

MURFREESBORO 2035

Our Future Begins Now

Introduction

Murfreesboro's long-term future as a community is inextricably tied to the condition and availability of its housing resources. Housing is central to almost any discussion about City affairs, no matter whether the focus is on economic development opportunities, student enrollment trends at MTSU, or the ability to simply walk from one neighborhood to another. As Murfreesboro positions itself as an attractive, suburban living alternative to Nashville, Franklin and Smyrna, the quality, affordability, and selection of housing options will directly influence the City's ability to recruit and retain residents and employers.

While one challenge is to sustain the integrity of existing neighborhoods, another task is to address future housing needs. Having a diverse stock of housing - new and old, large and small - is instrumental in offering choice and providing for the individual needs of all households, regardless of economic stature. Besides price and location, another consideration is the design of neighborhoods. The suburban development that occurred in the latter part of the 20th century departed from the established town settlement pattern near the core of the city. National trends, however, reflect a growing demand for new housing developments to engender neighborhood-style patterns that are once again integrated into the existing fabric of the community, and located near other uses for ease of access, accessible to local services, offering transportation options, and preserving resources through innovative subdivision design.



NEIGHBORHOODS

Neighborhoods are made of residents who have a relationship with one another as friends and acquaintances. A subdivision is merely a large group of houses defined by street boundaries.

Murfreesboro residents wish to enjoy quality housing and the positive impact that well-designed neighborhoods can have on the image and wellbeing of the community.

Concurrent with employment and population growth, Murfreesboro's stock of housing and neighborhoods will continue to grow. Providing quality housing and neighborhoods is fundamental in creating a desirable place to live. Considering citizen concerns and comments about existing residential developments, it is important to recognize that creating a diversity of future housing options to support changing lifestyles will likely require additional development standards.

The purpose of this chapter is to identify strategies and potential solutions to ensure that the community meets its existing and future housing needs through the provision of safe, quality, and affordable housing within livable, attractive neighborhood environments. The types of housing, their arrangement and design, and integration of open space and amenities contribute significantly to the character of the community. The City's economic health relies, in part, on its ability to preserve its well-established neighborhoods while planning for the development of new living environments that meet the physical, social, and economic needs of its residents.

Livability can be defined as, "the sum of the factors that add up to a community's quality of life – including the built and natural environments, economic prosperity, social stability and equity, educational opportunity, and cultural, entertainment and recreation possibilities."

Source: *Partners for Livable Communities*

Guiding Principles

The following principles will inform the development of recommended strategies, initiatives and actions for accomplishing the above-mentioned goals.

- ▶ **Guiding Principle 1:** Support initiatives to develop fair and equitable housing within neighborhoods throughout the City.
- ▶ **Guiding Principle 2:** Encourage residential infill development and redevelopment that is compatible with the scale and character of existing neighborhoods.
- ▶ **Guiding Principle 3:** Provide opportunities for a greater mix of housing types in sufficient quantity to serve current and future Murfreesboro residents and workers, which are located in proximity to employment centers.
- ▶ **Guiding Principle 4:** Support initiatives to develop new affordable housing.
- ▶ **Guiding Principle 5:** Promote neighborhood design that allows for multi-modal connectivity between residential areas, commercial areas, parks and open space.
- ▶ **Guiding Principle 6:** Provide appropriate park space and recreation areas and amenities as a focal point in all newly developing neighborhoods.
- ▶ **Guiding Principle 7:** Provide a neighborhood environment that promotes safety and social well-being of residents, and preserves sensitive natural areas.
- ▶ **Guiding Principle 8:** Foster the development of housing typologies and neighborhoods that support every stage of life.

HOUSING STRATEGY

Chapter 2, *Growth Capacity and Infrastructure*, proposed strategies that promoted growth patterns focused on fiscal and physical responsibility, and recommended balancing greenfield development with infill development and redevelopment. Those same strategies can be translated to assist in maintaining affordable and desirable housing. A focus on development of housing in proximity to employment centers that also offer adequate infrastructure and strong service delivery will reduce transportation costs and minimize the long term costs associated with improvement and maintenance of streets and utilities. Improving the overall affordability of housing stock, without reducing housing quality, allows for improved living conditions and, for some, a transition to prosperity. A housing strategy must be based upon the premise of ensuring affordability,

Choices made in relation to housing strike deep into how and where residents will live, work, play, shop – and invest.

maintaining quality, creating opportunities for positive transition, and establishing sustainable development patterns.

Issues and Opportunities

Through the plan development process, several issues and concerns were identified related to housing and neighborhoods in Murfreesboro. Over the last 18 months multiple input sessions, stakeholder groups, and surveys have documented priority housing-specific issues and concerns.

These impressions, along with analysis of existing conditions, review of current housing-related plans and policies, and examination of expected future growth trends, have helped to form the foundations of the various themes within this chapter; bring focus to this Comprehensive Plan regarding the community's values, expectations and priorities for addressing housing needs in Murfreesboro.

PRECEDENT

Since the federal adoption of the 1964 Fair Housing Act, the City has been actively engaged in fair housing choice and creation of affordable housing. The background for this analysis and findings in this chapter are primarily derived from the *Analysis of Impediments to Fair Housing Choice*, a detailed housing study initiated by the City in 2010. The purpose of this study is to identify the impediments and barriers that citizens of Murfreesboro have in securing safe, decent, and affordable housing. In this chapter, the quantitative and qualitative findings of the housing study are framed in the broader contexts of land use, community character, growth capacity and economic development.

MAINTAINING AFFORDABILITY

Affordability is complex and highly variable. Households earning a spectrum of incomes will each view affordability differently. Recent increases in housing costs in Murfreesboro and Rutherford County have caused some families to begin to encounter affordability

issues. The price barrier created by the new housing market creates difficulties for many households to consider when purchasing a new home in Murfreesboro. In addition, an increasing group of seniors, young unmarried professionals, students and lower income residents are in need of housing that is affordable in their stage of life.

MAINTAINING HOUSING DIVERSITY

Changing demographics and lifestyles resulting from an aging Baby Boomer generation (which composes 20 percent of the American population), the majority of which are well into retirement (although they are living longer); and the emerging Millennials, whose vision of the American Dream does not necessarily include owning a home and a car; and the desire for more walkable and bike-able community environments, complete with multi-modal public transit options; is having a significant impact on the urban form and character on this country's built environment. The quest to attract more corporate headquarters and white collar businesses will introduce more young, single professionals who are interested in outdoor activities, dining in ethnic restaurants, and drinking craft beers with friends. They want to be where the action is and will most likely prefer to live in Downtown Murfreesboro compared to the suburban single-family residential areas in West Murfreesboro.

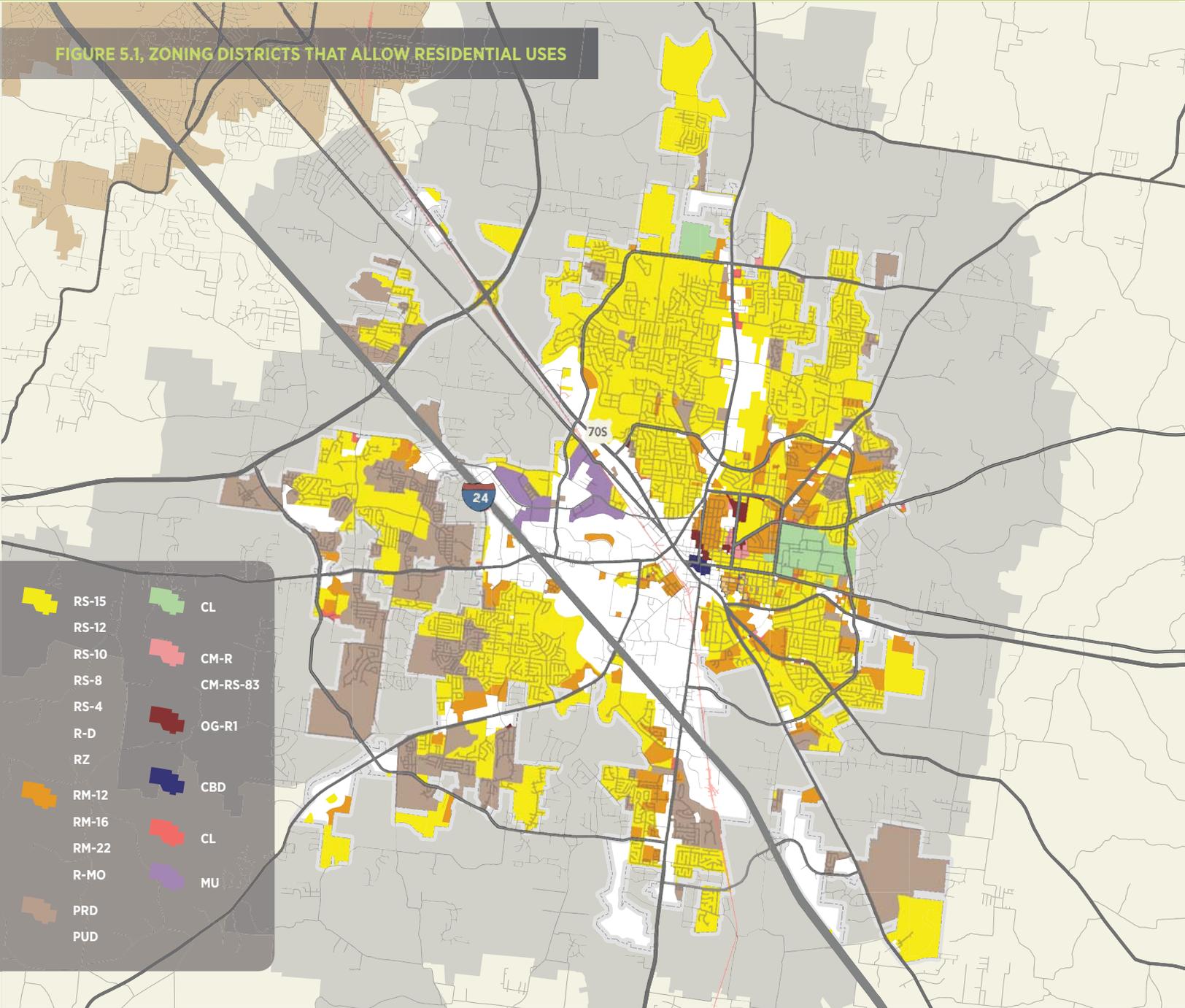
DEVELOPING CITIES OF NEIGHBORHOODS

The most vibrant and economically successful cities in this country are those that are composed of strong, cohesive neighborhoods that are woven together by thriving commercial corridors and punctuated with lively "town centers" and entertainment districts. As discussed in this chapter, there is a distinct difference between a subdivision and a neighborhood, the latter being a place that people have endowed with cultural values and meaning. The most successful neighborhoods fulfill the diverse housing and social needs of every stage of one's life and provide depth and richness to living.

The Housing Strategy

- ▶ Increase affordability through expanded housing choice.
- ▶ Establish opportunities for site and community transition.
- ▶ Promote context sensitive manufactured housing.
- ▶ Build "living environments" such as neighborhoods and villages, rather than subdivisions and strip lots.
- ▶ Develop the majority of housing near employment centers.

FIGURE 5.1, ZONING DISTRICTS THAT ALLOW RESIDENTIAL USES



RESIDENTIAL ZONING

70% of land within the city consists of a district that allows residential development.

Residential Zoning

Roughly 70 percent or 27,286.51 acres of land zoned within the City of Murfreesboro can accommodate residential uses as seen in Figure 5.1, *Zoning Districts that Allow Residential Uses*, and Table 5.1, *Zoning Districts that Allow Residential Uses*. The most common type of residential zoning is large lot single family lots found in RS-15, RS-12, and RS-10, which occupies 15,853.5 acres, roughly 58 percent of land zoned with residential uses within the City. The second most common type of residential zoning is the PRD, PUD and MU districts. In general, these districts allow for a range of lots sizes; however, most of these districts accommodate larger single-family lots as seen in the RS districts that accommodate a larger lot size. PRD, PUD and MU districts occupy 6,540.97 acres, roughly 23 percent of land zoned with residential uses within the City. Multi-family housing, mainly represented within the RM-12, RM-16, RM-22 and R-MO districts occupies only nine percent (2,457.44 acres) of all residentially zoned

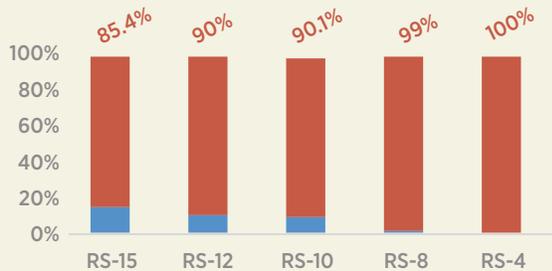
land. Similarly, small lot single-family housing, which is allowed in RS-4, RS-8, RZ, and RD districts, occupies an even smaller percentage by claiming only five percent (1,413.89 acres) of residentially zoned land.

While the City has capacity for residential uses, the City's zoning mainly allows for larger single-family lots, and has less capacity for smaller minimum lots and multi-family dwellings. Ultimately, the City's application of its residential zoning affects the cost of housing. The predominance of larger-lot single family housing is not inherently bad; however, it limits the variety of housing options that specific user groups, such as seniors, childless couples, millennials, and MTSU students, are looking for. For instance, seniors have distinctly different housing needs than a young family with children; in essence, the larger lot single family home is not a viable housing option for all residents. In order to accommodate these groups, the City will want to understand how these user groups can have housing choice while maintaining the desired community character of Murfreesboro.

TABLE 5.1, ZONING DISTRICTS THAT ALLOW RESIDENTIAL USES

Zoning Districts that allow residential use		Minimum Lot Area in Square Feet	Acres Zoned	Percent of Residentially Zoned Land
RS-15	Single-Family Residential District	15,000	15,853.5	58.1%
RS-12	Single-Family Residential District	12,000		
RS-10	Single-Family Residential District	10,000		
RS-8	Single-Family Residential District	8,000	1,413.89	5.2%
RS-4	Single-Family Residential District	4,000		
R-D	Duplex Residential District	8,000		
RZ	Residential Zero Lot Line District	3,000		
RM-12	Residential Multifamily District	3,200 to 15,000	2,457.44	9%
RM-16	Residential Multifamily District	3,000 to 12,000		
RM-22	Residential Multifamily District	2,500 to 10,000		
R-MO	Mobile Home District	4,000		
CL	Local Commercial District	3,750 to 15,000	1,020.70	3.7%
CM-R1	Medical District Residential	2,500 to 15,000		
OG-R1	General Office District - Residential	2,500 to 12,000		
CBD	Central Business District	No Minimum	1,020.70	3.7%
CM-RS-83	Medical District Residential Single-Family	8,000 SF Only		
CU	College and University District	10,000 to 25,000	6,540.97	24%
PRD	Planned Residential Development District			
PUD	Planned Unit Development District			
MU	Mixed Use			
			TOTAL	100%

FIGURE 5.2, STATUS OF SINGLE-FAMILY ZONED LAND

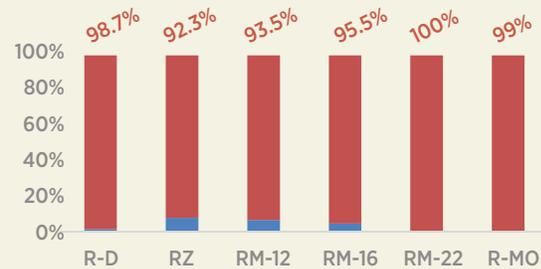


21 percent of multi-family zoned land remains available for development.

DEVELOPED % LAND AVAILABLE TO DEVELOP

35 percent of single-family zoned land remains available for development.

FIGURE 5.3, STATUS OF MULTI-FAMILY ZONED LAND

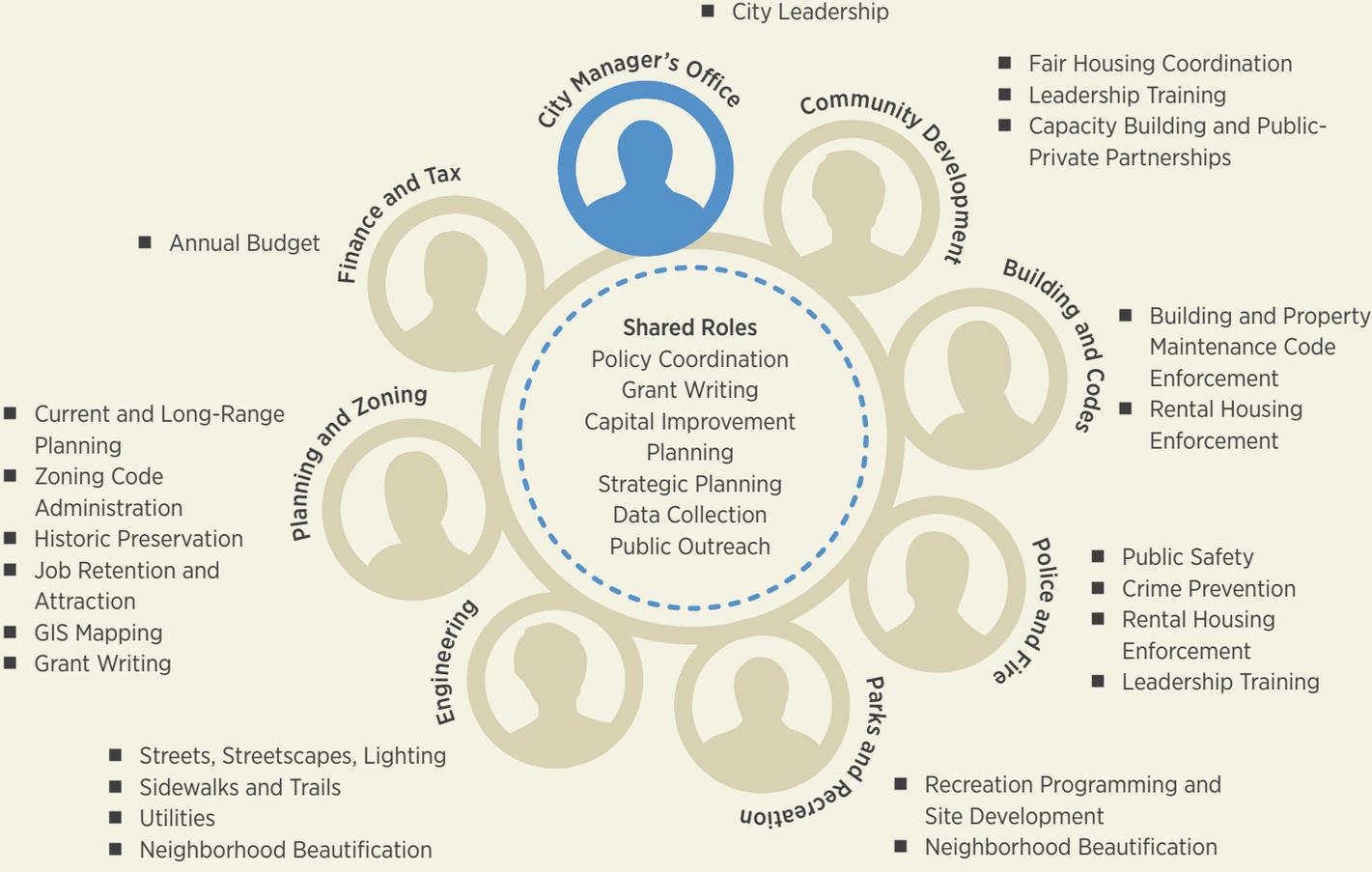


As illustrated in Figure 5.2, *Status of Single-Family Zoned Land* and Figure 5.3, *Status of Multi-family Zoned Land*, much of the residentially zoned land is almost entirely developed. With regard to available land for single-family develop, 35.5 percent of single-family zoned land remains available for development. Of the single-family zoned land that is available, the larger lot single-family zoning found in RS-15, RS-12, and RS-10 districts have

marginal remaining capacity for housing development. With respect to multi-family development, only 21 percent of multi-family zoned land is available for development.

This analysis shows that the City is beginning to reach it's limit with available land that can accommodate residential uses, especially for smaller single-family lots (which have already reached capacity) and multi-family housing developments within the traditional single-family and multi-family zoning districts. Currently, the majority of vacant residentially zoned land is in the PRD and PUD districts which allow the flexibility for both single-family and multi-family housing; developments in the PRD and PUD zones has included apartments, condos and townhomes, and the smaller lot and zero-lot line development that enables construction of housing that can meet a wider range of housing demand and is more affordable to households with modest incomes.

The City is beginning to reach it's limit with available land that can accommodate residential uses within its traditional single-family and multi-family zoning districts.



City's Role

The quality, condition, and relative affordability of Murfreesboro homes are influenced by the housing market. However, the City has a major role in protecting the community's quality of life and economic health through code enforcement and establishment of ordinances that dictate minimum standards. As seen in the above schematic, the coordination of housing is a shared effort throughout many of the prominent departments within the City. The departments involved with housing and neighborhoods include: Community Development, Building and Codes, Police and Fire, Parks and Recreation, Engineering, Planning and Zoning, and Finance and Tax. These eight departments, including the City Manager's office, are intimately involved in shaping the quality of housing and neighborhood composition throughout the City.

From fair housing and low-income housing to public safety via crime prevention, each department within the City plays a vital role in ensuring that the key components that make up safe, quality neighborhoods are maintained.

5.1 On Housing

Housing: By the Numbers

Murfreesboro is currently adjusting to changing economic and housing market conditions. In planning for its future, Murfreesboro faces the challenges of sustaining economic growth, accommodating the requirements of an aging population, maintaining the appearance and quality of existing neighborhoods, and expanding its housing supply. Before looking at the future, however, it is important to consider the past and current conditions. This section contains a demographic and socioeconomic assessment of the City in order to establish a baseline from which to evaluate the need and direction for change.

The following indicators provide an overview of housing within Murfreesboro. All data, unless otherwise noted, is referenced from the 2010 U.S. Census Bureau and/or 2009-2013 American Community Survey, Five-year Estimates, which the U.S. Census Bureau conducts periodically between decennial census years.

Of Murfreesboro's resident population, 92.2 percent were born in the United States, compared to the Tennessee state average of 94.6 percent. The estimated median age in Murfreesboro in 2014 was 30.7 years, which is somewhat younger compared to the statewide median (38.2 years). Also, similar to the State of Tennessee as a whole was the percentage of households having one or more persons age 65 or older— 7.4 percent in Murfreesboro and 13.9% statewide. Significantly, 30.1 percent of Murfreesboro households had one or more persons under age 18, compared to the state average of 28.0 percent. Across the board, a higher portion of Murfreesboro households are occupied by younger families with children.

HOUSING CHARACTERISTICS

As discussed in Chapter 2, *Growth Capacity and Infrastructure*, Murfreesboro's population is anticipated to grow from 117,044 people in 2013 to about 228,090 by the year 2035 (target population), an increase of 111,046 people. The average household size in Murfreesboro in 2010 was 2.59 persons. Using this same average as a starting point, Murfreesboro will require approximately 88,415 viable housing units by 2035 to accommodate its projected population and – assuming a variety of housing types are provided – maintain a sound, balanced housing market. This will require the addition of nearly 42,958 additional housing units by 2035, as depicted in Figure 5.9, *Housing Unit Supply and Demand*. This figure is conservative as it does not account for the number of

aging homes that will become functionally obsolete, fall into disrepair, and need to be replaced. If the same ratio of owner- versus renter-occupied housing continues in future years, then approximately 22,456 (49 percent) of the projected 42,958 new units by 2035 will be owner-occupied, with the remaining 20,502 units (43 percent) renter-occupied, refer to Table 1.9, *Vacancy, Owner Occupation, and Renter Occupation Rates (2014)* in Chapter 1, *Planning Context*.

Murfreesboro holds a steady residential vacancy rate of seven to eight percent. The “rule of thumb” often used by economists is that five to eight percent is a “natural” vacancy level that promotes the healthy functioning of the housing market, as well as supporting the community's economic development. When the vacancy rate is too low, demand for housing will push up rents and prices as consumers vie for scarce units. Conversely, when vacancy rates are high, new and relocating households can be accommodated by the existing stock of housing, and new units are not necessary. If housing vacancy in Murfreesboro should fall to a sustained rate below five percent, then the estimated number of units needed to house its future population will need to be somewhat higher to maintain the local market's vacancy cushion.

NATIONAL HOUSING TRENDS

In planning for the City of Murfreesboro's future, current housing-related issues and demand must be understood through the lens of national housing patterns and trends, beginning with how the concept of ‘family’ has changed over time.

