491	5	1.00%
RS-4	Single-Family Residential District	4,000	48	0	0.00%
R-D	Duplex Residential District	8,000	367	5	1.30%
RZ	Residential Zero Lot Line District	3,000	501	39	7.70%
RM-12	Residential Multifamily District	3,200 to 15,000	522	34	6.50%
RM-16	Residential Multifamily District	3,000 to 12,000	1,857	84	4.50%
RM-22	Residential Multifamily District	2,500 to 10,000	30	0	0.00%
R-MO	Mobile Home District	4,000	60	0	0.01%
CL	Local Commercial District	3,750 to 15,000	145	10	7.00%
CM-R1	Medical District Residential	2,500 to 15,000	74	10	13.60%
OG-R1	General Office District - Residential	2,500 to 12,000	120	36	30.30%
CBD	Central Business District	No Minimum	45	3	7.70%
CM-RS-83	Medical District Residential Single-Family	8,000 SF Only	4	0	6.00%
CU	College and University District	10,000 to 25,000	632	0	0.00%
PRD	Planned Residential Development District		2,568	1,043	40.60%
PUD	Planned Unit Development District		3,496	1,524	43.60%
MU	Mixed Use		488	244	50.00%
Total Land Zoned for Residential Use			27,387	5,043	18.41%
Source: Murfreesboro Planning Department					

Table 16: Murfreesboro Fair Housing Complaints Filed with the Tennessee Fair Housing Council: 2010-2014

Murfreesboro Fair Housing Complaints Filed with the Tennessee Fair Housing Council: 2010-2014								
Basis of complaints	All complaints		Rental		Sales		Zoning/Land Use	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Race	9	22%	9	22%	0	0%	0	0%
National Origin	2	5%	2	5%	0	0%	0	0%
Color	0	0%	0	0%	0	0%	0	0%
Religion	0	0%	0	0%	0	0%	0	0%
Sex	6	15%	6	15%	0	0%	0	0%
Familial Status	4	10%	4	10%	0	0%	0	0%
Disability	20	49%	18	44%	0	0%	2	5%
Unknown	0	0%	0	0%	0	0%	0	0%
TOTAL	41	100%	39	95%	0	0	2	5%

Source: Tennessee Fair Housing Council

Table 17: Rutherford County Fair Housing Complaints File With Tennessee Fair Housing Council 2010-2014

Rutherford County Fair Housing Complaints File With Tennessee Fair Housing Council 2010-2014								
Basis of complaints	All complaints		Rental		Sales		Zoning/Land Use	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Race	21	32%	20	34%	1	50%		0%
National Origin	3	5%	3	5%		0%		0%
Color	1	2%	1	2%		0%		0%
Religion		0%		0%		0%		0%
Sex		0%		0%		0%		0%
Familial Status	8	12%	8	14%		0%		0%
Disability	32	49%	27	46%	1	50%	4	100%
Unknown		0%		0%		0%		0%
TOTAL	65	100%	59	91%	2	3%	4	6%

Source: Tennessee Fair Housing Council

Table 18: Types of Murfreesboro Fair Housing Complaints File With HUD 2010-2014

Types of Murfreesboro Fair Housing Complaints File With HUD 2010-2014								
Basis of complaints	All complaints		Rental		Sales		Other	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Race	8	38%	8	38%		0%		0%
National Origin		0%		0%		0%		0%
Color		0%		0%		0%		0%
Religion		0%		0%		0%		0%
Sex		0%		0%		0%		0%
Familial Status	3	14%	3	14%		0%		0%
Disability	10	48%	9	43%	1	5%		0%
Unkown		0%		0%		0%		0%
TOTAL	21	100%	20	95%	1	5%		0%

Source: U.S. Department of Housing and Urban Development: FOIA Request 15-FI-R04-00682

Table 19: Hate Crimes in Murfreesboro: 2010-2014

Hate Crimes in Murfreesboro: 2010-2014				
Date	Motivation	Victim	Suspect	Disposition
8/28/2010	Anti-Islamic	Islamic Center of M'boro	Unknown Male	Nothing
11/13/2012	Anti-Homosexual	White Male	White Males	Cleared

Source: Murfreesboro Police Department

Table 20: Results of Home Mortgage Applications in Murfreesboro: 2011-13

Results of Home Mortgage Applications in Murfreesboro: 2011-13								
Reporting Year: 2010								
Race/Ethnicity	Total Applications	Number Issued	Percent Issued	Approved Not Accepted	Number Denied	Percent Denied	Withdrawn	Closed Incomplete
American Indian or Alaskan	5	4	80.0%	0	1	20.0%	0	0
Asian	28	16	57.1%	0	9	32.1%	3	0
Black or African American	98	74	75.5%	1	17	17.3%	4	2
Hispanic	20	15	75.0%	0	3	15.0%	1	1
White	912	731	80.2%	26	72	7.9%	77	6
Other	0	0	0.0%	0	0	0.0%	0	0
Unknown	68	42	61.8%	4	12	17.6%	9	1
Total	1,131	882	78.0%	31	114	10.1%	94	10

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Reporting Year: 2011								
Race/Ethnicity	Total Applications	Number Issued	Percent Issued	Approved Not Accepted	Number Denied	Percent Denied	Withdrawn	Closed Incomplete
American Indian or Alaskan	6	5	83.3%	0	1	16.7%	0	0
Asian	32	23	71.9%	0	5	15.6%	4	0
Black or African American	77	53	68.8%	2	15	19.5%	6	1
Hispanic	30	25	83.3%	0	1	3.3%	4	0
White	878	695	79.2%	23	80	9.1%	64	16
Other	2	2	100.0%	0	0	0.0%	0	0
Unknown	59	32	54.2%	2	6	10.2%	13	6
Total	1,084	835	77.0%	27	108	10.0%	91	23

Reporting Year: 2012								
Race/Ethnicity	Total Applications	Number Issued	Percent Issued	Approved Not Accepted	Number Denied	Percent Denied	Withdrawn	Closed Incomplete
American Indian or Alaskan	1	1	100.0%	0	0	0.0%	0	0
Asian	38	30	78.9%	0	4	10.5%	4	0
Black or African American	126	79	62.7%	3	30	23.8%	11	3
Hispanic	33	25	75.8%	1	3	9.1%	4	0
White	1,050	818	77.9%	22	101	9.6%	97	12
Other	0	0	0.0%	0	0	0.0%	0	0
Unknown	68	38	55.9%	1	16	23.5%	12	1
Total	1,316	991	75.3%	27	154	11.7%	128	16

Reporting Year: 2013								
Race/Ethnicity	Total Applications	Number Issued	Percent Issued	Approved Not Accepted	Number Denied	Percent Denied	Withdrawn	Closed Incomplete
American Indian or Alaskan	3	1	33.3%	1	0	0.0%	0	1
Asian	64	39	60.9%	1	10	15.6%	11	3
Black or African American	130	94	72.3%	0	22	16.9%	13	1
Hispanic	51	36	70.6%	1	9	17.6%	4	1
White	1,287	1,019	79.2%	25	102	7.9%	124	17
Other	2	0	0.0%	0	1	50.0%	0	1
Unknown	80	56	70.0%	0	6	7.5%	16	2
Total	1,617	1,245	77.0%	28	150	9.3%	168	26

Table 21: Results of Home Mortgage Applications in the MSA: 2010-13

Results of Home Mortgage Applications in the MSA: 2010-13								
Reporting Year: 2010								
Race/Ethnicity	Total Applications	Number Issued	Percent Issued	Approved Not Accepted	Number Denied	Percent Denied	Withdrawn	Closed Incomplete
American Indian or Alaskan	191	92	48.2%	12	46	24.1%	36	5
Asian	1,190	711	59.7%	49	234	19.7%	151	45
Black or African American	4,650	2,377	51.1%	240	1,236	26.6%	629	168
Hispanic	1,443	776	53.8%	59	353	24.5%	214	41
White	54,173	35,220	65.0%	2,113	8,558	15.8%	6,601	1,681
Other	104	55	52.9%	5	28	26.9%	14	2
Unknown	8,266	3,787	45.8%	533	1,937	23.4%	1,501	508
Total	70,017	43,018	61.4%	3,011	12,392	17.7%	9,146	2,450

Reporting Year: 2011								
Race/Ethnicity	Total Applications	Number Issued	Percent Issued	Approved Not Accepted	Number Denied	Percent Denied	Withdrawn	Closed Incomplete
American Indian or Alaskan	52	38	73.1%	3	8	15.4%	3	0
Asian	434	288	66.4%	22	60	13.8%	51	13
Black or African American	1,430	911	63.7%	59	280	19.6%	153	27
Hispanic	556	379	68.2%	21	99	17.8%	49	8
White	15,781	11,973	75.9%	559	1,573	10.0%	1,482	194
Other	44	36	81.8%	2	5	11.4%	1	0
Unknown	1,719	1,047	60.9%	90	233	13.6%	267	82
Total	20,016	14,672	73.3%	756	2,258	11.3%	2,006	324

Reporting Year: 2012								
Race/Ethnicity	Total Applications	Number Issued	Percent Issued	Approved Not Accepted	Number Denied	Percent Denied	Withdrawn	Closed Incomplete
American Indian or Alaskan	54	30	55.6%	0	14	25.9%	9	1
Asian	555	370	66.7%	19	85	15.3%	68	13
Black or African American	1,908	1,161	60.8%	65	375	19.7%	265	42
Hispanic	725	487	67.2%	20	116	16.0%	87	15
White	20,028	15,183	75.8%	596	1,906	9.5%	2,098	245
Other	39	29	74.4%	2	4	10.3%	3	1
Unknown	2,002	1,326	66.2%	72	263	13.1%	300	41
Total	25,311	18,586	73.4%	774	2,763	10.9%	2,830	358

Reporting Year: 2013								
Race/Ethnicity	Total Applications	Number Issued	Percent Issued	Approved Not Accepted	Number Denied	Percent Denied	Withdrawn	Closed Incomplete
American Indian or Alaskan	63	42	66.7%	1	7	11.1%	11	2
Asian	829	545	65.7%	27	119	14.4%	112	26
Black or African American	1,968	1,221	62.0%	64	376	19.1%	261	46
Hispanic	991	621	62.7%	30	191	19.3%	120	29
White	24,844	18,359	73.9%	814	2,385	9.6%	2,679	607
Other	37	23	62.2%	1	7	18.9%	4	2
Unknown	2,612	1,711	65.5%	85	317	12.1%	429	70
Total	31,344	22,522	71.9%	1,022	3,402	10.9%	3,616	782

Table 22: High Cost Mortgages by Census Tract – 2013

"High Cost" Mortgages by Census Tract - 2013	
Census Tract	Percent of all home loans that were "High Cost"
409.01	4.0%
409.02	8.0%
409.03	14.4%
409.04	9.0%
409.05	6.3%
413.01	1.1%
413.02	10.8%
414.01	11.5%
414.02	9.1%
414.03	4.6%
415	0.0%
416	26.7%
417	15.0%
418	16.7%
419	14.3%
420	8.7%
421	12.8%
Total	9.3%

Table 23: Percentage of All Home Mortgages That Were "High Cost" by Year Issued

Percentage of All Home Mortgages That Were "High Cost" by Year Issued						
Jurisdiction	2009	2010	2011	2012	2013	All Home Loans 2013
Murfreesboro	3.2%	1.8%	2.9%	4.1%	9.2%	(X)
Murfreesboro - White	3.6%	1.9%	2.4%	3.7%	8.8%	81.8%
Murfreesboro - Black	0.0%	0.0%	3.8%	11.2%	12.8%	7.6%
Murfreesboro - Asian	0.0%	0.0%	0.0%	1.6%	12.8%	3.1%
Murfreesboro - Hispanic	4.3%	6.7%	4.0%	3.7%	11.1%	3.2%
Rutherford County	3.7%	1.5%	5.1%	8.4%	10.8%	(X)
MSA	4.3%	2.0%	4.4%	6.2%	7.7%	(X)
Tennessee	6.0%	3.8%	5.5%	6.8%	8.9%	(X)

Table 24: Murfreesboro High Risk Mortgages Issued

Data in 2010 AI Table 24 the most recent available.

Table 25: Noninstitutionalized Civilian Residents Reporting a Disability: 2013

Noninstitutionalized Civilian Residents Reporting a Disability: 2013				
Age Range	Murfreesboro	Rutherford County	MSA	Tennessee
Under 18	3.2%	3.2%	3.5%	4.5%
18 through 64	7.8%	7.8%	10.0%	13.6%
65 and over	31.1%	35.1%	37.4%	40.7%
All ages 5 and over	8.8%	8.9%	11.4%	15.1%

Source: 2009-2013 American Community Survey, DP02 - Selected Social Characteristics

Table 26: Proportion of Rentals in Each Census Tract Occupied by Housing Choice (Section 8) Voucher Holders in 2014

Proportion of Rentals in Each Census Tract Occupied by Section 8 Voucher Holders in 2014	
Census Tract	Percentage
409.01	0.6%
409.02	0.1%
409.03	0.1%
409.04	0.0%
409.05	0.5%
413.01	0.0%
413.02	0.8%
414.01	5.3%
414.02	4.7%
414.03	4.4%
415	0.0%
416	2.2%
417	4.0%
418	5.1%
419	4.5%
420	3.3%
421	3.2%
City-wide	2.8%

Sources: HCV locations, Murfreesboro Housing Authority; 2009-13 ACS, U.S. Census Bureau

Table 27: Housing Tenure in 2000, 2010, 2013

Housing Tenure in 2000, 2010, 2013		
Year	Own	Rent
2000	52%	48%
2010	54%	46%
2013	53%	47%

Table 28: Percentage of Monthly Income Paid to Own in 2013

Percentage of Monthly Income Paid to Own in 2013				
Percentage of Household Income Paid for Ownership Costs	Percentage of All Owner Households			
	Murfreesboro With Mortgage	Murfreesboro With No Mortgage	National With Mortgage	National No Mortgage
Less than 20 percent	41.9%	80.8%	36.4%	72.3%
20 to 24.9 percent	17.4%	5.5%	16.1%	7.6%
25 to 29.9 percent	11.3%	4.7%	12.0%	5.0%
30 to 34.9 percent	8.9%	2.2%	8.5%	3.4%
35 percent or more	20.4%	6.9%	27.1%	11.8%

Table 29: Affordable Home Ownership in Murfreesboro -1990-2013

Affordable Home Ownership in Murfreesboro -1990-2013						
Year	Median Household (HH) Income	Maximum Home Price Affordable to Median HH Income	Median Value of Single-Family Home	Minimum HH Income to Afford Median Priced Single-Family Home	Median Value of Condominiums	Minimum HH Income to Afford Median Priced Condominium
1990	\$26,394	\$79,182	\$77,400	\$25,800	N/A	N/A
2000	\$39,705	\$119,115	\$118,500	\$39,500	\$109,500	\$36,500
2010	\$48,091	\$144,273	\$169,000	\$56,333	\$119,000	\$39,627
2013	\$49,358	\$148,074	\$176,500	\$58,833	\$123,450	\$41,146

* For 1990 and 2000, these figures refer to all ownership housing in Murfreesboro, not just single-family homes (includes single-family detached and townhouses). The U.S. Census reports that in 1990 there were only 223 owner-occupied condominium units and 518 tenant-occupied condos in Murfreesboro.