- ▶ Households will be evolving to accommodate more individuals, empty-nesters and city-lovers.
- ▶ The demand for new homes on the outskirts of U.S. towns has fallen spectacularly in the last several years, while foreclosures and speculative building have created a far greater supply of homes than there are buyers.
- ▶ Rising fuel costs have made the long commute to work that much less attractive. The result is that farmland close to cities that has often been the seedbed for new housing developments is becoming less valuable to builders, at the same time as farmers want more of farmland, in order to satisfy the ever-growing demand for fresh, locally-grown produce.¹
- ▶ The preference for a blended neighborhood with a mix of houses and stores and other businesses within an easy walk.²

1 Daniel Pimlott, “U.S. Builders forced to sell off holdings.” *Financial Times*, July 18, 2008.

2 Benfield, Kaid. “How the evolving housing market will help sustainable communities.” *Switchboard* Newsletter, Natural Resources Defense Council. http://switchboard.nrdc.org/blogs/kbenfield/does_the_housing_market_still.html

- ▶ Preferences for smaller homes and more pedestrian-focused neighborhoods have become the most livable, and ultimately the most successful.
- ▶ The demand for a diverse and changing array of household types.
- ▶ The growing parts of the housing market are non-family households, smaller households including people living alone, unmarried couples, single-parent households with kids, and older households.³
- ▶ Married couple households have declined sharply since the 1950s, from over 75 percent of all households then to about 50 percent now. The increase in “non-family households” consisting of singles or persons not related to each other by birth, marriage or adoption (refer to Figure 5.4, *Households by Type: 1940-2012*).
- ▶ Average household size has reduced, from about 3.7 persons in 1940 to about 2.6 persons now. Family households have dropped from about 3.8 persons to about 3.1 persons (refer to Figure 5.5, *Average Household Size: 1940-2012*).
- ▶ People are marrying later than they used to, if they marry at all (refer to Figure 5.6, *Median Age at first marriage by sex: 1890-2012*).
- ▶ The number and portion of people living alone has risen steadily and significantly for decades (refer to Figure 5.8, *Percent of Households with one person: 1960 - 2012*).
- ▶ The number of unmarried couples living together; nearly eight million today compared to only around three million as recently as 1996. Even the number of unmarried couples with children has doubled in less than 20 years.

³ Benfield, Kaid. “Meet the Modern American Family: What does it mean for Sustainability?” Switchboard Newsletter, Natural Resources Defense Council. <http://thinkprogress.org/climate/2012/11/22/1229331/meet-the-modern-american-family-what-does-it-mean-for-sustainability/>

FIGURE 5.4, HOUSEHOLDS BY TYPE: 1940-2012

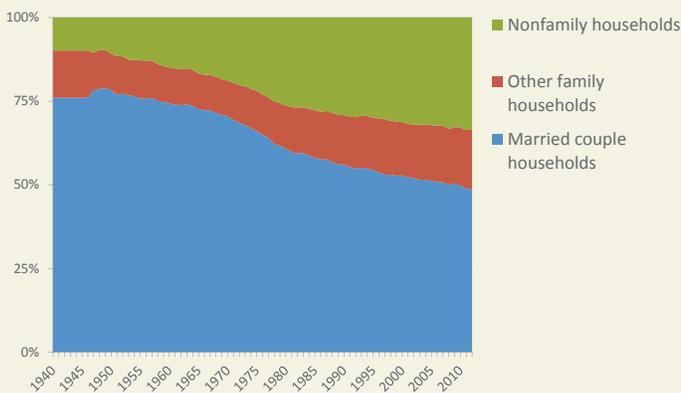


FIGURE 5.5, AVERAGE HOUSEHOLD SIZE: 1940-2012

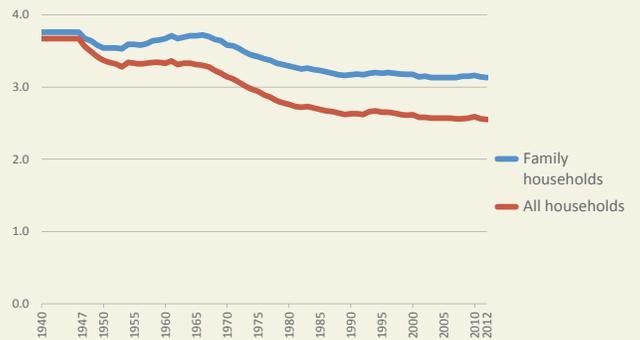


FIGURE 5.6, MEDIAN AGE AT FIRST MARRIAGE BY SEX: 1890-2010

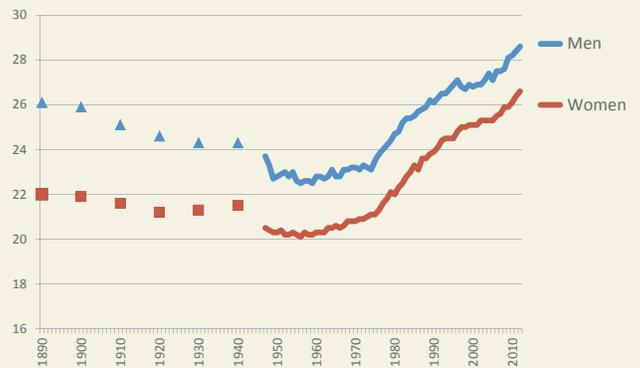


FIGURE 5.7, CHILDREN UNDER 18, LIVING WITH MOTHER ONLY, BY MOTHER'S MARITAL STATUS 1968-2012

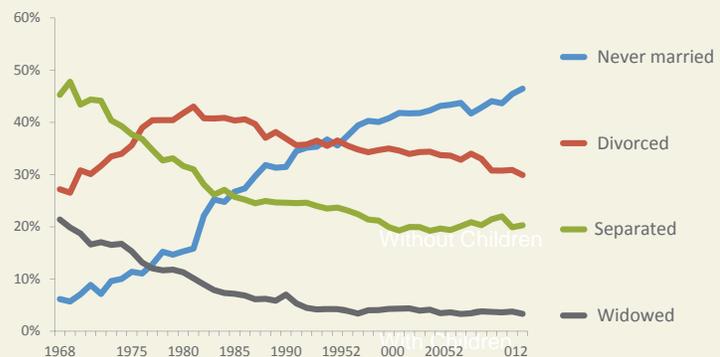
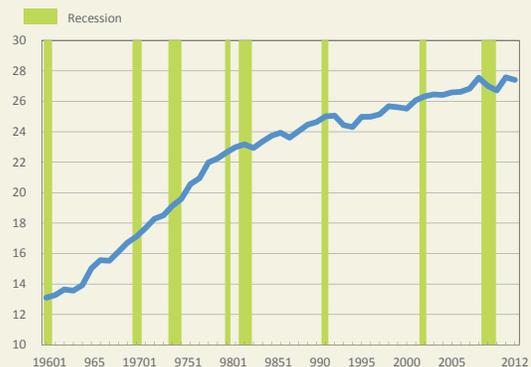


FIGURE 5.8, PERCENT OF HOUSEHOLDS WITH ONE PERSON: 1960-2012



- ▶ The portion of children living with two parents has dropped dramatically from 1960, from just under 90 percent of all children in 1960 to around 70 percent in 2012. Much of this increase can be attributed to a significant increase in the portion of children living with never-married mothers. (refer to Figure 5.7, *Children under 18, living with mother only, by mother's marital status 1968 - 2012*).

MURFREESBORO'S HOUSING TRENDS

Construction of single family and multi-family dwelling units was at its highest in 2004, especially multiple family units saw a 956 percent increase, see Table 5.2, *New Construction Activity in Murfreesboro (2000-2014)*. The national recession in 2007 - 2009 impacted Middle Tennessee, resulting in a housing slowdown similar to the rest of the country. Between 2007 and 2008, the City reduced the number of acres annexed from 1,286 to 227 acres and this trend has continued over the past six years. Similarly, the building permits were at the lowest from 2008-2012 and only in the past few years have building permits increased significantly, though the construction activity has remained well below the average number of homes permitted in the early 2000's.

According to data from the 2012 HUD Housing Market Analysis the Nashville-Davidson-Murfreesboro-Franklin, TN Comprehensive Housing Market Analysis:

Owner Condition:

- ▶ Builders increased new home construction in the Southern Suburbs submarket (Rutherford and Williamson Counties), especially in Rutherford County, in response to the improving sales market conditions.
- ▶ In 2012, construction and sales activity was primarily in Rutherford County, in the cities of Smyrna and Murfreesboro, because of more affordable prices.
- ▶ Estimated demand for new market-rate sales housing in the Southern Suburbs submarket (2012-2015) equals 7,785 units.

Rental Condition:

- ▶ Moreover, rental occupancy and average apartment rents improved during 2012 because of sustained job growth and a reduced number of apartments that entered the market since 2008.
- ▶ In response to increasing occupancies, multi-family construction, as measured by the number of multi-family units permitted, increased substantially beginning in 2012.

- ▶ Students at Middle Tennessee State University (MTSU), occupy a large portion of the rental stock in the Southern Suburbs submarket. According to MTSU, only 3,500 students of 26,400 live in on-campus residence halls and apartments.
- ▶ Estimated demand for new market-rate rental housing (1-, 2-, and 3-bedrooms) in the Southern Suburbs submarket (2012-2015) equals 2,710 units.

As shown in Table 5.3, *Home Sales by County*, home and condominium sales in Rutherford County between 2000 and 2014 have also risen by 57 percent and 48.5 percent respectively. This increase in home and condominium

TABLE 5.2, NEW CONSTRUCTION ACTIVITY IN MURFREESBORO (2000-2014)

	Single Family Units	% Change	Multiple Family Dwelling Units	% Change
2000	964	(X)	520	(X)
2001	1,136	18%	770	48%
2002	1,284	13%	140	-82%
2003	1,603	25%	120	-14%
2004	1,904	19%	1,267	956%
2005	1,793	-6%	1,082	-15%
2006	1,597	-11%	345	-68%
2007	1,157	-28%	237	-31%
2008	572	-51%	896	278%
2009	406	-29%	254	-72%
2010	346	-15%	184	-28%
2011	406	17%	0	-100%
2012	536	32%	458	100%
2013	711	33%	889	94%
2014	821	15%	1,023	15%
TOTAL	15,236		8,185	

Source: *Building Permits Issued - Murfreesboro Building and Codes Department*

TABLE 5.3, HOME SALES BY COUNTY (2014)

Rutherford County	2010	2014	% Change
Residential Sales	3,159	4,989	57%
Residential Median	\$145,000	\$170,000	17.2%
Condominium Sales	247	367	48.5%
Condominium Median	\$104,000	\$118,500	13.9%

Source: *Great Nashville Associates of Realtors Inc. 2014 Home Sales by County: Fourth Quarter*

FIGURE 5.9 HOUSING UNIT SUPPLY AND DEMAND

Supply and Demand

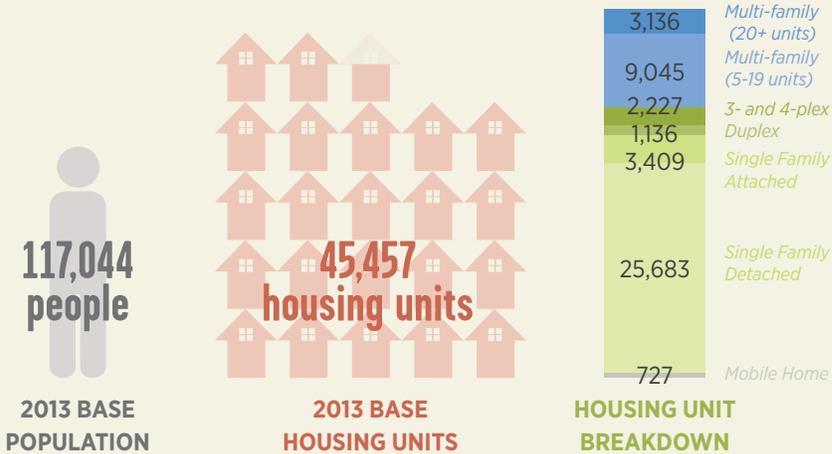


average household size
2.5 persons

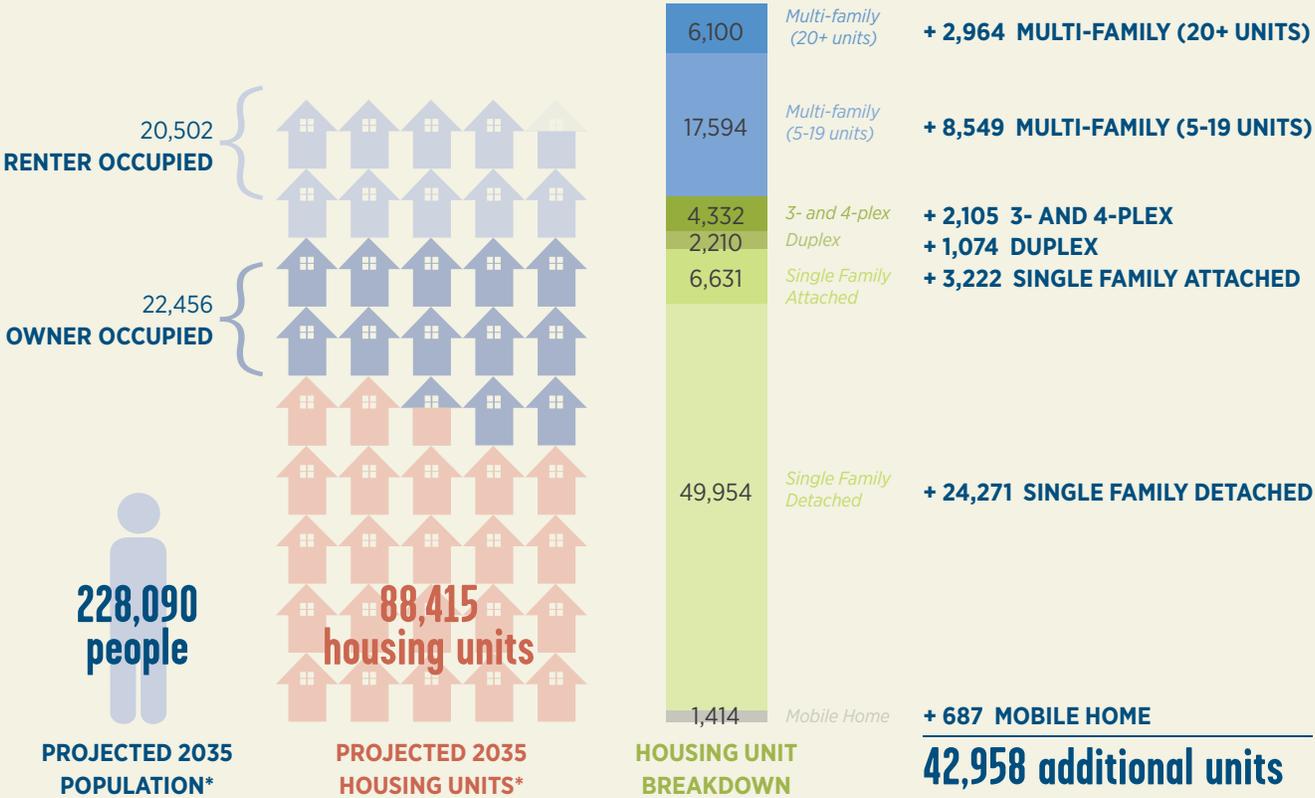


= 2,000 houses

2013

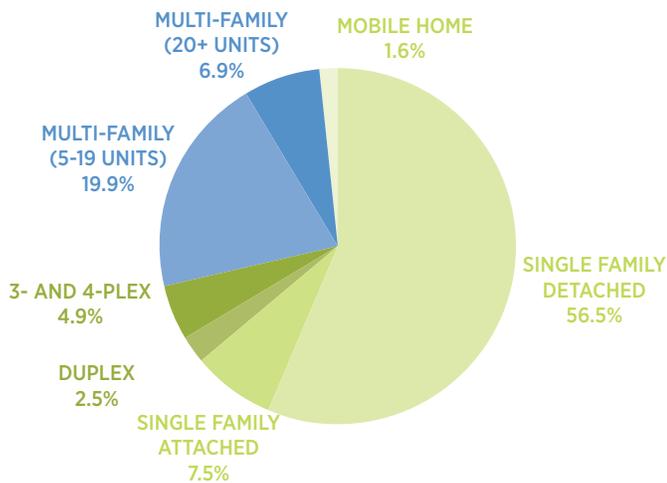


2035



* Using 2013 population as base comparison population

FIGURE 5.10, HOUSING UNITS IN STRUCTURE (2012)



Source: U.S. Census Bureau, 2008-2012 American Community Survey Housing Summary

sales has also been accompanied by an increase in residential and condominium values; median residential values increased by 17.2 percent while condominium median values rose by 13.9 percent. The increase in value of the homes that are selling within Rutherford County suggests there is a portion of the population that has more spending power when it comes to home investment.

HOUSING TYPOLOGIES

Murfreesboro's composition of housing types needs to accommodate the spectrum of life-cycle stages: college students, young professionals, families, empty nesters, and seniors. Statistics indicate that around 57 percent of the housing stock in 2012 is comprised of single family detached units, as seen in Figure 5.10, *Housing Units in Structure (2012)*. Single family attached comprised around seven percent and the various types of multi-family units, duplexes to 20+ unit buildings, made up 34 percent.

The Murfreesboro City Code allows for a modest range of housing types in specific zoning districts. While the density and parking requirements of multi-family units warrant transitions and buffering from single-family homes, duplexes and townhomes offer affordable alternatives to single-family detached homes and maintain the architectural and spatial character of a neighborhood. Townhome developments involve the use of a site for three or more attached dwelling units, each occupied by one household and separated by vertical sidewalls. Unlike apartments, townhomes typically offer a front yard, backyard, and personal parking space. However, these amenities are much smaller in scale compared to single family detached homes, and require far less maintenance and less up-front cost for the lot.

Topic Summary Report

A topic has closed on Murfreesboro 2035: Online Discussion Forum

Topic: Housing and Neighborhoods

What housing types will Murfreesboro need in the future that are not available at all or enough today?

Surveys Submitted: 32 Comments: 3

Survey Results

QUESTION 1

Check all that apply

Senior housing	21
Downtown lofts	18
Single-family homes	18
Attached town homes	10
Patio homes	9
Apartments	5
Duplexes	3

Common open space, connections to trails and public parks, and proximity to mixed uses help to mitigate any sense of yard deficiency while creating a greater sense of community among homes.

“LIFE-CYCLE” HOUSING

Given the diversity and age distribution of the City's population, it is essential to have a balanced housing stock that supports a “life-cycle housing” philosophy. This involves the notion that a wide range of housing types, styles, and price ranges should be available so that residents can readily make lifestyle transitions within their own community as they age (e.g., from “starter” housing, perhaps into a larger dwelling to accommodate a family, then perhaps into an “empty nester” situation, and finally into a down-sized space and/or “assisted living” or full-time care facility as health conditions dictate). Furthermore, senior housing options are especially important in most all U.S. communities today as the nation is still at the front end of the Baby Boomer retirement wave of the next several decades. Units marketable to households that are “downsizing” should both be permitted and encouraged in appropriate locations. Options may include appropriately-scaled duplex homes, patio homes, townhomes, and multi-family structures. Otherwise individuals young and old may be forced to move elsewhere to find the type of

housing they need or can afford at a particular stage of life. By working toward a housing market and development pattern and mix that is attuned to life-cycle needs, a community can also be better positioned to respond to the special needs of various niche groups within the marketplace.

HOUSING AGE AND QUALITY

Typically, housing needs significant repairs after 20 years. 28 percent of Murfreesboro housing units are over 35 years old (12,728 units); nine percent of which were constructed before 1960; 18.6 percent were constructed during the 20-year period between 1960 and 1979; and 38 percent constructed between 1980 and 1999. 34 percent have been constructed since 2000 (refer to Figure 1.22, *Percent of Homes Built in 2000 or later (2012)* and Table 1.8, *Age of Homes (2012)* in Chapter 1, *Planning Context*).

As housing units age, upgrades are required to keep them relevant to occupants. Energy-efficiency and handicapped-accessibility improvements are common investments. Straightforward improvements, such as a wheelchair ramp, can increase the viability of the home for an aging occupant, and provide a valuable amenity. Recent building code amendments, such as the 2009 International Energy Conservation Code (IECC), have allowed the City to enforce insulation inspections throughout the City, and therefore make steps towards achieving a more energy efficient housing stock. In addition, the Community Development Department sponsors a four-pronged housing rehabilitation program for low-income-eligible residents. Looking ahead, Murfreesboro will need to continue to develop and implement programs and policies that will address its housing stock as it continues to age.

Housing Rehabilitation Program



The Community Development Department operates four programs under the umbrella of its Housing Rehabilitation Program. Participants in these programs must be income eligible. For those residents who qualify, the Housing Rehabilitation Program aims to bring homes back into safe, sanitary, and decent condition. The programs consist of:

- ▶ Housing Rehabilitation and Reconstruction
- ▶ Emergency Repairs
- ▶ Tree Removal
- ▶ Sewer Tap Assistance



Affordability

The American Community Survey indicates that the median value of a home in 2014 in Murfreesboro is approximately \$176,200 representing a 45 percent increase above the median value in 2000 (\$121,200). During the same 10 year period, median household income (as stated by the U.S. Census Bureau) increased only 28 percent leaving a substantial gap between the growth in housing value and household income.

As shown in Figure 5.11, *Median Household Income By Block Group*, residents with the highest incomes live in the northeast and west portions of the City. Block groups with residents that have the lowest incomes are predominately located within the central portion of the City. With respect to median home value, which can be referenced in Figure 5.12, *Median Home Value By Block Group*, the highest values of homes are located in the northeast and northwest quadrants of the City which is consistent with the highest earning residents. The next highest tier of home values are located in the southwest portion of the City which also reflects the location of a comparable tier of median household income.

Lenders have historically suggested that a household should never spend more than 30 percent of its annual income toward housing costs. In Murfreesboro, approximately 29.3 percent of all households with a mortgage were beyond the suggested threshold. In fact, 20 percent were paying greater than 35 percent of their annual income toward housing costs. Among renters, more than 52 percent of households were dedicating more than 30 percent of their annual income toward housing, with 43 percent of renters paying more than 35 percent of their income on rent. Defined by the Department of Housing and Urban Development (HUD) as “Cost Burdened,” households that are paying more for housing must often forgo additional critical needs or choose to sacrifice quality of life in another manner; see *Housing and Transportation: A More Complete Measure of Affordability* later in this chapter. Households that pay 50 percent of their monthly income on housing are “extremely cost-burdened.”

MAINTAINING AFFORDABILITY

The affordability of local housing is a key factor regarding a community’s economic development potential and ability to attract and retain a quality workforce. As more new and existing homes come to market at higher sale prices, maintaining affordability for a large proportion of the local population, and especially for first-time

home buyers, is an ongoing challenge. In response to area growth and housing demand, it is important to bring more “starter,” intermediate and custom homes – as well as multi-family projects – to the market that aim for price points and rents that balance affordability with value and quality. And the local government can promote housing affordability by ensuring an adequate supply of land zoned for residential development which supports diverse housing types, in locations that can be supported with the necessary utility infrastructure and public services.

ENSURING AFFORDABLE AND SUFFICIENT HOUSING OPTIONS IN THE FUTURE

Affordability is a constant issue of debate. For many, the question is, “Affordable to whom?” A household earning \$50,000 will define “affordable” quite differently from the household that earns \$100,000 a year. Nevertheless, each is looking for housing that is affordable. In the past, families earning the median income have been able to afford housing. But with recent increases in housing costs, these families may begin to encounter affordability issues. The price barrier created by the new housing market creates difficulties for most households to consider purchasing a new home in Murfreesboro. Thus, the remaining option is to buy an existing home, though, as mentioned previously, the older housing stock presents its own rehabilitation issues.

Housing cost burden is a distinctly different measure than the affordability indexes that are based on typical housing cost and the median income. A housing affordability index and related affordability indexes measure the affordability based on the ratio of median income to median housing cost. The indexes reflect the affordability of the average unit for the average household consumer. Even though the average unit might be affordable to the average household, this does not mean that individual households might not face significant problems with housing affordability.

The housing cost burden measure provides the actual “affordability outcome” of the housing choices made by individual households. These choices are constrained by each household’s income and preferences, as well as by the housing available. The housing cost burden measure reflects preferences, budgets, and housing units that are available to each household.