Sources: Median household incomes are from the 1990 and 2000 U.S. Census, and 2006-10 and 2009-13 American Community Survey.

Table 30: Median Household Income by Race and Ethnicity: 2000, 2010 and 2013

Median Household Income by Race and Ethnicity: 2000, 2010 and 2013			
Race/Ethnicity	2000 Median Household Income	2010 Median Household Income	2013 Median Household Income
All Households	\$39,705	\$48,091	\$49,358
White	\$42,051	\$51,533	\$53,871
Black	\$28,357	\$35,492	\$36,502
Hispanic	\$27,266	\$29,778	\$39,750
Asian	\$55,543	\$58,947	\$61,594

Legend: White cell = can afford median priced home; red cell = cannot afford median-priced single-family or condominium. Minimum income needed to afford a single-family home appears in Table 29.

Source: 2000 Census, 2006-10 ACS, 2010-13 ACS, U.S. Census Bureau

Table 31: Percentage of Income Paid for Rent in 2000, 2010 and 2013

Percentage of Income Paid for Rent in 2000, 2010 and 2013				
Percentage of Income Paid for Rent	Percentage of Tenant Households			
	Murfreesboro 2000	Murfreesboro 2010	Murfreesboro 2013	National 2013
Less than 15 percent	13.5%	7.5%	9.1%	11.8%
15 to 19.9 percent	14.2%	11.6%	12.9%	12.1%
20 to 24.9 percent	12.9%	14.8%	14.7%	12.5%
25 to 29.9 percent	10.6%	12.2%	10.9%	11.6%
30 to 34.9 percent	8.8%	7.3%	9.2%	9.1%
35 percent or more	35.4%	42.2%	43.2%	43.2%

Sources: 2000 Census, 2006-10 ACS, 2009-13 ACS, U.S. Census Bureau

Table 32: Affordable Rental Costs in Murfreesboro

Affordable Rental Costs in Murfreesboro				
Year	Median Household Income	Maximum Rent Affordable to Median Household Income	Median Rent	Minimum Income to Afford Median Rent
1990	\$26,394	\$660	\$388	\$15,520
2000	\$38,705	\$968	\$592	\$23,680
2010	\$48,091	\$1,202	\$796	\$31,840
2013	\$49,358	\$1,234	\$843	\$33,720