According to the 2009-2013 American Community Survey, approximately 52 percent of Murfreesboro’s renting households paid more than 30 percent of their income for rent, and 29 percent of the owner-occupied

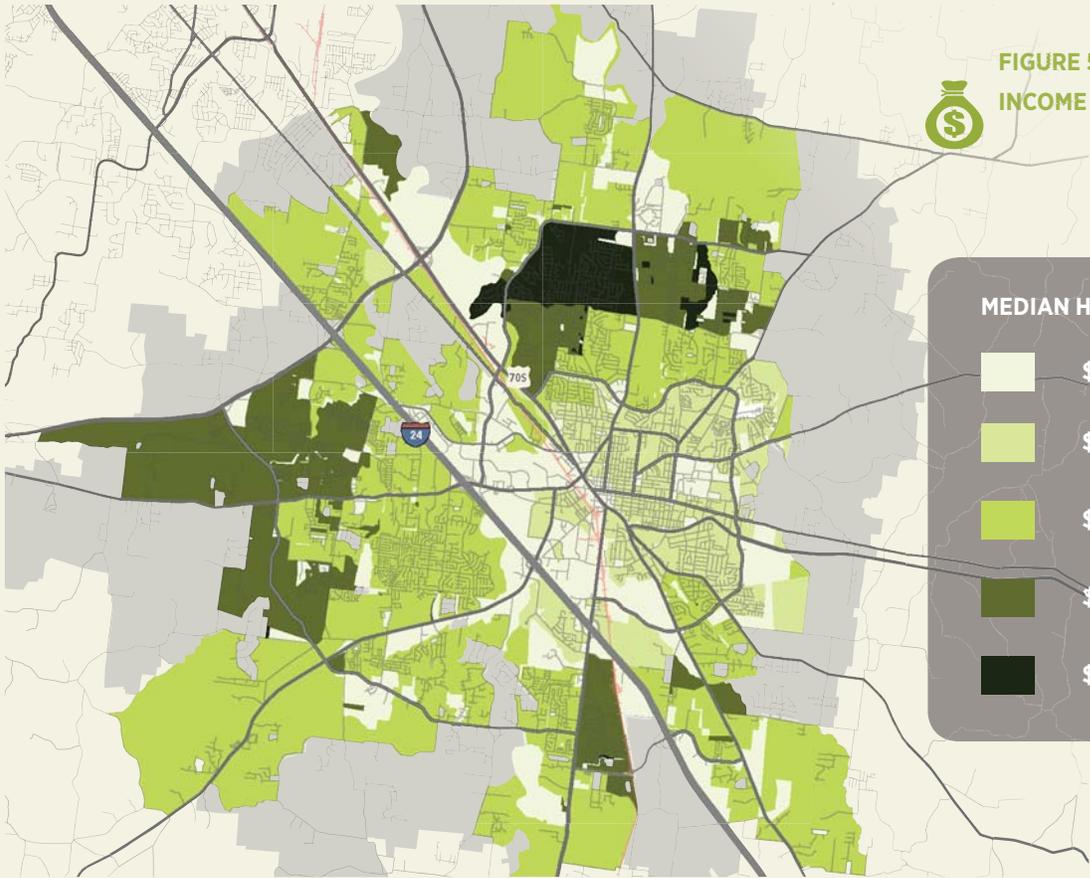


FIGURE 5.11, MEDIAN HOUSEHOLD INCOME BY BLOCK GROUP

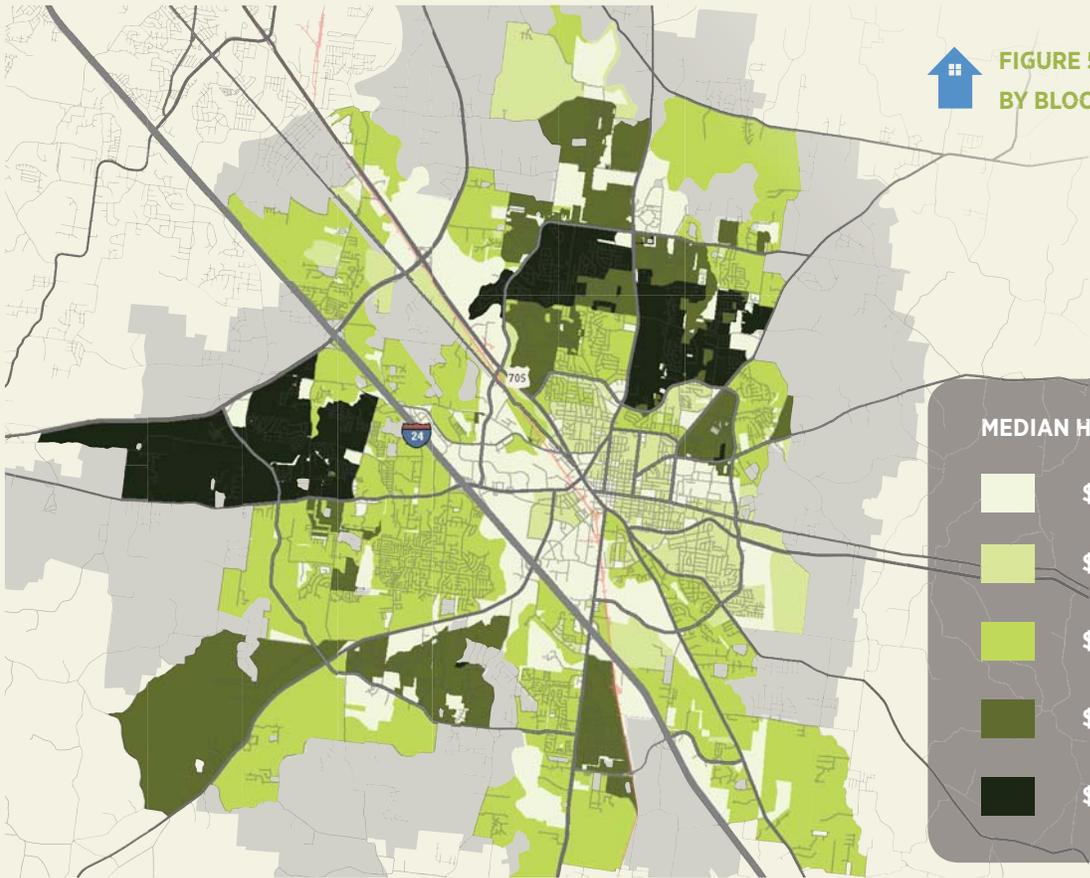


FIGURE 5.12, MEDIAN HOME VALUE BY BLOCK GROUP



Source: ESRI Featured Content: 2014 Median Home Value in United States, 2014 Median Household Income

For housing to be considered affordable to a family earning the median income, housing costs cannot exceed \$1,269 in a month

TABLE 5.4, 2014 AREA MEDIAN HOUSEHOLD INCOME (AMI) LIMITS

	Median Household Income	Affordable monthly housing payment (30%)
Extremely Low Income (30% of AMI)	\$15,230	\$380
Very Low Income (50% of AMI)	\$25,384	\$634
Low Income (80% of AMI)	\$40,614	\$1,015
MIDDLE INCOME (100% AMI)	\$50,768	\$1,269
High Income (120% of AMI)	\$60,921	\$1,523

Source: Murfreesboro Community Development Department, 2008-2011 CHAS, Tables 18B & 18C

households paid more than 30 percent of their monthly income for a mortgage. In the Murfreesboro area, the median family income in 2014 was \$50,768. For housing to be considered affordable to a family earning the median income (\$50,768), housing costs could not exceed \$1,269 in a month regardless of the type or terms of the mortgage, as referenced in Table 5.4, *2014 Area Median Household Income (AMI) Limits.*

Housing “affordability” is, of course, a relative term based upon the annual income of the household. To better determine affordability, as well as general need, the HUD has broken households into a series of classifications based upon income. As noted in Table 5.5, *Home Loan Thresholds in Murfreesboro (2014)*, categories range from High Income (greater than 120% of the median household income) to Extremely Low Income (less than 30 percent of the median household income). An online tool known as the “Affordability Calculator” (available on www.zillow.com) can be used to estimate the maximum

value of a home that is affordable to individuals at the top of each HUD income classification, including at the median household income level. Displayed in Table 5.5, *Home Loan Thresholds in Murfreesboro (2014)* are the calculation results for Murfreesboro based on the local median income. The results show that an individual or family in Murfreesboro earning the median household for 2014 (\$50,768) could afford to purchase a house as much as \$188,465 depending on the type of loan involved. It should be emphasized that these calculations assume no other significant consumer debt, which would impact the purchasing power of a potential home buyer depending on the amount of credit card and other debt being carried. The table also illustrates that persons who qualify for a conventional loan typically can buy “more house” in terms of dollar value, but they must also cover more of the closing costs themselves, which can be significant depending on the final sale price and loan amount.

TABLE 5.5, HOME LOAN THRESHOLDS IN MURFREESBORO (2014)

Percent of Median	Median HH Income	Affordable monthly house payment (30%)	FHA Regular Loan (30-Year Fixed Rate 3.75% interest)			
			Maximum Sales Price	Loan Amount	Down payment 3.5% of sales price of home*	Monthly Housing Cost**
30	\$15,230	\$381	\$48,064	\$46,465	\$1,599	\$380
50	\$25,384	\$635	\$88,222	\$85,557	\$2,665	\$633
80	\$40,614	\$1,015	\$148,305	\$144,041	\$4,264	\$1,012
100	\$50,768	\$1,269	\$188,465	\$183,134	\$5,331	\$1,265
120	\$60,921	\$1,523	\$228,624	\$222,227	\$6,397	\$1,518

* Calculated by multiplying the loan required down payment rate times 3-times the “Median Household Income.”

** Monthly Mortgage Payment is based on 30 percent of income, and includes monthly mortgage payment, hazard insurance, property tax, utility costs, maintenance, and mortgage insurance.

<http://www.zillow.com/mortgage-calculator/house-affordability/>

The Affordability Calculator results also indicate that even those individuals and families earning 80 percent of the median household income in Murfreesboro (\$40,614) could afford to purchase the median value home (\$148,305) using any of the common loan types. This is another indicator of the housing affordability advantage Murfreesboro has to offer. As noted elsewhere, the challenge in coming years will be whether the community can keep income levels growing in line with the increases in housing costs that are already occurring and will likely continue over time.

As seen in Table 5.5, *Home Loan Thresholds in Murfreesboro (2014)*, the amount of discretionary income that could be allocated toward monthly housing expenses, for the median value of owner-occupied units in Murfreesboro, factoring-in costs associated with a variety of fixed-rate, 30-year home loan structures. The table indicates that the median household income in Murfreesboro in 2014 could afford to purchase a home value above the median value of a typical home within the City of Murfreesboro.

There is however a subset of owners and renters within Murfreesboro that currently live in housing that costs more than 30 percent of their monthly income. As referenced in Table 5.6, *Percentage of Monthly Income Paid to Own (2013)* and Table 5.7, *Percentage of Income Paid for Rent in 2000, 2010 and 2013*, shows that almost 30 percent of owners and over 50 percent of renters are cost burdened. This analysis indicates that the City needs a wider range of housing options to support these cost-burdened residents. The large degree of cost-burdened renters suggest that the most emphasis should be placed on encouraging public and private developers to vary the affordability, type and size of units in new housing developments and infill opportunities to foster the development of inclusive communities.

STRATEGY 5.1: *Analyze the City’s zoning ordinance to ensure that adequate avenues exist for the development of affordable housing; and revise as appropriate.*

ACTIONS AND INITIATIVES



1. Consider amending the zoning ordinance to incentivize the development of affordable housing through the provision of density bonuses.

Incentivizing the inclusion of affordable housing units in new, mixed-use residential developments, especially within the PRD and PUD districts, in exchange for a density bonus allows for the developer to make the same amount of profit while the City ensures that new affordable housing units are coming online at no additional cost to the taxpayer. This concept is not without precedent as it is suggested within the City’s *Analysis of Impediments to Fair Housing Choice 2010*. Additionally, Section 14A of Murfreesboro’s zoning ordinance includes an amenity incentive for multi-family development.

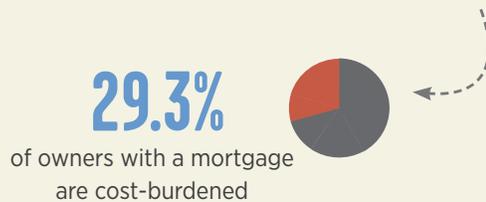
STRATEGY 5.2: *The City should formulate and implement an affordable housing strategy.*

Affordable housing strategies should be targeted to meet the City’s diverse housing needs and be designed to achieve housing goals while understanding the market and economic conditions of development. To do this Murfreesboro needs to have a clear understanding of the housing needs at varying levels of affordability, geography, tenure and unit type. This understanding should lead to a specified goal for the number of housing units created and preserved at all levels of affordability. Additionally, a comprehensive set of tools, strategies and metrics should be developed to achieve those goals, and track / measure and the effects of the City’s policies

VA Regular Loan (30-Year Fixed Rate 3.875% interest)				Conventional Loan (30-Year Fixed Rate 3.95% interest)			
Maximum Sales Price	Loan Amount	Requires no down payment*	Monthly Housing Cost**	Maximum Sales Price	Loan Amount	Down payment 20% of sales price of home*	Monthly Housing Cost**
\$46,403	\$46,403	\$0	\$381	\$56,587	\$47,449	\$9,138	\$378
\$85,365	\$85,365	\$0	\$635	\$100,813	\$85,583	\$15,230	\$617
\$143,656	\$143,656	\$0	\$1,015	\$168,691	\$144,323	\$24,368	\$1,003
\$182,619	\$182,619	\$0	\$1,269	\$214,052	\$183,591	\$30,461	\$1,254
\$221,582	\$221,582	\$0	\$1,523	\$259,411	\$222,858	\$36,553	\$1,505

TABLE 5.6 PERCENTAGE OF MONTHLY INCOME PAID TO OWN IN (2013)

Percentage of Household Income devoted to Home Ownership Costs	Percentage of All Owner HH			
	Murf w mortgage	Murf with no mortgage	National w mortgage	National w no mortgage
< 20%	41.9%	80.8%	36.4%	72.3%
20 - 25%	17.4%	5.5%	16.1%	7.6%
25 - 30%	11.3%	4.7%	12.0%	5.0%
30 - 35%	8.9%	2.2%	8.5%	3.4%
35% +	20.4%	6.9%	27.1%	11.8%



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

and programs. In its 2015-2020 Consolidated Plan and its 2015 Analysis of Impediments to Fair Housing Choice, the City’s Community Development Department should include the following goals and actions:

ACTIONS AND INITIATIVES

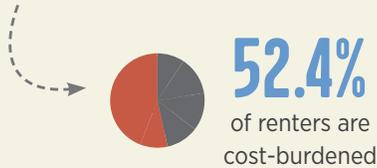
1. In addition to developing goals for percentages of affordable housing units, consider access to critical community services, including transit.
 - Promote affordable housing close to transit (¼ mile from high frequency bus corridor).
 - Ensure that committed affordable rental units have access to transportation options consistent with the 2040 Transportation Plan.
2. Consider administering an affordable housing investment fund (AHIF). Develop a revolving loan fund that provides gap financing to developers that preserve or build committed affordable housing units in the City.
3. In conjunction with the affordable housing investment fund, develop a tenant assistance fund (TAF) which would provide income qualified vested tenants with rental assistance if rents increase as a result of redevelopment. The fund is designed to mitigate the possible negative effects of increased rents resulting from the redevelopment, renovation, or acquisition of committed affordable unit properties.

4. Continue to secure federal and state programs such as low-income housing tax credits (LIHTC), HOME, and CDBG funding sources for the development of affordable housing.
5. Continue public-private partnerships for the provision of affordable housing.
6. Consider the utility of adopting a dynamic housing policy that supports shared-equity homeownership and life-cycle underwriting.
7. Where appropriate and geographically/market-feasible, consider donating City-owned property to incentivize the development of affordable housing.
8. Continue to educate potential homebuyers about federal and state homeownership programs. The Federal Housing Administration (FHA) provides mortgage insurance on loans made by FHA-approved lenders throughout the United States. FHA loans have become the primary means by which low- and moderate-income households and first-time homebuyers purchase a home. FHA loans can have lower down payment requirements and higher allowable loan-to-value ratios than conventional loans. The Tennessee Association Of Community Action, of which the Mid-Cumberland Community Action Agency is a local administrator provides counseling, weatherization assistance and emergency funding.

TABLE 5.7 PERCENTAGE OF INCOME PAID FOR RENT IN 2000, 2010 AND 2013

Percentage of Household Income devoted to Rent	Percentage of All Owner HH			
	Murf 2000	Murf 2010	Murf 2013	National 2013
< 15%	13.5%	7.5%	9.1%	11.8%
15 - 20%	14.2%	11.6%	12.9%	12.1%
20 - 25%	12.9%	14.8%	14.7%	12.5%
25 - 30%	10.6%	12.2%	10.9%	11.6%
30 - 35%	8.8%	7.3%	9.2%	9.1%
35% +	35.4%	42.2%	43.2%	43.2%

The percentage of cost burdened renters has increased by 8.2% since 2000



- Consider approaching the State to draft and approve enabling legislation for a separate tax classification for multi-family affordable housing or Payment in Lieu of Taxes (PILOT). A request could be made to the Tennessee State Legislature for authorization to create a separate affordable housing property classification for multi-family affordable properties that would then be taxed on less than 100 percent of the assessed value or assess a lower base real estate tax rate as long as the property meets the affordability requirements. Under a PILOT program at the time of approval of a development the City would agree to exempt the property from property tax through an agreement between the City and an owner of an affordable housing development. The agreement would specify a payment in lieu of taxes to compensate the local government for the services provided to the affordable housing complex. The program should include specifics about the affordability requirements, the number of affordable units, and the types of property owners eligible to participate in the program.
- Develop affordable housing parking standards. National and local precedents have demonstrated that there are reduced parking needs for occupants of affordable units. Studies illustrate that parking utilization rates in affordable housing properties tend to be less than one space per unit. A parking study of affordable housing would provide a basis for recommendations on parking policy for affordable housing within the City.
- Enable home sharing. Home sharing has been successful in several communities around the country because it enables seniors to age in place and expands affordable living for both seniors and others. A home sharing program would be compatible with the City’s definition of “family.”
- Provide density bonuses to developers that comply with the City’s affordable housing goal.
- As a supplement to the City’s report, *Analysis of Impediments to Fair Housing Choice*, initiate a City-sponsored Housing Action Plan that will monitor and evaluate planned and future housing development. This Plan may be largely derived from action items in this Comprehensive Plan. However, it will be supplemented annually with housing data and measurable accomplishments (i.e. number of new housing units built at each price point, grant dollars invested in housing programs, homes rehabilitated, or homebuyer classes offered locally).

“COST-BURDENED” : REFERS TO HOUSEHOLDS THAT SPEND OVER 30 PERCENT OF THEIR MONTHLY INCOME ON THEIR HOUSING.

“EXTREMELY COST-BURDENED”: REFERS TO HOUSEHOLDS SPENDING OVER 50 PERCENT OF THEIR MONTHLY INCOME ON THEIR HOUSING.



Securing Affordability of Properties Over their Full Life-cycles

Below are two approaches for maximizing the impact of limited subsidy dollars by extending the duration of affordability secured through an initial program subsidy to cover a property's full life-cycle:

- ▶ **Shared-equity homeownership:** is a mechanism for ensuring that an initial subsidy used to reduce the purchase price of a home creates a lasting asset that can help one generation of home buyers after another. Shared-equity homeownership is an alternative to down-payment assistance grants, which provides little or no assistance to future home buyers. Shared-equity homeownership balances preserving the long-term affordability of homes that originally were made affordable through a public subsidy, and providing home buyers with a significant opportunity to build wealth. The main mechanisms for implementing shared-equity homeownership are community land trusts, deed restrictions, and limited-equity cooperatives.
- ▶ **Life-cycle Underwriting:** is an approach that ensures an affordable multi-family rental development has the resources needed to meet expected capital needs over a full 50-year life-cycle without costly recapitalizations that are often required of assisted properties after 15-20 years. Life-cycle underwriting focuses on the capacity of the property to finance the replacement of building systems (e.g., the roof, the heating system, etc) as they age over the course of the property's expected life-cycle. The important outcome of this process is that the development begins its life with an expectation that it will have sufficient funding to remain in decent physical condition over the course of the full life-cycle without the need to inject equity or subsidy midway through the project's life-cycle.

Source: *Housing More People More Effectively through a Dynamic Housing Policy*
- Jeffrey Lubell

"We also need to be committed to a new focus of 'share,' which turns renters into owners by allowing them to keep the principal on the property so that they can eventually buy their own homes. As it is now, seniors who have rented forever and upon retiring are forced to move in with family, go on the government dole or become homeless."

- Peter Savio
"Developers Split on How to Add Affordable Units", Honolulu Star-Advertiser,
Feb. 22, 2015

STRATEGY 5.3: Ensure energy and water efficiency in affordable housing.

ACTIONS AND INITIATIVES

1. Encourage energy efficiency in new and renovated affordable housing.
2. Encourage water conservation in affordable housing.
3. Encourage the conservation of natural resources by reducing or eliminating waste throughout the building's entire life-cycle, including the development phase, the usage phase and the building's end-of-life stage.
4. Provide education to landlords, tenants and homeowners on energy efficiency, water conservation, recycling, and waste reduction activities.



Historic Home Located on Main Street

Source: Kendig Keast Collaborative



Housing and Transportation: A More Complete Measure of Affordability

The search for affordable housing drives some households to move farther away from employment centers to cheaper, rural land that may also offer an escape from the urban environment. Yet recent studies show that much of the “affordability” of this more distant housing is offset by increased transportation costs. As more people move into fringe or unincorporated areas, the unimproved (or improved but unable to keep up with growth) transportation network becomes increasingly congested, adding further to commute times and travel costs.

The Center for Housing Policy, in coordination with the Center for Neighborhood Technology, notes that households across the country with a median income of between \$20,000 and \$35,000 spend roughly 54 percent of their annual income on housing and transportation costs – if they live in the central city. The same households located farther away pay roughly 70 percent of their annual income to cover such costs. For households earning between \$35,000 and \$50,000 the percentage spent on housing and transportation if living away from employment drops to 51 percent, but remains a very substantial cost burden, particularly in comparison to those living in or near an employment center.

JOBS HOUSING BALANCE

Housing options are part of the economic development equation. In the future, as the community markets its business parks and industrial sites, prospective employers will zero-in on the quality of life of its employees. Where do the single professionals live and play? Can a young family afford a home? How is the school system? Attracting (and retaining) businesses is directly tied to the supply and price range of housing types. Maintaining this balance between jobs and housing is important so residents can live and work in their community. With the close proximity of Nashville, Murfreesboro will directly compete with the upscale apartment, townhouse and retail options only 30 minutes away.

Indeed, maintaining a balance between financially rewarding jobs, the local economy, and how this is reflected in the quality of housing is very important. Not only does this balance factor-in to quality of life, it may also influence the siting of new businesses in Murfreesboro. Attracting new business relies upon the

host city having an adequate supply of decent housing for potential workers. Even retaining businesses and providing for their expansion relies upon a healthy housing market that offers adequate choice in housing and living environments.

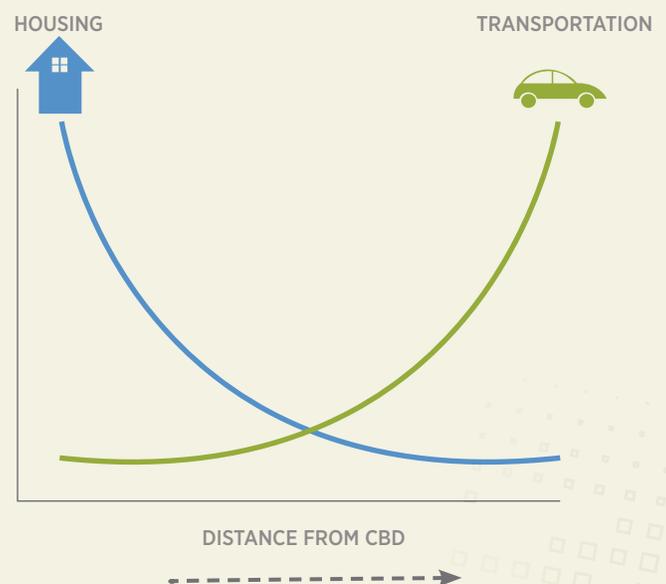
Anecdotal evidence suggests that there are too few high-end housing options, and that business attraction may be more difficult due to the lack of adequate and available housing for the white collar workforce. While adequate jobs are an asset, there is always a need to be wary of the implications of a jobs-to-housing imbalance. Longer commutes and lower quality of life are possible results of a local housing market that has a scarcity of housing units at varying prices.

NATIONAL TRENDS

According to a joint effort by the Center for Housing Policy and the Center for Neighborhood Technology, combined housing and transportation costs grew faster than local incomes between 2000 and 2010 the in 25 metropolitan areas that were studied.