Sources: 1990 U.S. Census, 2000 U.S. Census, 2006-10 ACS, 2009-13 ACS

Updated Figures

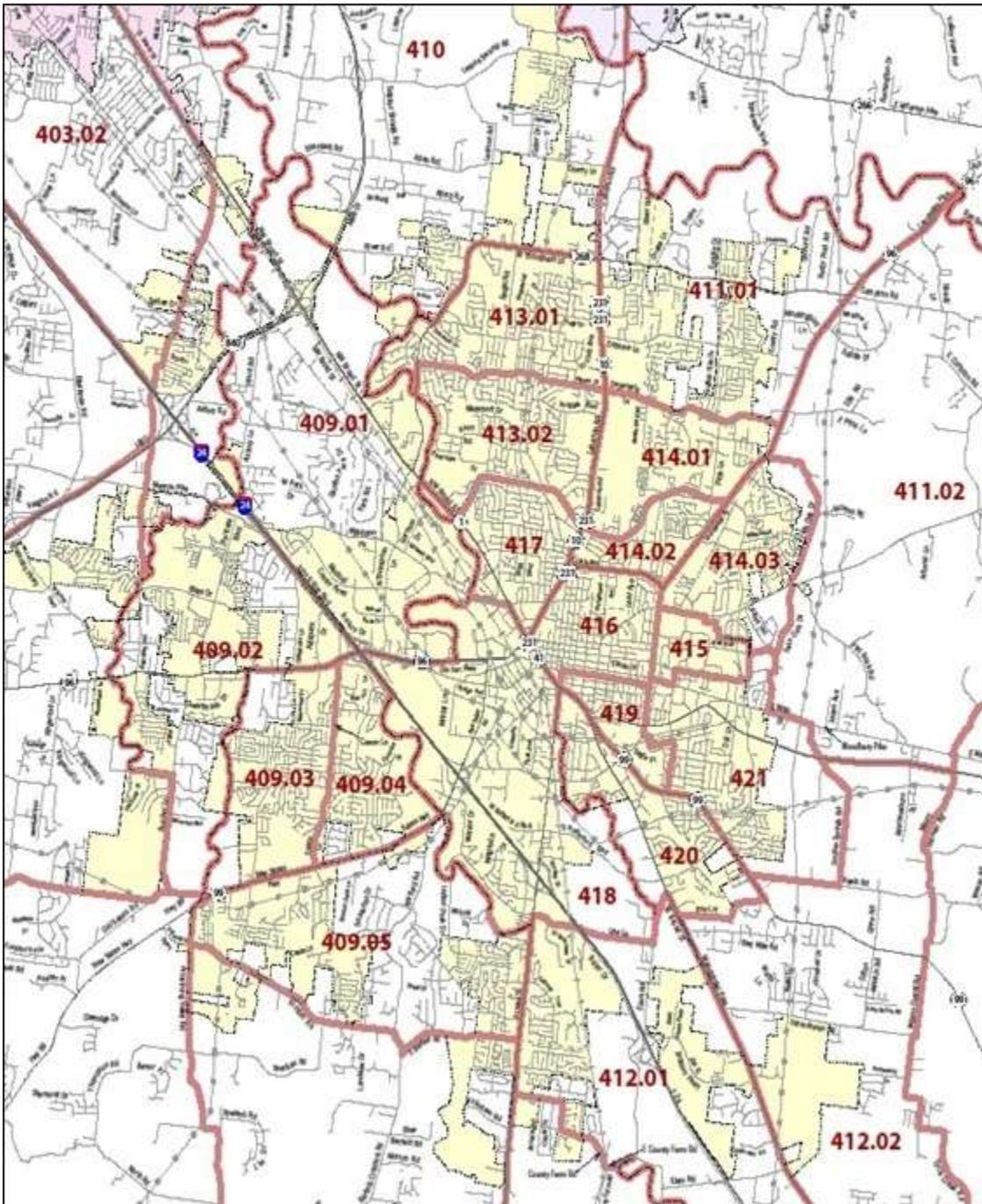


Figure 1: Murfreesboro Census Tracts 2010 Map

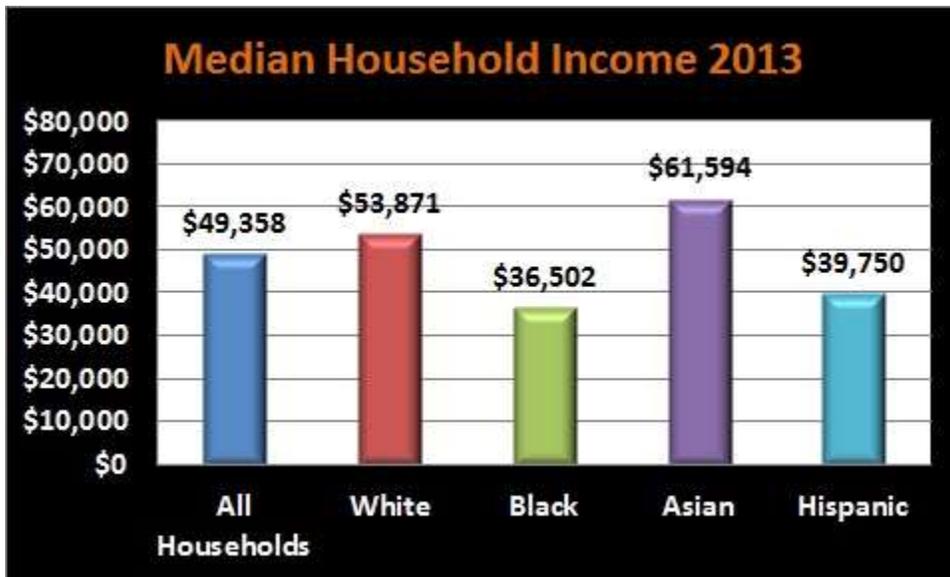


Figure 2: Median Murfreesboro Household Income by Race and Ethnicity 2013

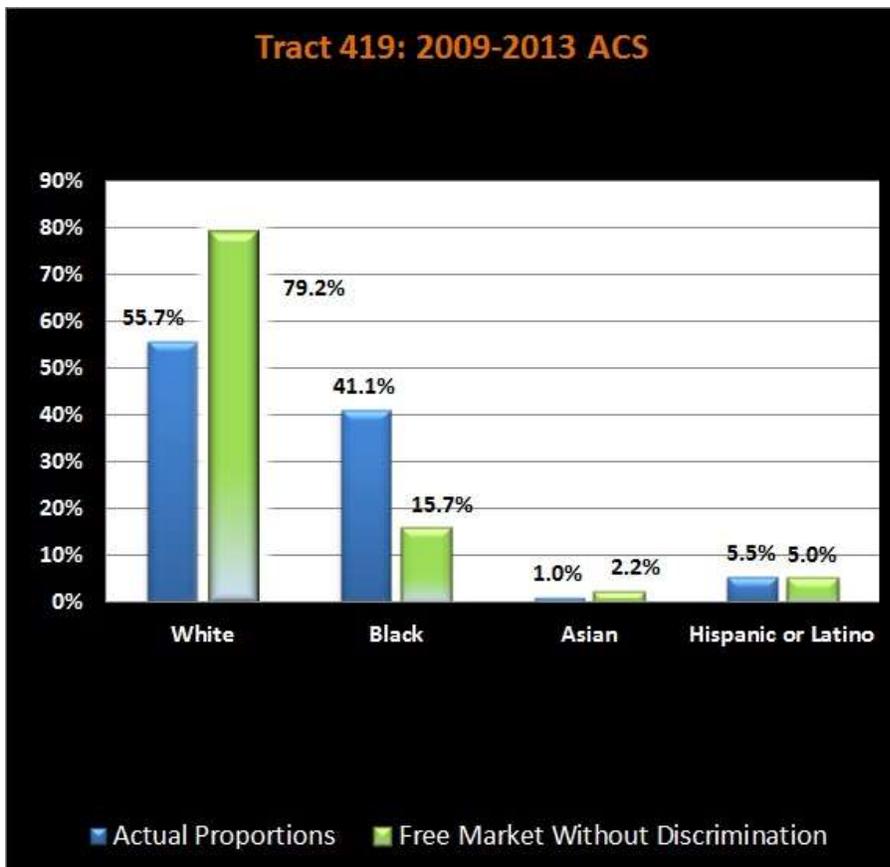


Figure 3: Differences for Census Tract 419 in 2013

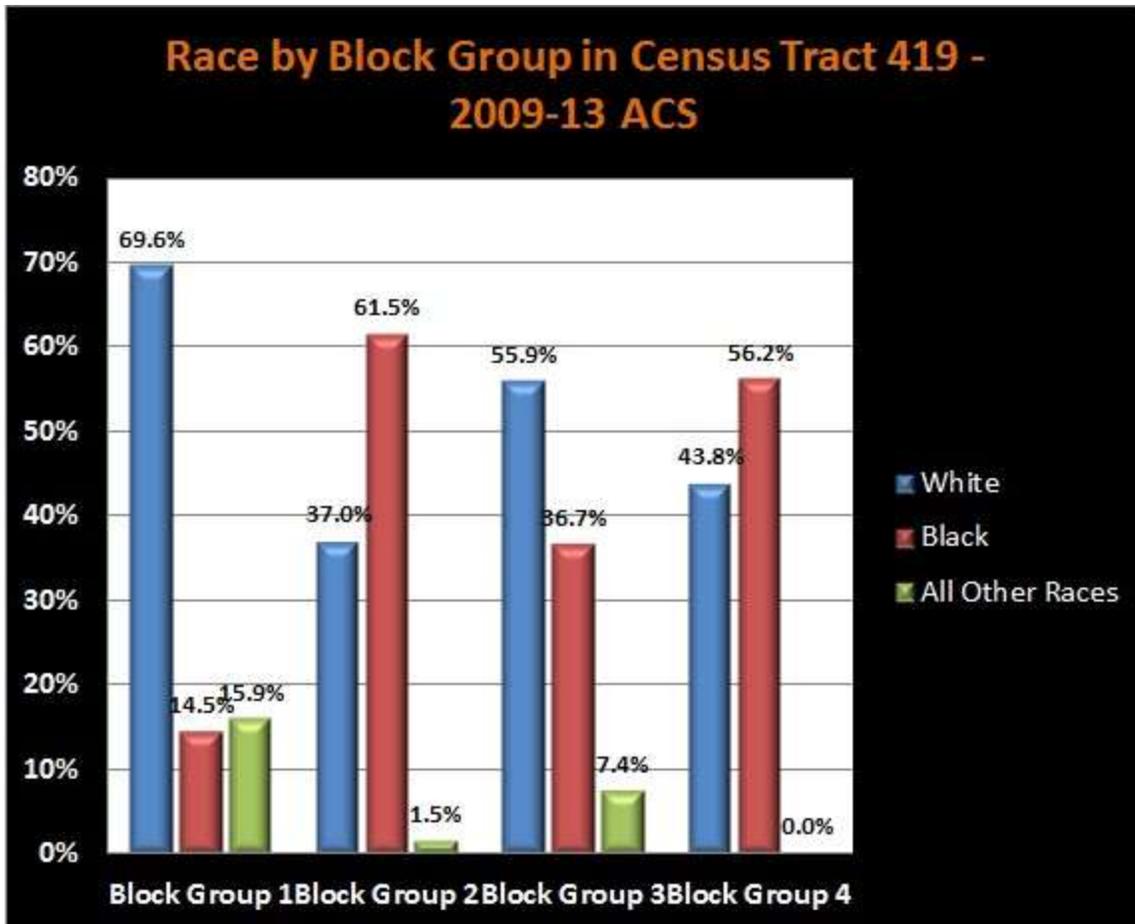


Figure 6: Race by Block Group in Census Tract 419 in 2013

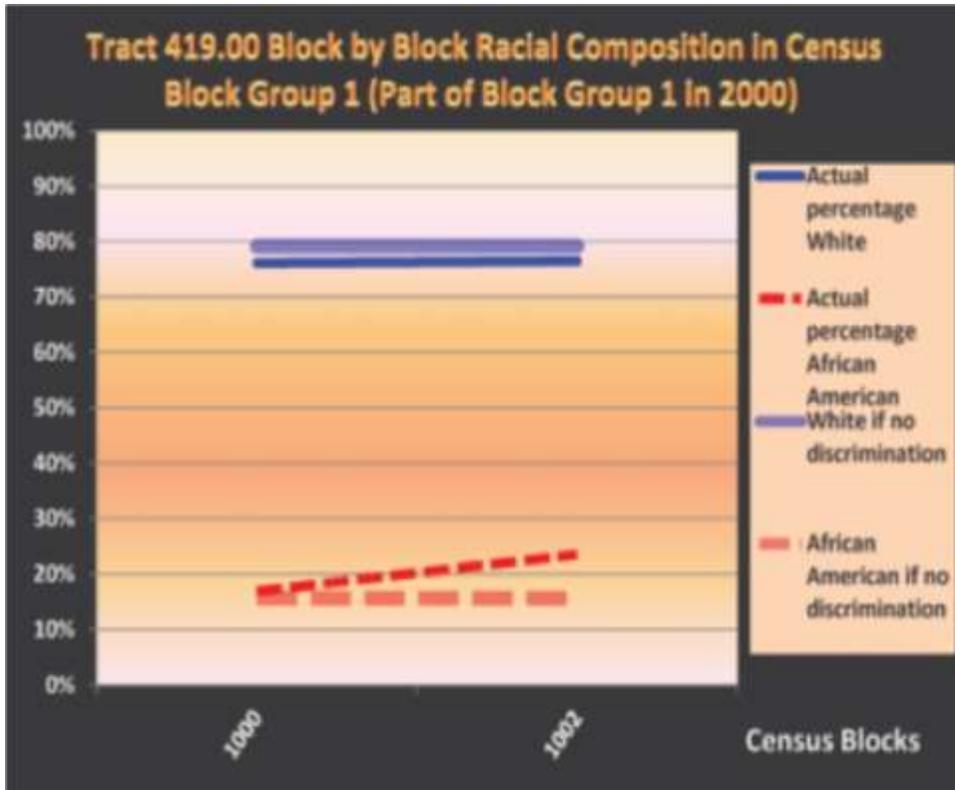


Figure 7A: Tract 041900 Block by Block Racial Composition in Census Block Group 1

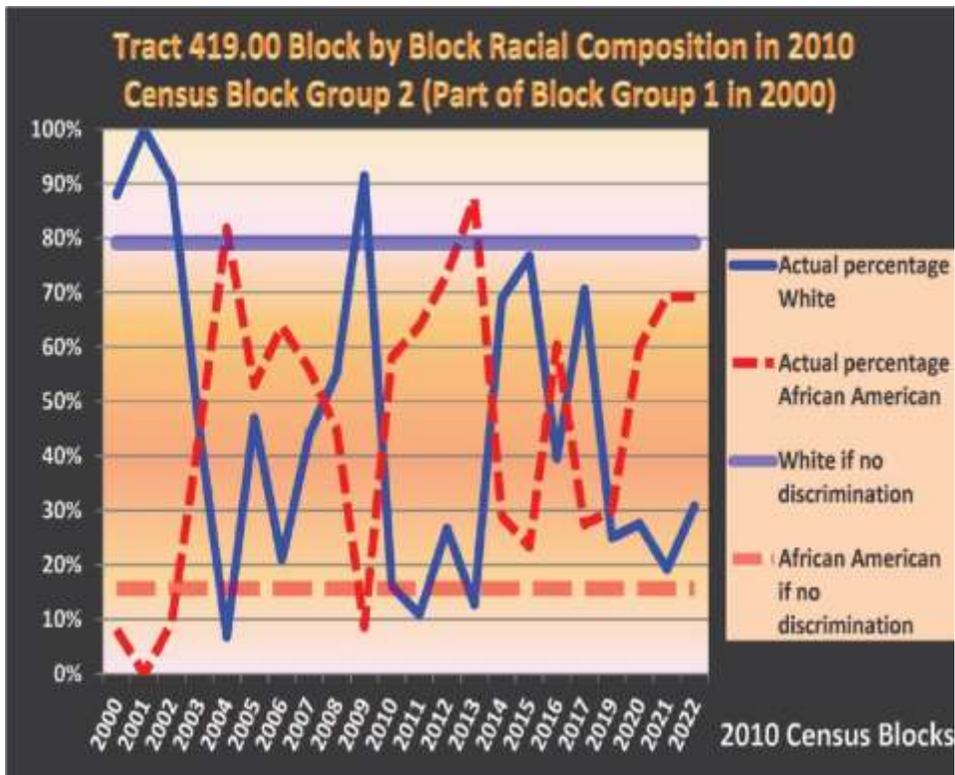


Figure 7B: Tract 041900 Block by Block Racial Composition in Census Block Group 2

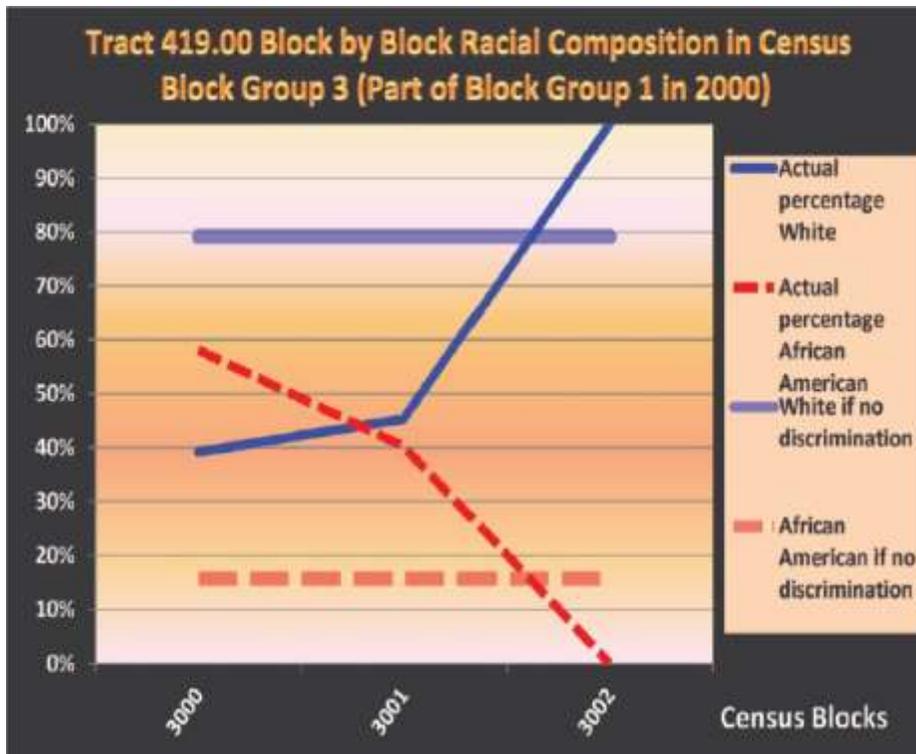


Figure 7C: Tract 041900 Block by Block Racial Composition in Census Block Group 3

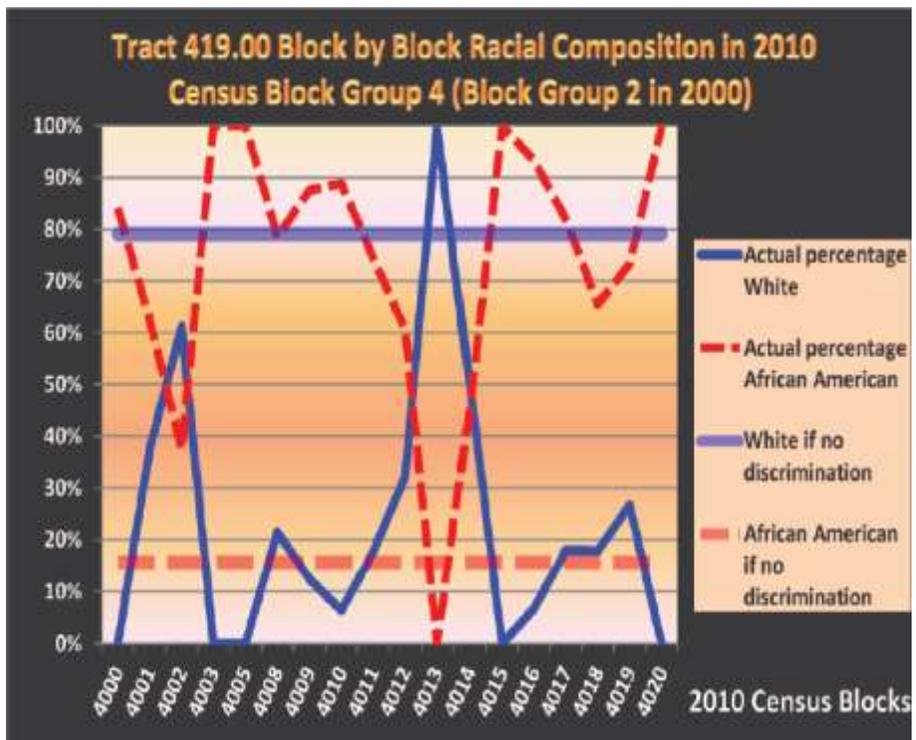


Figure 7D: Tract 041900 Block by Block Racial Composition in Census Block Group 4

Note; Because of changes in Census Block Groups in the 2010 Census, Figures 7 and 8 in the 2010 AI are now listed as Figures 7A, 7B, 7C and 7D.

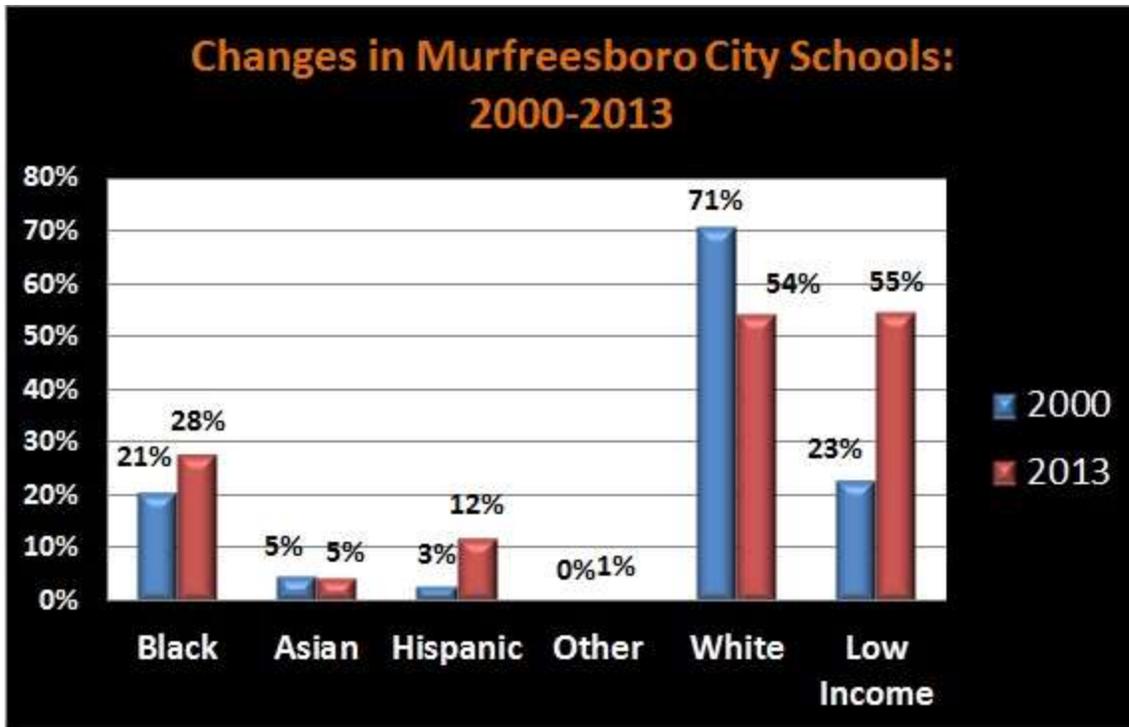


Figure 9: Changes in Murreesboro City Schools 2000-2013

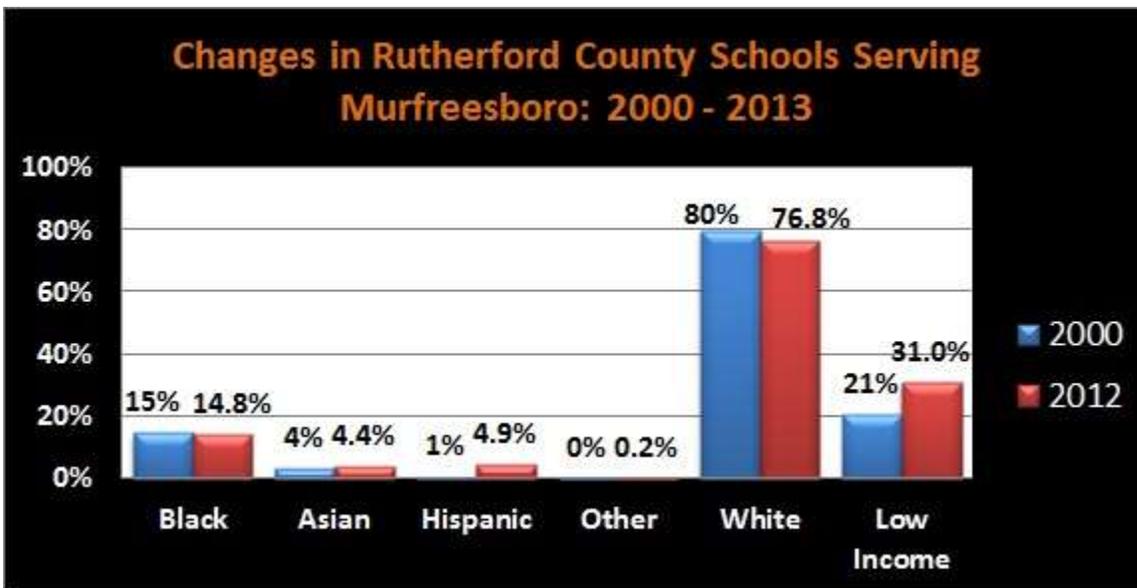


Figure 10: Changes in Ruthgerford County Schools 2000-2013

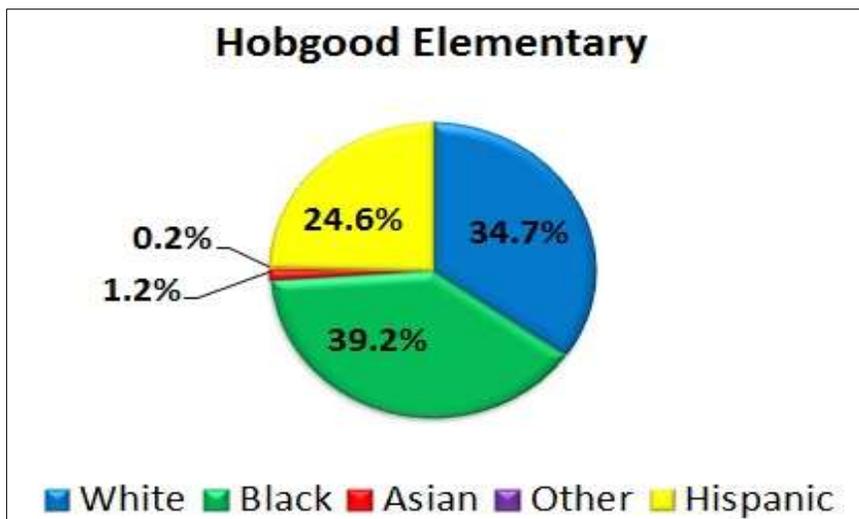
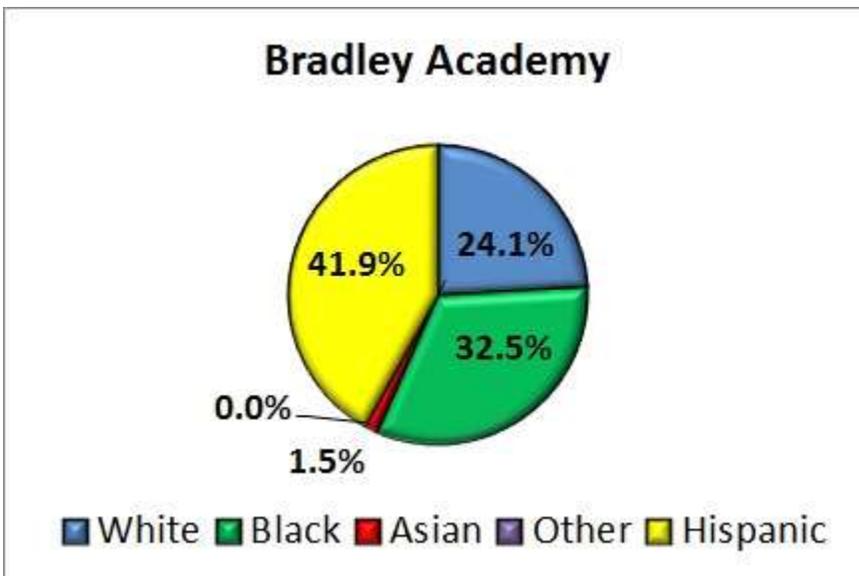
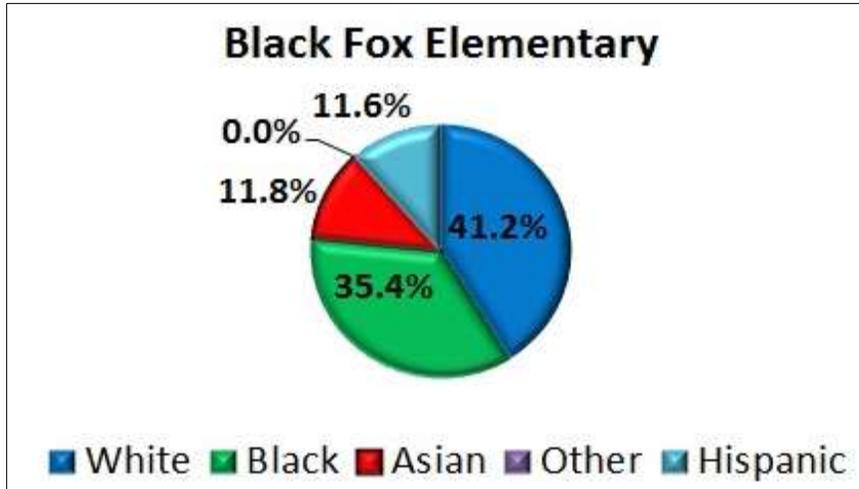