[Continued on page 5.24]

FIGURE 5.15 TRADE-OFFS OF HOUSING AND TRANSPORTATION COSTS BY LOCATION TO CBD



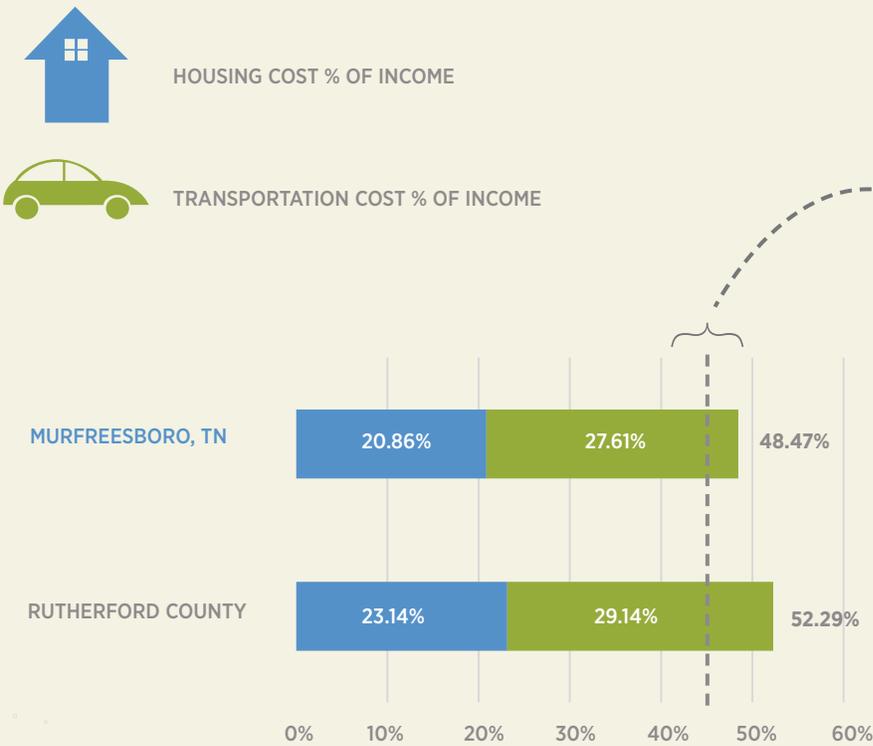
Farther from jobs located within CBD, housing costs tend to be lower; however, the trade-off comes with higher transportation costs. While the share of income devoted to housing or transportation varies from area to area, the combined costs of the two expenses are surprisingly constant. In areas where families spend more on housing, they tend to spend less on transportation, and vice-versa.

Housing + Transportation Affordability Index

When cost burden is analyzed as the share of a household budget spent on housing plus transportation expenses, a much different picture of affordability is painted. Using the Center for Neighborhood Technology’s (CNT) Housing + Transportation (H+T®) Affordability Index, a more accurate degree of Murfreesboro’s and Rutherford County’s cost burden is obtained. Based on research in metro areas ranging from large cities with extensive transit to small metro areas with extremely limited transit options, CNT has found 15 percent of income to be an attainable goal for transportation affordability. By combining this 15 percent level with the 30 percent housing affordability standard, the H+T Index recommends a new view of affordability, one defined as combined housing and transportation costs consuming no more than 45 percent of household income.

As shown in Figure 5.16, *Housing + Transportation Affordability Index for Murfreesboro and Rutherford County*, housing and transportation consumes 48.47 percent for a “typical household” (one defined as earning the regional area median income, having the regional average household size, and having the regional average number of commuters per household) in Murfreesboro and 52.29 percent for a “typical household” in Rutherford County. Both Murfreesboro and Rutherford County exceed CNT’s housing and transportation affordability index.

FIGURE 5.16 HOUSING + TRANSPORTATION AFFORDABILITY INDEX FOR MURFREESBORO AND RUTHERFORD COUNTY



Affordability is described as combined housing and transportation costs consuming no more than 45% of household income

Source: Center for Neighborhood Technology’s Housing + Transportation (H+T®) Affordability Index

Housing and transportation cost burdens vary significantly by income. The combined costs of housing and transportation consumed 59 percent of the income of moderate-income households, which are households with incomes between 50 and 100 percent of a metropolitan area's income. With housing and transportation consuming over 50 percent of household income, moderate-income households have relatively little left over for expenses such as food, education, and health care, not to mention savings to cushion unexpected financial hardships.

In the exurban areas that are the greatest distance to employment centers, prices are considerably lower or, at least, more or better-quality housing can be purchased per dollar spent on housing. Transportation costs, on the other hand, tend to increase along with commuting distance. According to The Center for Housing Policy, at some distance, generally 12 to 15 miles, the increase in transportation costs outweighs the saving on housing - and the share of household income required to meet these combined expenditures rises. This relationship is depicted in Figure 5.15, *Tradeoffs of Housing and Transportation Costs by location to CBD*.

Better-planned mixed-use communities with balanced jobs and housing can help reduce travel distances and thus limit the growth in trip lengths.

For the region as a whole, as more households commute to distant job centers or other work locations some distance from where they live, clogged and congested major roads are the norm. Among other costs are those for traffic safety, enforcement and mobility infrastructure-related improvements.

MURFREESBORO'S CONTEXT

In 2014, 85.9 percent of the City's workers driver a car, truck, or van to work while another eight percent car pool to work. The average commute for Murfreesboro residents took 25.6 minutes compared to 27.5 for all of Rutherford County and 24.5 throughout the state. With roughly 1.2 percent of its households lacking access to any motor vehicle, Murfreesboro residents have roughly the same access to a motor vehicle as all of Rutherford County and the entire state. As elsewhere, the households without a motor vehicle tend to be low-income. A lack of reliable public transportation tends to restrict their employment and housing opportunities.

Recognizing the importance of public transportation to connect workers with job opportunities, Murfreesboro established ROVER, its public transit (bus) system. Routes were established to connect neighborhoods

"In their search for lower cost housing, working families often locate far from their place of work, dramatically increasing their transportation costs and commute times. Indeed, for many such families, their transportation costs exceed their housing costs."

- Center for Housing Policy

A Heavy Load: The Combined Housing and Transportation Burdens of Working Families

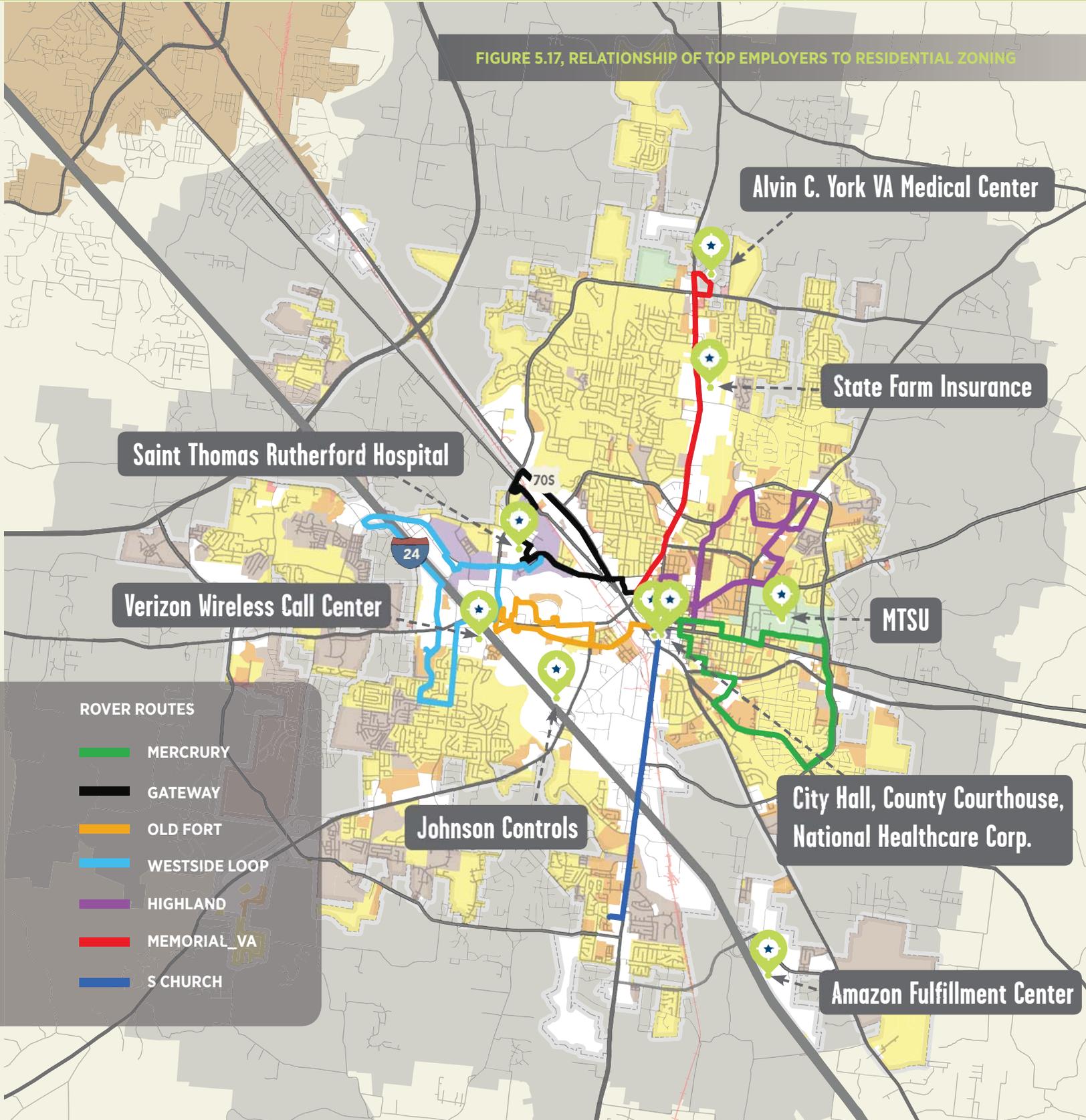
with higher concentrations of lower-income households with the City's employment centers. At 50 cents for seniors and people with disabilities and one dollar for all other riders, fares are affordable even to the lowest income riders.

The seven Rover routes connect the city's employment centers with its neighborhoods with higher concentrations of households with lower incomes. Buses serve all five public housing developments as referenced in Figure 5.20, *Rover Routes and Public Housing*. The Mercury route runs through Mercury Court and within two blocks of Highland Heights. The Old Fort route runs along the northern border of Franklin Heights. The Gateway route runs through Oakland Court. Three routes—Gateway, Memorial, and Northwest Broad— all run past Westbrook Towers. Since all routes originate and transfer at the Rover Transit Center at the northeast corner of Walnut and Burton, all routes are accessible to residents of public housing.

Although the presence of Rover has advanced the City towards providing alternate transportation options, the Rover system is still limited in the amount of public transportation it can provide. In 2005, the TranSystems Corporation produced a report on Murfreesboro's transit services called *City of Murfreesboro Transit Service and Management Alternatives*, which identified the lack of

[Continued on page 5.26]

FIGURE 5.17, RELATIONSHIP OF TOP EMPLOYERS TO RESIDENTIAL ZONING



As referenced in Table 1.14, *Largest Employers in Murfreesboro (2014)*, the largest employers are dispersed throughout Murfreesboro, with housing that is accessible. The above Figure 5.17, *Relationship of Top Employers To Residential Zoning*, indicates that another level of analysis is required to understand the affordability and diversity of the housing types located near these top job sites.

reliable public transportation options as “a major barrier to employment – particularly for the better paying jobs outside of the City of Murfreesboro.” The report also found that most of the desirable jobs involved nontraditional hours, of which the current public transit options do not have capacity to provide service for. These roadblocks continue to exist today.

An important contributor to differences in transportation cost burdens among metropolitan areas is the limited impact that income levels have on transportation costs.

STRATEGY 5.4: *Analyze which locations within the City of Murfreesboro that would be best served by extended service hours on the Rover routes.*

ACTIONS AND INITIATIVES

1. Coordinate with major employers that employ workers with nontraditional hours to understand the need of their staff for public transportation access.
2. Utilize census data to track which neighborhoods are most cost burdened based on housing and transportation costs.

Jobs-Housing Balance

Evaluating the balance of jobs to housing is a planning technique rather than a regulatory tool local governments can use to achieve a roughly equal number of jobs and housing units in a jurisdiction. Ideally, the jobs available in a community should match the labor force skills, and housing should be available at prices, sizes, and locations suited to workers who wish to live

in the area. A ratio of jobs to housing is most commonly used to express the concept of jobs-housing balance.

The spatial mismatch between the location of jobs and housing is considered one important reason for the longer commute trips and deteriorating traffic conditions in many metropolitan areas.

Planners must begin to address jobs-housing imbalances in their communities by investigating the types of mismatches that exist between the types of jobs in an area and the types, cost, and locations of housing. Understanding the four types of jobs-housing imbalances described on the next page will help the City to formulate appropriate policy responses. Each of the imbalances is best addressed by providing better balances of jobs and housing in several different parts of the region or locality.

Based on ESRI forecasts for 2014, there are 56,569 jobs and 48,328 housing units. By applying the jobs-to-housing unit ratio, Murfreesboro has 1.17 jobs to one household. Compared to recommended target standards for jobs-to-housing unit ratio as referenced in Table 5.8, *Common Jobs: Housing Measurements and Standards*, Murfreesboro needs more jobs to balance its current housing. With respect to diagnosing Murfreesboro’s jobs-housing imbalance, Table 5.9, *Typology of Jobs-Housing Imbalances*, is a good reference as it characterizes four of the general types of imbalances with respect to jobs and housing. Murfreesboro doesn’t fit the mold of any of these imbalance typologies perfectly; however, Murfreesboro shares characteristic mainly with Type 1 and partially with Type 4.

[Continued on page 5.28]

TABLE 5.8 COMMON JOBS: HOUSING MEASUREMENTS AND STANDARDS

Jobs-Housing Measurement	Recommended Target Standard (Implies Balance)	Recommended Target Range	Source
Jobs to Housing units ratio	1.5 : 1	1.3 : 1 to 1.7 : 1 or 1.4: 1 to 1.6 : 1	Ewing 1996; Cevero 1991
Jobs to employed residents ratio	1 : 1	0.8 : 1 to 1.25: 1	Cevero 1991

The recommended target standard and ranges for jobs-housing unit ratios are based on the assumption that the average number of workers per household is approximately 1.5. But this number can vary from community to community. Some households have two or more workers, while others have none. If possible, the standard should be based on an analysis of local data on workers per household.



TABLE 5.9 TYPOLOGY OF JOBS-HOUSING IMBALANCES

Type of Imbalance	Jobs	Housing Units	Example
Type 1	Too many low-wage	Too few low-end	Suburban employment centers (or edge cities)
Type 2	Too many high-wage	Too few high-end	Downtown employment areas in central cities
Type 3	Too few low-wage	Too much low-end	Older suburbs and central-city neighborhoods
Type 4	Too few high-wage	Too much high-end	High-income bedroom communities

TYPE 1: *The area is job-rich and needs more housing for low-wage workers.*

A city or county with lots of entry-level retail and service jobs but little or no low- to moderate-income housing might find it needs to correct its job-housing imbalance with a policy that ensures housing meets the price ranges of moderately skilled, low-wage workers. These imbalances are probably most likely to occur in suburban job centers.

TYPE 2: *The area is job-rich and needs more housing for executives, managers, and professionals (i.e., higher-wage workers).*

A community might find that it needs more high-end residences to house corporate executives and similar high-income professionals. Shortages of high-end housing are rare, however, because there is a high market demand and developers achieve high profits from new subdivisions targeted at these professionals. In other words, market response is generally adequate to prevent frequent Type 2 jobs-housing imbalances.

TYPE 3: *The area is job-poor and needs more employment opportunities for the resident, lower-wage, labor force.*

This type of jobs-housing imbalance begs for an “economic development” solution that brings lower-skilled jobs into or near the neighborhoods of lower-income resident workers.

TYPE 4: *The area is job-poor but has a highly skilled resident labor force.*

This type of situation would appear to be rare but is in fact common in many middle- and higher-income suburban parts of a region. This type of mismatch between residences and jobs is likely to result primarily from public policy decisions to maintain an area’s predominately residential character. A change in local land-use policies (i.e., zoning for more employment) is the best policy response to this type of imbalance.

Source: Jobs-Housing Balance - APA Planning Advisory Service Report No. 516 - by Jerry Weitz, AICP

Strategy 5.5: Coordinate with Rutherford County and the Chamber of Commerce to conduct research to inform the designation of jobs-housing opportunity sites.

ACTIONS AND INITIATIVES

1. Determine what jobs-housing measurement will be used, according to available or obtainable data. There are many options for quantitatively measuring the jobs-housing balance in a community. No single operational definition of jobs-housing balance is widely accepted today, although the jobs-to-housing-unit ratio appears to be the most commonly used.
2. Select a standard and recommend and seek approval of a jobs-housing balance standard.
3. Prepare and adopt regulations that implement local jobs-housing balance policies.
4. Determine which locations within the City and Planning Area have a jobs-housing imbalance.

Strategy 5.6: Consider the utility of adopting a jobs-housing balance policy.

ACTIONS AND INITIATIVES

1. Consider integrating jobs-housing balance into land-use regulations. In addition, determine the barriers or obstacles to jobs-housing-balanced development practices that may need to be removed from the land-use regulations.
2. Consider revisions to the zoning map that will bring jobs closer to neighborhoods.
3. Encourage Planned Unit Developments (PUDs) to provide a mix of residences and employment that promotes jobs-housing balance.
4. Permit accessory dwelling units (ADU) or garage apartments. Providing for accessory units can be an efficient housing remedy to in places with an abundance of jobs or college students, such as MTSU, and low-density, single-family neighborhoods. It is often more acceptable to residents to preserve the existing character of the neighborhood by allowing accessory units instead of encouraging large apartment complexes.

[Continued on page 5.30]

Incentive Programs for Increasing Housing Opportunities

HOUSING OPPORTUNITY INCENTIVE	DESCRIPTION AND APPLICATION
Closing Bonuses	Maryland offers a \$3,000 closing bonus to people who buy homes in established neighborhoods close to their jobs.
Location - efficient mortgages	Available to households locating close to public transit; a pilot program sponsored by the Federal National Mortgage Association and the National Resources Defense Council is in place in the Bay Area
Employer assisted housing	Employers subsidize housing for their workers.
Housing impact or “linkage” fees	Fees on new commercial and industrial projects to generate funds for affordable housing

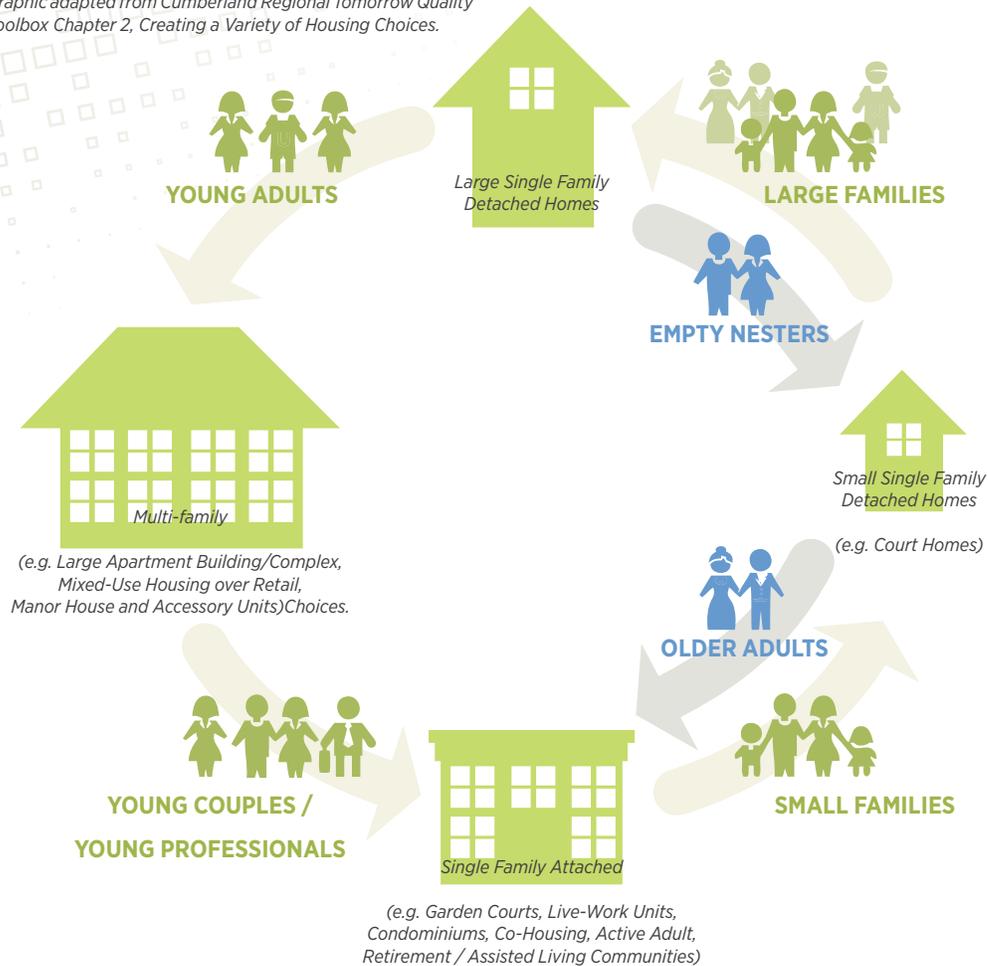
Source: Kendig Keast Collaborative



Source:Kendig Keast Collaborative.

FIGURE 5.18 LIFE-CYCLE HOUSING AND NEEDS

Source: Graphic adapted from Cumberland Regional Tomorrow Quality Growth Toolbox Chapter 2, *Creating a Variety of Housing Choices*.



Diverse Housing Needs

Housing needs are not static. Needs change over time as people move through different stages of their lives. The availability of life-cycle housing sustains the community by preventing polarization of residents in one age or income group. As one generation of residents moves through its life-cycle, it can move into the housing provided by the previous generation, just as the next generation will move into the housing being vacated. This evolution is facilitated by the provision of diverse housing by type, value, and stage of life-cycle including:

- ▶ Affordable rental units for young people just beginning to enter the workforce;
- ▶ Affordable single-family units for first-time home buyers and young families;
- ▶ Move-up housing for people with growing families and/or incomes;

- ▶ Empty-nester housing characterized by small size but high-quality, and lower-maintenance;
- ▶ Housing for seniors and the disabled that accommodates physical limitations;
- ▶ Assisted living environments to provide health and medical care to the elderly.

Based on changing demographics and affordability needs, a diversity of housing types are needed within Murfreesboro and the Planning Area (lands within the City limits and Urban Growth Boundary). User Group with Diverse Housing Needs include:

- ▶ Seniors
- ▶ Low Income and Homeless
- ▶ MTSU Students

[Continued on page 5.32]

Mixed-Income Housing Projects

Making housing affordable for low- and middle-income households in urban areas has become more of a challenge as wages stagnate and housing costs rise. Combining affordable and market-rate dwellings can help: market-rate units may be able to subsidize affordable ones, and the affordable components can tap additional sources of funding or garner density bonuses.

The following projects, all completed during the past five years, create rental and for-sale units for individuals and families earning a range of incomes by rehabilitating vacant lumber mill buildings or deteriorated social housing blocks, or replacing defunct hospitals, old military barracks, automobile repair garages, or vacant sites and parking lots.

► Arlington 360

- **Location:** Arlington, Massachusetts
- **Description:** The opening of Arlington 360 in 2014 represents the culmination of more than a decade of efforts to redevelop the 18-acre hilltop campus of Symmes Hospital which closed in 1999. The architectural team placed two four-story apartment buildings near the site's center and located two- and three-story townhouses along the perimeter to relate to the scale of the surrounding neighborhood. Of the 164 apartments and 12 for-sale townhouses, 26 of the apartments are affordable, with 17 reserved for households earning at or below 80 percent of area median income (AMI) and nine for those earning below 120 percent of AMI. Amenities include public parks, a community garden, and walking trails.



Cottages on Greene

► Cottages on Greene

- **Location:** East Greenwich, Rhode Island
- **Description:** In building a new housing complex on the former site of an auto repair business, surrounded by low-density housing on three sides, Providence-based Union Studio sought to minimize the sense of density. Their solution was to configure 15 for-sale units as cottages in a mix of freestanding single units, duplexes, and a three-unit townhouse. To ensure affordability, the two-bedroom cottages are no larger than 1,100 square feet. Five of these units have deed restrictions for low-income housing, an approach that qualified the development for a density bonus. Two of the units were sold to households with incomes below 80 percent AMI, and three to households with incomes below 120 percent of AMI. Affordable and market-rate units are indistinguishable from each other.

Arlington360



LIFE-CYCLE HOUSING POLICIES

In a world of limited public funding, Murfreesboro is challenged with the need for increasing the number of households benefiting from stable, affordable housing while managing its economic impact. In order to identify opportunities that reduce the cost of providing affordable housing over the long term, the City of Murfreesboro should ask:

- ▶ How can the affordability of properties be secured over residents' full life-cycles?
- ▶ How can housing strategies respond to the changing needs of households over time?
- ▶ How can housing strategies respond to and take advantage of the dynamics of neighborhood change?