Figure 11: Racial Composition in Majority-Minority Schools

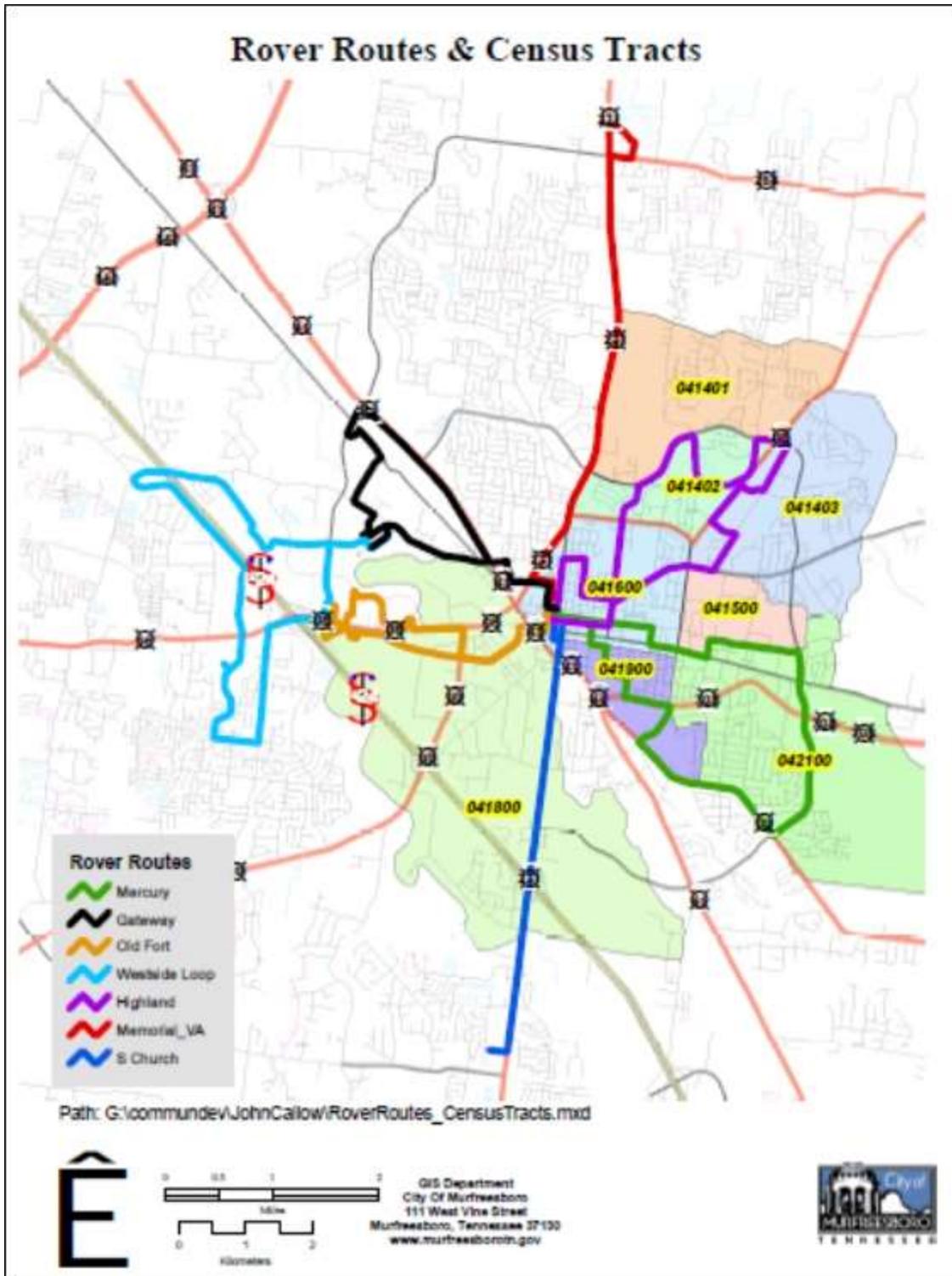


Figure 12: ROVER Routes overlaid on Census Tracts

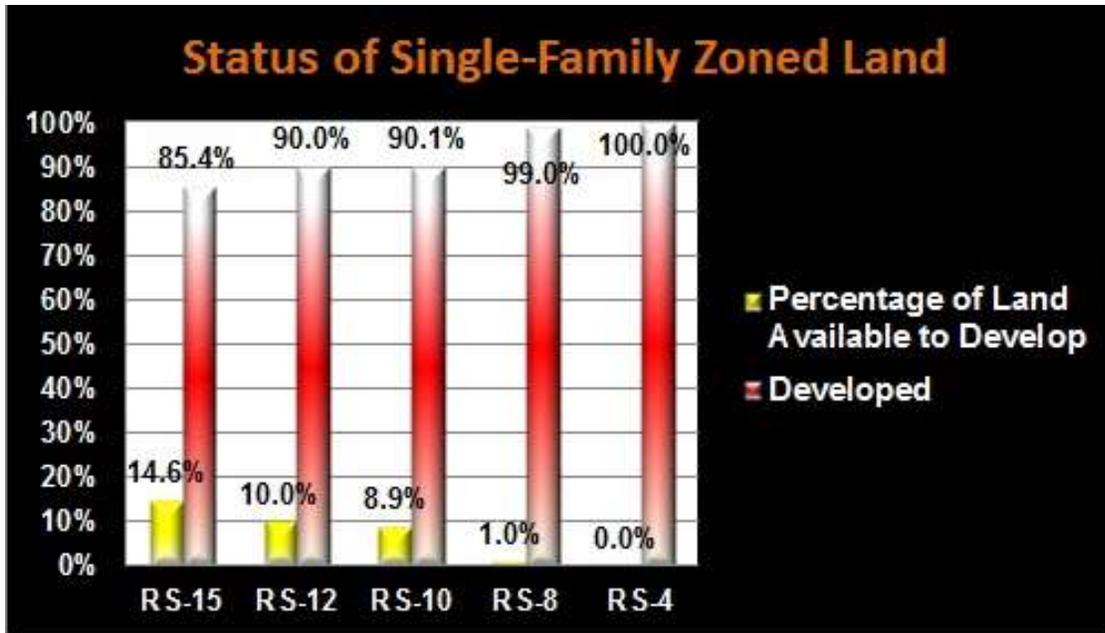


Figure 13: Status of Single-Family Zoned Land

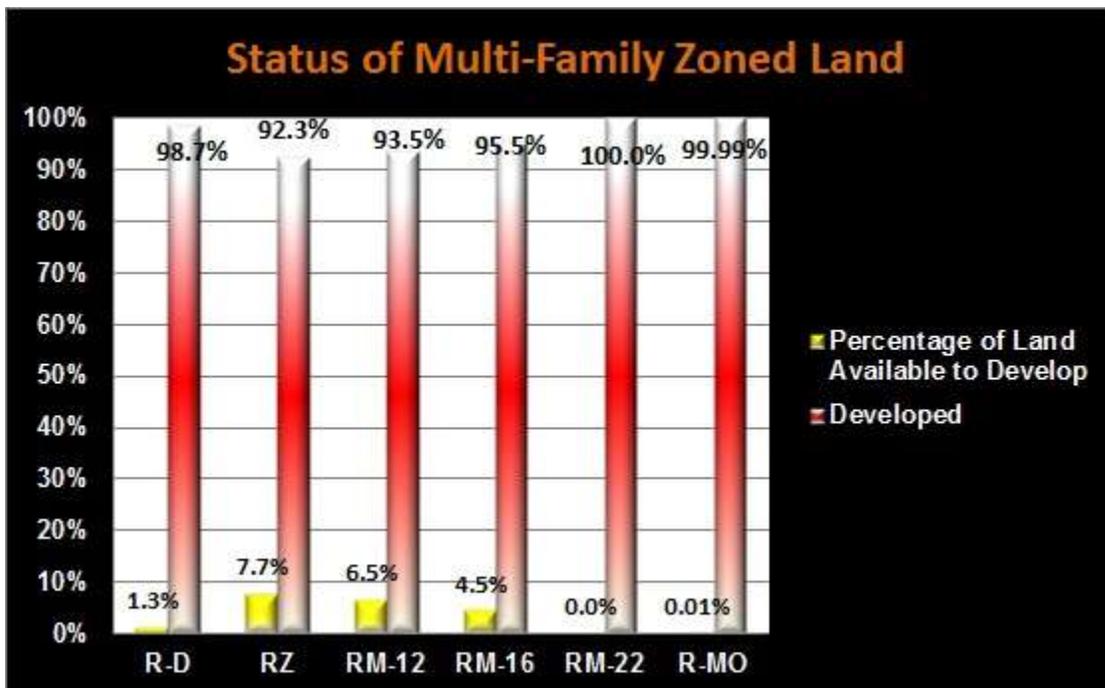


Figure 14 - Status of Multi-Family Zoned Land

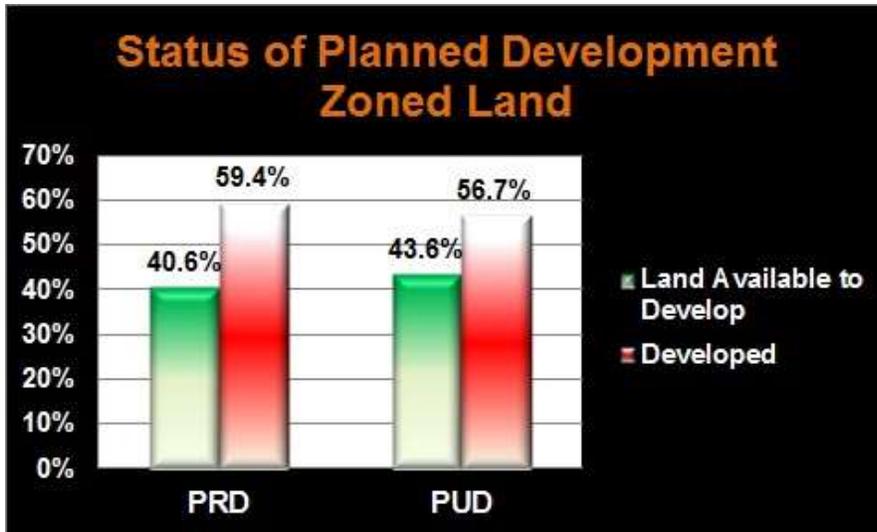


Figure 15: Status of Planned Development Zoned Land

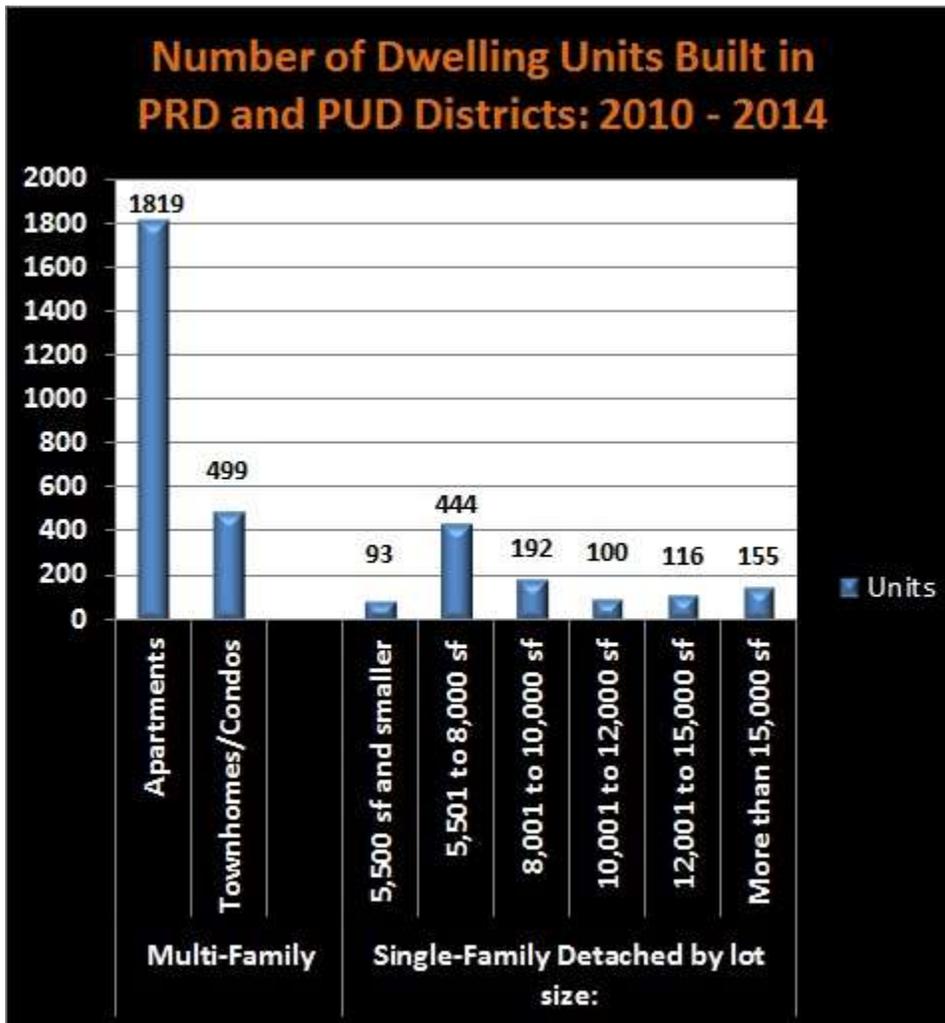


Figure 16 - Number of Dwelling Units Built in PRD and PUD Districts: 2010 – 2014

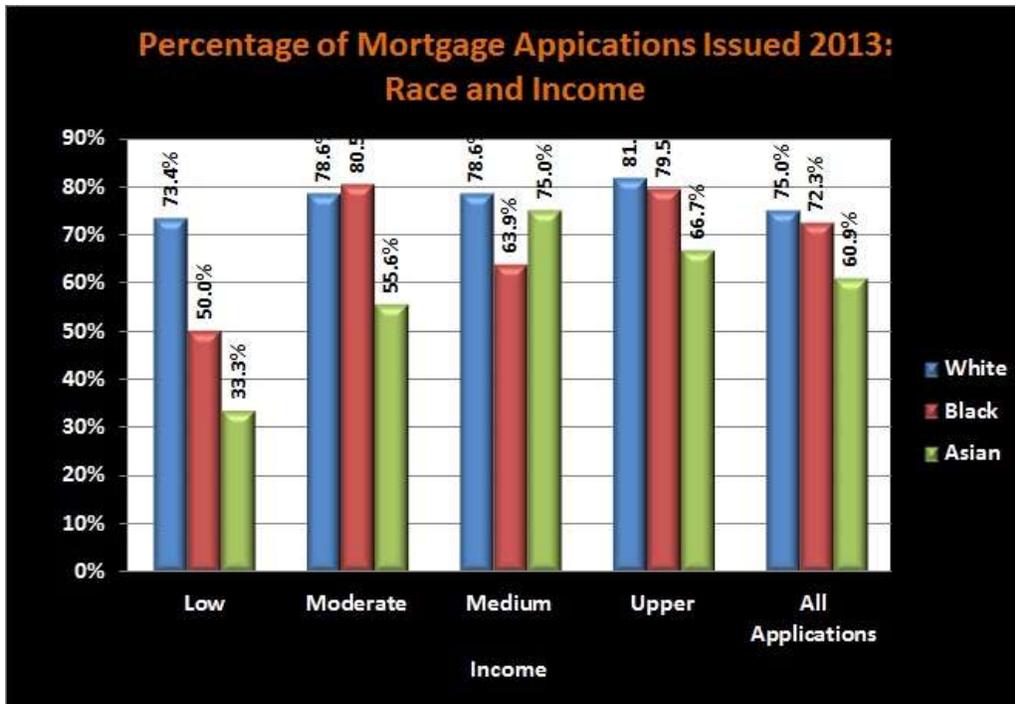


Figure 17: 2013 Percentage of Mortgage Applicants Issued : White, Black, Asian and Hispanic Applicants

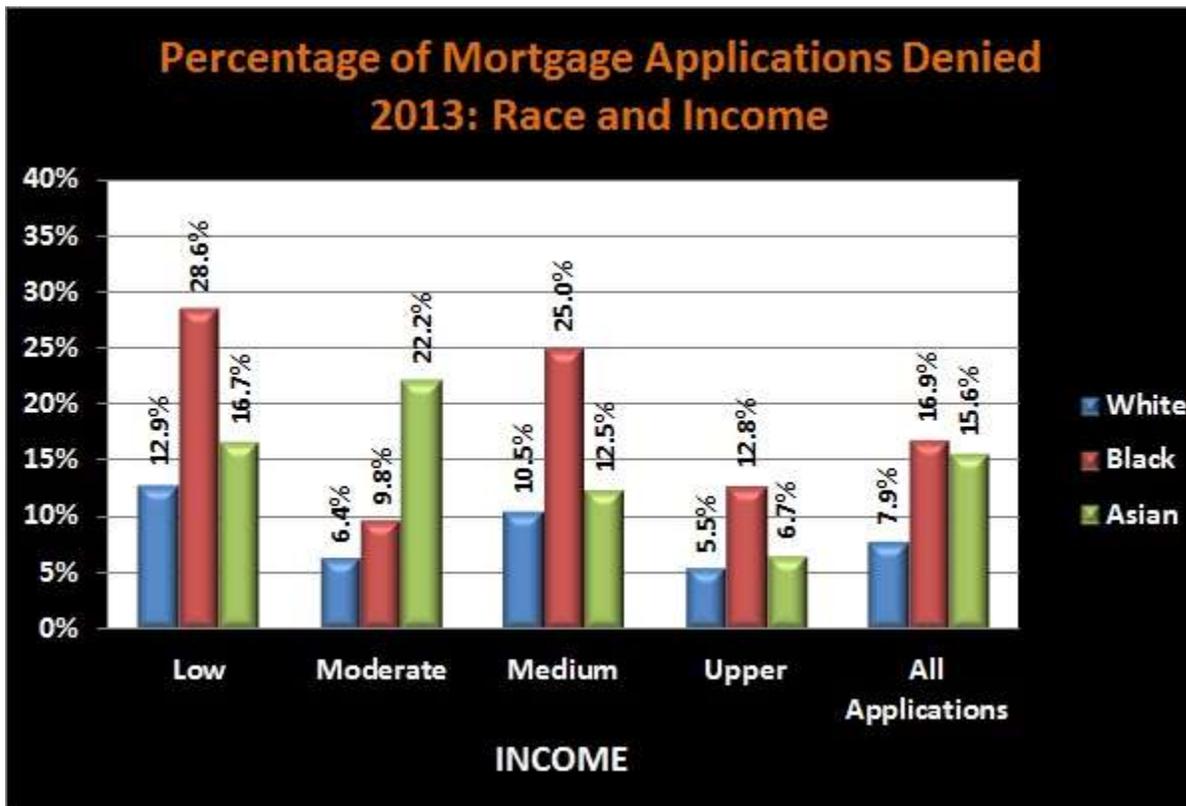


Figure 18: 2013 Percentage of Mortgage Applicants Denied : White, Black, Asian and Hispanic Applicants

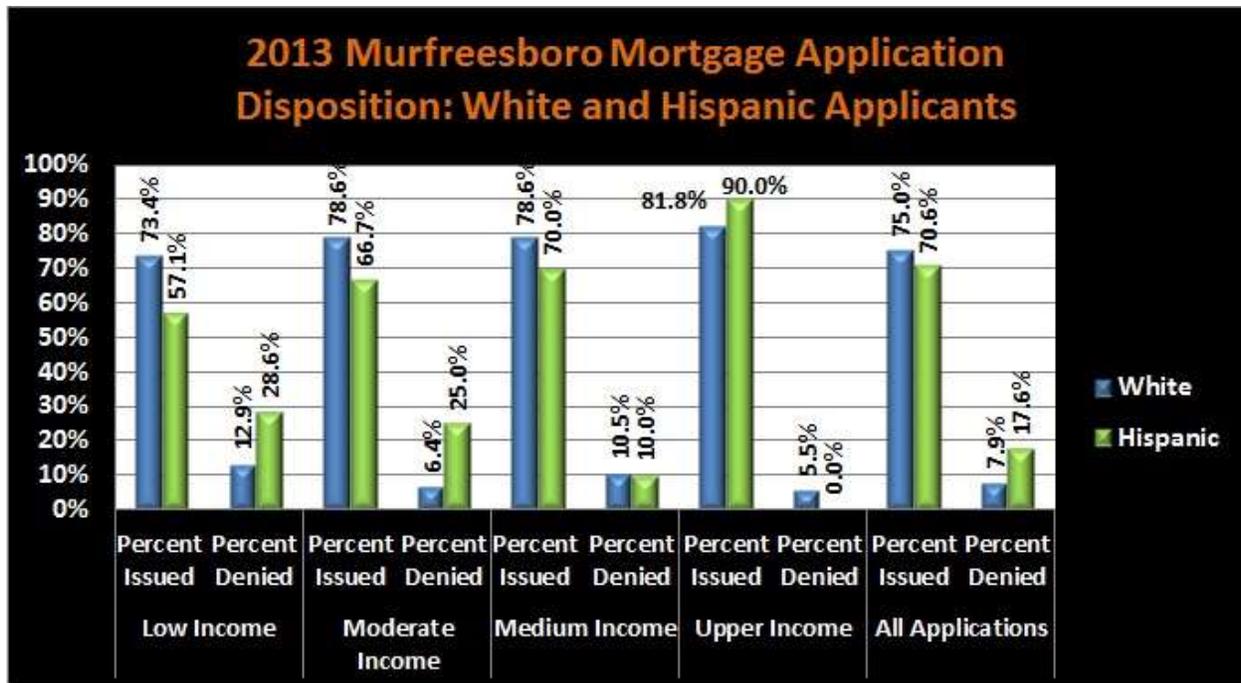


Figure 19: 2013 Murfreesboro Mortgage Application Disposition: White and Hispanic Applicants

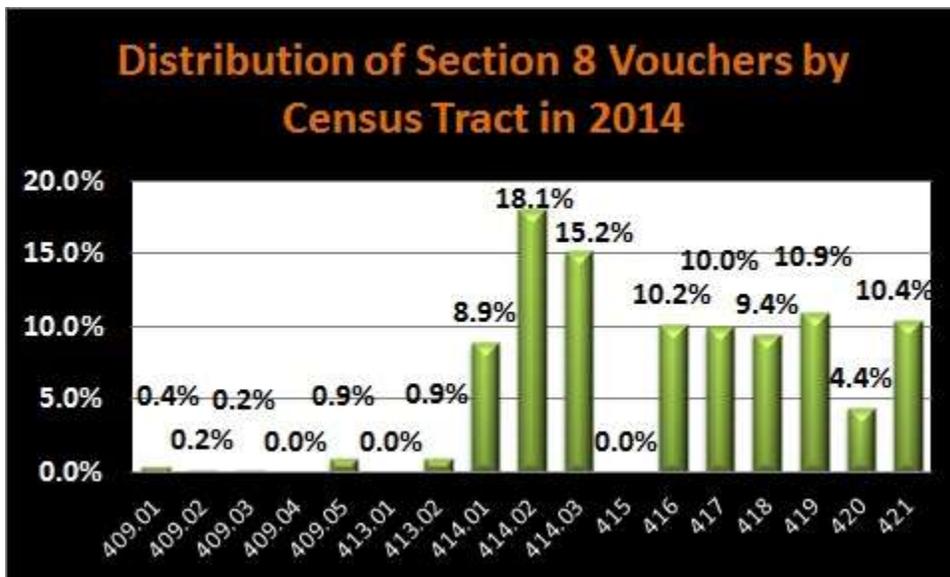


Figure 20: Distribution of Section 8 Vouchers by Census Tract in 2014

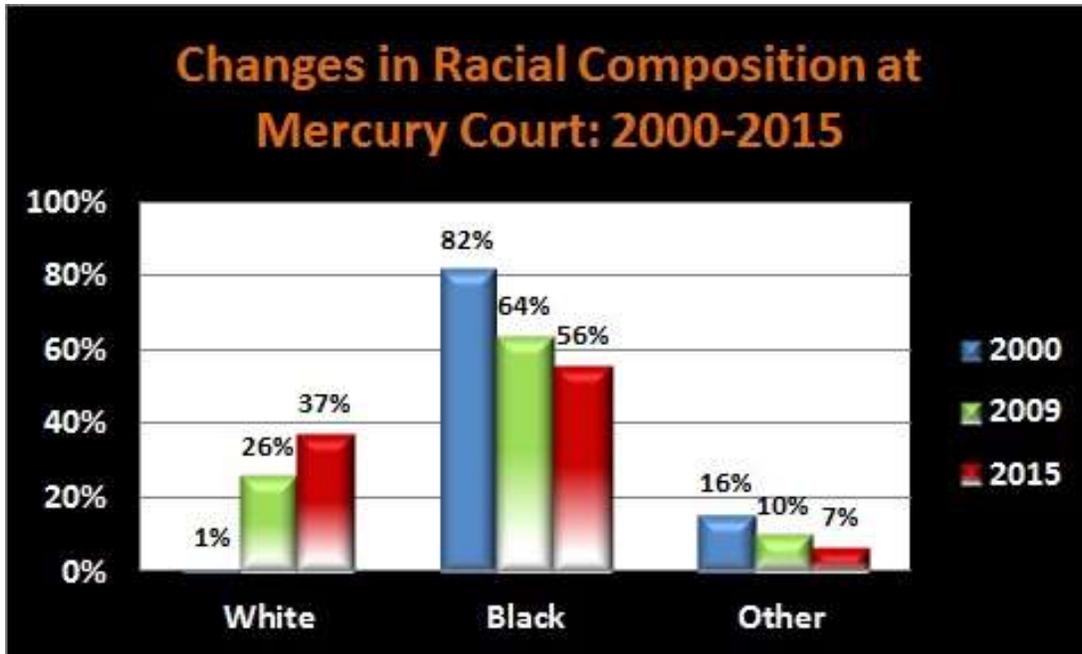


Figure 21: Changes in Racial Composition at Mercury Court: 2000-2015

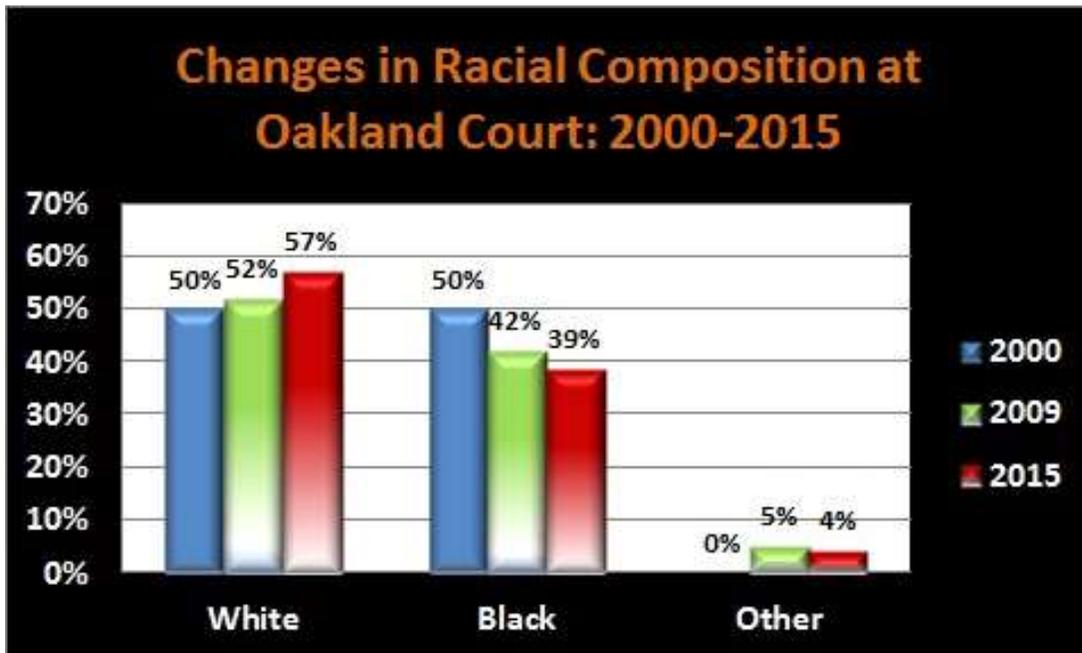


Figure 22: Changes in Racial Composition at Oakland Court: 2000-2015

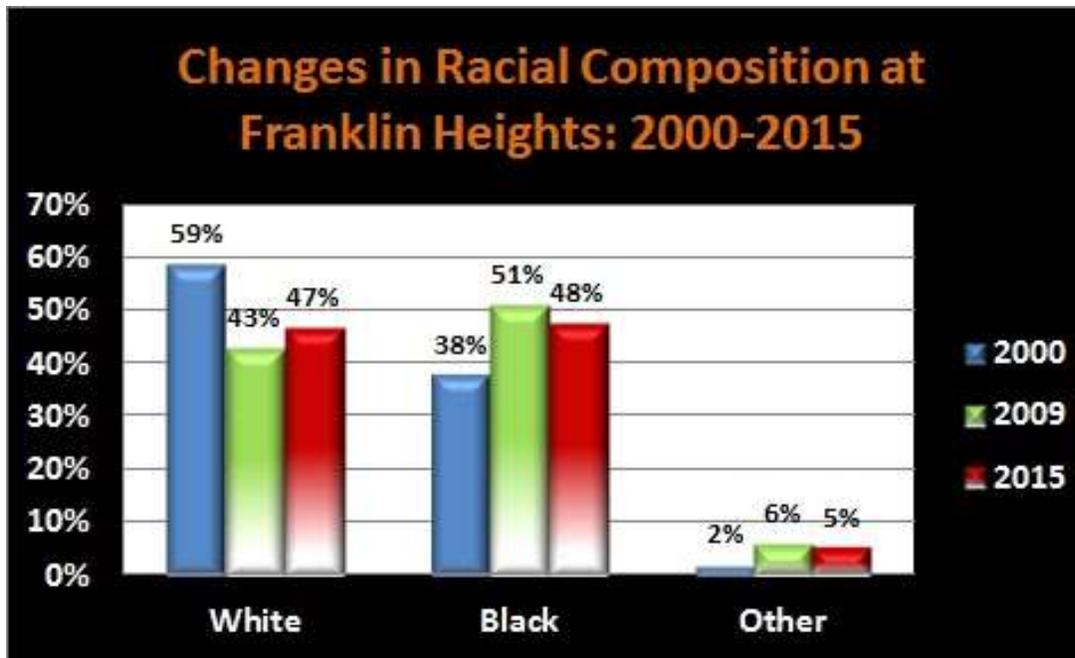


Figure 23: Changes in Racial Composition at Franklin Heights: 2000-2015

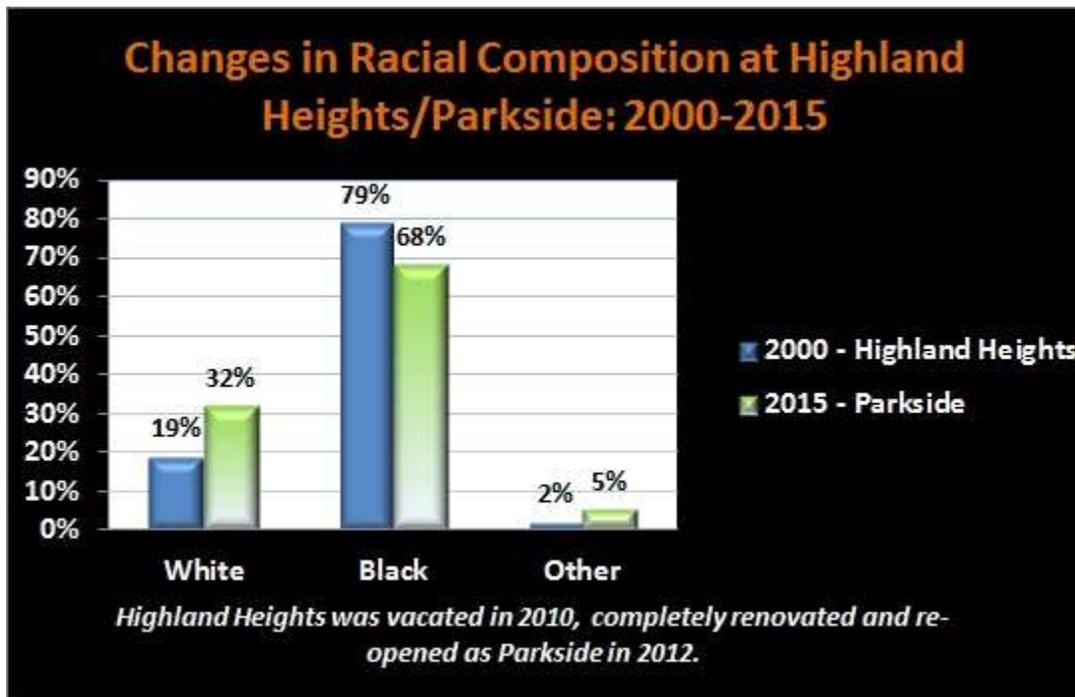


Figure 23A: Changes in Racial Composition at Highland Heights/Parkside: 2000-2015

Murfreesboro Housing Authority - Location of Public Housing



Figure 24: Locations of Public Housing – 2014

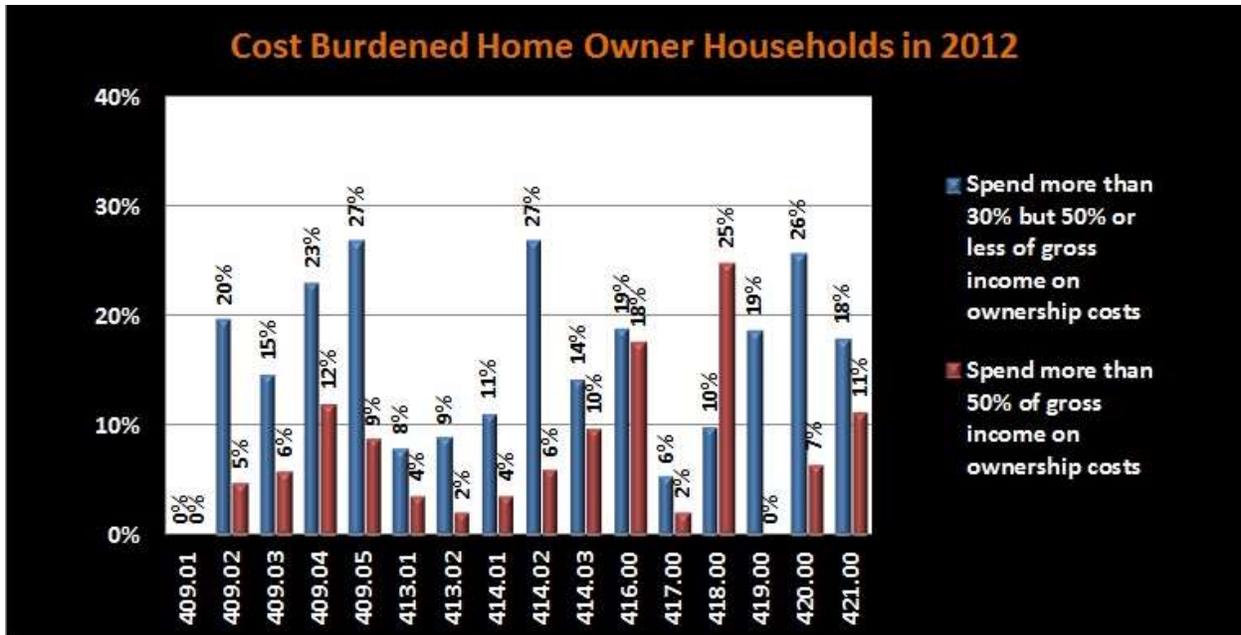


Figure 25: Cost Burdened Tenant Households in 2010

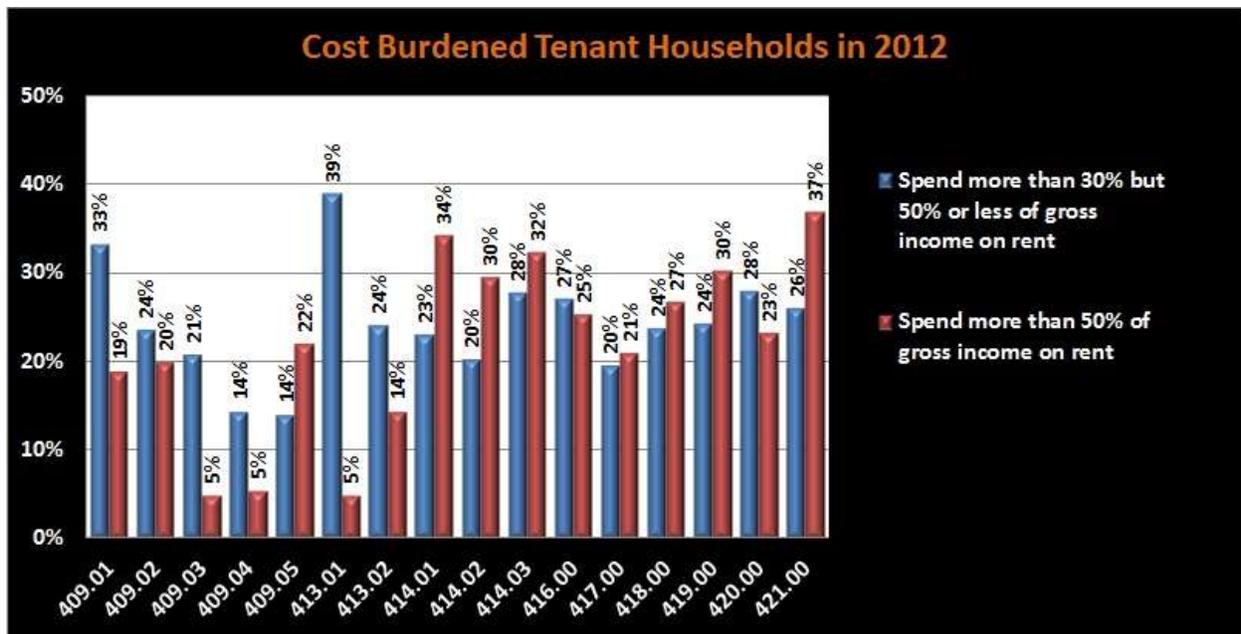


Figure 26: Cost Burdened Tenant Households in 2012

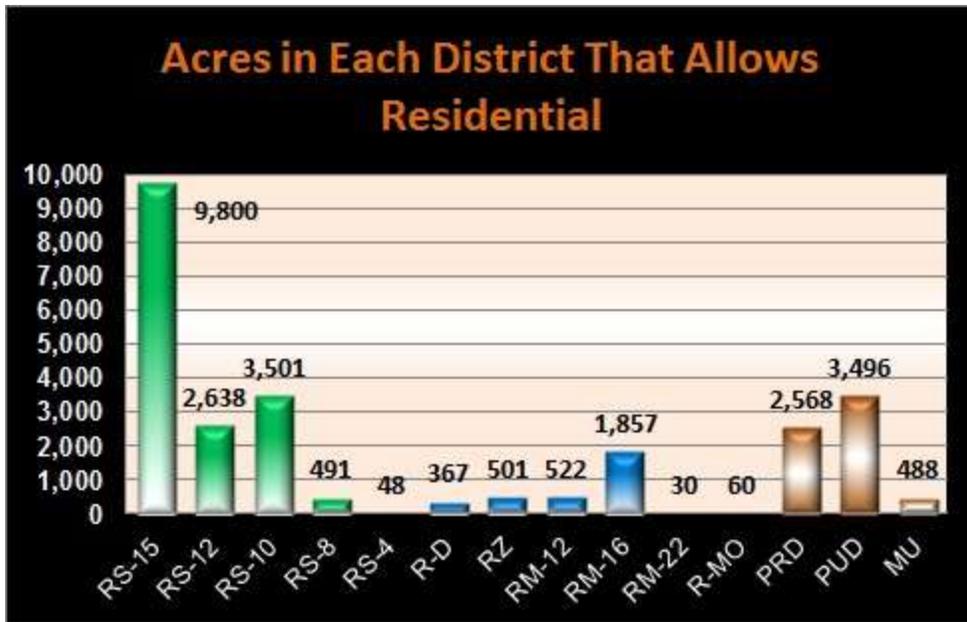


Figure 27: Acres in Each District That Allows Residential



Figure 28: Fair Housing Home Page – City of Murfreesboro Web Site

Synopsis of the 2010 Impediments and Recommendations

Impediment #1 – There is simply an absence of information about the extent, if any, that real estate firms, rental agents, apartment managers, and landlords engage in discriminatory practices.