By extending the time horizon of interest from a single point in time to a full life-cycle, opportunities for cost-savings arise that if capitalized upon could help serve more people more effectively within current resources. In the coming years, it will be important for the City

to coordinate with both private and public sector partners for a shared focus on anticipating change and establishing a framework to preemptively address it.

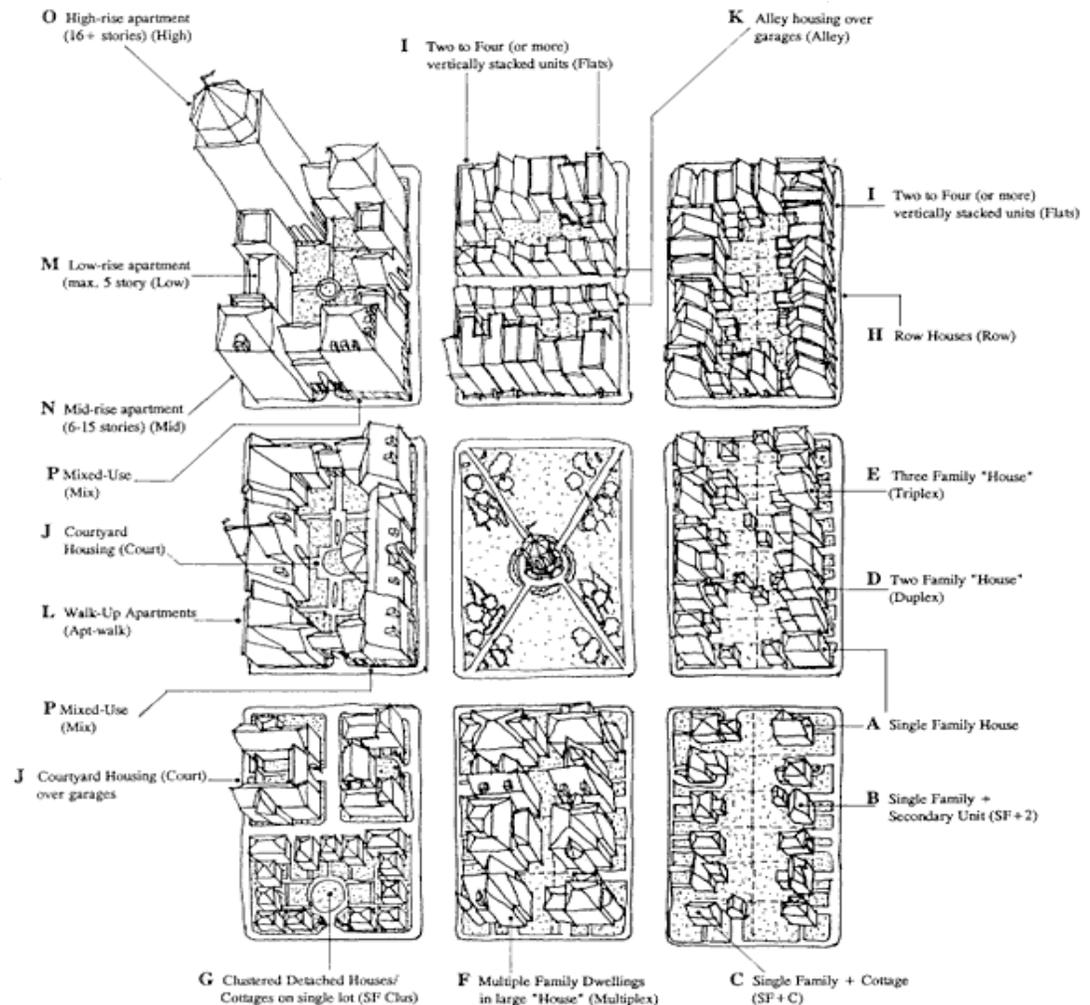
INCREASING HOUSING CHOICE

As previously discussed, the housing stock in Murfreesboro is almost exclusively comprised of two types of housing: single family detached homes (including manufactured homes) and multi-family apartments – with apartments a very distant second choice. For the most part, housing throughout the City follows a traditional model – a single home located in the center of a site with ample space for side yards, a front yard, and a rear area.

While not surprising, the lack of diversity in housing contributes to issues regarding affordability. Diversity improves variety and allows for transition in housing to occur. In fact, leading experts indicate that American housing can be divided into a variety of different categories, as illustrated in Figure 5.19, *The Housing Palette*.

FIGURE 5.19, THE HOUSING PALETTE

A housing life-cycle perspective provides helpful context as it emphasizes the importance of considering both the needs of current residents as they change over time as well as the needs of future residents who may live in the unit.



Palette. While some of the types discussed (such as high rise apartment), may not be as appropriate to Murfreesboro as others, the list of types exhibits the variety of housing options that are available beyond the traditional single family home or apartment complex. In fact, nearly all of the housing options are appropriate to Murfreesboro in some fashion.

Single Family House - includes the traditional home associated with the American Dream and the housing type most common in Murfreesboro. The structure is detached from other dwellings and represents the only dwelling unit on a parcel. Single family homes can be designed affordably by adjusting location on the site to allow innovative techniques such as zero lot line development, through alternative construction practices, home design, and financial incentives.



Single Family House with Secondary Unit - remains similar in appearance to the traditional single family house; however, a second unit within the structure can be leased to individuals or families. Historic homes often designed secondary unit features into the structure in order to lease space or for use by domestic assistants. In the past, home design had evolved away from this practice as leasing portions of a home became “undesirable.” With the rise in “new urbanism,” the practice is being reconsidered as a means of improving affordability and diversity that further creates a stable environment for renters as an alternative to apartments.



Single Family House with Cottage. Like the home with a secondary unit, accessory cottages were once commonplace and are only recently beginning to witness resurgence – thanks in large part to the move to recapture many discarded, but useful, practices in housing. Commonly referred to as a “Granny Flat”, the accessory cottage or above garage apartment inserts renters into the stable environment of homeownership. Additionally, the unit provides added income to the homeowner and makes the cost of the home more affordable.



Multi-family Homes (Duplexes, Triplexes and More). Duplexes and triplexes are fairly rare in today’s housing market, although they can be found in several of Murfreesboro’s newer and older neighborhoods. Multi-family homes provide a viable alternative to the single family home. Both can be designed to appear as large scale single family structures with multiple stories and provide opportunities for both renters and owners. Other multi-family homes can be designed to accommodate numerous households. Smaller multi-family structures such as duplexes and triplexes can be designed to fit into a wide variety of environments, ranging from rural to urban. However, larger multi-family homes are commonly considered suburban or urban due to increased density and are likely best located within the growth boundaries of communities that can provide ample utilities.



Row Houses. Similar to duplexes, triplexes and multi-family homes, row houses offer the reduced construction cost that come with attached structures while also permitting a sense of independence. For a time, row houses fell out of favor as designers sought to move away from the gritty design of the urban environment. However, like other forms of housing, row houses have once again gained popularity as an option to single family homes and apartments. Like multi-family structures, row houses have a reputation as an urban (or possibly suburban) solution, rather than a pattern found in a rural setting.



Courtyard Housing. This category offers the benefits of a row house, with the added “twist” of entry through a courtyard. Courtyard homes may be incorporated into innovative development techniques to include playgrounds, a community center or a forested green space. Like multi-family homes, courtyard homes must be designed to fit into the context of the surrounding setting.

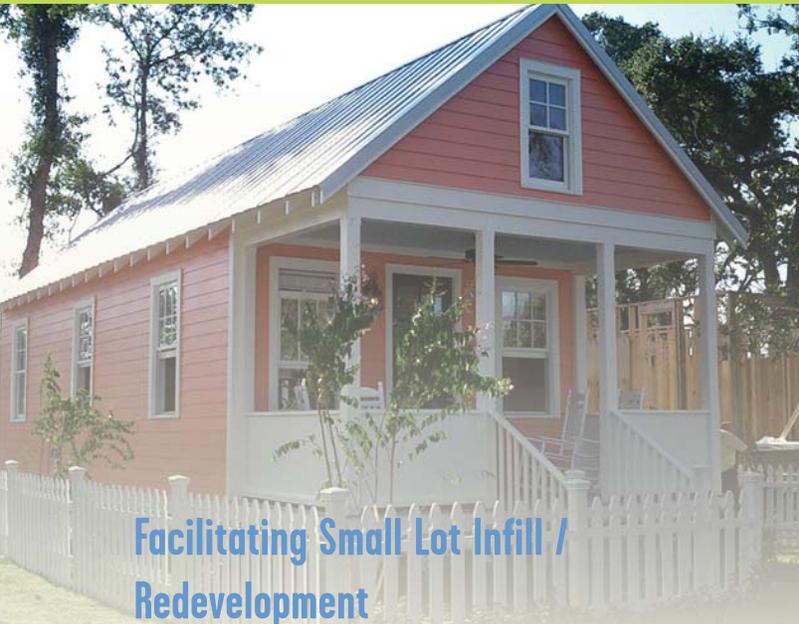


Apartments. Divided into four housing types (walk-up, low-rise, mid-rise, and high-rise), apartments offer affordability through the reduced construction cost per unit and added density.



Mixed-Use Housing. Mix of uses was once commonplace and today, mixed-use housing is making a tremendous comeback, particularly in proximity to existing urban areas or new “mega sites” with the opportunity to create new communities. Mixed-use housing can offer a variety of commercial retail and entertainment activities and proximity to a variety of resources such as parks, schools and work.





Facilitating Small Lot Infill / Redevelopment

KATRINA COTTAGES

One of the ways the City could facilitate increased infill construction in older neighborhoods with smaller lots is to modify the development regulations to combine incentives with removed barriers to rehabilitation or development. The intent is to promote and provide incentives for affordable infill development in a manner that creates a higher quality, complete neighborhood – one that does not compromise architectural integrity and is able to maintain or improve its property values over time. The key is combining the right incentives with the right code provisions and applying it to the right geographic areas to ensure the City’s intent is achieved.

By way of example, the City could modify the development regulations to allow small-lot, stick-built housing by establishing reduced individual lot and parcel standards. Provisions could be provided for a single-family detached dwelling units of both one and two stories. Standards would be needed for the lot containing the unit, parcel standards that address the perimeter of the parcel upon which the unit is based, and general bulk standards. Additional provisions could be added for architectural styling (e.g., requiring front porches, pitched roofs, etc.), on- or off-lot parking, etc.

Alternately (or in combination), the City could utilize the already established resources of emerging small-lot housing trends, e.g., Katrina Cottages. Katrina Cottages were originally conceived as Tiny Cottages to replace post Hurricane Katrina FEMA trailers with sturdy, permanent structures worthy of being kept for a hundred years or more. Today, they have evolved into a nationwide sensation that has been hailed for their design, durability, versatility, and affordability. In this regard, the City could consider modifying zoning regulations and pre-approving predesigned modular or stick-built plans that meet the City’s quality and durability standards.

Sources: Kendig Keast Collaborative; katrinacottages.com.

THE AUSTIN ALLEY FLAT INITIATIVE

The Alley Flat Initiative is a joint collaboration between the University of Texas Center for Sustainable Development (UTCSO), the Guadalupe Neighborhood Development Corporation (GNDC), and the Austin Community Design and Development Center (ACDDC). The Alley Flat Initiative proposes a new sustainable, green affordable housing alternative for Austin. “Alley Flats” are small, detached residential units, accessed from Austin’s extensive network of under utilized alleyways. Each Alley Flat is designed to a \$105,000 budget and a minimum of three stars on the Austin Energy Green Building Program Single Family rating tool.

The initial goal of the project was to build two prototype alley flats- one for each of two families in East Austin – that would showcase both the innovative design and environmental sustainability features of the alley flat designs. These prototypes were built to demonstrate how sustainable housing can support growing communities by being affordable and adaptable.

Together, University of Texas - Center for Sustainable Design and the City of Austin long-term objective of the Alley Flat Initiative is to create an adaptive and self-perpetuating delivery system for sustainable and affordable housing in Austin. The “delivery system” would include not only efficient housing designs constructed with sustainable technologies, but also innovative methods of financing and home ownership that benefit all neighborhoods in Austin.

Source: <http://www.thealleyflatinitiative.org/vision>



Housing Strategies

Strategy 5.7: *Encourage a variety of housing types that fit into the character of Murfreesboro while providing housing options for all residents.*

ACTIONS AND INITIATIVES

1. Incentivize the construction of a variety of housing types such as co-housing, duplexes, rowhouses, mixed-use buildings, and single family detached housing with accessory dwelling units.
2. Ensure an adequate supply of housing at a variety of prices and rents by promoting new home ownership opportunities, improvement of the existing housing stock, responsible rental property ownership, and the development of compatible infill housing.
3. Encourage infill housing designs that create a pedestrian-friendly streetscape.



REVISE / AMEND THE MURFREESBORO APPENDIX A, ZONING ORDINANCE AS FOLLOWS:

Section 14A, *Amenity Incentives for Multiple Family Developments in the Multiple Family Residential Districts*: Consider modifying this section to require these amenities in multi-family housing instead of providing density bonuses. From a growth management standpoint there is not a nexus between added density and a recreation facility such as a swimming pool or tennis court. There is however a nexus between added density and preservation of environmental resources and infill/redevelopment. There should be density bonuses for multi-family developments or mixed-use projects in proximity to Downtown, the university, and along arterial roadways or interchanges. In these or other appropriate locations, the City could allow for greater building heights (four stories or greater) and hence, greater density. More density and nonresidential floor area could also be allowed in these locations for projects of a scale that make structured parking financially feasible. These incentives to develop could be used to create walkable development in proximity to Downtown, MTSU, and other appropriate locations in the City.

Strategy 5.8: *Increase the compatibility of multi-family residential housing with single family detached residential districts within Murfreesboro.*

Multi-family developments serve an important function in Murfreesboro. They function as housing for young professionals not ready to buy a home; corporate housing; housing for MTSU students and retirees; and affordable housing for those who cannot meet the expense of home ownership.

ACTIONS AND INITIATIVES

1. While the City of Murfreesboro recognizes the importance of multi-family residential housing, attention should be given to how it is developed. For this reason, the following design and location parameters should be developed and applied to multi-family developments in Murfreesboro:
 - Multi-family developments shall be subject to specific architectural standards as provided for in an amended section of the City's Zoning Ordinance.
 - Multi-family uses should not be located in large, high-density concentrations and clusters, but rather dispersed in small groupings around the city in a balanced manner that provides a mix of uses and densities.
 - Apartment developments should generally be no greater in size than either 20 acres or 400 units and shall be located at major thoroughfare intersections rather than between intersections (i.e., not mid-block).
 - New larger, multi-family development built along the corridors should be built in a "step down" fashion to achieve appropriate scale next to existing adjacent buildings in the established residential areas.
 - Multi-family uses shall be located on only one corner of a major intersection, unless they are constructed as part of a mixed-use vertical development.
 - New areas zoned for multi-family residential shall not be located within 1,320 feet (one-quarter mile) of any other multi-family zoning district.
 - Where possible, parking configurations should be internalized to reduce incompatibility with adjacent uses. Parking lot lighting should consist of full cutoff fixtures.
 - Ensure that new multi-dwelling housing in Murfreesboro is designed to respect existing single dwelling residential patterns. Bufferyard standards between multi-family (RM) and

single family detached residential (RS) should be increased from a Type C bufferyard (12 foot width) to a Type D bufferyard (15 foot width) with Type C landscaping.

2. While the number of multi-family units developed in the City is largely market-driven and based on demand the City should consider how much multi-family development is too much and whether a threshold or maximum, not exceed percentage, relative to single family detached residential.

Strategy 5.9: *Incentivize the maintenance and rehabilitation of mature multi-family residential housing.*

ACTIONS AND INITIATIVES

1. Consider providing a property tax exemption as an incentive for owners of older multi-family buildings to improve their properties. Under this program eligible owners of older multi-family rental properties (25+ years old, 5+ units) would receive an exemption of property taxes on the additional value created by the renovations for 10 years, and then the exemption is phased out over the following five years. Tie the tax exemption to affordable housing and add a requirement that a share of the units in qualifying projects are maintained as committed affordable units for the period of the property tax exemption.



REVISE / AMEND THE MURFREESBORO APPENDIX A, ZONING ORDINANCE AS FOLLOWS:

Section 19, Residential Districts: (Zoning District Consolidation)

Creating development options by combining zoning districts is one method of achieving a culture of allowing a variance only when one is absolutely necessary. In Tennessee as in most states the use of the variance process has been used far too frequently. By giving developers a list of development options up front that are acceptable to maintain a vibrant community there should be less need to go through the variance process. Without this additional process, staff time will be reduced allowing staff to focus on providing recommendations against undesirable variances.

- ▶ Residential Multi-family Districts: RM-12 and RM-16 could be consolidated with increased open space and buffering requirements which would allow for higher density.

- ▶ The RM-22 Residential Multi-family District could be transformed into an Urban Residential District. Districts with this zoning would be in locations adjacent to downtown, the university, hospital, and major employment centers.

- ▶ Residential Duplex (RD) and Residential Zero Lot Line (RZ) districts could be consolidated into a single district with each being a by-right development option. Density bonuses would be used to provide incentives for smaller lots, increased open space (where applicable) and higher gross density. The housing palette would be applied thereby allowing a broader range of housing types, limited to the allowable density and subject to buffering, design standards, etc. to preserve value and character.

- ▶ The Mixed Use District (MU) is very similar to the Planned Unit Development District (PUD) district and as such we recommend consolidation that all MU districts be rezoned as PUD. Mixed-use can effectively be accommodated in the Planned Unit Development Districts.

Strategy 5.10: *Improve property maintenance of housing units, especially rental properties and eliminate substandard housing conditions.*

Reduce the number of sub-standard housing units (e.g., units lacking complete plumbing and units with no heating facilities).

ACTIONS AND INITIATIVES

1. Consider implementing a phased Mandatory Rental Inspection Program, beginning with rental properties that have been repeatedly cited for recurring code violations, to enforce property maintenance standards. Code enforcement was widely discussed as a top issue during the community workshops. This program is important not only for the safety of occupants, but it also serves to maintain property values and helps to stabilize older neighborhoods. The Building and Codes Department should schedule required inspections and follow up visits to ensure that all noted code violations and deficiencies found are properly corrected in a timely manner. An annual registration fee of \$35.00 for each rental dwelling unit assists with implementation of this program. The regulations also provide for fees to be assessed by the City for repeat inspections of properties that fail to correct noted deficiencies within the prescribed time frame.

2. Strictly enforce the repeat offenders of the Mandatory Rental Inspection Program so that chronic problem properties are addressed. Annual inspections, rather than every three years, may be required for properties that continue to blight the neighborhood.
3. Continue to strengthen the Community Development Department's Principle Reduction and Closing Cost Assistance for First Time Home Buyers program. Future budgets should allow for greater program funding since this is one of the few programs that allows low-income and very low-income residents to become homeowners.
4. The City should consider performing a periodic inventory of housing conditions, as permitted by funding and staffing, on a neighborhood by neighborhood basis to identify units suitable for concentrated code enforcement, rehabilitation, demolition, or other actions to achieve a suitable residential environment.
5. In areas with a high percentage of substandard housing units, the City shall provide property owners with consumer information and technical assistance on new housing products and their applications in order to encourage improved housing maintenance.
6. The City, through its Community Development Department, should consider offering rehabilitation loan assistance through a local housing assistance program, cooperative ventures with non-profit groups, and/or Community Development Block Grant (CDBG) type programs to effect spot removal of blighted structures and blighting influences.

Strategy 5.11: *Allow for alternative energy production and use in residential districts.*



It is currently unclear from Murfreesboro's Zoning Ordinance whether or not small-sized renewable energy generation applications are permitted as a special use within the City's residential neighborhoods. Under the broad use list of "Transportation and Public Utilities," "electric transmission" is listed as a use type (page A-267); however, upon looking through the definition sections of the code, the term is not defined. One could argue that electric transmission stations are limited traditionally or that the term is broad enough to include alternative energy sources.

ACTIONS AND INITIATIVES

1. The City should clearly define the use of small -scale renewable applications as permitted as a special use within the City's residential neighborhoods. This definition should expressly describe small scale renewable energy applications as part of the use definition. Alternatively, the City could decide to not include small-scale renewable energy applications within the Electric Transmission use, and instead create a new land use specifically for small scale renewable energy applications. Each method of explicit approval will allow for these structures to be built. In addition, standards will need to be drafted to make sure that these structures are relatively small and are used as an accessory use.

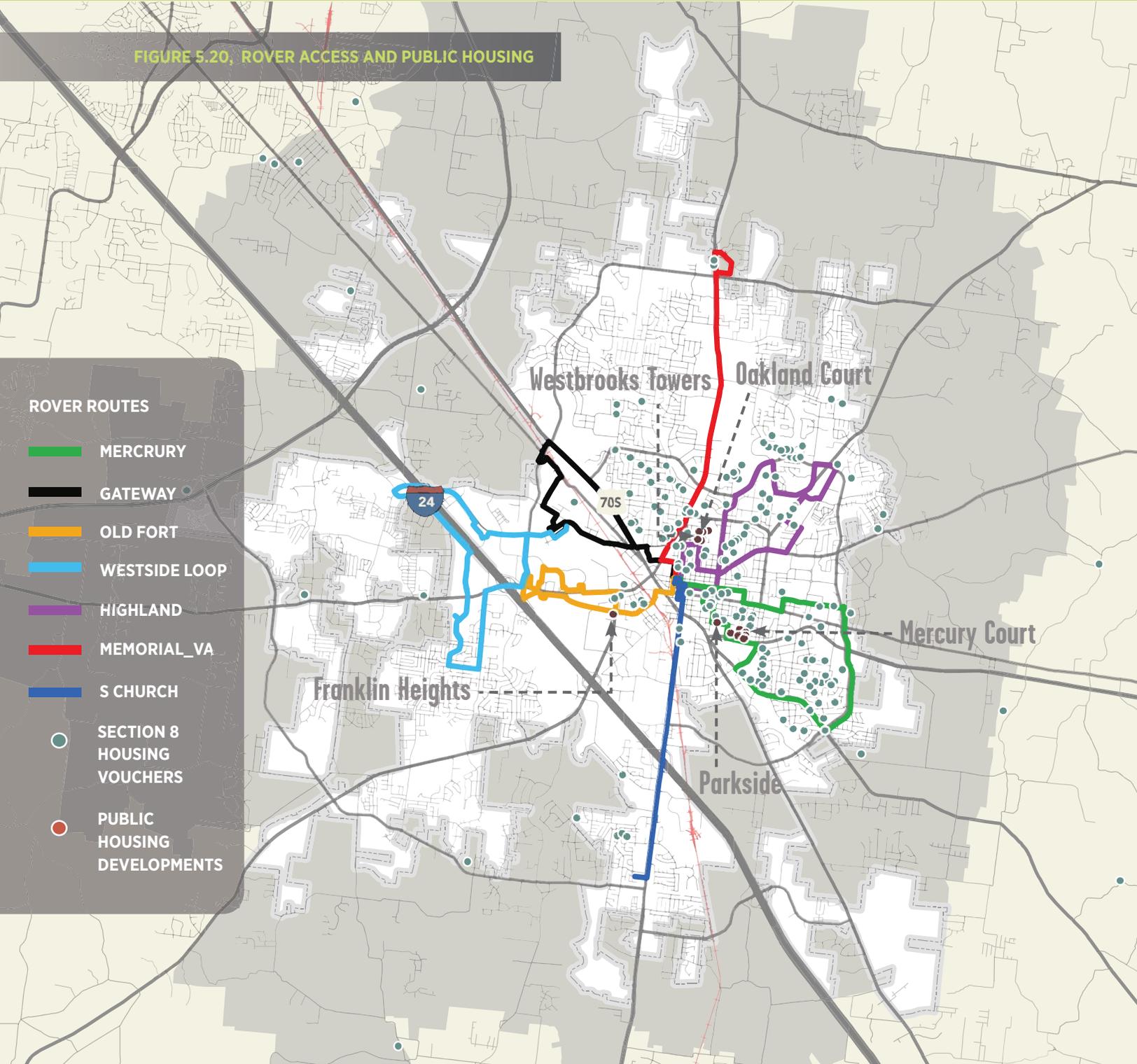
[Continued on page 5.42]



Source: Kendig Keast Collaborative



FIGURE 5.20, ROVER ACCESS AND PUBLIC HOUSING



Existing Public Housing and Transportation Access

As depicted in the above Figure 5.20, *Rover Access and Public Housing*, all of the public housing complexes have access to Rover by way of the Mercury and Highland routes, as these housing developments are clustered in the north and south portions of the central city. With respect to the Section 8 housing voucher holders, many of these residents who live in the east portion of the central city have direct access to Rover via the Mercury, Highland, and Memorial-VA routes. A cluster of Section 8 housing vouchers holders who live directly west of the railroad have access to the Old Fort Rover Route.