Recommendation - Murfreesboro should conduct testing of real estate firms, rental agents, apartment managers, and landlords to determine the extent, if any, that racial steering and other violations of the Fair Housing Act are occurring.

Impediment #2 - It is likely that minorities who are being displaced by the gentrification [in Census Tract 419] are moving into these nearby neighborhoods rather than even considering housing elsewhere in Murfreesboro. It is possible that racial steering by some members of the real estate industry and/or self-steering may account for this movement.

Recommendation - The city should establish a program that encourages residents to expand where they look for housing. This goal can be accomplished through counseling and/or an ongoing publicity campaign.

Impediment #3 – Our online sampling of the offices of real estate agents and rental offices revealed a paucity of Asian, Hispanic, and African American agents.

Recommendation - Working closely with organizations of local real estate professionals like the Middle Tennessee Association of Realtors as well as with the offices of local real estate firms, developers, landlords, and apartment managers and rental agents, the City of Murfreesboro should seek to increase their efforts to recruit African Americans, Hispanics, and Asians as residential real estate agents, leasing agents, and property managers.

Impediment #4 – When display ads and brochures for real estate — ownership or rental — depict residents of only one race or ethnicity, they send a clear message of who is welcome and not welcome to live in the advertised housing, thus limiting the housing choices home seekers perceive as available to them.

Recommendation - Murfreesboro should work closely with local real estate firms, developers, rental management companies, and landlords to include people of all races as well as Hispanics in their display advertising, brochures, and websites. The city should seriously consider filing fair housing complaints against those developers and landlords who fail to use racially/ethnically-diverse models in their display advertising campaigns, brochures, and websites.

Impediment #5 – Given the concentrations of minorities gradually developing in three census tracts and the concentration already in tract 041900, it is highly likely that there is a need to expand the housing choices of minorities, especially African Americans and Hispanics. They need to be aware of ownership and rental opportunities in neighborhoods besides those that already have a substantial proportion of minority residents.

Recommendation - Murfreesboro should explicitly require developers of all residential developments and buildings to comply with the city, state, and federal fair housing laws and the accessibility standards of the Americans With Disabilities Act to receive a building permit, zoning, and/or subdivision approval. ... In conjunction with the management or owners of apartment complexes, a city can also develop marketing plans to fulfill the mandates of the three applicable fair housing laws.

Impediment #6 – The people in charge of renting homes and apartments clearly need to learn which practices violate the Fair Housing Act and how to make a reasonable accommodation for people with disabilities.

Recommendation - Intensive training in fair housing is warranted for landlords and their rental agents, as well as for the personnel of rental management firms. This should be an ongoing program, not a one-time event.

Impediment #7 – While many [mortgage] lenders do not embrace discriminatory practices, the data suggest that a substantial number have engaged in them for quite some time.

Recommendation - The ongoing disparity in loan denial rates, suggests a substantial need to provide members of minority groups, especially African Americans, with financial counseling to better prepare applicants before they submit a mortgage loan application.

Fair Housing Assessment

Table FHA-1(A): Tabular Demographic Data of Jurisdiction and Region – Race and Ethnicity

Subject	Murfreesboro			Nashville-Davidson-Murfreesboro-Franklin, TN Metro Area		
	Estimate		Percent	Estimate		Percent
Total Population	111,814		***	1,702,603		***
Population by Race						
White Alone	85,079		76.09%	1,329,117		78.06%
Black or African American Alone	18,310		16.38%	259,834		15.26%
American Indian and Alaska Native Alone	277		0.25%	4,594		0.27%
Asian Alone	4,016		3.59%	38,879		0.04%
Native Hawaiian and Other Pacific Islander Alone	53		0.05%	680		0.04%
Some Other Race Alone	1,291		1.15%	38,322		2.25%
Two or more races	2,788		2.49%	31,177		1.83%
Ethnicity						
Not Hispanic	106,338		95.1%	1,382,632		81.2%
Hispanic	5,476		4.9%	72,664		4.3%
National Origin						
Native	104,481		93.44%	1,578,630		92.72%
Foreign-born	7,333		6.56%	123,973		7.28%
Mexico	1,144	(1)	1.02%	36,087	(1)	2.12%
Laos	947	(2)	0.85%	3,570	(7)	0.21%
China	700	(3)	0.63%	4,300	(6)	0.25%
Guatemala	448	(4)	0.40%	4,800	(4)	0.28%
El Salvador	354	(5)	0.32%	5,833	(3)	0.34%
India	326	(6)	0.29%	6,904	(2)	0.41%
Japan	284	(7)	0.25%	*		
Canada	214	(8)	0.19%	2,905	(10)	0.17%
Venezuela	203	(9)	0.18%	*		
Korea	200	(10)	0.18%	*		
Egypt	*			4,533	(5)	0.27%
Iraq	*			3,277	(8)	0.19%
Viet Nam	*			2,965	(9)	0.17%
<i>Note: * Not in Top 10 For Jurisdiction or MSA</i>						
Households with Children						
Total Households	42,537			645,758		
Total Households with Children Under 18	24,556		57.73%	410,161		63.52%

Source: 2009-2013 American Community Survey 5-Year Estimates

Table FHA-1(B): Tabular Demographic Data of Jurisdiction and Region – Limited English Proficiency

Murfreesboro					Nashville-Davidson-Murfreesboro-Franklin, TN Metro Area				
Total Population ≥ 5 Years		104,442			Total Population ≥ 5 Years		1,587,576		
Speak only English at home		95,636 91.6%			Speak English Only		1,431,484 90.2%		
RANK	Total persons 5 or older who speak a language at home other than English is	Speak English Well or < TVW	# < TVW	% < TVW	RANK	Total persons 5 or older who speak a language at home other than English is	Speak English Well or < TVW	# < TVW	% < TVW
	8,806					156,092			
1	Spanish	3,927	1,736	44.2%	1	Spanish	88,405	41,562	47.0%
2	Laotian	1,331	650	48.8%	2	Arabic	9,642	4,906	50.9%
3	Chinese	663	329	49.6%	3	African languages	6,469	2,240	34.6%
4	Japanese	134	93	69.4%	4	Chinese	4,548	2,186	48.1%
5	Vietnamese	129	87	67.4%	5	Vietnamese	3,529	2,107	59.7%
6	Korean	188	59	31.4%	6	Laotian	4,372	1,868	42.7%
7	Other/Unspecified languages	111	49	44.1%	7	Other Indo-European languages	4,108	1,441	35.1%
8	Other Slavic languages	175	48	27.4%	8	Other Indic languages	3,105	1,314	42.3%
9	Persian	157	43	27.4%	9	Korean	2,905	1,291	44.4%
10	African languages	176	41	23.3%	10	Other Asian languages	3,316	1,259	38.0%

Data Source: 2009-2013 American Community Survey - B16001 Language Spoken At Home By Ability To Speak English For the Population 5 Years And Over

Notes: Speak English Well or < TVW is the universe of persons who speak the listed language at home. # < TVW is the number of those persons who speak English less than "very well". This is the population being identified in this Table as having Limited English Proficiency. % < TVW is the percentage of the population who speak the listed language at home who speak English less than "very well".

Table FHA – 1(C): Tabular Demographic Data of Jurisdiction and Region – Persons with Disabilities

MURFREESBORO						Nashville-Davidson-Murfreesboro-Franklin, TN Metro Area					
Total civilian noninstitutionalized population - 110,080						Total civilian noninstitutionalized population - 1,682,773					
	No disability	With a disability	With an ambulatory difficulty	With a self-care difficulty	With independent living difficulty		No disability	With a disability	With an ambulatory difficulty	With a self-care difficulty	With independent living difficulty
Male: 54,115	49,684	4,431	1,617	855	1,139	Male:	728,429	89,727	41,432	16,573	27,129
Under 5 Years	3,960	18	(X)	(X)	(X)	Under 5 Years	58,285	373	(X)	(X)	(X)
5 to 17 Years	8,494	627	55	121	(X)	5 to 17 Years	142,231	8,625	769	1,600	(X)
18 to 34 Years	18,980	840	123	85	273	18 to 34 Years	188,565	10,713	2,745	1,585	4,108
35 to 64 Years	15,318	1,905	936	397	526	35 to 64 Years	287,370	42,080	22,541	7,670	13,398
65 to 74 Years	2,130	435	196	47	67	65 to 74 Years	37,210	13,847	7,005	2,288	3,764
75 Years and over	802	606	307	205	273	75 Years and over	14,768	14,089	8,372	3,430	5,859
Female: 55,965	50,712	5,253	3,130	1,015	1,964	Female: 55,965	761,966	242,651	62,374	21,858	42,389
Under 5 Years	3,394	-	(X)	(X)	(X)	Under 5 Years	55,982	387	(X)	(X)	(X)
5 to 17 Years	7,945	137	-	-	(X)	5 to 17 Years	139,754	4,989	739	893	(X)
18 to 34 Years	19,013	747	162	66	211	18 to 34 Years	199,750	9,384	2,709	1,296	3,439
35 to 64 Years	16,705	2,434	1,500	432	891	35 to 64 Years	302,524	46,667	29,746	8,775	17,658
65 to 74 Years	2,494	764	655	111	206	65 to 74 Years	42,959	155,538	11,305	3,308	5,901
75 Years and over	1,161	1,171	813	406	656	75 Years and over	20,997	25,686	17,875	7,586	15,391

Table FHA-2: Demographic Trend Data

Subject	Murfreesboro									
	1980	%	1990	%	2000	%	2010	%	2009-13	%
Total Population	32,845	(X)	44,922	(X)	68,816	(X)	108,755	(X)	111,814	(X)
Population by Race										
White Alone	27,453	83.58	36,977	82.31	54,947	79.9	82,240	75.6	85,079	76.09
Black or African American Alone	4,835	14.72	6,508	14.49	9,560	13.9	16,510	15.2	18,310	16.38
American Indian and Alaska Native Alone		0.00	82	0.18%	192	0.28	378	0.35	277	0.25
Asian Alone	123	0.37	1,253	2.79%	1,853	2.69	3,658	3.36	4,016	3.59
Native Hawaiian and Other Pacific Islander Alone		0.00			18	0.03	47	0.04	53	0.05
Some Other Race Alone	434	1.32	102	0.23%	1,295	1.88	3,039	2.79	1,291	1.15
Two or more races		0.00			951	1.38	2,883	2.65	2,788	2.49
Ethnicity										
Not Hispanic	32,645	99.39	44,564	99.20	66,386	96.5	102,302	94.1	106,338	95.1
Hispanic	220	0.67	358	0.80%	2,430	3.53	6,453	5.93	5,476	4.9
National Origin										
Native		0.00	43,607	97.07	65,440	95.1	102,006	93.8	104,481	93.44
Foreign-born		0.00	1,315	2.93%	3,376	4.91	6,749	6.21	7,333	6.56
Limited English Proficiency										
Total Population ≥ 5 Years		(X)	42,061	(X)	64,450	(X)		(X)	104,442	(X)
Speak only English at home			40,099	95.34	59,495	92.3			95,636	91.6
Total Population ≥ 5 Years Who Speak a language other than English at home			1,962	4.66%	4,955	7.69			8,606	8.24
Total Population ≥ 5 Years Who Speak a language other than English at home less than "very well"			953	2.27%	2,325	3.61			3,368	3.22
Households with Children										
Total Households		(X)	17,030	(X)	26,511	(X)	41,940	(X)	42,537	(X)
Total Households with Children Under 18		0.00%		0.00%	8,770	33.1	14,059	33.5	13,424	31.56

City of Murfreesboro, Tennessee

Data Sources:

1980 - *Brown University, American Communities Project*

1990 - *1990 Census*; Asian Only includes Native Hawaiian and Other Pacific Islander Only

2000 - *2000 Census*

2010 - *2010 Census*

2009-13 - *ACS 5-Year Estimates*

Subject	Nashville-Davidson-Murfreesboro-Franklin, TN Metro Area									
	1980	%	1990	%	2000	%	2010	%	2009-13	%
Total Population	856,642	(X)	1,048,216	(X)	1,311,789	(X)	1,589,934	(X)	1,702,603	(X)
Population by Race										
White Alone	713,458	83.29	881,771	84.12	1,077,229	82.12	1,221,951	76.86	1,329,117	78.06
Black or African American Alone	137,176	16.01	154,126	14.70	198,729	15.15	242,264	15.24	259,834	15.26
American Indian and Alaska Native Alone							5,182	0.33%	4,594	0.27%
Asian Alone	2,859	0.33%	9,809	0.94%	24,340	1.86%	36,306	2.28%	38,879	2.28%
Native Hawaiian and Other Pacific Islander Alone							857	0.05%	680	0.04%
Some Other Race Alone	3,149	0.37%	2,510	0.24%	11,491	0.88%	50,712	3.19%	38,322	2.25%
Two or more races							32,662	2.05%	31,177	1.83%
Ethnicity										
Not Hispanic	850,578	99.29	1,040,327	99.25	1,270,012	96.82	1,484,567	93.37	1,382,632	81.21
Hispanic	6,064	0.71%	7,889	0.75%	41,177	3.14%	106,367	6.69%	72,664	4.27%
National Origin										
Native							1,430,154	92.77%	1,578,630	92.72%
Foreign-born							111,387	7.23%	123,973	7.28%

Limited English Proficiency										
Total Population ≥ 5 Years									1,587,576	(X)
Speak only English at home									1,431,484	90.17%
Total Population ≥ 5 Years Who Speak a language other than English at home									156,082	9.83%
Total Population ≥ 5 Years Who Speak a language other than English at home less than "very well"										
Households with Children										
Total Households		(X)		(X)		(X)	615,374	(X)	645,758	(X)
Total Households with Children Under 18		(X)		(X)		(X)	209,674	34.07%	410,161	63.52%

Data Sources:

1980 - *Brown University, American Communities Project*

1990 - *Brown University, American Communities Project*

2000 - *Brown University, American Communities Project*

2010 - *Population by Race & Ethnicity; Households with Children: 2010 SF1 (100% Data) Native Origin; Limited English Proficiency: 2006-2010 ACS 5-Year Estimate*

2009-13 - *ACS 5-Year Estimates*

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Table FHA-3: Dissimilarity Index

Census Tract	Population by Race								Ethnicity	
	White Alone	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or more races	Total Population	Not Hispanic	Hispanic
M'boro	82,240	16,510	378	3,658	47	3,039	2,883	108,755	106,338	6,453
403.02	119	9	0	9	0	8	3	148	134	14
407.01	1,219	200	10	73	0	17	37	1,556	1505	51
407.02	135	11	0	2	0	1	0	149	145	4
408.08	1,806	225	10	83	1	25	50	2,200	2122	78
409.01	520	39	2	44	0	29	17	651	582	69
409.02	4,631	698	18	263	0	75	180	5,865	5573	292
409.03	7,638	1,151	15	408	1	164	236	9,613	9086	527
409.04	3,456	426	15	250	1	54	114	4,316	4155	161
409.05	4,212	797	28	178	2	56	170	5,443	5266	177
410	2,485	257	4	126	0	34	31	2,937	2831	106
411.01	5,115	645	9	219	6	51	100	6,145	5970	175
412.01	3,038	235	12	191	4	27	60	3,567	3468	99
412.02	5	0	0	0	0	0	0	5	5	0
413.01	4,689	194	16	167	3	21	38	5,128	5067	61
413.02	4,947	460	20	109	0	82	89	5,707	5479	228
414.01	3,472	624	18	148	1	73	117	4,453	4280	173
414.02	4,512	1,346	26	87	8	286	249	6,514	5969	545
414.03	5,494	1,106	12	203	9	118	159	7,101	6768	333
415	1,861	942	3	66	0	25	69	2,966	2891	75
416	4,197	978	32	46	1	251	168	5,673	5211	462
417	3,732	556	28	77	1	164	133	4,691	4396	295
418	2,745	1,128	38	129	1	110	213	4,364	4048	316
419	1,787	1,720	8	54	1	306	148	4,024	3558	466
420	3,206	638	19	203	1	398	125	4,590	3971	619
421	5,137	1,771	27	440	5	552	291	8,223	7332	891
423	2,082	354	8	83	1	112	86	2,726	2490	236
MSA	1,329,117	259,834	4,594	38,879	680	38,322	31,177	1,702,603	1,382,632	72,664

Sources: City of Murfreesboro - 2010 Census; MSA - 2009-13 ACS 5-Year Estimates for Nashville-Davidson-Murfreesboro-Franklin MSA Note: 2010 Census was selected for City of Murfreesboro because 2009-13 ACS 5-Year Estimates does not provide partial census tract data.

City of Murfreesboro, Tennessee

Census Tract	Percent of Population by Race								Ethnicity	
	White Alone	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or more races	Total Population	Not Hispanic	Hispanic
M'boro	75.62	15.18	0.35	3.36	0.04	2.79	2.65	100.00	97.78	5.93
403.02	80.41	6.08	0.00	6.08	0.00	5.41	2.03	100.00	90.54	9.46
407.01	78.34	12.85	0.64	4.69	0.00	1.09	2.38	100.00	96.72	3.28
407.02	90.60	7.38	0.00	1.34	0.00	0.67	0.00	100.00	97.32	2.68
408.08	82.09	10.23	0.45	3.77	0.05	1.14	2.27	100.00	96.45	3.55
409.01	79.88	5.99	0.31	6.76	0.00	4.45	2.61	100.00	89.40	10.60
409.02	78.96	11.90	0.31	4.48	0.00	1.28	3.07	100.00	95.02	4.98
409.03	79.45	11.97	0.16	4.24	0.01	1.71	2.46	100.00	94.52	5.48
409.04	80.07	9.87	0.35	5.79	0.02	1.25	2.64	100.00	96.27	3.73
409.05	77.38	14.64	0.51	3.27	0.04	1.03	3.12	100.00	96.75	3.25
410	84.61	8.75	0.14	4.29	0.00	1.16	1.06	100.00	96.39	3.61
411.01	83.24	10.50	0.15	3.56	0.10	0.83	1.63	100.00	97.15	2.85
412.01	85.17	6.59	0.34	5.35	0.11	0.76	1.68	100.00	97.22	2.78
412.02	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00
413.01	91.44	3.78	0.31	3.26	0.06	0.41	0.74	100.00	98.81	1.19
413.02	86.68	8.06	0.35	1.91	0.00	1.44	1.56	100.00	96.00	4.00
414.01	77.97	14.01	0.40	3.32	0.02	1.64	2.63	100.00	96.11	3.89
414.02	69.27	20.66	0.40	1.34	0.12	4.39	3.82	100.00	91.63	8.37
414.03	77.37	15.58	0.17	2.86	0.13	1.66	2.24	100.00	95.31	4.69
415	62.74	31.76	0.10	2.23	0.00	0.84	2.33	100.00	97.47	2.53
416	73.98	17.24	0.56	0.81	0.02	4.42	2.96	100.00	91.86	8.14
417	79.56	11.85	0.60	1.64	0.02	3.50	2.84	100.00	93.71	6.29
418	62.90	25.85	0.87	2.96	0.02	2.52	4.88	100.00	92.76	7.24
419	44.41	42.74	0.20	1.34	0.02	7.60	3.68	100.00	88.42	11.58
420	69.85	13.90	0.41	4.42	0.02	8.67	2.72	100.00	86.51	13.49
421	62.47	21.54	0.33	5.35	0.06	6.71	3.54	100.00	89.16	10.84
423	76.38	12.99	0.29	3.04	0.04	4.11	3.15	100.00	91.34	8.66
MSA	78.06	15.26	0.27	2.28	0.04	2.25	1.83	100.00	81.21	4.27

Census Tract	Dissimilarity Index - Race Compared to White Only						Hispanic Compared to Not Hispanic
	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or more races	
M'Boro	30.22	37.64	36.13	37.79	36.41	36.48	45.92
403.02	34.77	37.81	34.77	37.81	35.11	36.80	40.54
407.01	31.38	37.49	35.46	37.81	37.26	36.62	46.72
407.02	34.12	37.81	37.14	37.81	37.47	37.81	47.32
408.08	32.70	37.58	35.92	37.79	37.24	36.67	46.45
409.01	34.81	37.66	34.43	37.81	35.58	36.50	39.40
409.02	31.86	37.66	35.57	37.81	37.17	36.28	45.02
409.03	31.82	37.73	35.69	37.80	36.96	36.58	44.52
409.04	32.87	37.64	34.91	37.80	37.18	36.49	46.27
409.05	30.49	37.55	36.17	37.79	37.30	36.25	46.75
410	33.43	37.74	35.66	37.81	37.23	37.28	46.39
411.01	32.56	37.74	36.03	37.76	37.39	37.00	47.15
412.01	34.52	37.64	35.13	37.75	37.43	36.97	47.22
412.02	37.81	37.81	37.81	37.81	37.81	37.81	50.00
413.01	35.92	37.65	36.18	37.78	37.60	37.44	48.81
413.02	33.78	37.63	36.85	37.81	37.09	37.03	46.00
414.01	30.80	37.61	36.15	37.80	36.99	36.50	46.11
414.02	27.48	37.61	37.14	37.75	35.61	35.90	41.63
414.03	30.02	37.73	36.38	37.75	36.98	36.69	45.31
415	21.93	37.76	36.70	37.81	37.39	36.65	47.47
416	29.19	37.53	37.40	37.80	35.60	36.33	41.86
417	31.88	37.51	36.99	37.80	36.06	36.39	43.71
418	24.89	37.37	36.33	37.80	36.55	35.37	42.76
419	16.44	37.71	37.14	37.80	34.01	35.97	38.42
420	30.86	37.60	35.60	37.80	33.47	36.45	36.51
421	27.04	37.65	35.13	37.78	34.45	36.04	39.16
423	31.32	37.66	36.29	37.79	35.76	36.23	41.34
MSA	31.40	38.90	37.89	39.01	37.91	38.12	36.90

Index of Dissimilarity

"The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the

two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low."

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The basic formula for the index of dissimilarity is:

$$\frac{1}{2} \sum_{i=1}^N \left| \frac{b_i}{B} - \frac{w_i}{W} \right|$$

where (comparing a black and white population, for example):

- b_i = the black population of the i th area, e.g. census tract
- B = the total black population of the large geographic entity for which the index of dissimilarity is being calculated.
- w_i = the white population of the i th area
- W = the total white population of the large geographic entity for which the index of dissimilarity is being calculated.

Source: *Populations Study Center, University of Michigan*

Table FHA-4: Dissimilarity Index Trend Data of Jurisdiction and Region

Subject	Murfreesboro														
	DI	1980	%	DI	1990	%	DI	2000	%	DI	2010	%	DI	2009-13	%
Population by Race															
White Alone	(X)	27,453	83.6	(X)	36,977	82.3	(X)	54,947	79.8	(X)	82,240	75.6	(X)	85,079	76.1
Black or African American Alone	34.4	4,835	14.7	33.9	6,508	14.5	33.0	9,560	13.9	30.2	16,510	15.2	29.9	18,310	16.4
American Indian and Alaska Native Alone			0.0	41.1	82	0.2	39.8	192	0.3	37.6	378	0.3	37.9	277	0.2
Asian Alone	41.6	123	0.4	39.8	1,253	2.8	38.6	1,853	2.7	36.1	3,658	3.4	36.2	4,016	3.6
Native Hawaiian and Other Pacific Islander Alone			0.0			0.0	39.9	18	0.0	37.8	47	0.0	38.0	53	0.0
Some Other Race Alone	41.1	434	1.3	41.0	102	0.2	39.0	1,295	1.9	36.4	3,039	2.8	37.5	1,291	1.2
Two or more races			0.0			0.0	39.2	951	1.4	36.5	2,883	2.7	36.8	2,788	2.5
TOTAL		32,845	100.0		44,922	100.0		68,816	100.0		108,755	100.0		111,814	100.0
Ethnicity															
Not Hispanic	(X)	32,645	99.4	(X)	44,564	99.2	(X)	66,386	96.5	(X)	102,302	94.1	(X)	106,338	95.1
Hispanic	49.4	220	0.7	49.2	358	0.8	46.5	2,430	3.5	44.1	6,453	5.9	45.1	5,476	4.9

Notes: DI=Dissimilarity Index (Race compared with White Alone; Ethnicity compared with Not Hispanic). For Sources see Table FHA-2.

Subject	Nashville-Davidson-Murfreesboro-Franklin, TN Metro Area														
	DI	1980	%	DI	1990	%	DI	2000	%	DI	2010	%	DI	2009-13	%
Population by Race															
White Alone	(X)	713,458	83.3	(X)	881,771	84.1	(X)	1,077,229	82.1	(X)	1,221,951	76.9	(X)	1,329,117	78.1
Black or African American Alone	33.6	137,176	16.0	34.7	154,126	14.7	33.5	198,729	15.1	30.8	242,264	15.2	31.4	259,834	15.3
American Indian and Alaska Native Alone			0.0			0.0			0.0	38.3	5,182	0.3	38.9	4,594	0.3
Asian Alone	41.5	2,859	0.3	41.6	9,809	0.9	40.1	24,340	1.9	37.3	36,306	2.3	37.9	38,879	2.3
Native Hawaiian and Other Pacific Islander Alone			0.0			0.0			0.0	38.4	857	0.1	39.0	680	0.0
Some Other Race Alone	33.6	3,149	0.4	41.9	2,510	0.2	40.6	11,491	0.9	36.8	50,712	3.2	37.9	38,322	2.3
Two or more races			0.0			0.0			0.0	37.4	32,662	2.1	38.1	31,177	1.8
TOTAL		856,642	100.0		1,048,216	100.0		1,311,789	100.0		1,589,934	100.0		1,702,603	100.0
Ethnicity															
Not Hispanic	(X)	850,578	99.3	(X)	1,040,327	99.2	(X)	1,270,012	96.9	(X)	1,484,567	93.3	(X)	1,382,632	95.0
Hispanic	49.3	6,064	0.7	49.2	7,889	0.8	46.9	41,177	3.1	43.3	106,367	6.7	45.0	72,664	5.0

Table FHA-5: LEP Persons for Jurisdiction and Region

Murfreesboro					Nashville-Davidson-Murfreesboro-Franklin, TN Metro Area				
Total Population		111,814			Total Population		1,702,603		
Total Population ≥ 5 Years		104,442			Total Population ≥ 5 Years		1,587,576		
Speak only English at home		95,636 91.6%			Speak only English at home		1,431,484 90.2%		
RANK	Total persons 5 or older who speak a language at home other than English is 8,806	Speak English Well or < TVW	# < TVW	% < TVW	RANK	Total persons 5 or older who speak a language at home other than English is 156,092	Speak English Well or < TVW	# < TVW	% < TVW
	1 Spanish	3,927	1,736	44.2%		1 Spanish	88,405	41,562	47.0%
	2 Laotian	1,331	650	48.8%	2 Arabic	9,642	4,906	50.9%	
	3 Chinese	663	329	49.6%	3 African languages	6,469	2,240	34.6%	
	4 Japanese	134	93	69.4%	4 Chinese	4,548	2,186	48.1%	
	5 Vietnamese	129	87	67.4%	5 Vietnamese	3,529	2,107	59.7%	
	6 Korean	188	59	31.4%	6 Laotian	4,372	1,868	42.7%	
	7 Other/Unspecified languages	111	49	44.1%	7 Other Indo-European languages	4,108	1,441	35.1%	
	8 Other Slavic languages	175	48	27.4%	8 Other Indic languages	3,105	1,314	42.3%	
	9 Persian	157	43	27.4%	9 Korean	2,905	1,291	44.4%	
	10 African languages	176	41	23.3%	10 Other Asian languages	3,316	1,259	38.0%	

Data Source: 2009-2013 American Community Survey - B16001 Language Spoken At Home By Ability To Speak English For the Population 5 Years And Over

Notes: Speak English Well or < TVW is the universe of persons who speak the listed language at home. # < TVW is the number of those persons who speak English less than "very well". This is the population being identified in this Table as having Limited English Proficiency. % < TVW is the percentage of the population who speak the listed language at home who speak English less than "very well".