Coordination of Low-Income Affordable Housing:

COMMUNITY DEVELOPMENT DEPARTMENT

The Community Development Department focuses its efforts and resources on benefiting those of low and moderate income by partnering with local, state, and federal agencies to provide decent housing, a suitable living environment, and ensuring economic opportunities. The City of Murfreesboro delegates programmatic responsibilities for administering the CDBG program to its Community Development Department.

- ▶ **Funding.** The activities carried out by the Community Development Department are funded from the U.S. Department of Housing and Urban Development Community Development Block Grant (CDBG).

MURFREESBORO HOUSING AUTHORITY

The Murfreesboro Housing Authority (MHA) is a nonprofit corporation that provides housing for low-income families. MHA serves residents by providing decent, safe and sanitary housing in good repair for eligible families in a manner that promotes serviceability, economy, efficiency and stability of the developments.

- ▶ **Public Housing.** MHA maintains five public housing developments, one of which is a development for low-income seniors.
- ▶ **Subsidized Housing.** MHA administers the City's Section 8 Housing Voucher Program which provides rent subsidies for households with low-incomes. According to the Analysis of Impediments to Fair Housing Choice 2010, in 2009 there were 1,661 households on the waiting list for subsidized housing vouchers.

TENNESSEE HOUSING DEVELOPMENT AUTHORITY

Tennessee Housing Development Authority (THDA) was created to promote the production of more affordable new housing units for very low, low and moderate income individuals and families in the state, to promote the preservation and rehabilitation of existing housing units, and to bring greater stability to the residential construction industry and related industries so as to assure a steady flow of production of new housing units.

TABLE 5.10, PUBLIC HOUSING COORDINATED BY MHA

Types of Public Housing	Number of Dwellings
Conventional Affordable Housing Units	336
Section 8 Housing Choice Vouchers	599
Westbrook Towers Elderly High-Rise	230 1-Bedroom Units
Shelter Plus Care Vouchers for Homeless/Disabled	44
Veterans Affairs Supportive Housing (VASH)	60

Housing Plans and Studies

As a recipient of Community Development Block Group (CDBG) funds from the U.S. Department of Housing and Urban Development, Murfreesboro is obligated to identify, analyze, and devise solutions to impediments to fair housing as well as other housing related issues :

- ▶ **Analysis of Housing Impediments**
- ▶ **Consolidated Plan**
- ▶ **Action Plan**



Seniors

Affordable, accessible, and well-located housing is central to the quality of life for people of all ages, but especially for adults aged 50 years and older. Accessibility is essential to older adults' health and safety as physical and cognitive limitations increase. Proximity of housing to stores, services, and transportation enables older adults to remain active and productive members of their communities, meet their own basic needs, and maintain social connections. The existing housing stock is unprepared to meet the escalating need for affordability, accessibility, social connectivity, and supportive services.

- ▶ High housing costs force millions of low-income older adults to sacrifice spending on other necessities including food, undermining their health and well-being.
- ▶ Much of the nation's housing inventory lacks basic accessibility features, preventing older adults with disabilities from living safely and comfortably in their homes.
- ▶ Nationally, the transportation and pedestrian infrastructure is generally ill-suited to those who cannot or choose not to drive, isolating older adults from friends and family.
- ▶ Disconnects between housing programs and the health care system put many older adults with disabilities or long-term care needs at risk of premature institutionalization.

As the single largest expenditure in most household budgets, housing costs directly affect financial security.

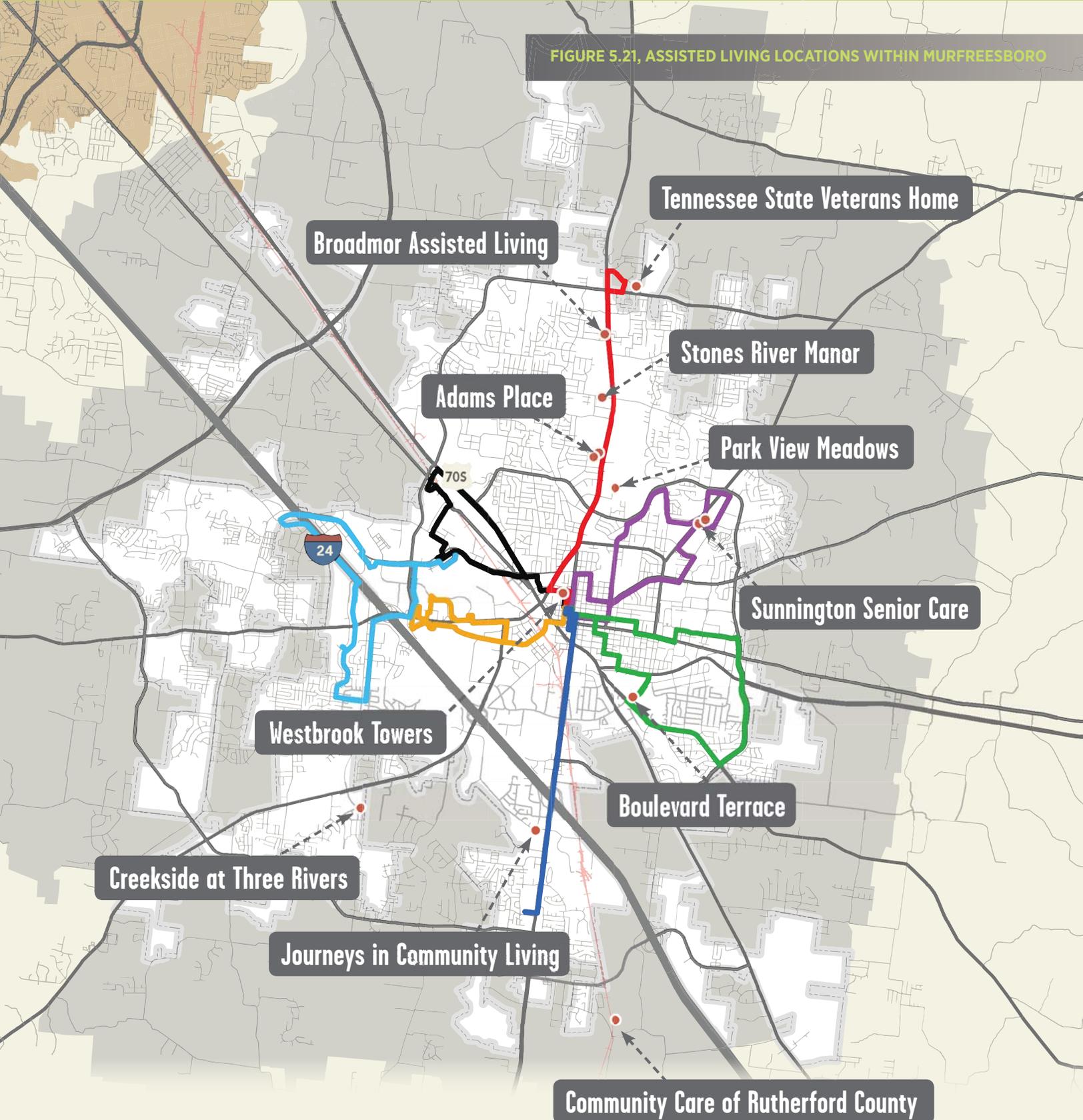
- Housing America's Older Adults - Meeting the Needs of an Aging Population, Joint Center for Housing Studies of Harvard University

THE CHALLENGES AHEAD

- ▶ The incidence of housing cost burdens also rise with age as income falls. As it is, however, a third of households aged 50-64 already pay excessive shares of their income for housing.
- ▶ Today, a third of adults aged 50 and over - including 37 percent of those aged 80 and over - pay more than 30 percent of their income for housing that may or may not fit their needs.
- ▶ Severely cost-burdened households aged 50-64 save significantly less for retirement.
- ▶ The typical homeowner aged 65 and over has enough wealth to cover nursing home costs for 42 months and enough non-housing wealth to last 15 months. The median older renter, in contrast, cannot afford even one month in a nursing home.
- ▶ Homeownership rates vary widely by race/ethnicity. Among adults aged 50 and over, 82 percent of whites own homes, compared with just 58 percent of blacks, 62 percent of Hispanics, and 70 percent of Asians. As the minority share of the population grows, this disparity implies that more and more older adults will be housing cost burdened and therefore have less wealth to tap to meet their needs as they age.
- ▶ Millions of older adults who develop disabilities live in homes that lack accessibility features such as no-step entry, single-floor living, extra-wide doorways and halls, accessible electrical controls and switches, and lever-style door and faucet handles. The 2011 American Housing Survey reports that just one percent of US housing units have all five of these universal design features. Roughly two in five housing units in the country have either none or only one of these features.
- ▶ The majority of older adults live in low-density suburban and rural areas where it is difficult to shop, access services, or visit family and friends without using a car.
- ▶ Collectively, the 11 assisted living developments in Murfreesboro are 90 percent full. The Westbrook Tower, which is designated as a low-income housing option for seniors, has a 10-month waiting list.

[Continued on page 5.44]

FIGURE 5.21, ASSISTED LIVING LOCATIONS WITHIN MURFREESBORO



Aging In Place

The Centers for Disease Control and Prevention (CDC) defines aging in place as “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.” If needed, those aging in place may receive care or assistance by paid or unpaid (often family) caregivers. As gerontology literature recognizes, older residents renegotiate how - and indeed if - they can continue to stay in their homes as their preferences and circumstances (health, finances, relationships, and family and social supports) shift over time.

Aging in place is best undertaken with preparation, including adaptations of physical space, modes of transportation, or other facets of life, in advance of physical or cognitive need.

While there is no universally accepted definition of aging in place, many researchers, advocates, and commentators point to the same list of elements needed to make remaining in one’s home both possible and desirable:

- ▶ affordable, secure, and physically **accessible housing**;
- ▶ affordable, safe, and **reliable transportation alternatives** for those unable or unwilling to drive;
- ▶ opportunities to engage in **recreational, learning, cultural, volunteering, and/or social experiences**; and
- ▶ options for **in-home health care and/or assistance with activities of daily living** (ADLs) if needed to preclude a move to congregate care.

Individual adults, of course, have their own set of preferences for housing and community. For example, a 2014 American Association of Retired Persons (AARP) survey found that most respondents give high priority to increased police presence and school improvements, but their rankings of the importance of access to various services and amenities range widely.

Source: Housing America’s Older Adults - Meeting the Needs of an Aging Population, Joint Center for Housing Studies of Harvard University

Low-income households have even more limited options for good-quality, affordable, and appropriate housing. Those living in locations without social connections, family, or other supports nearby may find themselves isolated as they become more physically vulnerable. For these reasons, it is critical that the public and private sector take steps to ensure that housing and health care systems support appropriate and cost-effective options for low-income older adults, and that communities provide housing, transportation, and service options for their older populations regardless of income.

Numerous cities and states are advancing livability principles through housing, transportation, and walkability initiatives, as well as through ordinances to promote accessibility in private homes. A broader conversation, however, is essential to help spread these initiatives so that more older adults can benefit from them.

Strategy 5.12: *Enable Murfreesboro residents to age in the community by providing housing options and social support for seniors.*

ACTIONS AND INITIATIVES

1. Provide support so that older adults can age in place or age in community through a combination of affordable and accessible housing with linkages to services.
2. Continue to fund, staff, and expand upon adult day care centers, such as the St. Clair Senior Center to ensure seniors have adequate outlets for learning, promotion of health and well-being, socialization and volunteer opportunities
3. Modify residential zoning to support construction of accessory dwelling units and mixed use developments that add housing within walking distance of services or Rover routes and greenway access.
4. Assess feasibility of requiring all new residential construction to include certain accessibility features, and offer tax incentives and low-cost loans to help owners modify their homes to accommodate household members with disabilities.
5. Incorporate universal design principles in new and rehabilitated housing to facilitate access for aging adults.

The City of Murfreesboro needs to ensure that a range of services are available to older adults, including social and volunteer opportunities; education programs centered on health, finance, and housing maintenance; adult

day care and meals programs; and health and wellness services. Meanwhile, Tennessee Medicare programs can reorient their funding to enable low-income households to age in the community rather than in institutional facilities, as many are doing through Medicare Home and Community-Based Services (HCBS) waivers. With better coordination, state and local government programs for older adults would not only save on costs but also provide better outcomes.

Strategy 5.13: *Coordinate policies that can help older adults continue to live in their own homes as they age.*

ACTIONS AND INITIATIVES

1. Connect residents to social services through expansion of the Home and Community-Based Services Medicaid waiver program to make supportive housing a more affordable option;
2. Assist with home modifications for the elderly using a range of funding sources;
3. Assess the feasibility of creating a Murfreesboro chapter of Programs of All Inclusive Care for the Elderly (PACE);

As a result of changing demographics, the demand for housing will shift dramatically and the needs for services to help older adults age in place will grow exponentially.

Strategy 5.14: *Increase supply of housing for senior citizens, both rental and owner-occupied and enhance services for seniors.*

As discussed, as the Baby Boom generation enters retirement and as older seniors continue to live longer it will become increasingly important to expand the supply of housing for seniors. The supply of affordable rental housing falls far short of the need, leaving many low-income older adults without affordable options. Currently, federally subsidized rental programs meet the needs of only about one in four eligible households regardless of age.

ACTIONS AND INITIATIVES

1. Propose amendments to the Zoning Ordinance to reduce requirements for parking (which often goes unused by senior housing residents).
2. Consider establishing a Senior Citizen Rent Increase Exemption (SCRIE) program, which would protect eligible seniors from rent increases. The program would be administered by the City's Community Development Department, which would establish income eligibility criteria.



St. Clair Street Senior Center
Source: City of Murfreesboro

Since 1980, the St. Clair Street Senior Center has been helping seniors live an active and independent lifestyle for as long as possible and without regard to socioeconomic status.

Supportive Housing Models

Supportive housing encompasses a broad range of housing types, and different models are often associated with different expectations regarding size, cost, and the intensity of service delivery. Section 202, *Supportive Housing for the Elderly* program provides federally-subsidized supportive housing for older adults. Tenants' rent payments are set at an affordable level, and many developments employ service coordinators to identify and connect residents with available supports.

Types of Supportive Housing consists of:

- ▶ **Assisted Living Residences** - provide private rooms or apartments for older adults and offer a level of care that can range from light "hospitality" services to the care provided by nursing facilities.
- ▶ **Adult Foster Care Homes** - offer services similar to assisted living residences but in smaller facilities, including single-family homes, that typically accommodate no more than six residents.
- ▶ **Continuing Care Retirement Communities** - offer several housing models on-site, enabling residents to transition from private homes to assisted living residences and nursing facilities as their needs change.
- ▶ **Congregate Housing** - provides apartment homes for older adults who are able to live independently but want hospitality-style services, such as light housekeeping.

Homelessness

CONTINUUM OF CARE PROGRAM

The Continuum of Care Program, overseen by the U.S. Department of Housing and Urban Development (HUD), is designed to assist sheltered and unsheltered homeless people by providing the housing and/or services needed to help individuals move into transitional and permanent housing, with the goal of long-term stability. The Murfreesboro/Rutherford County Continuum of Care is one of four single-county continua in Tennessee. Six continua are organized regionally. The Murfreesboro/Rutherford County Homeless Task Force acts as the primary decision-making body for the Continuum of Care.

The primary purpose of the Continuum of Care Program is to:

- ▶ Promote community-wide commitment to the goal of ending homelessness;
- ▶ Provide funding for efforts by nonprofit providers and local governments to re-house homeless individuals and families rapidly while minimizing the trauma and dislocation caused to homeless individuals, families, and communities as a consequence of homelessness;
- ▶ Promote access to and effective use of mainstream programs by homeless individuals and families;
- ▶ Optimize self-sufficiency among individuals and families experiencing homelessness.

In support of the Continuum, the Murfreesboro/Rutherford County Homeless Task Force conducts the annual Point In Time Count of both sheltered and unsheltered homeless individuals and families in the county. The count is performed nationally on the same date in January. As referenced in Table 5.11, *Point in Time Count 2015*, the homelessness population in Murfreesboro in January 2015 was higher by 150 residents than in January of 2014. The significant rise in homeless population in Murfreesboro requires a more robust collection of organizations throughout the City to provide services and support to the homeless population.

HUD currently funds 12 homelessness housing projects administered by six agencies: Murfreesboro Housing Authority, Domestic Violence Program Inc., The Journey Home, Greenhouse Ministries, The Charter Group, Inc., and the Right Road Ministries, Inc.. The current funding level is \$657,978. Murfreesboro Housing Authority is the Collaborative Applicant for the Continuum housing competition.

EMERGENCY SOLUTIONS GRANT

The Emergency Solutions Grants (ESG) Program, previously known as the Emergency Shelter Grants Program, was revised with the passing of Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. The ESG program provides funding to:

- ▶ Engage homeless individuals and families living on the street;
- ▶ Improve the number and quality of emergency shelters for homeless individuals and families;
- ▶ Help operate these shelters;
- ▶ Provide essential services to shelter residents;
- ▶ Rapidly re-house homeless individuals and families; and
- ▶ Prevent families and individuals from becoming homeless.

Eligible uses of ESG funds include Emergency Shelter operations, Street Outreach, Homeless Prevention, Rapid Re-Housing and expenses related to operating the local Homeless Management Information System (HMIS). The Homeless Management Information System (HMIS) databases are operated at the local or state level and are required to receive funding for HUD homeless programs.

The City is not a direct ESG grantee, rather it receives its ESG funding from HUD through the Tennessee Housing Development Authority (THDA). THDA allocated \$224,238 to Murfreesboro for 2015-2016. The following have contracts with the City to provide homeless services:

- ▶ Room in the Inn
- ▶ The Salvation Army
- ▶ Domestic Violence Program
- ▶ The Journey Home
- ▶ Mid-Cumberland Community Action Agency
- ▶ The Guidance Center
- ▶ Doors of Hope
- ▶ Greenhouse Ministries
- ▶ Murfreesboro Housing Authority

For each funding cycle, the City accepts applications from eligible non-profit agencies.

TABLE 5.11, POINT IN TIME COUNT, 2015

	2014	2015
Homeless Persons in Emergency Shelter	59	133
Homeless Persons in Transitional Housing	9	41
Unsheltered Homeless Persons	76	120
TOTAL	144	294

SIGNIFICANCE OF CARING FOR THE HOMELESS POPULATION

There is uneven and limited capacity to deliver the most effective strategies at a scale that will help everyone experiencing or most at risk of homelessness. Even if there is more coordinated leadership and programs available to all who need them, City housing and service systems must be strengthened in order to move quickly and effectively to provide housing and assistance to all who need it.

Policies and programs must be adaptive based on information about what is working. Attention must be paid not only to whether or not programs are working for the people they are serving, but also whether or not all people who need them are able to get what they need to prevent or move out of homelessness. Barriers that get in the way of people getting the supports and services they need must be addressed.

Strategy 5.15: Increase leadership, collaboration, and civic engagement among organizations that coordinate and provide homelessness support.

ACTIONS AND INITIATIVES

1. Coordinate among the agencies that receive HUD funding for homelessness housing projects to create an updated database of contact and resources information that can be accessed on the City's website.
2. Strengthen the capacity of public and private organizations by increasing knowledge about collaboration, homelessness, and successful interventions to prevent and end homelessness.
3. Continue to analyze the impact and prevalence of homelessness for specific populations including families with children, youth, veterans, and individuals experiencing chronic homelessness.

"Homelessness cannot be solved by a single agency or organization, by a single level of government, or by a single sector. Everyone should be reminded of the intricacies of homelessness as a policy area, and remember that preventing and ending homelessness will take real coordination, collaboration, and a constant exchange of ideas."

- Former U.S. Dept. of Health and Human Services (HHS) Secretary, Kathleen Sebelius

By the Numbers: Impact of Supportive Housing for the Homeless

During the year after entering supportive housing, formerly homeless persons in Portland, Maine experienced:

- ▶ 77% fewer inpatient hospitalizations
- ▶ 62% fewer emergency room visits
- ▶ 60% fewer ambulance transports
- ▶ 38% fewer psychiatric hospitalizations
- ▶ 62% fewer days in jail
- ▶ 68% fewer police contacts

Source: *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness, 2010* - United States Interagency Council on Homelessness.

TABLE 5.12 AVERAGE COST PER FAMILY PER MONTH FOR EACH HOMELESS PROGRAM TYPE FOR FAMILIES AND FY2006 TWO-BEDROOM FAIR MARKET RENTS

Systems	Emergency Shelter	Transitional Housing	2006 Fair Market Rent for Two-Bedroom Unit
Washington, D.C.	\$2,496 - \$3,698	\$2,146 - \$2,188	\$1,225
Houston, Texas	\$1,391	\$1,940 - \$4,482	\$743
Kalamazoo, Michigan	\$1,614	\$813	\$612
Upstate South Carolina	\$2,269	\$1,209	\$599

Costs shown reflect weighted averages by program type. Ranges represent the average for different programs within a program type. Fair Market Rate (FMR) Source: HUD, 2005. The FMR does not include the monthly fee paid to a public housing agency for administering the voucher program, which ranged from \$50 to \$90 per unit per month in these four communities.

Homelessness is costly to society because people experiencing homelessness frequently require the most expensive publicly-funded services and institutions.

Source: Opening Doors: Federal Strategic Plan to Prevent and End Homelessness, 2010 - United States Interagency Council on Homelessness.

Strategy 5.16: *Prevent homelessness before it happens. Increase access to stable and affordable housing and health care services for the at-risk population.*

Preventing homelessness by keeping vulnerable families housed is a key priority. The City can focus on homelessness prevention by providing anti-eviction services through its legal department, neighborhood-based housing stabilization services and aftercare to prevent re-entry to homeless shelters.

Strategy 5.17: *End veteran homelessness.*

The City is committed to advancing the national goal to end homelessness among veterans by the end of 2015.

ACTIONS AND INITIATIVES

1. Work to implement programs such as the US Department of Housing and Urban Development’s (HUD) Veterans Affairs Supportive Housing (VASH); the US Department of Veteran’s Affairs’ Supportive Services for Veterans and their Families (SSVF), and Grant per Diem (GPD) program.
2. Work to identify and rehouse veterans living in shelters and on the street. This work will require close collaborations among City agencies who work with veterans, HUD and the Veteran’s Administration (VA) as well as with community providers.

3. Employ additional strategies such as data sharing and piloting new tools to assess every veteran in shelter for appropriate housing options. Eliminate placement bottlenecks, and rapidly link veterans to housing.

Strategy 5.18: *Increase Critical Needs and Homeless Housing.*

Work to ensure decent, safe and sanitary housing for Murfreesboro’s most vulnerable citizens.

ACTIONS AND INITIATIVES

1. Prioritize available housing resources for critical needs and homeless housing and supportive services.
2. Establish a standardized access and assessment process with coordinated referral and housing placement to include appropriate supportive services.
3. Consider developing a pilot micro-unit development designed for workforce and critical needs housing. Explore the use of progressive Single Room Occupancy (SRO) dwellings, which, as defined by HUD, provides living and sleeping space for the exclusive use of the occupant, but requires the occupant to share sanitary and/or food preparation facilities.

[Continued on page 5.50]

solutions to homelessness do exist. Collaborative leadership, more coordination, and wise investments in proven strategies focused on prevention aimed at housing stability – that incorporate both housing and services – will lead to major reductions in homelessness.



Family having Thanksgiving at the Journey Home in Murfreesboro.

Source: The Journey Home



MTSU

MTSU and its student population encompasses another dimension of the housing option equation. MTSU's influence has created a strong demand for rental housing in areas closest to the university which has driven the price of rental housing higher than average. Anecdotal evidence suggests that the off-campus student population living in Murfreesboro claims an important portion of the more affordable housing in Downtown, leaving the population in need of affordable units with less options.

MTSU enrollment in 2014 was 22,729 students. As of Spring 2015, the current occupancy for on-campus housing is 3,116 rooms which come in standard double occupancy, quads and apartments. The remaining off-campus population totals to 19,613. Without having exact numbers, it is believed that roughly 25 percent, or 4,903 students, of the remaining off-campus student population are living in the residential neighborhoods bordering campus. The remaining 14,710 students are believed to commute to neighboring cities, such as Nashville.

Further analysis of the impact of off-campus student housing was found in a U.S. Department of Housing and Urban Development Comprehensive Housing Market Analysis (HMA) for the Nashville-Davidson-Murfreesboro-Franklin, Tennessee report. Similar to the effect of students at Vanderbilt on the rental market in the Central submarket, students at MTSU, the largest university in the HMA, occupy a large portion of the rental stock in the Southern Suburbs submarket. On-campus apartments rent on a semester basis, with rates of \$2,350 for a shared one-bedroom unit to \$4,700 for a private one-bedroom unit, equating to roughly \$600 to \$1,175 per month. On the other hand, typical off-campus apartments have monthly rents starting at \$550 for a one-bedroom unit, \$650 for a two-bedroom unit, and \$850 for a three-bedroom unit.

This analysis further proves that off-campus students claim a significant portion of the affordable rental units available in and around Downtown Murfreesboro. While MTSU's growth for the next 20 years is projected to be modest, with a projected maximum headcount for 27,000 students, the impact to the city's affordable housing stock should be recognized. As addressed in Chapter 2, *Infrastructure and Growth Capacity*, it is recommended that MTSU engage in a public-private partnership with the City as well as private sector developers to develop a vibrant, high-density, mixed-use, pedestrian-oriented, commercial / retail district immediately adjacent to the MTSU campus. Within this district, a high-density, mixed-use student housing complex with appropriate transit linkages via an expanded Rover route is highlighted. Examples of this type of university-oriented mixed-use district are the University of Virginia's Corner, Harvard University's Harvard Square and Rice University's Rice Village adjacent to Harvard University and Rice University, respectively.

The importance of these recommendations lies in embracing the positive influence of MTSU on the City while accommodating lower income residents who rely on affordable housing. Creating a vibrant off-campus anchor for students, faculty and staff to engage allows for the university's investment of time, energy and dollars into Murfreesboro. Given a central off-campus hub for housing and activities, more of the commute population may be enticed to live in Murfreesboro. In addition, the creation of an off-campus mixed-use student housing complex will ensure the City can maintain affordable rental units that can be available for lower income residents.

[Continued on page 5.52]

Source: *Comprehensive Housing Market Analysis: Nashville-Davidson-Murfreesboro-Franklin, Tennessee*. U.S. Department of Housing and Urban Development, Office of Policy Development and Research. April 1, 2012.



Rice Village - Houston, TX

Harvard Square - Cambridge, MA



5.2 On Neighborhoods

Providing quality housing and neighborhoods is fundamental to creating a desirable place to live. Neighborhoods are the foundation of any community as they are places where residents live, recreate, interact, and call home. When well-designed and protected, neighborhoods are a source of community pride. When poorly designed, marketed with few amenities, or allowed to decline over time, they detract from the appeal of the entire community. The condition, availability, and choice of housing are important to the integrity of neighborhoods and to the quality of life of residents. Sustainable, diverse, attractive, and vibrant neighborhoods enhance economic development, improve livability, and maintain property values and the City's tax base.

This is where the *Housing and Neighborhoods* element of the Comprehensive Plan links back to all other plan elements in terms of the interrelationship of physical factors like neighborhood design and character, buffering of residential areas from incompatible uses and development intensities, traffic calming, public transportation, convenient and safe circulation options for pedestrians and bicyclists, parks and recreational amenities, and overall community aesthetics. Attentiveness to neighborhood conditions by individual homeowners is essential to maintain residential stability over time. However, as some neighborhoods age, private covenants eventually lapse, and rental properties proliferate. Careful enforcement of City building and property maintenance standards can make all the difference in preventing a gradual erosion in conditions that may accelerate into blight if left unchecked.

Livable Neighborhoods

As previously discussed, the suburban development that occurred in Murfreesboro during the late-20th century represents a significant departure from the established town settlement pattern near the core of the city. Most new residential areas are developed as enclaves with several subdivisions and cul-de-sacs with similar houses and similar sized lots or groups of apartments. Moreover, the lack of connectivity of new development to other new and existing areas requires a dependency on automobiles for all transportation needs to shopping, employment and education. New housing and subdivision development needs to reflect the growing demand for neighborhood-style patterns that are once again integrated into the existing fabric

"In recent decades Americans have been focusing too much on the house itself and too little on the neighborhood ... By reconsidering the design of our houses, we might begin again to create walkable, stimulating, more affordable neighborhoods where sociable pleasures are always in reach ..."

- Philip Langdon, *A Better Place to Live*
(*Charter of the New Urbanism*)

of the community. Through innovative neighborhood design and planning, new development should offer ease of access and connectivity, accessibility to local services, transportation options, resource preservation, and provide a sense of place and societal wellbeing (see *The Characteristics of Great Neighborhoods* sidebar, Page 5.52).

The idea that neighborhoods need to be walkable communities that are connected and have access to basic services and amenities is not a new idea. In 1929 a planner in the New York City Planning Department, Clarence Perry, proposed that the size of an ideal neighborhood was based on the number of families necessary to support an elementary school. He also analyzed a neighborhood plan by drawing a five minute walking distance from a central point portraying the importance of being able to walk to places even if other transportation is available (*Charter of the New Urbanism*).

HOW DO WE DETERMINE WALKABILITY AND IDEAL NEIGHBORHOOD SIZE TODAY?

The Congress for the New Urbanism (CNU) and the US Green Building Council (USGBC) LEED for Neighborhood Development (LEED ND) program reaffirms Perry's theory of neighborhood design in terms of walk distances and amenities. (see *USGBC LEED ND Sustainable Neighborhood Development Checklist and LEED ND: walking distance to basic services in a*

Mueller Community, Austin, TX

Mueller is a new urbanist community in Austin, Texas. Austin’s municipal airport, is been redeveloped into a mixed-use community with four mixed-use residential neighborhoods organized around and within convenient walking distance of the Town Center. The 4,900 homes cover a wide range of building types, owned and rented, that foster a population with diverse demographic and economic characteristics. At least 25 percent of all the homes for sale and for rent at Mueller will be offered as part of the Mueller Affordable Homes Program. Each neighborhood contains a park as a focal point with resident-serving amenities and with direct visual and pedestrian linkages to the Town Center. There are approximately 140 acres of public open space and 13 miles of hike and bike paths and lanes. The Mueller Town Center includes shops, plazas and live/work space, and includes 650,000 square feet of retail space. Mueller is home to nearly 10,000 people as well as major medical employers like Dell Children’s Hospital, The University of Texas at Austin’s Dell Pediatric Research Institute, Seton Headquarters, and the Ronald McDonald House.



ILLUSTRATIVE PLAN OF MUELLER DEVELOPMENT



Mueller is the first Texas community to be certified through the USGBC LEED for Neighborhood Development program, achieving a silver designation in 2009.

Source: www.MuellerAustin.com

The Neighborhood Unit

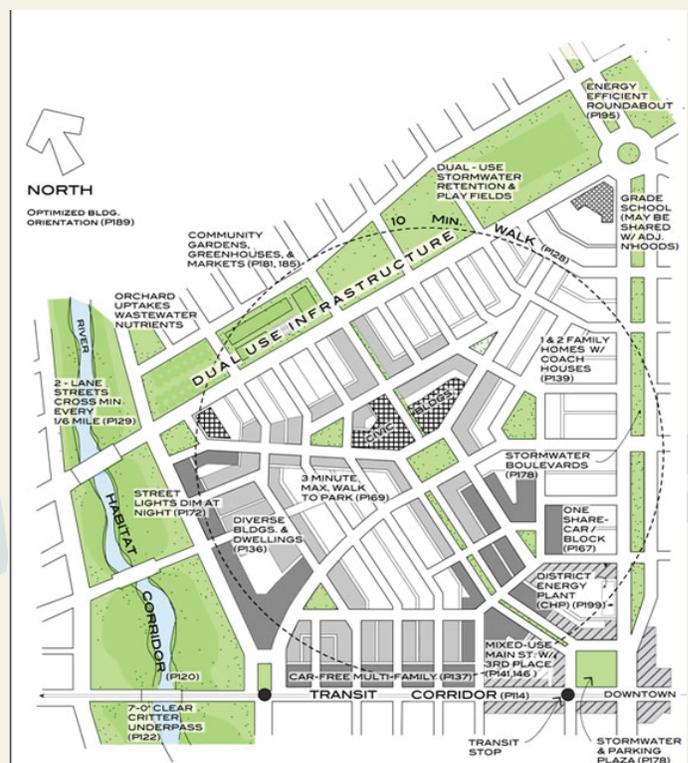
In the 1920's, Clarence Perry introduced a concept that he referred to as "The Neighborhood Unit." The corresponding image below is a sketch published by Perry in 1929 illustrating the relationships between the residential components of a neighborhood and the uses that could easily be traversed to and from by foot. Perry utilized the 5-minute walk to define walking distances from residential to non-residential components, in particular Perry was very concerned about the walkability to and from schools.

Perry's intentions were calibrated to the human foot, not the automobile. Perry's Neighborhood Unit was conceptualized prior to an automobile-based society (1920s). His notes on the plan refer to walk distances, streets and a mix of uses. Note that there also is a fairly connected network of streets, another modern-day casualty from the road classification system. There are no cul-de-sacs in the diagram above or many intersecting streets on highways and arterials. With today's road classification standards, intersections with this frequency are not permitted on arterials, let alone highways. Therefore, the Modern Day Neighborhood Unit graphic provides a more realistic interpretation of the neighborhood unit (created by Farr Associates, Architecture and Urban Design).

The Five Minute Walk:

a standard that is best described as the average distance that a pedestrian is willing to walk before opting to drive.

PERRY'S PLAN FOR A NEIGHBORHOOD UNIT



Source: Farr Associates

neighborhood sidebars). Moreover, LEED ND standards use 1/4 and 1/2 mile walk distances (approximate five to ten minute walk times) to destinations (services, transit stops, civic, parks, and schools) as a standard for walkability. Today, a Web-based software program, *Walk Score* (see sidebar), rates cities on how walkable they are; ranging from “Walker’s Paradise,” to denote a very walkable environment, to “Car-Dependent.” This online tool is for people to assess whether they want to live or visit a place based on its degree of walkability.

WHAT COMPOSES A NEIGHBORHOOD?

According to the Charter of the New Urbanism, the composition of a well-design neighborhood includes the following:

- ▶ **The neighborhood has a center and an edge.** The combination of a focus and a limit contribute to the social identity of a community with the neighborhood center being necessary. The center is usually a public space - a square, a green, or an important street intersection. The center is also the location of civic buildings and shops and offices. Commercial is also at the edge and when combined with commercial edges of other neighborhoods form a town center.
- ▶ **The neighborhood has a balanced mix of activities, shopping, work, schooling, recreation and all types of housing.** This arrangement is useful for those - young, old, handicapped, or poor - who can't depend on the automobile for mobility.
- ▶ **The ideal size of a neighborhood is 1/4 mile from center to edge.** Within this approximate five minutes radius, residents can walk to the center from anywhere in the neighborhood to take care of many daily needs or use public transit.
- ▶ **Neighborhood streets are designed to provide equally for the pedestrian, the bicycle, and the automobile.** An interconnected network of street and small blocks with wide sidewalks, street trees, and on-street parking increases pedestrian activity and also provides multiple driving routes to keep local traffic away from major transportation corridors.
- ▶ **The neighborhood gives priority to the creation of public space and to the appropriate location of civic buildings.** Public spaces provide places for gathering small blocks with wide sidewalks, street trees, and on-street parking increases pedestrian activity and also provides multiple driving routes to keep local traffic away from major transportation corridors.

[Continued on page 5.60]



Quality Neighborhood Design

Contemporary subdivision design too often overlooks the time-honored elements of what makes a neighborhood appealing and sustainable for the long term. Many new residential areas are developed as independent subdivisions rather than as dynamic neighborhoods that are connected to other uses and destinations. Typical features of a quality neighborhood design include:

- ▶ A focal point
 - Whether a park or central green, school, community center, place of worship, or small-scale commercial activity
- ▶ Equal importance of pedestrian and vehicular circulation.
- ▶ A variety of dwelling types
- ▶ Access to schools, recreation and daily conveniences
- ▶ An effective street layout that provides multiple paths to external destinations
- ▶ Appealing streetscapes
- ▶ Landscape designs consistent with local climate and vegetation.
- ▶ Compatibility of fringe or adjacent uses, or measures to buffer the neighborhood from incompatible development.
- ▶ Evident definition of the neighborhood “unit” through recognizable identity and edges
- ▶ Set-aside of conservation areas, greenbelts or other open space as an amenity
- ▶ Use of local streets for parking to reduce the lot area
- ▶ Respect for historic sites and structures,

The Characteristics of Great Neighborhoods

Neighborhood character is an amalgam of various elements that give great neighborhoods their distinct "personality" (see major characteristics below). The interaction between the physical space and elements of a neighborhood and its inhabitants produces neighborhood character. These elements may include a neighborhood's land use, urban design, visual resources, historic resources, socioeconomics, traffic, and/or noise. Character is often used to describe the elements of a neighborhood that make it unique, memorable, livable, and inviting.

Complete

Great neighborhoods consist of a variety of functional attributes that contribute to a resident's day-to-day living (i.e., residential, commercial, or mixed-use); and host a mix of uses in order to provide for our daily need to live, work, play, worship, dine, shop, and talk to each other. Great neighborhoods have a center, a general middle area, and an edge. Civic spaces generally define a neighborhood's center while commerce tends to happen on the edges, on more highly traffic-ed streets and intersections easily accessible by two or more neighborhoods. The more connected a neighborhood is, the more variety of commercial goods and services can be offered.

Connected

Great neighborhoods accommodate vehicular and active modes of transportation (i.e. pedestrians, bicyclists). They are walkable, drivable, and bike-able with or without transit access. They should also have a variety of thoroughfare types, such as boulevards, main streets, residential avenues, streets, alleys, bike lanes and paths. But, these are just modes of transportation. To be socially connected, neighborhoods should also be linger-able, sit-able, and hang out-able.

Complex

Great neighborhoods incorporate landscape and urban design and architectural features that are visually interesting and have a memorable character. They have a variety of civic spaces, such as plazas, greens, recreational parks, and natural parks. They possess civic anchors, such as libraries, post offices, churches, community centers and assembly halls. Due to their inherent need for a variety of land uses, great neighborhoods provide many different types of private buildings such as residences, offices, commercial buildings and mixed-use buildings. This complexity of having both public and private buildings and places provides the elements that define a neighborhood's character.

Compact

Great neighborhoods are designed to a scale that encourages human contact and social activities. A five-minute walk from center to edge, a basic rule-of-thumb for walkability, equates to approximately 80 to 160 acres, or 9 to 18 city blocks. This general area includes public streets, parks, and natural lands, as well as private blocks, spaces and private buildings. This scale may constrict in the dead of winter and/or heat of summer, and expand during more temperate months. Compactness comes in a range of intensities that are dependent upon local context.

Convivial

The livability and social aspect of a neighborhood is driven by the many and varied communities that not only inhabit, but meet, get together, and socialize within a neighborhood. Meaning, "friendly, lively and enjoyable," convivial neighborhoods provide the gathering places — the coffee shops, pubs, ice creme shops, churches, clubhouses, parks, front yards, street fairs, block parties, back yards, stoops, dog parks, and plazas — that connect people. How we're able to socially connect physically is what defines our ability to endure and thrive culturally. It is these connections that ultimately build a sense of place, promotes community involvement, and opportunities for enjoyment, and maintains a secure environment.

Walk Score

A neighborhood’s walkability plays an important role in a community’s physical health and the strength of its social ties. A walkable environment connects residents to basic services such as housing, retail, entertainments, parks and open space, and ideally office space within a quarter-mile radius. Pedestrian-friendly land use patterns and interconnected pathways result in safe connections among community amenities, and ultimately, improve residents’ quality of life.

Walk Score® is an online assessment tool relied on to evaluate the walkability of neighborhoods, districts, and cities across the country. According to the creators of Walk Score, the mapping software awards points based on the distance to the closest amenity in each category. The maximum number of points is awarded to amenities 1/4 mile away and declines as the distance approaches one mile—no points are awarded for amenities further than one mile. Cities are scored from 0-100. Similar to LEED ND’s “diverse uses,” Walk Score® uses nine pedestrian-friendly amenities, including grocery stores, restaurants, parks, and schools. As seen by the respective scores, Murfreesboro ranks squarely with its comparison communities as a car-dependent city.

Walk Score
23

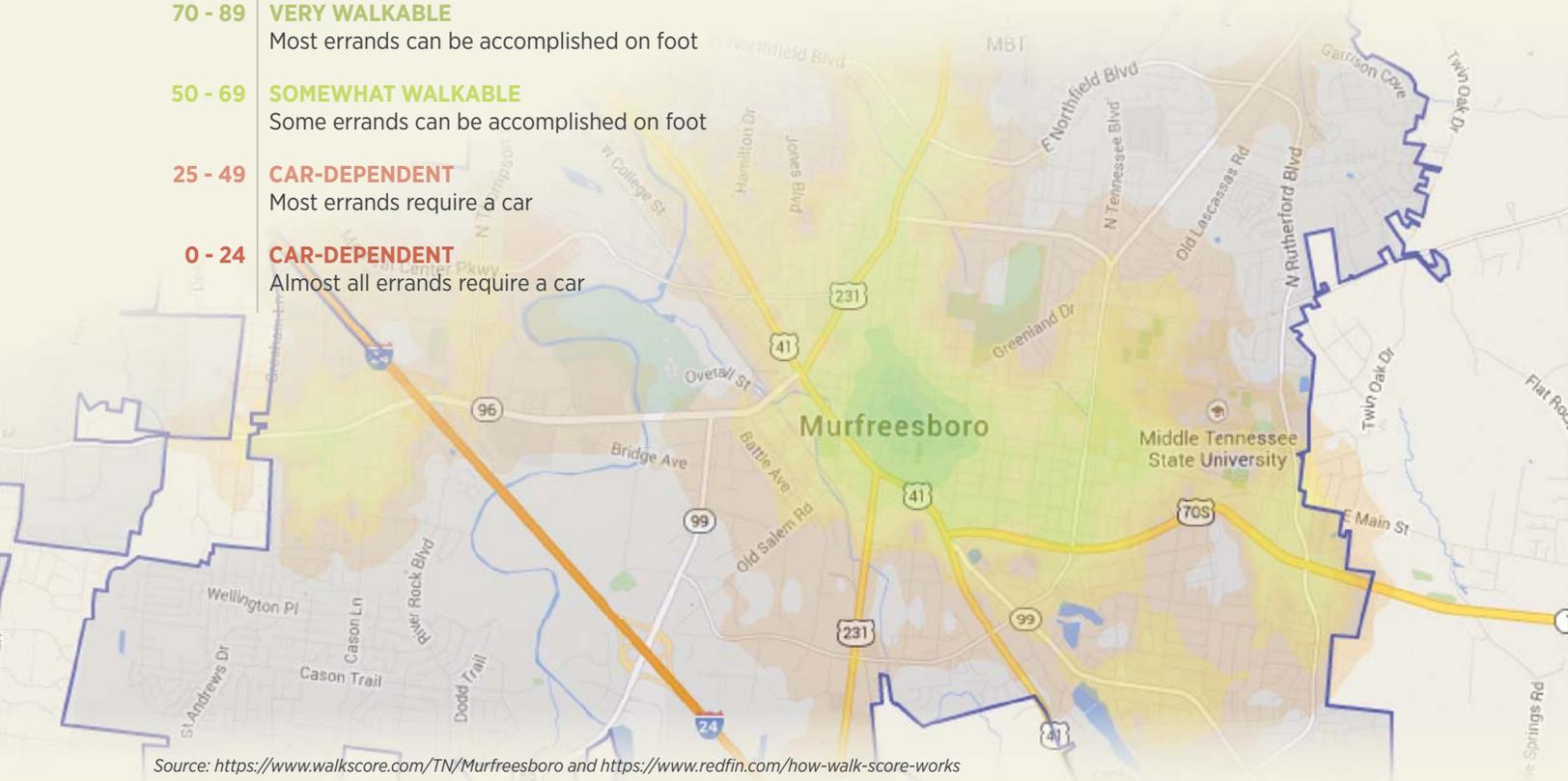
Murfreesboro is a Car-Dependent city

Almost all errands require a car.



BRENTWOOD, TN	5	CLARKSVILLE, TN	16
FRANKLIN, TN	22	HENDERSONVILLE, TN	15
NASHVILLE, TN	26	SMYRNA, TN	16
ASHEVILLE, NC	35	ATHENS, GA	25
CARY, NC	25	CHARLOTTESVILLE, VA	57
COLUMBIA, MO	26	FLORENCE, AL	30
GREENVILLE, SC	41	MCKINNEY, TX	23

- 90 - 100 WALKER'S PARADISE**
Daily errands do not require a car
- 70 - 89 VERY WALKABLE**
Most errands can be accomplished on foot
- 50 - 69 SOMEWHAT WALKABLE**
Some errands can be accomplished on foot
- 25 - 49 CAR-DEPENDENT**
Most errands require a car
- 0 - 24 CAR-DEPENDENT**
Almost all errands require a car



Source: <https://www.walkscore.com/TN/Murfreesboro> and <https://www.redfin.com/how-walk-score-works>

USGBC LEED-ND Sustainable Neighborhood Development Checklist

LEED for Neighborhood Development is a rating system that integrates the principles of smart growth and new urbanism along with green building techniques applied at the building and neighborhood scale. The goal is to successfully enhance and protect the overall health (physical and economic) and natural environment of our communities through well-placed and designed development. There are several economic and environmental benefits of well-designed and located communities including: houses in walkable locations have higher home values, proximity to transit increases property value, and smart growth neighborhoods require less cost in public services. Environmental benefits of smart growth neighborhoods include preservation of rural and farm land; a reduction in vehicle miles traveled and auto emissions.

The informal checklist (below) summarizes all credits and prerequisites in the LEED-ND Rating System. The checklist can be used to assess the strengths and weaknesses of a development proposal, site plan, existing neighborhood, or even a zoning code or neighborhood plan. It can be used as a source for standards and thresholds to include in plans, regulations, designs, or topic-specific policy efforts. The checklist is organized into five categories, Smart Location and Linkage, Neighborhood Pattern and Design, Green Infrastructure and Buildings, Innovation and Design Process, and Regional Priority. Please note that this checklist is an abbreviation of the full LEED-ND program prerequisites and credits, all of which requires sophisticated verification of compliance with standards and provides a much more authoritative evaluation. The checklist can be found within the document entitled, *A Citizen's Guide to LEED for Neighborhood Development*, available to download on the Natural Resources Defense Council website.

LEED® FOR NEIGHBORHOOD DEVELOPMENT		110 TOTAL POINTS POSSIBLE
	SMART LOCATION & LINKAGE 27 POSSIBLE POINTS	
PREREQ 1	Smart Location	REQ
PREREQ 2	Imperiled Species and Ecological Communities	REQ
PREREQ 3	Wetland and Water Body Conservation	REQ
PREREQ 4	Agricultural Land Conservation	REQ
PREREQ 5	Floodplain Avoidance	REQ
CREDIT 1	Preferred Locations	●●●●●●●●●●
CREDIT 2	Brownfield Redevelopment	●
CREDIT 3	Locations w/ Reduced Automobile Dependence	●●●●●●●●●●
CREDIT 4	Bicycle Network and Storage	●
CREDIT 5	Housing and Jobs Proximity	●●●
CREDIT 6	Steep Slope Protection	●
CREDIT 7	Site Design for Habitat / Wetland & Water Body Conservation	●
CREDIT 8	Restoration of Habitat/Wetlands and Water Bodies	●
CREDIT 9	Long-Term Cnsvrtn. Mgmt. of Habitat/Wetlands & Water Bodies	●
	GREEN INFRASTRUCTURE & BUILDINGS 29 POSSIBLE POINTS	
PREREQ 1	Certified Green Building	REQ
PREREQ 2	Minimum Building Energy Efficiency	REQ
PREREQ 3	Minimum Building Water Efficiency	REQ
PREREQ 4	Construction Activity Pollution Prevention	REQ
CREDIT 1	Certified Green Buildings	●●●●●
CREDIT 2	Building Energy Efficiency	●●
CREDIT 3	Building Water Efficiency	●
CREDIT 4	Water-Efficient Landscaping	●
CREDIT 5	Existing Building Use	●
CREDIT 6	Historic Resource Preservation and Adaptive Reuse	●
CREDIT 7	Minimized Site Disturbance in Design and Construction	●
CREDIT 8	Stormwater Management	●●●●●
CREDIT 9	Heat Island Reduction	●
CREDIT 10	Solar Orientation	●
CREDIT 11	On-Site Renewable Energy Sources	●●●
CREDIT 12	District Heating and Cooling	●●
CREDIT 13	Infrastructure Energy Efficiency	●
CREDIT 14	Wastewater Management	●●
CREDIT 15	Recycled Content in Infrastructure	●
CREDIT 16	Solid Waste Management Infrastructure	●
CREDIT 17	Light Pollution Reduction	●
	INNOVATION & DESIGN PROCESS 6 POSSIBLE POINTS	
CREDIT 1	Innovation and Exemplary Performance	●●●●●
CREDIT 2	LEED Accredited Professional	●
	REGIONAL PRIORITY CREDIT 4 POSSIBLE POINTS	
CREDIT 1	Regional Priority	●●●●
	NEIGHBORHOOD PATTERN & DESIGN 44 POSSIBLE POINTS	
PREREQ 1	Walkable Streets	REQ
PREREQ 2	Compact Development	REQ
PREREQ 3	Connected and Open Community	REQ
CREDIT 1	Walkable Streets	●●●●●●●●●●
CREDIT 2	Compact Development	●●●●●●●●●●
CREDIT 3	Mixed-Use Neighborhood Centers	●●●●●
CREDIT 4	Mixed-Income Diverse Communities	●●●●●●●●●●
CREDIT 5	Reduced Parking Footprint	●
CREDIT 6	Street Network	●●
CREDIT 7	Transit Facilities	●
CREDIT 8	Transportation Demand Management	●●
CREDIT 9	Access to Civic and Public Spaces	●
CREDIT 10	Access to Recreation Facilities	●
CREDIT 11	Visitability and Universal Design	●
CREDIT 12	Community Outreach and Involvement	●●
CREDIT 13	Local Food Production	●
CREDIT 14	Tree-Lined and Shaded Streets	●●
CREDIT 15	Neighborhood Schools	●



LEED ND: walking distance to basic services in a neighborhood

Promoting walking is an important aspect of LEED ND. A number of prerequisites and credits concern the walk distance and walk environment and help determine whether a project neighborhood is eligible. The LEED definition of ‘walk distance’ is the distance that a pedestrian must travel between origins and destinations (drawn from an entrance that is accessible to all building users) without obstruction, in a safe and comfortable environment on a continuous network of sidewalks, all weather-surface footpaths, crosswalks, or equivalent pedestrian facilities.

WALK DISTANCE

Within the table below are some example standards for walkability. A certain percentage of the project neighborhood needs to be within ‘Walk Distance’ of these destinations:

1/4 MILE	1/2 MILE	1 MILE
▶ Five Diverse Uses*	▶ 7 Diverse uses*	
▶ Bus or Streetcar stops	▶ Bus Rapid Transit, Light or Heavy Rail Stations, or Ferry Terminal	
	▶ Existing full time-equivalent jobs	
▶ Civic or passive-use space, such as a square, park, or plaza, at least 1/6 acre in area	▶ Outdoor recreation facility at least one acre in area, or a publicly accessible indoor recreational facility	
	▶ Elementary or Middle School	▶ High School

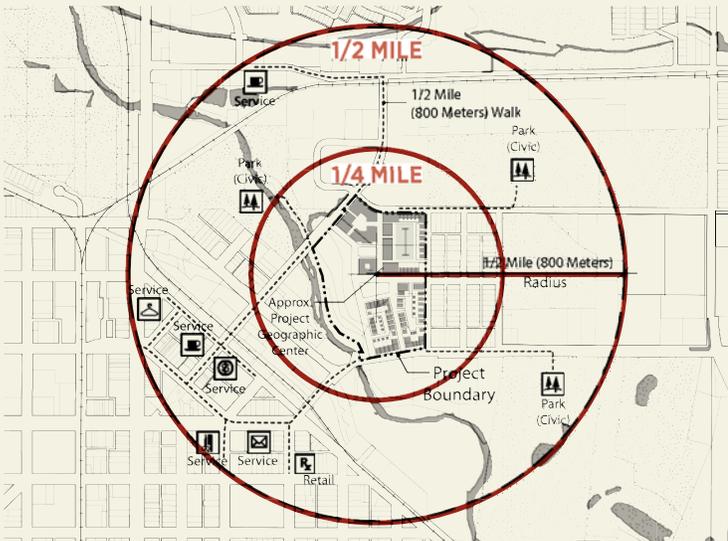
WALKING ENVIRONMENT

In addition to ‘Walk Distance,’ the walking environment is important in order to encourage pedestrian activity and ensure safe paths to destinations:

- ▶ A building entry on the front façade faces a public space, such as a street, square, park, paseo, or plaza, but not a parking lot, and is connected to sidewalks or equivalent provisions for walking.
- ▶ Building-height-to-street-width ratio of 1:3
- ▶ Continuous sidewalks
- ▶ Diverse building frontages, small percentage of garages and blank walls
- ▶ Frequent building entries
- ▶ Reduced setbacks
- ▶ Ground floor commercial windows kept visible
- ▶ On street parking
- ▶ Target speeds so that pedestrians are safe to walk on sidewalks and use crosswalks

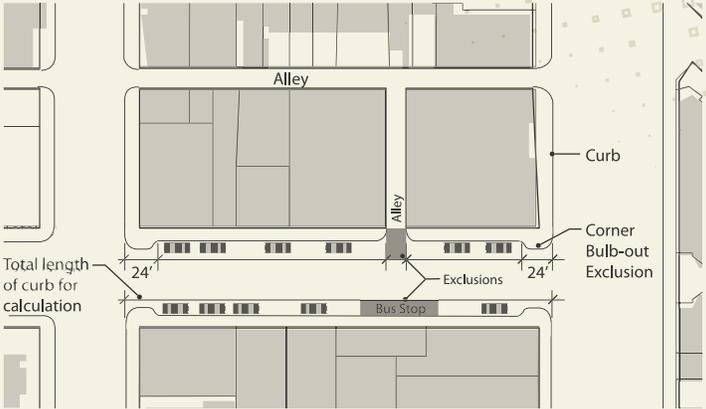
*Diverse Uses include supermarkets, community-serving retail (hardware store or pharmacy), services (bank, gym, or laundry), and Civic and Community Facilities (parks, post office, or places of worship).

WALK DISTANCE ILLUSTRATION



This Smart Location and Linkage diagram illustrates a pedestrian network with walking routes and distances from dwellings and nonresidential uses to Diverse Use* destinations.

WALKING ENVIRONMENT ILLUSTRATION



This Neighborhood Pattern and Design diagram demonstrates on street parking layout and sidewalk design as well as building placement and setbacks.

- ▶ **The neighborhood gives priority to the creation of public space and to the appropriate location of civic buildings.** Public spaces provide places for gathering and include formal squares, informal parks, and playgrounds. Public buildings like schools, municipal buildings and concert halls support the civic spirit of the community and are additional places where people can gather.

Subdivision Analysis

Two of Murfreesboro's residential areas were analyzed with regard to the elements that contribute to great neighborhoods. Each area is composed of several subdivisions that have been developed over time. Using natural and man-made boundaries like major roads, city-county borders, and open space features, as well as anchors like commercial and civic services, subdivisions were grouped into neighborhoods (see sidebar, *What is the difference between a Neighborhood and Subdivision?* for further discussion). The first area, West Murfreesboro, has been developed more

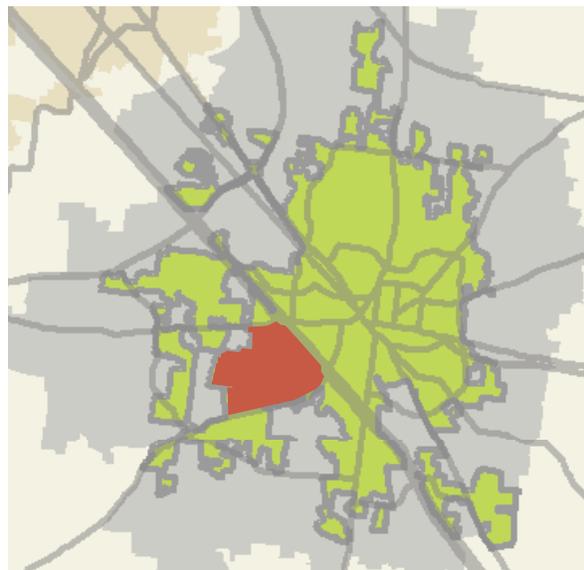
recently, has newer homes, and is more suburban than the second residential area, which includes Downtown Murfreesboro, and represents an urban area with a more diverse mix of uses and older housing stock.

The subdivision analysis focuses on the following characteristics:

- ▶ Entry/Arrival
- ▶ Connectivity
- ▶ Mix of Uses
- ▶ Presence of multi-family housing
- ▶ Affordability
- ▶ Number of subdivisions
- ▶ Crime

Further discussion and analysis of these areas is performed in Chapter 3, *Mobility*, Chapter 4, *Land Use and Character*, and Chapter 6, *Parks, Recreation, and Open Space*.

FIGURE 5.22, WEST MURFREESBORO



The area defined as West Murfreesboro is located west of Interstate 24, between two major thoroughfares, State Highways 96 and 99. West Murfreesboro is bounded to the east by the West Fork of the Stones River and Cason Trail Greenway Park and to the west by the City limits and rural lands within Rutherford County.

[Continued on page 5.62]



NEIGHBORHOODS VS. SUBDIVISIONS

A neighborhood is more than just a bunch of houses. A neighborhood has its own identity and has more than just residences. A neighborhood can have business, restaurants, grocery stores, parks, and schools all interconnected and easily accessible on foot. These non residential components cover the basic day to day needs of its residents and is what distinguishes a neighborhood from a subdivision. A subdivision is just a group of houses in a planned development that is often isolated from the surrounding area.

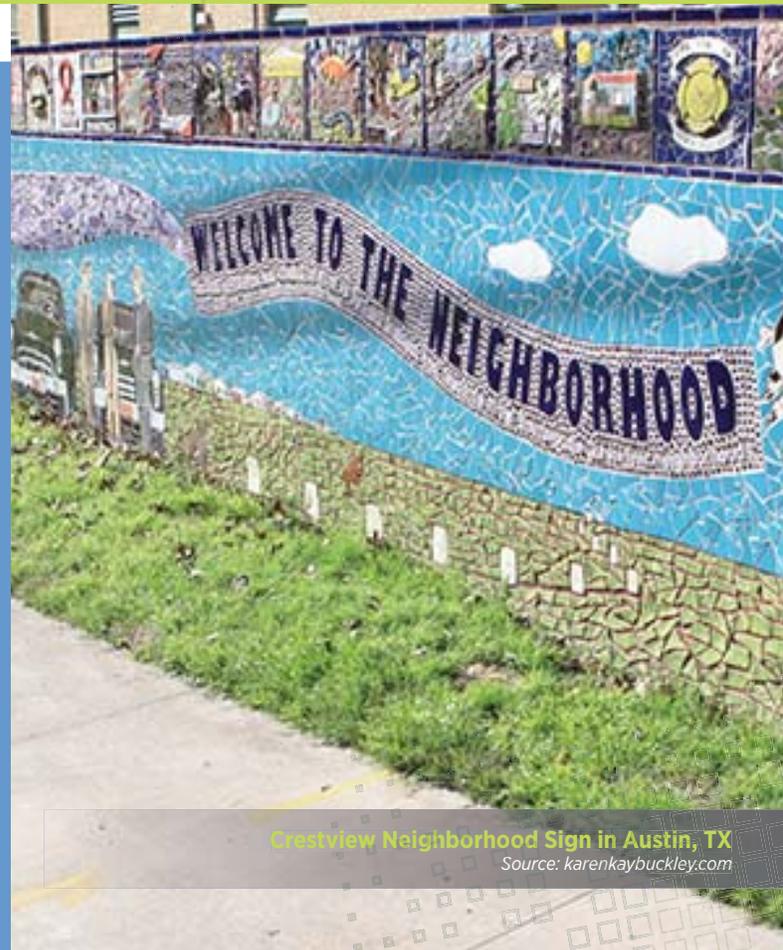
What is the difference between a Neighborhood and a Subdivision?

Is a neighborhood different from a subdivision, or do these terms describe the same thing? The American Planning Association (APA) defines “neighborhood” in a variety of ways, including “a sub area of the city in which the residents share a common identity focused around a school, park, community business center, or other feature;” and “an area of a community with characteristics that distinguish it from other community areas and that may include schools, or social clubs, or boundaries defined by physical barriers, such as major highways and railroads, or natural features, such as rivers.”¹ The APA defines “subdivision” as “the process of laying out a parcel of raw land into lots, blocks, streets, and public areas. In most states, a subdivision is defined as the division of a tract of land into five or more lots.”² The latter definition suggests an action – *to subdivide*, that results in an assemblage of smaller units; compared to the former definitions of neighborhood which infer a place that is composed of key characteristics.

Do all neighborhoods begin as subdivisions before they are endowed with some degree of social meaning and values; suggesting an evolutionary process over time? Hence the description that neighborhoods are perceived as being older, compared to subdivisions which are new. Or is the distinction between terms driven more by density, whereby neighborhoods are urban, and subdivisions are suburban? Is there a difference in design, whereby neighborhoods are interconnected to the surrounding area through a grid, compared to subdivisions which tend to end in cul-de-sacs. Neighborhoods feature small lots and pocket parks, compared to subdivisions which offer abundant green in the form of huge private front and back yards.

Do neighborhoods consist of tree-lined streets and sidewalks with picket fences, where everyone knows each other and shares the same world view, compared to subdivisions which consist of bland, cookie-cutter plots of land and endless rows of houses, where people don't know their “neighbors?” Though it is easy to draw the conclusion that subdivisions and neighborhoods have different cultural backgrounds, it's nearly impossible to learn where the semantic territory of one begins and the other ends.

1. Davidson, Michael, and Fay Dolnick, 1999. *A Glossary of Zoning, Development and Planning Terms*. American Planning Association, Planning Advisory Service Report No. 491-492.



Crestview Neighborhood Sign in Austin, TX

Source: karenkaybuckley.com

These points are obvious technicolor generalities, and most of them bespeak a tenor that tacitly sneers upon the subdivision. This line-in-the-sand dichotomy does not escape the radar of those who value urban living, many of whom are seeking something that fits the above rigid standards for a neighborhood. If it lacks a certain *je ne sais quoi*, somehow it isn't a “real” neighborhood. Communities without an urban scale, old housing, or walkability far too often suffer the broad dismissal of lacking neighborhood-ness (and thus being a mere subdivision) by the lovers of cities. Meanwhile, those who live in the suburban developments that city-lovers deride often quietly avoid the “subdivision” appellation as though it were a pejorative. People are far more likely to promote their community as a real neighborhood rather than a subdivision, and virtually no civic groups have referred to themselves as a “Subdivision Association.” The term carries a vague whiff of exurban blandness. In short, our cultural perceptions often cause us to infer that neighborhoods are to subdivisions what main streets are to strip malls.²

2. American Dirt, June 03, 2010. “There goes the neighborhood, Part 1: Separating the Typologies.” <http://dirtamericana.blogspot.com/2010/06/there-goes-neighborhood-part-i.html>.

suburban, large lot, single family residential, farm land, and open space (floodplain). Approximately 7,274 people live in West Murfreesboro.

ENTRY, CONNECTIVITY AND TRANSIT

There are two entrance points to West Murfreesboro off State Highway 99, and three major and two minor entry points along State Highway 96. This represents inadequate connectivity for an area consisting of 7,274 residents. Auto-urban commercial land uses, (i.e. gas stations, fast food restaurants, grocery stores, big box retail, etc.) are concentrated at these intersections. No signage, gateway markers, or landscape treatment are used at these points to demarcate points of entry or communicate that there is a residential neighborhood composed of churches, schools and parks within this area.

Within West Murfreesboro there are three main north-south through streets, of which two are functionally classified as residential collectors (two lanes with a middle turn lane), and one is a community collector road (two lanes). Two of the through streets have dedicated on-street bike lanes. There are three cross streets that intersect the three main north-south streets, one of which intersects all three through streets. All other streets are designated as local roads, many of which terminate in cul-de-sacs (of which, there are 145 within West Murfreesboro).

There is no pedestrian connectivity outside of the streets that include sidewalks. Sidewalks are not continuous and flank less than half of West Murfreesboro thoroughfares; many sidewalks are located on only one side of the street. Important to note, sidewalks are on all streets that surround the schools, as well as the collector roads that schools are adjacent to. Sidewalks are five feet wide. The planting strip is minimal, one to two feet wide. There are no street trees in the single family area although there are some in the multi-family and commercial areas but it is not consistent treatment. Street trees that are planted in these areas are not along the street but on the residence-side of the sidewalk, which reduces a comfortable and safe feeling for pedestrians. Commercial parking lots generally lack trees, although a few possess small planting areas for small decorative trees. As discussed, streetscape standards like sidewalk width, planting strips, street trees, crosswalks, bike lanes, and on-street parking are all important features that make a street safe and enjoyable for pedestrians, cyclists, and people with disabilities.



NEIGHBORHOOD VS SUBDIVISION

Like most residents in Murfreesboro I live in a subdivision, not a neighborhood. To me a neighborhood implies that you can walk or easily bike to some stores, services, parks, churches, schools, etc. In addition, a neighborhood is distinct in its own character because of its history, demographics, architecture, etc. I feel very few places qualify as a neighborhood in Murfreesboro outside of the downtown/main street/college areas.

The West Side Loop Rover route, which runs in one direction, serves the northern half West Murfreesboro. The bus enters West Murfreesboro, crossing State Highway 96, passes into the commercial and multi-family area, loops into the single family homes with one stop on Wellington Place, and turns left onto Cason Lane and makes one loop into the commercial area. The remaining area of West Murfreesboro is not served by Rover (refer to Chapter 3, *Mobility*, for further analysis).

MIX OF USES

Services within West Murfreesboro include two primary schools, Scales Elementary and Cason Lane Academy, both have play and green space. In addition, there are six churches, a Fire Station No. 9, and two grocery stores

[Continued on page 5.64]



Stones River Greenway
Source: Lose & Associates, Inc.

(Kroger off of State Highway 96 and Publix off of State Highway 99). Parks and open space are limited and there are no community gardens. Park space consists of shared play and green space at the two schools and four pocket parks within a small area of homes in the Evergreen Farms subdivision. These small parks are surrounded by the backyards of homes with one obscure, access point from the road. West Murfreesboro's eastern border is the West Fork of the Stones River and regional greenway system. There is only one access point to the greenway off Cason Trail at Cason Trail Greenway Park and Trailhead. (Refer to Chapter 6, *Parks, Recreation, and Open Space*, for further analysis.)

RESIDENTIAL

The dominant land use in West Murfreesboro is auto-urban/suburban single family detached residential, composed mainly of newer homes. Older homes built before 2000 are in the northeast area adjacent to the commercial area on State Highway 96. These homes range from 1,600-1,800 square feet and are mainly brick, single story, ranch homes on large lots. These homes are in good condition and well taken care of, including

the yards and landscaping. The remainder of West Murfreesboro are newer homes, from 2003 to under construction, and are generally 1,200-1,600 square feet. Being a younger stock of housing, these homes are in good condition with well manicured yards and shrubs. These homes are all similar in style and character, which includes vinyl siding with brick accents and a similar tone color palette of whites, blues, browns and grays. Common decorative elements include shutters and arch windows. There is a mix of one and two story homes with mainly front loaded garages that take up at least a third of the facade.

Lot sizes range from zero lot line and attached homes to 8,000 to 15,000 square feet in area. The Middle Tennessee Association of Realtors reports homes are selling for \$120,000 to \$300,000 with a recent monthly average selling price of \$219,000. An important comparison is the average selling price of homes in Rutherford County is \$191,000. West Murfreesboro is one of the most active real estate areas, especially the Evergreen Farms subdivision. There is one Section 8 voucher home within West Murfreesboro.



Homes have shallow front porches or stoops and are set back from the roads enough so that two cars can park tandem in the driveway. Mailboxes vary by subdivision and are either a standard mailbox or a brick pillar mailbox. The brick pillar mailboxes are placed at the curb and take up the width of the planting strip and a portion of the sidewalk, which may cause issues with mobility and pedestrian flow. Street lighting consists of standard cobra head lights placed on a 20 foot high stanchion, spaced approximately every 200 feet.

Trees are sparse within the parcels and blocks of West Murfreesboro, with typical lots possessing from zero to a few trees. Some of the more established subdivision parcels will have several trees on a lot. Moreover, there are old growth tree lines that line the backyards of homes, presumably revealing the fence rows or boundaries of previous farmsteads.

MULTI-FAMILY

There are seven multi-family developments in West Murfreesboro. Multi-family buildings are two to three stories and have the same style and character as the newer single family detached homes in the area, vinyl siding, partially brick and similar color palette. The apartment buildings are in good condition and grounds are kept very clean and nicely landscaped. The Middle Tennessee Association of Realtors states apartment rentals are around \$900 a month, and three and four bedroom home rentals range from \$1,200 to \$1,500 a month. Renting is around nine dollars per square foot. Multi-family apartment complexes are located on the north and south edges of West Murfreesboro, in between the single family homes in the center and the commercial uses at the entry points. Where multi-family is adjacent to single family residential, buffering consists of fencing, small trees, and shrubs. While the height of multi-family is comparable to the single family, the parking lots and area lighting are not adequately screened. Moreover, the buffering between commercial uses and single family residential is not adequate in the few places these uses are adjacent.

Vacant land is concentrated in the commercial area along State Highway 96. There are 23 vacant commercial parcels. The vacant areas in the residential area include large parcels to be subdivided and developed, or storm water detention areas in between existing homes (refer to Chapter 4, *Land Use and Character*, for further analysis.).

[Continued on page 5.68]



Cason Lane Children's Center

Source: Cason Lane Children's Center Facebook page



Home in Evergreen Subdivision, West Murfreesboro

Source: Jamie Pierce Realtor, Stones River Real Estate Services

West Murfreesboro

ENTRY / ARRIVAL

- ▶ Six entrances into West Murfreesboro, two on the north off State Highway 96, four (two are minor entries) on the south off State Highway 99.

CONNECTIVITY

- ▶ Suburban street pattern with three main north-south through streets and three cross (east-west) streets. Partial sidewalk coverage, not continuous.
- ▶ 145 cul-de-sacs.
- ▶ Two north-south through street bike lanes and one east-west cross street.
- ▶ West Side Loop Rover route serves the northern half of West Murfreesboro

MIX OF USES

- ▶ Commercial is mainly auto-urban (i.e. fast food, gas stations, big box retail, movie theater, strip retail, etc.) at major intersections on State Highways 96 and 99. There are two grocery stores, and a daycare and gas station/convenience store within West Murfreesboro.
- ▶ Fire Station No. 9.
- ▶ Six churches located off main collector roads.
- ▶ Two schools with green and play space, Scales Elementary and Cason Lane Academy.
- ▶ Four small parks.
- ▶ No community gardens.
- ▶ Access to a regional park, Cason Trail Greenway Park.
- ▶ Single family (Zero Lot and 8,000-15,000 square foot lots) and single family attached residential.
- ▶ 39 vacant parcels, 23 within the commercial area along State Highway 96. Vacant areas in the residential area include either areas to be developed or storm water detention areas.

MULTI-FAMILY HOUSING

- ▶ Multifamily parcels located adjacent to commercial and backs on to single family.
- ▶ Two to Three story apartment buildings.

AFFORDABILITY

- ▶ One Section 8 Voucher in West Murfreesboro and no public housing.

SUBDIVISIONS

- ▶ 44 subdivisions.

CRIME

- ▶ Within the last year around 200 crimes were recorded. Assault was the most common crime, theft and vandalism also prevalent.

FIGURE 5.23, ENTRY AND STREET PATTERN



FIGURE 5.24, TRANSIT

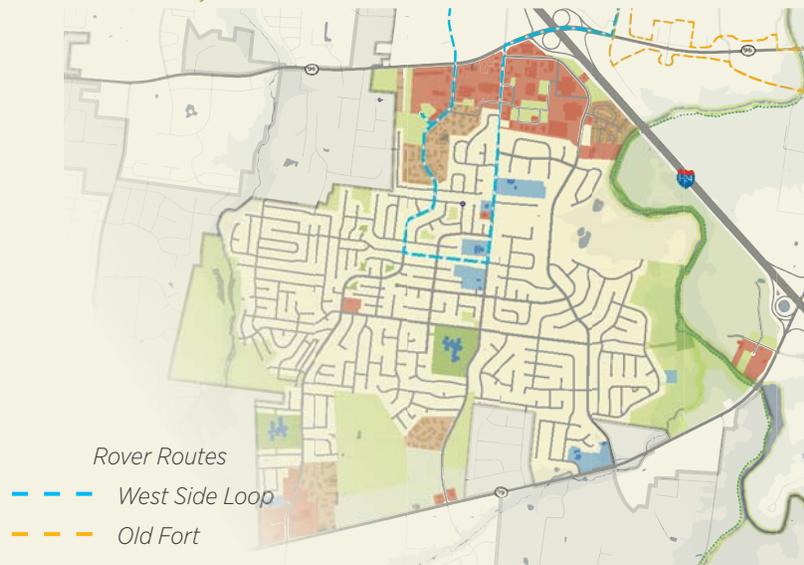


FIGURE 5.25, SUBDIVISIONS

